

Are you at risk?

Yes. The risk of critical illness affects everyone.

Thanks to medical advancements, the survival rates for critical illnesses are much higher than they used to be. However, nothing can prepare you for the financial burden associated with surviving such an illness. For this reason, it's essential that you have the right amount of critical illness insurance help to protect your assets, your lifestyle and your financial future.

Here's a snapshot of the critical illness insurance claims we've handled at BMO Insurance¹.

Critical illnesses don't discriminate by gender.



51%
Male



49%
Female

Nor do they discriminate by age.

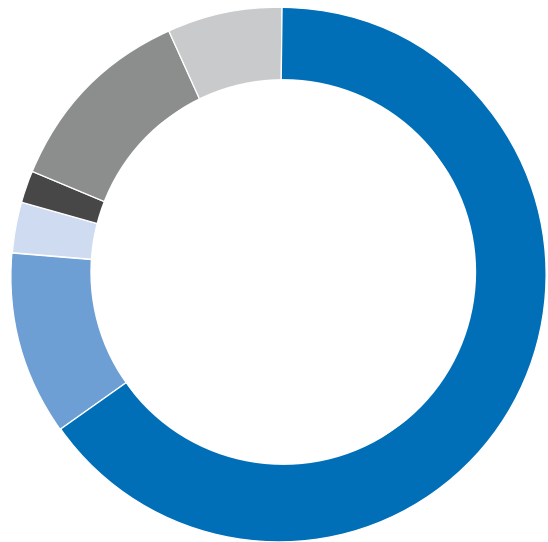
We've paid critical illness benefits to claimants as young as 23 (a female, diagnosed with thyroid cancer) and as old as 80 (a male, diagnosed with prostate cancer).

Cancer continues to account for the most number of claims.

Our claims history shows that breast cancer was the leading type of cancer for female claimants and prostate cancer for male claimants.

Heart attacks and cardiac related illnesses were predominantly from male claimants.

Our benefits have been claimed for many types of critical illnesses.



- Cancer 65%
- Heart attack 12%
- Stroke 3%
- Coronary bypass 7%
- Multiple sclerosis 2%
- Other² 11%

¹Based on the number of coverages in force from January, 2007 to December, 2023.

²Other includes Alzheimer's Disease, Deafness, Benign Brain Tumor, Paralysis, Loss of Independence, Parkinson's Disease and Kidney Failure.

A Critical Illness can affect anyone.

Critical illnesses impact people from all walks of life.

The chart below is just a sample of the hundreds of different people that BMO Insurance has helped manage the financial impact of a critical illness.

Occupation	Age at time of claim	Diagnosis	Benefit Paid
Lawyer	47	Breast Cancer	\$600,000
Accountant	41	Heart Attack	\$400,000
Business Owner	52	Stroke	\$250,000
Mechanic	58	Coronary Bypass	\$100,000
Real Estate Agent	60	Alzheimer's Disease	\$100,000
Customer Service Representative	40	Leukemia	\$183,000
Welder	50	Thyroid Cancer	\$50,000
Pilot	34	Lung Cancer	\$50,000
Homemaker	39	Papillary Cancer	\$380,000
Self-employed	65	Non-Hodgkin's Lymphoma	\$100,000
Dentist	50	Skin Cancer	\$1,000,000
Engineer	56	Prostate Cancer	\$250,000
Machinist	54	Loss of Vision	\$50,000
Property Manager	42	Lymphoma	\$500,000
IT developer	44	Coronary Artery Bypass Surgery	\$250,000
Pharmacist	51	Prostate Cancer	\$500,000
Caregiver	46	Kidney Failure	\$50,000

Early discovery is important!

Medical advances also mean more people are benefiting from early detection³ and many life-threatening diseases are more manageable when identified in their initial stages. That's where the concept of "early discovery benefits" come into play.

Our critical illness insurance pays up to \$50,000 upon early diagnosis of seven covered conditions. Payment of an early discovery benefit does not reduce the policy premiums or critical illness benefit. You can use the benefit in any way you choose while navigating the impact of a diagnosis and early treatment.

The chart below is a sample of people BMO Insurance has helped by paying an early discovery benefit.

Age at time of claim	Diagnosis
54	Coronary Bypass Surgery
68	Breast Cancer
51	Sarcoma
42	Colorectal Cancer


How much critical illness insurance do you need?

Surviving a critical illness is costly. Many of the expenses incurred aren't covered under provincial care plans. Plus, there could be lost income due to an inability to work, and payments on mortgages and other loans that must still be met.

Need some help in assessing how much coverage you need? Use our simple 3-step [Critical Illness Calculator](#) or talk to your insurance advisor.

Let's connect

For more information about our products, please consult with your insurance advisor or contact us at:

 1-877-742-5244

 [bmoinsurance.com](https://www.bmoinsurance.com)



³ Advances in Cancer Treatment Can Mean Longer and Better Lives for Patients. ([medstarhealth.org](https://www.medstarhealth.org))

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