

# Critical illness insurance

Critical illness claims.

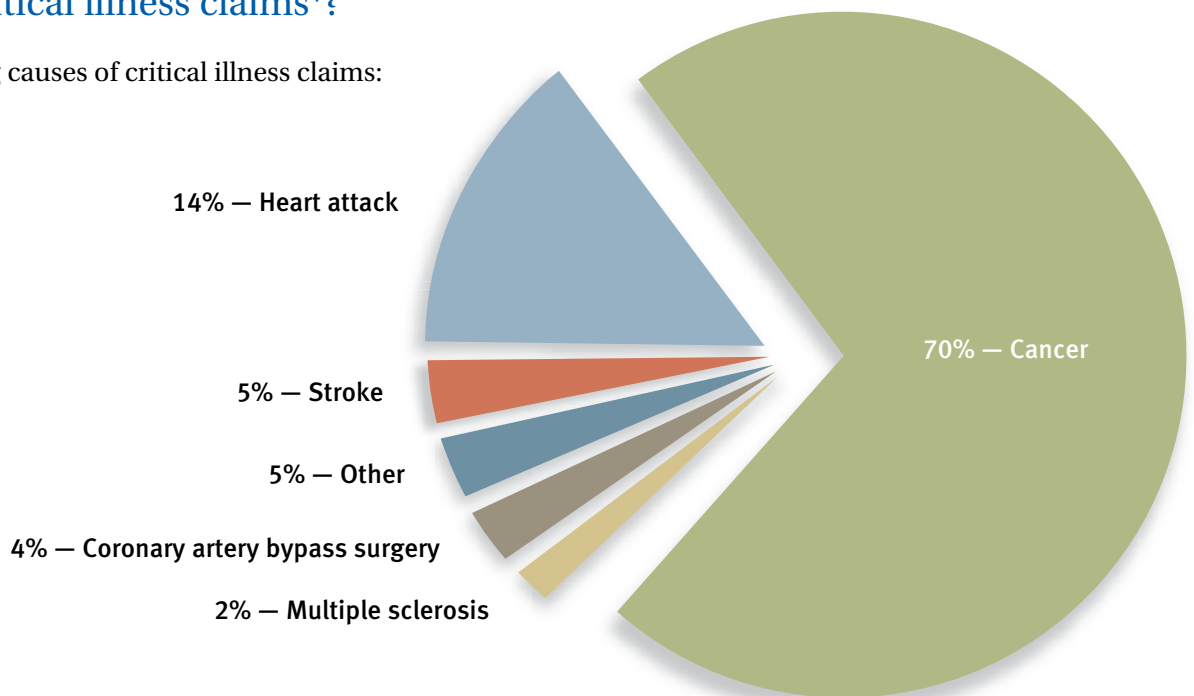
We're here for you. Providing support when you need it.

Critical illness is something none of us wish to face. Yet it affects many of us, often when we least expect it. Securing the right insurance now while you're healthy is one way to cover some of the unexpected expenses that could arise as a result of a critical illness.

In addition to paying a lump sum benefit, RBC Insurance® critical illness insurance can provide the assistance needed to help you cope with the day-to-day challenges, including assistance locating appropriate medical resources, child care, transportation and more — all aimed at helping speed up your recovery process.

## What conditions and incidents account for the most critical illness claims\*?

These are the leading causes of critical illness claims:



\*Munich Reinsurance Company, 2006 Critical Illness Survey.

## You never know when — or whom — critical illness will strike

Critical illness can affect anyone, regardless of age, at any time. That's all the more reason to consider critical illness insurance — no matter what your age.

This table provides a snapshot of some of the men and women of different ages and occupations that have received benefits from RBC Insurance critical illness insurance.

Occupation	Age at time of claim	Reason for claim	Gender	Time from policy issue to diagnosis	Benefit paid
Switchboard	32	Leukemia	Male	4 years, 11 months	\$10,000
Business	33	Thyroid cancer	Female	1 year, 10 months	\$100,000
Construction	35	Hodgkin's disease	Male	7 months	\$25,000
Office executive	37	Multiple sclerosis	Male	2 years, 5 months	\$60,000
Business	40	Heart attack	Male	2 months	\$200,000
Urologist	43	Hodgkin's disease	Male	5 years, 7 months	\$100,000
Business	46	Prostate cancer	Male	2 years, 9 months	\$500,000
Family physician	50	Cancer	Male	4 years, 4 months	\$100,000
Teacher	51	Breast cancer	Female	3 years, 9 months	\$20,000
Business	54	Lung cancer	Female	2 years, 5 months	\$220,000
Insurance agent	54	Stroke	Male	1 year, 7 months	\$50,000
Librarian	59	Heart attack	Male	4 years, 4 months	\$400,000
Dentist	63	Cancer	Male	7 years, 10 months	\$40,000

## Experiencing a critical illness can have a significant impact on your life. But the right insurance can provide the freedom to make choices.

Adopting a healthy lifestyle is always a good idea since it's generally thought to reduce potential health risks. However, in the event you're faced with a critical illness, the last thing you should have to worry about is whether you're able to make the financial choices required to make a difference when needed most. The RBC Insurance Critical Illness Recovery Plan™ policy can help.



RBC Insurance®

To learn more about our Critical Illness Recovery Plan, speak to your insurance advisor today or visit [www.rbcinsurance.com](http://www.rbcinsurance.com).

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