

Of all the things that take us by surprise, one that hits particularly hard is receiving a diagnosis of a critical illness. We can practice good eating habits and engage in a healthy, active lifestyle but there will always be some things from which we cannot protect ourselves. However, there are some tools available that can promote the recovery process by eliminating or reducing the financial stress; one such tool is Disability insurance, and another is Critical Illness coverage. Disability coverage is designed to provide an ongoing monthly benefit to replace your income if you become disabled. Whereas the principal purpose of Critical Illness coverage is to provide a lumpsum benefit, upon diagnosis of a covered condition. The funds can be used however you choose, including payment of medical bills, mortgage expenses or simply to provide you with the time and space to focus on recovery, without the burden of financial concerns.

There are two levels of Critical Illness insurance. The first level of Critical Illness coverage is **Lifecheque Basic** which provides coverage for the top 5 most common illnesses including Cancer, Stroke, Heart Attack, Coronary Bypass Surgery, and Aortic Surgery. The coverage is affordable and can be obtained **without a medical**. You can apply for Lifecheque Basic, in minutes, [here](#).

The second level is **Lifecheque**, a more robust plan which provides coverage for 24 conditions, such as Multiple sclerosis or Motor Neuron Disease, and the Early Intervention Benefit. For more information about the conditions covered please review the [Lifecheque Guide](#). Since this plan is more inclusive, medical underwriting is required.

If you are, as Thomas would say 'Superman' or 'Wonder woman', and you never need to claim you're Critical Illness coverage, add a rider to get all your premiums back at certain intervals in time.

Having Critical Illness coverage in place can improve recovery and protect your savings and lifestyle while you take the time to recover.

For more information about Lifecheque and Lifecheque Basic, please reach out to [Nicola Ferguson](#).