

Critical Illness

Insurance

One less
worry

when you
have a lot
on your
mind

We Canadians are privileged to have a universal health care system. Unfortunately, we all know that the system isn't perfect.

Should one of us be diagnosed with a critical illness, it would be comforting to know that there's a lump sum of money available - money to pay for world-class medicines, alternative therapies, or money to cover your regular expenses while you rest and recover.

Critical Illness Insurance offers that comfort.

Get a lump sum of tax-free cash that you can spend any way you'd like.

Common misinformation

"...My disability insurance covers me in case of a critical illness."

Not exactly. Disability Insurance covers you should you be unable to work - plenty of people who have been diagnosed with a critical illness can continue to work, so they can't file a claim. Furthermore, disability insurance applies only to people who are employed - critical illness insurance applies to everyone (including people who are between jobs).

"...Critical Illness Insurance is for people who are very likely to get sick."

People who have a history of illness in their family are more likely to make financial arrangements that would support them should they fall ill. This is precisely why healthy people should have some money tucked away in case of a 'rainy day'. Furthermore, if you never make a claim, you can be refunded all of your premiums tax-free at age 75 - sort of like a savings plan.

"...I'm on a tight budget - I can't afford insurance."

Critical Illness Insurance isn't a one-size-fits-all plan - coverage depends on your individual needs and budget. Besides, most people don't have thousands of dollars of spare cash just lying around. Putting a bit of money aside every month now could make a world of difference when you're most vulnerable.



Jill MacGregor Bock is an independent insurance advisor. That means she investigates products from a variety of insurance companies in order to find the best one for you.

Just so you know, it's in her best interest to offer you pressure-free advice. If you rush to buy, then change your mind within two years, the insurance company will charge Jill more than they paid her. Nice to know that you'll get advice you can trust.

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