

# Critical Illness Insurance

## Your flexible benefits



### How can it help me?

Suffering from a serious illness can turn your life upside down. It can have a devastating effect on both you and your family, not just emotionally, but financially as well.

The last thing you need to worry about after being diagnosed with a serious illness is how you're going to pay the bills.

Critical Illness Insurance provides a tax-free cash pay-out if you're diagnosed with one of the many serious illnesses covered. It's a financial safety net that protects you and your family, easing the financial pressure that comes with a serious illness.

### What illnesses are covered?

#### 13 Core Illnesses

- Alzheimer's disease
- Cancer
- Cardiac Arrest
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease (CJD)
- Dementia/pre-senile dementia
- Heart attack
- Kidney failure
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Parkinson's disease
- Stroke

As well as these illnesses, you're also covered for **28 additional illnesses**.

Any children you have are automatically covered for **25% of your benefit up to a maximum of £20,000**.

Full details of all the conditions covered can be found in your Member Guide, available from the HR team.

### What else is included?

#### Second Medical Opinion

You'll have access to an expert second medical opinion service, providing access to over 50,000 leading consultants worldwide. They provide second opinions on diagnoses and treatments for almost any condition.



#### Personal Nurse Service

You'll have access to a personal nurse service, providing long-term practical and emotional support over the phone with the same qualified nurse, for as long as it's needed. It becomes available after you submit a critical illness claim.



All of our support services are provided at no extra cost.

Because this cover is set up by your employer, it costs a lot less than you might think.

**Find out how much it costs and how you can get covered today.**

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### How much does it cost?

Some example costs are set out below based on the monthly cost for £10,000 of benefit:

Age	Employee - Monthly cost for each £10,000 of benefit	Partner - Monthly cost for each £10,000 of benefit
16 -24	£0.51	£0.56
25-29	£0.74	£0.81
30-34	£1.00	£1.10
35-39	£1.49	£1.64
40-44	£2.46	£2.71
45-49	£4.24	£4.67
50-54	£7.31	£8.05
55-59	£11.60	£12.77
60-64	£14.67	£16.14
65-69	£19.33	£21.26

Other levels of cover are available in steps of £10,000.

Cover is available from age 16 to age 69 with different rates for each age.

For full terms and prices, please log onto [www.polfed.org/norfolk](http://www.polfed.org/norfolk)

Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)  
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GRP2530-1220R



### How do I get covered?

Simply logon to [www.polfed.org/norfolk](http://www.polfed.org/norfolk) and download a form or telephone Norfolk Police Federation office on 01603 971420 before the closing date.

Cover for employees is available in steps of £10,000 up to a maximum of £500,000. Maximum benefit available for partners is £250,000 or employee benefit if lower.



### Have you any questions?

Please contact the Norfolk Police Federation on 01603 971420 or email [norfolk@polfed.org](mailto:norfolk@polfed.org).

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