

Critical illness insurance

Life insurance can provide you and your family with financial security in the event of your premature death. Disability insurance replaces your income in the event that you become disabled due to accident or sickness.

It's difficult to ignore the statistics. Based on current trends, it's estimated that 45% of men and 42% of women will develop cancer in their lifetime.*

Today, with advances in medical science and improvements in our lifestyles, we are surviving illnesses which would probably have resulted in death in the past. However, there can be significant financial consequences to surviving a critical illness such as cancer. You may not be able to work any longer and medical bills not covered by insurance can mount. Also, you may have to incur unexpected expenses throughout your illness and recovery.

The question to ask yourself is this:
How can I maintain my current lifestyle should I be diagnosed with a critical illness?

Critical illness insurance is designed to provide you with a tax-free lump sum payment of the benefit amount you have purchased. This money is typically paid out upon the diagnosis of a critical illness.

Some of the illnesses covered include:

- Heart Attack
- Coronary Artery Disease requiring surgery
- Cancer
- Stroke
- Multiple Sclerosis
- Kidney Failure
- Coma
- Major Organ Transplant
- Paralysis
- Alzheimer's Disease
- Severe Burns
- Deafness
- Blindness
- Loss of Limbs
- Loss of Speech
- Occupational HIV Injury
- Motor Neuron Disease (ALS or Lou Gehrig's Disease)
- Parkinson's Disease

You probably know someone who has suffered a critical illness. It's worth exploring how this essential type of insurance could benefit you and your family. For more information, please contact your BMO Nesbitt Burns Investment Advisor who will refer you to an Estate & Insurance Advisor (in Quebec, Financial Security Advisor) from BMO Nesbitt Burns Financial Services Inc.



* Source: Canadian Cancer Society's Advisory Committee on Cancer Statistics. *Canadian Cancer Statistics 2015*. Toronto, ON: Canadian Cancer Society; 2015.

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