

TEN **CRITICAL** REASONS WHY

Critical Illness Coverage is an integral component of your Personal Insurance Portfolio.

1. Immediate access to our evolving tier one medical system.
i.e. avoid long surgical waiting lists, donor or transplant delays.
2. Immediate access to out of country health care.
i.e. specialty cancer treatment facilities, MRI's, transplant or surgical specialists, rehabilitation
3. Immediate access to various treatments and procedures/chemo or drug therapies not approved in Canada.
4. Immediate capital for new lifestyle expenses incurred by critical illness.
i.e. home renovations, in home medical equipment costs, in home nursing care, transportation costs, housekeeping expenditures, etc.
5. Immediate capital for short-term debt resolution.
i.e. lines of credit, credit cards, mortgage pay down, practice loans, etc.
6. Immediate capital to ensure dependency issues are taken care of.
i.e. children's tuition, maintenance or nanny costs, lump sum child support settlement or alimony obligations.
7. Immediate capital, which neutralizes the impact of non-renewal of bank, mortgage insurance and loans due to your medical ineligibility.
8. Immediate capital for longer-term medical maintenance treatment costs.
i.e. nursing home care, OHIP expiry on institutional chronic or palliative care.
9. Preservation of your current long-term investment and asset portfolio.
i.e. no liquidation of RRSP assets for cash, second mortgages or cashing out RESP's or other secure instruments.
10. Critical for spouses in non-income producing occupational pursuits who are ineligible for disability insurance.

Insurance Planning That Never Rests

2 Bloor Street West ~ Suite #1710 ~ Toronto ON ~ M4W 3E2
Tel: 416-968-7526 ~ Fax: 416-968-6595 ~ admin@professionalsinsurance.net