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What if I Suffer a Critical Illness ?

By admin

Many falsely believe they will not be victims of a critical illness like cancer, heart attack or stroke. They also believe that if they do experience a serious illness, the healthcare system will look after them. Nothing could be further from the truth.

It took Darren almost 3 years and dozens of chemotherapy sessions to beat his cancer. His wife, Jolene, covered most of the bills during his recovery period. He couldn't return to his old job and had to take a lesser paying position. It has been very stressful for Darren and Jolene to make ends meet on less income as well as pay off the debts that piled up while he was recovering.

Sean owns a small business. In spite of his healthy, active lifestyle, it was an enormous shock when he was diagnosed with cancer. Sean decided to take a year off work to beat this disease and recover from treatments. His employees were concerned about his health and recovery, but they were more concerned with how Sean's being away from the business would affect their jobs.

Sarah, a working mother with two young children, had a stroke. It wasn't a severe one, but the road to recovery was long and difficult. Her disability insurance paid a monthly benefit that helped with the daily living expenses. Her husband, Adam, took a leave of absence from work to look after Sarah, the kids and their home. Of course this was unpaid leave.

Mike lived a fast-paced, high pressure lifestyle. It paid off for him one day by giving him a heart attack. This event was a wake-up call for Mike and forced him to make some life changes. These changes included taking extra unpaid time off and putting in shorter hours once he returned to work.

The opportunity exists for you to reduce the financial drain from happening to you and your family should you become seriously ill. It's called Critical Illness Insurance, which can provide tax-free cash you can use for your recovery.

There are no restrictions placed on how you use the insurance proceeds. You decide how best to use the money. If you don't need it for new or unexpected expenses, maybe an extended vacation will help you recover from your ordeal more quickly. Would not having the burden of mortgage payments for a few years or your significant other being able to take a leave of absence help make your recovery less stressful?

**Fictional characters for illustrative purposes only.*

Questions about critical illness insurance?

Contact our office! [1]

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