



FINFLASH

MOST CRITICAL ILLNESS CLAIMS IN THE INDUSTRY ARE FOR THE FOUR MAJOR CONDITIONS:

- **Cancer;**
- **Heart Attack;**
- **Stroke and**
- **Coronary-Artery Bypass Graft**

Examples of other conditions, apart from the major 4 listed above, that are usually covered are:

- Nervous System Disorders: MS, Stroke, Brain Tumour, Alzheimer's, Parkinson's, etc.
- Cardio Vascular Disorders: Bypass Graft surgery, Heart Attack, Angioplasty, Pacemakers, etc.
- Infectious Diseases: HIV, Bacterial Meningitis (and maybe someday Covid-19, you never know...) etc.
- Respiratory Diseases: Pulmonary Artery Surgery, Lung Abscess, Lung Transplant, etc.
- Auditory diseases: Deafness or Acoustic Neuroma, etc.
- Urogenital: Kidney transplant, Polycystic Kidney Disease, etc.
- Gastrointestinal: Pancreatitis, Crohn's disease, Ulcerative Colitis, Liver Transplant, etc.
- Visual: Blindness, Optic nerve atrophy, Retinal detachment, etc.
- Loss of speech: Total laryngectomy , etc.
- Musculoskeletal: Amputation (loss of limbs), Maxillo facial Injuries, Muscular Dystrophy, etc.
- Trauma: ICU admissions for long periods, Brain injury, Third-degree burns, etc.
- Endocrine: Diabetes Mellitus, Addison's Conn's Syndrome, Cushing's syndrome, etc.

Often these products have a Catch-All rider benefit to cover other conditions that might not be listed in their claim definitions but in another insurer's claim definition.

Many of them also offer Child Critical Illness cover for illnesses such as open-heart valve surgery, juvenile rheumatoid arthritis, congenital heart disease and Leukaemia.

Even though an illness may be listed, it does not mean that you will have a valid claim. Clinical criteria will have to be met in order to qualify for a claim. If you qualify for a claim, it also does not mean that you will be covered 100% - it might depend on the severity.

This is where you need an Independent Financial Advisor to assist, because not all products are equal!

As Independent Advisors, we can compare the products (and premiums) to find the best suited option to address your family's risks for illness.

Many clients tend to go for the more affordable options when it comes to insurance. Sometimes more expensive doesn't mean better, but when it comes to Severe Illness cover, you might want to look a little deeper.

Steer away from products with complicated claim filters and/or vague definitions and criteria. Focus on full cover upon diagnosis, rather than partial-cover based on severity.

Depending on the product provider, you have the choice of Lump Sum cover (Pays a Lump Sum on diagnosis) or Income cover (Pays monthly payments for a defined period) or a combination of the two.

We all value our health more since Covid-19 struck. Therefore contact your advisor and review your Dreaded Disease cover (and don't forget to claim if you have been diagnosed!)

