



CRITICAL ILLNESS COVER

Financial Protection Against Unexpected Health Challenges

What is Covered?

Even with excellent traditional medical insurance, suffering a major health condition can bring immense financial burden. Our Critical Illness Plan financially cushions you and your family by paying a lump-sum benefit directly upon diagnosis, helping cover specialized treatment, lifestyle modifications, and living expenses not typically covered by regular health policies.

KEY COVERAGE SECTIONS

SECTION A: Lump-Sum Benefit Payout

- Provides a tax-free cash payout upon first-time diagnosis of a covered major condition, giving you immediate financial flexibility.

SECTION B: Major Dreaded Diseases Coverage

- Protects against major health conditions such as Cancer, Stroke, Heart Attack, Kidney Failure, Major Organ Transplant, and Paralyzing Injuries.

SECTION C: Income Replacement & Living Expenses

- Funds non-medical daily costs, mortgage obligations, and household expenses while you focus fully on recovery and therapy.

SECTION D: Specialized Treatment & Abroad Care

- Covers out-of-pocket medical costs, experimental treatments, second medical opinions, and specialized travel or care abroad.

KEY POLICY BENEFITS & FEATURES

- **Lump-Sum Financial Shield:** Direct payout upon verified diagnosis to use at your own discretion.
- **Affordable & Wellness-Based Rates:** Premiums tailored based on your age and overall health status.
- **Flexible Payment Terms:** Choose to pay premiums monthly, quarterly, semi-annually, or annually.
- **Complements Health Insurance:** Fills the financial gap that standard inpatient or outpatient medical cards leave behind.

CONTACT US



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POLICY ELIGIBILITY

- **Target Audience:** Open to individuals seeking to protect their savings and family against major medical shocks.
- **Premium Flexibility:** Tailored coverage limits options to suit your budget and financial protection goals.



PIONEER
ASSURANCE

YEARS

**Your Future,
Our Commitment**

Contact us



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