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## Critical Illness Insurance – Stand Alone

With the “Critical Illness Products” proposed by SECURITE ASSURANCE S.A.L., you are covered in the unfortunate event of a diagnosed medical condition or the occurrence of a listed operation, as specified in the Policy. This coverage is applicable, provided you survive for a minimum of 21 days. A 60-day initial waiting period is applicable from the effective date of the Policy, during which you are ineligible for benefits. The Policy provides coverage for an initial duration of 5 years, with the option of Guaranteed Renewability until the age of 65.

Available in two product options: Essential and Comprehensive. The Comprehensive product provides coverage for an extended range of conditions and operations compared to the Essential product.

### ESSENTIAL SCHEME

This product provides coverage for six illnesses:

1) Cancer, (2) Coronary artery bypass grafts, (3) Heart Attack of specified severity, (4) Kidney failure requiring dialysis, (5) Major Organ Transplant, (6) Stroke.

### COMPREHENSIVE SCHEME

This product provides coverage for 37 illnesses:

(1) Cancer, (2) Coronary artery bypass grafts, (3) Heart Attack of specified severity, (4) Kidney failure requiring dialysis, (5) Major Organ Transplant, (6) Stroke, (7) Alzheimer’s disease, (8) Aorta graft surgery, (9) Aplastic anemia, (10) Bacterial meningitis, (11) Benign brain tumor, (12) Benign spinal cord tumor, (13) Blindness, (14) Cardiac arrest, (15) Cardiomyopathy, (16) Coma, (17) Coronary angioplasty, (18) Creutzfeldt – Jakob disease, (19) Deafness, (20) Dementia, (21) Heart valve replacement or repair, (22) HIV Infection, (23) Liver failure, (24) Loss of hand or foot, (25) Loss of independent existence, (26) Loss of speech, (27) Motor neuron disease, (28) Multiple sclerosis, (29) Open heart surgery, (30) Paralysis of limbs, (31) Parkinson’s disease, (32) Progressive supranuclear palsy, (33) Respiratory failure, (34) Rheumatoid arthritis, (35) Systemic lupus erythematosus, (36) Third degree burns, (37) Traumatic head injury.

### PARAMETERS

Minimum / Maximum Entry Age	18 / 60
Maximum Expiry Age	65
Maximum Sum Insured	\$500,000
Policy Fee	\$30
Guaranteed Renewability	Enables the Policy Owner to renew the Policy until the age of 65 without the need for new Evidence of Insurability, subject to an additional premium.



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## Frequently Asked Questions – Critical Illness

### **What is Critical Illness Life Insurance?**

A type of insurance that provides a lump-sum payout if the Insured is diagnosed with a covered Critical Illness during the Policy term.

### **What is considered a Critical Illness?**

Critical Illnesses typically include conditions such as cancer, heart attack, stroke, organ transplant, kidney failure, and others specified in the Policy.

### **How does Critical Illness insurance differ from regular Life Insurance?**

Regular Life Insurance pays out a death benefit to the beneficiary upon the Insured's death, while Critical Illness insurance provides a payout upon diagnosis of a specified Critical Illness, even if the Insured survives.

### **Is there a waiting period before a claim can be made?**

Yes, there is a waiting period of 60 days before a claim can be submitted following the diagnosis of a covered Critical Illness.

### **What is the survival period and what does it entail?**

The survival period is 21 days, and it refers to the specific duration that the Insured must live beyond the date of the first diagnosis, or in the case of surgical operations, in order to qualify for a claim.

### **Can the client purchase Critical Illness insurance as a standalone Policy, or does it have to be bundled with Life Insurance?**

Clients have the flexibility to purchase Critical Illness insurance either as a standalone Policy or as a rider to the Level Term Insurance Policy. The choice depends on the specific needs and preferences of the client. We offer both options to ensure that individuals can tailor their insurance coverage to best suit their unique circumstances.

### **Is a medical examination required to obtain Critical Illness insurance?**

Yes, a medical examination is required to obtain Critical Illness insurance. Please refer to the Medical Underwriting Requirements grid provided by our company for specific details and guidelines regarding the medical examination process and requirements.