

CRITICAL ILLNESS

Comprehensive Protection

Canada's healthcare system covers a lot, but not everything. When a serious diagnosis arrives, treatment costs, time off work, travel to specialists, and everyday bills add up fast, and provincial coverage doesn't bridge that gap.

Critical illness insurance from Nova Star Insurance Consultant pays you a tax-free lump sum if you're diagnosed with a covered condition and survive the waiting period. We compare policies across Canadian carriers, because covered conditions and definitions vary.

What is Critical Illness Insurance?

It's coverage that pays a one-time lump sum on diagnosis of a covered condition. There are no receipts to submit and no restrictions on how you use the money, whether that's replacing income, paying down debt, or covering out-of-pocket medical costs.

What Conditions Are Covered?

Most Canadian policies cover 25 to 30 conditions. Core conditions include:

- Life-threatening cancer
- Heart attack and stroke
- Coronary artery bypass surgery and aortic surgery
- Kidney failure and major organ transplant
- Multiple sclerosis, Alzheimer's disease, and Parkinson's disease
- Partial benefits for some early-stage cancers on many policies

Critical Illness vs. Disability Insurance

- **Critical illness insurance** pays a lump sum on diagnosis, whether or not you can keep working
- **Disability insurance** pays monthly income if illness or injury keeps you from working

Many people benefit from both. Nova Star advisors will compare covered conditions and definitions so you know exactly what you're buying.

Why Critical Illness Coverage Matters

- Critical illness coverage:
- Gives you a tax-free lump sum to use however you need
- Covers costs provincial health plans don't
- Lets you focus on recovery, not bills
- Protects your savings and retirement plans
- Costs less when you apply while you're healthy

Company Profile

Nova Star Insurance Consultant is an independent insurance brokerage serving businesses and individuals across Ontario, Quebec, Alberta, Nova Scotia, New Brunswick, and Newfoundland & Labrador. As an independent broker, we are not tied to any single carrier — our only goal is finding you the right coverage at the most competitive rate.

Our licensed advisors handle all research, carrier comparisons, applications, and ongoing coverage reviews — so you don't have to. Whether you need protection for yourself, your family, or your business, Nova Star is your trusted partner for the long term.

Contact

For inquiries or to book a complimentary needs assessment, contact us:

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