

# What is Critical Illness Insurance used for?

If you were diagnosed with a critical illness, like the rest of us, you would want to focus on your recovery.

**But what about money?** Treating an illness is often associated with unexpected costs – not just medicine the government does not cover or getting treatment somewhere else. There are also costs to travel to and from medical appointments, and costs to get someone to help you at home. What if you needed to renovate your home to accommodate a wheelchair or a chairlift?

**If you develop a critical illness you may be faced with unexpected expenses like:**

- ▶ private home nursing;
- ▶ home renovations; or
- ▶ medical care not covered by your provincial health care or group plans

As well, your income may be reduced as a result of having to work fewer hours or making a career change due to your illness. Struggling to meet these additional expenses combined with meeting your everyday financial obligations could create a stressful situation and may even affect your recovery.

Basic Critical Illness Insurance policy offers you a lump-sum benefit and valuable assistance services to help you and your family cope with the financial and non-financial challenges of **cancer, heart attack or stroke**. The conditions covered by a Basic Critical Illness Insurance plan addresses the majority of claims by Canadians.

**The Facts of Life:**

**Unfortunately, Canadians have a high risk of being diagnosed with a critical illness during their lifetime.**

- ▶ One of every two Canadian men – and one of every three women – will develop heart disease.
- ▶ Approximately 50,000 Canadians suffer a stroke each year.
- ▶ One of every three Canadians will contract cancer.

**Critical illnesses covered in an insurance policy** can vary by the vendor, type of policy and conditions (riders) within your policy. **The critical illness insured conditions identified must meet the definitions contained in your policy.** The following is a list of some critical illnesses that can be covered within a policy:

Alzheimer's Disease	Deafness	Major Organ Transplant
Aortic Surgery	Heart Attack	Motor Neuron Disease
Aplastic Anaemia	Heart Valve Replacement	Multiple Sclerosis
Bacterial Meningitis	Kidney Failure	Occupational HIV Infection
Benign Brain Tumour	Life-Threatening Cancer	Paralysis
Blindness	Loss of Limbs	Parkinson's Disease
Cancer	Loss of Speech	Severe Burns
Coma	Major Organ Transplant on	Stroke
Coronary Artery Bypass Surgery	Waiting List	

Contact **Stewart Financial Services** for more information regarding Critical Illness Insurance.