

Critical Illness Insurance

RBC Insurance is here for you.
Providing support when you need it.



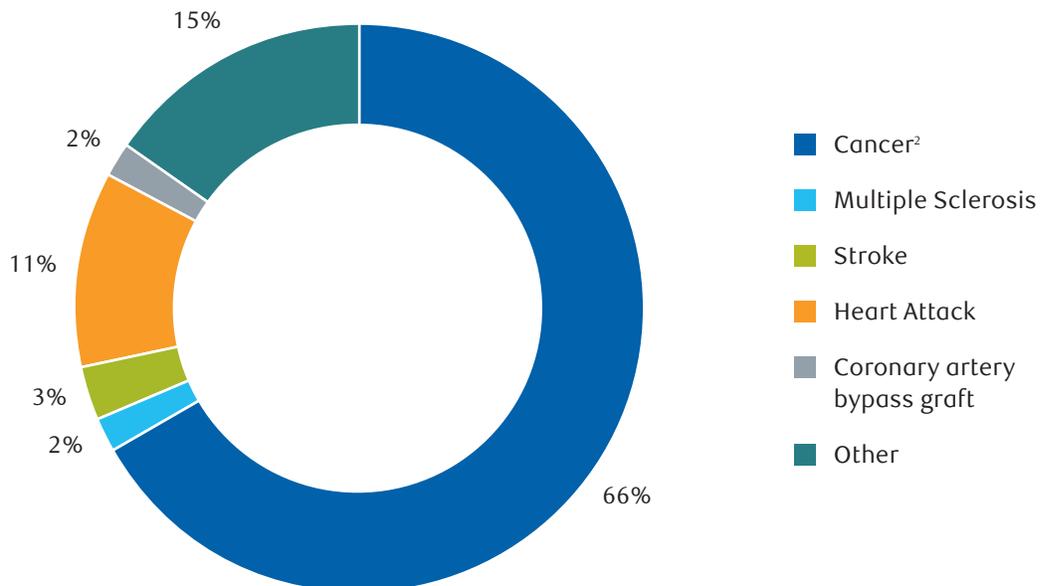
Insurance

Critical illness is something none of us wish to face. Yet it affects many of us, often when we least expect it. Help protect your lifestyle by securing the right insurance now, while you're healthy, 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 Recovery Plan™ coverage allows you to have access to cutting-edge assistance services¹ to aid your recovery. These assistance services can provide the support needed to help you cope with the day-to-day challenges, including assistance locating appropriate medical resources, expert guidance and much more – all aimed at helping speed up your recovery process.

What conditions and incidents account for the most RBC Insurance critical illness claims?*

Critical Illness insurance claims approved by diagnosis (2012-2022)



* RBC Life Insurance Company of Canada.

You never know when – or who – 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 is.

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

Occupation	Age	Reason for claim	Gender	Time from policy issue to paid (in years)	Benefit paid
Insurance Broker	64	Cervical Cancer	F	16 years	\$ 25,000
Salesperson	71	Endometrial Cancer	F	15 years	\$ 100,000
Office executive	65	Prostate Cancer	M	14 years	\$ 50,000
Physician	58	Prostate Cancer	M	13 years	\$ 150,000
Restaurant manager	56	Adenoid cystic carcinoma	F	14 years	\$ 50,000
Physician	56	STEMI and cardiac arrest	M	20 years	\$ 250,000
Machine Operator	37	Breast Cancer	F	1 year	\$ 100,000
Business Executive	45	Myocardial infarction	F	11 years	\$ 120,000
Business Analyst	54	Breast Cancer	F	14 years	\$ 200,000
Radiologist	50	MCA Stroke	M	18 years	\$ 250,000
Urologist	46	Multicentric Castleman Disease	M	13 years	\$ 400,000
Office executive	44	Breast Cancer	F	4 years	\$ 30,000
Accountant	63	Prostate Cancer	M	10 years	\$ 80,000

Please note that the assessment of a Critical Illness claim is often complex. As a result, until we are actually presented with a claim and given the opportunity to conduct a complete review of all the particular circumstances and the specific provisions of the particular policy in question, we are unable to determine whether or not benefits would be payable based on hypothetical circumstances. There simply are too many potential factual and contractual variations that cannot all be anticipated or taken into account in advance that may impact the assessment of a future claim.

Experiencing a critical illness can have a significant impact on your life. But having Critical Illness insurance coverage can help 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. RBC Insurance Critical Illness insurance can help.

To learn more about our Critical Illness plans, speak to your insurance advisor today.



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¹ For additional details about the assistance services available to you, speak to your licensed insurance advisor.

² Cancer is defined as a definite diagnosis of a tumour, which must be characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Types of Cancer include carcinoma, melanoma, leukemia, lymphoma and sarcoma. The diagnosis of Cancer must be made by a specialist. The following forms of cancer are excluded: lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in-situ (TIS) or tumors classified as TA; malignant melanoma skin cancer that is less than or equal to 1.00 mm in thickness, unless it is ulcerated or is accompanied by lymph node or distant metastasis; any non-melanoma skin cancer, without lymph node or distant metastasis; prostate cancer classified as T1a or T1b, without lymph node or distant metastasis; Papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0 cm in greatest diameter and classified as T1, without lymph node or distant metastasis; chronic lymphocytic leukemia classified less than Rai stage 1 or malignant gastrointestinal stromal tumours (GIST) and malignant carcinoid tumours, classified less than AJCC stage 2. This pie chart demonstrates some of the most common diagnoses RBC Insurance has received for Critical Illness. This information is intended as a summary only. Your policy will contain complete details on terms and conditions, including what is covered, benefits and exclusions.