

## Choosing Critical Illness Cover Online

With the advancements in the technology or today more and more people who suffer from a critical illness are now living longer. Critical illness cover can be taken out to protect against the possibility of you falling ill and a policy usually contains a long list of illnesses that are classed as being critical. The cover would pay out not only if you were seriously ill because of one of the illnesses, providing you have waited a certain length of time from contracting the illness, but would also pay if you become disabled as a result.

A policy would usually take into account around 30 illnesses which could include cancer, heart attack, suffering a stroke and kidney failure or transplant. Of course you have to check out the terms and conditions of the policy before taking it on as they do differ. There are also many exclusions which have to be checked and these can apply to the various illnesses. For example while in the majority of cases critical illness cover would payout if you were diagnosed with cancer, not all forms of cancer would be covered. Skin cancers are usually exempt from the cover as is prostate cancer unless it is advanced. There are also exclusions for such as a heart attack and different policies will have different exclusions in them. Therefore you should never skip over the small print however tempting it might be.

When you are looking into choosing critical illness online you are able to take out a policy for any number of years. As long as you pay the premiums each month then the policy can continue running. There is always a period in which you cannot claim when taking on the cover and this would normally be around three months. While the advancement in technology means that you can live longer when being diagnosed with a critical illness it also means that insurance companies are putting up the cost of the insurance and as more advancements are made, premiums will continue to rise.

There are many factors that you have to take into account when choosing critical illness and when you look around you will find that there are many different policies offered by insurance companies. Never just take the first policy you find without looking into what is covered and is not, while you might get the cover cheap it would probably not cover many illnesses.

One thing to look for when deciding which critical illness cover to go for is whether or not the premiums will be fixed. If they are not fixed then you can expect the insurance company to raise them perhaps every other year. This could mean that what once was affordable cover now becomes a burden. A large number of policies will also provide cover for any children you have as standard. Sometimes the company will include children in the policy as standard while other providers could ask for a small premium. If you allow a broker to search around on your behalf for premiums then you can compare these easily for the best cover. All insurance found this way should come with what are called the key facts and these will tell you important information about what the policy entails.

## About the Author

David Thomson is Chief Executive of BestDealInsurance an independent specialist broker dedicated to providing their clients with the best deal on their [life insurance](#), critical illness cover and home and motor insurance.

Source: [www.isnare.com](http://www.isnare.com)

Source: <http://articles.exospy.com>