

## **Critical illness cover**

This type of cover comes in handy to support you financially in case you are diagnosed with a condition known to the policy. The following is a list of diseases that it may cover:

- Serious head injury
- Certain stages of cancer
- Heart diseases
- Stroke
- Certain types of cancers

### **Why should I take it out?**

When illnesses such as those mentioned above attack you, you may continue getting some portion of income from your employer.

However, the levels or portions of such income may not be sufficient to sustain you. It is also true that you may have been self-employed but these diseases take a toll on you such that you are incapacitated. This may disadvantage you to the extent that there is no more income. These situations are sufficient reasons to entice one to take out a critical illness cover.

The main reason is to cover a person from the diseases that seriously erode one's finances and even worse if they are not going to heal eventually. You may have done proper estate planning but due to the financial demands that the appetite of these diseases brings, you are forced to interfere with your estate, which resultantly means that you are leaving your dependants without an inheritance.