

# CRITICAL ILLNESS INSURANCE

## Sample script for introducing CI to your clients and prospects

“As I mentioned on the phone, I wanted to meet with you to discuss a health insurance product that should be on everyone’s radar and part of everyone’s financial plan. Critical Illness insurance. Have you heard about it? What do you know about Critical Illness insurance? *(let them answer)*

I believe that Critical illness insurance is an important part of a financial plan because it takes care of you and your family, while you’re still alive. The risk of suffering from a critical illness is very real and thanks to advances in medicine, more and more people are surviving.

Do you know anyone who has suffered from a critical illness, maybe a heart attack, stroke, or cancer, and survived? *(let them answer)*

If they say no....	If they say yes...
<p>Well, you’ve probably seen the stats: <i>(give a couple of stats)</i></p> <ul style="list-style-type: none"><li>• 40% of women and 45% of men will develop cancer during their lifetime.<sup>1</sup></li><li>• Heart disease and stroke are the leading cause of hospitalization in Canada.<sup>2</sup></li><li>• Half a million Canadians have Alzheimer’s disease or a related dementia. Approximately 71,000 of them are under age 65.<sup>3</sup></li><li>• Canadians have one of the highest rates of multiple sclerosis in the world. Its effects are physical, emotional, financial, and last a lifetime. There is no cure.<sup>4</sup></li></ul> <p><i>(see below for source of stats should they ask)</i></p>	<p>How did their finances survive? <i>(let them answer)</i></p>

Survival can be expensive. Many people are forced to deplete their retirement savings or take on additional debt to cover treatment costs and the day-to-day expenses associated with living with a critical illness.

Think about your own situation. If you were to suffer from a critical illness, what would be your greatest financial worry?  
*(let them answer)*

Would you be able to:

- Pay off your mortgage or even make your mortgage payments?
- Pay for specialized treatments outside of Canada?
- Pay for in-home care?
- Pay for home and vehicle modifications that may be necessary to improve accessibility and allow you to stay in your home?
- Hire someone to keep the business afloat while recuperating? *(if a business owner)*

*(let them answer)*

What happens if you can’t afford it? *(let them answer)*

Critical illness insurance removes those worries so that should it happen to you, all you need to do is focus on your recovery.

Let’s take a look at the options and then you can decide which one would be right for you. Okay?”

<sup>1</sup> Canadian Cancer Society, General cancer statistics for 2010 <sup>2</sup>Tracking Heart Disease and Stroke in Canada. Released June 2009 <sup>3</sup> Alzheimer Society of Canada website 2010 <sup>4</sup>Multiple Sclerosis Society of Canada website, 2010 <sup>5</sup>Canadian Breast Cancer Network, Breast Cancer: Economic Impact and Labour Force Re-Entry, 2010