



# Critical Illness

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### Financial protection against life-threatening illness

Critical illness insurance offers protection to both your home and your family. Should you be diagnosed with a life-threatening illness, your insurance policy will give you and your family a tax-free lump sum. This is on the provision that you meet the insurer's criteria.

It is far more likely that people will suffer from a critical illness such as heart disease or cancer than pass away before reaching retirement. This makes it crucial to think about how you can protect yourself and your loved ones, should you ever develop a critical illness before you reach retirement.

Comprehensive insurance against life-threatening illnesses covers a wide range of serious ailments. It is very possible to make a full recovery from many of them and should you suffer from a covered illness, the insurance that you have taken out can offer you peace of mind. You will receive a lump sum payment to assist you and your family to deal with these challenges with some financial security.



## Insurance cover for critical illness

Critical illness insurance is one of those things that many people prefer not to think about. The possibility that we may become seriously ill, disabled or suffer a life-threatening illness, is something everyone should consider.

If you are thinking about taking out a critical illness insurance policy, you really should discuss these matters with a trusted financial adviser. Make sure that you have fully disclosed your past medical history or any issues that might materially affect the underwriting of your critical illness protection policy.

Medical conditions and illnesses that can potentially be covered by a critical illness policy may include:

- Heart attack
- Multiple sclerosis
- Coronary heart disease
- Stroke
- Cancer
- Alzheimers and other types of dementia
- Motor neurone disease
- Parkinsons disease
- Kidney disease

There is no standard list of illnesses that are described as critical. Each insurance company will have their own list of what they cover under their critical illness insurance policy.



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## Contact

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