



# Protecting the important things in life

## Critical illness insurance

### Do you have protection for what's really important?

Take this test and see. Rate each of the following events from one to five, where one represents the most serious financial impact. Next, indicate whether you have insurance in place to help cover the financial impact of the event.

Events	Financial impact					Are you insured?		How much would help you recover from this event?
						Yes	No	
	1	2	3	4	5			
Your car is stolen.								
You suffer a heart attack and are advised to take 90 days off to recover. You are also advised that due to the stressful/physical nature of your job, you may have to reduce your hours for the next year.								
Your basement floods.								
You are diagnosed with life-threatening cancer and you need to take a year off for treatment and recovery. Also you are prescribed medications to take at home that are not on the provincial formulary which cost about \$5,000/month.*								
Your shingles blow off your house.								
You suffer a stroke and are unable to return to work. You also need to modify the house so that you can use the stairs and make the bathroom accessible.								
You require coronary artery bypass surgery.								

### If you're like most people, your "stuff" is covered. But are you?

## The risk of a critical illness is real. The costs... both emotional and financial can be devastating.

Government health plans may not cover all the costs associated with living with a critical illness. At the most critical time in their lives, many Canadians are forced to deplete their life savings in order to get the life-saving treatment they need or to pay for modifications to their home or vehicles so they can remain independent for as long as possible.

## A critical illness doesn't have to equal financial hardship

Critical illness insurance provides funds when it's critical, so that you can manage expenses and focus on your recovery.

### Talk to your advisor about critical illness insurance today.

\*Source: [cancer.ca/en/get-involved/advocacy/what-we-are-doing/drug-access](https://cancer.ca/en/get-involved/advocacy/what-we-are-doing/drug-access) and [cbc.ca/news/health/cancer-drug-costs-canada-1.5782116](https://cbc.ca/news/health/cancer-drug-costs-canada-1.5782116)

This information does not constitute legal, tax, investment, or other professional advice.

® or ™ denotes a trademark of The Equitable Life Insurance Company of Canada.