# GUARANTEED ISSUE CRITICAL ILLNESS PRODUCTS

***You can't Predict the Future, but you Can Be Prepared for it...***

Few of us want to contemplate the reality of being told we have a serious illness. Even fewer of us have likely given any thought to how we'd cope financially, if faced with such a diagnosis. Critical illness can be a huge challenge – not only physically and emotionally – but also financially.

With a Guaranteed Issue Critical Illness plan you will qualify to receive a one-time, lump sum benefit up to $25,000 – paid directly to you, to spend however you wish. So, you'll have less financial worries and be able to focus on what's really important – making a full and speedy recovery.

***Protection made easy – No Medical Questionnaire is Required***

You are eligible to apply for this valuable coverage even if you have a pre-existing condition, see Q&A below. You must be between the ages of 18 and 64 years and a Canadian resident.

Best of all, a declaration of health is all that is required. Once covered, you can keep coverage up to age 75, regardless of any changes in your health or occupation. Even if your health declines, your coverage cannot be cancelled, as long as your premiums are paid. Of course, you can choose to cancel this protection at any time.

***For RATES on this simple, affordable protection call Bertram Insurance & Financial Services. We are just a toll-free call away***
***1-866-657-3882, or local (705) 657-3882.***
***Email:*** *insure_me@bertraminsurance.ca*

## QUESTIONS & ANSWERS

**Pre Existing Condition (24/24), what does that mean?**

Benefits are not payable if diagnosed with a covered condition within the first 24 months immediately following the later of the effective date **or latest reinstatement date** of critical illness coverage, which results directly or indirectly from a Pre–Existing condition.

*A Pre-existing Condition is: an illness, disease, mental, nervous or psychiatric condition or disorder for which any medical advice, treatment, service, prescribed medication, diagnosis or consultation, including consultation to investigate, follow-up and/or diagnose (where diagnosis has not yet been made) was received or would have been by a prudent individual within the 24 months immediately preceding the later of the effective date or latest reinstatement date of coverage.*

## How does a prior diagnosis of Cancer effective my coverage today?

It depends on the type of cancer suffered earlier. Some cancers may re-surface from an earlier instance while other cancers can occur unrelated to previous history of cancer. Medical evidence provided at the time of claim would dictate if the current condition was a metastasized cancer of the original diagnosis. If it is a metastasis cancer of the previous diagnosis then it is a “reoccurrence” from a diagnosis made Prior to the Effective date of coverage, and not eligible for claim, however if it was determined that the current condition was a new cancer it would be adjudicated as such.

## Important note Regarding Pre-existing Conditions:

These plans are intended to provide benefits for events and conditions that occur AFTER the policy is in place.