

## **SLi's Critical Illness Plan is Guaranteed even with Pre-existing conditions**

## What does a Pre-existing condition mean?

"Pre-existing Condition" means an injury or sickness for which your client received treatment or advice or a diagnosis, or for which treatment was required or recommended by a doctor during the 24 months immediately before the effective date, or last reinstatement date, of the policy. A pre-existing condition includes a condition that directly or indirectly causes the insured condition, child insured condition or additional benefit condition to occur within the first 24 months from the effective date, or last reinstatement date of the policy.

SLi offers \$50K Guaranteed CI Plans with 25 conditions covered in the no medical insurance market!

## **Fully insured conditions:**

Aorta surgery

Benign brain tumour

Blindness

Cancer

✓ Coma

Coronary artery bypass surgery

Deafness

Dismemberment

Heart attack

Heart valve replacement

✓ Loss of speech

Major organ failure

Major organ transplant

Motor neuron disease

Multiple sclerosis

Occupational HIV

Paralysis

Parkinson's disease

Severe burns

✓ Stroke

**Limited Covered Conditions:** DCIS, Early Stage prostate cancer, Loss of independence, Cognitive impairment.

Your client can qualify for up to \$50,000 in guaranteed critical illness coverage if the following criteria is met:

1. Issue age: 18 and 69 inclusive

2. Has a permanent Canadian address

Additionally, coverage amounts of up to \$150,000 are available to clients with a simplified health questionnaire that is included in the electronic application.

Super visa, refugees, visitor visa can also qualify!

For more information, please contact sales@slinsurance.ca