



# Article Side

Choice Factors in Any Critical Illness Cover by [Jonathan Kale](#)

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Life carries a lot of uncertainty; no one can predict exactly what may happen at any point in time over their life. Hence, it is the prudent consumer who takes the wise action in securing a critical illness cover as early in life as possible when the earning capacity is good.

This is one form of insurance which all consumers should consider; it offers a lump sum of money that is tax free upon the insured's diagnosis in contracting one or more of the critical illnesses taken out in the critical illness cover as long as the policy is still in effect. This sum of money would come in handy to the insured and family in paying off mounting medical bills, mortgage and other living expenses while the insured is ill and perhaps unable to work.

## Choice of Insurers

There are many critical illness cover service providers or insurers in the market. There are also brokers of insurance that would source for the best insurance company for the consumer who wants a critical illness cover.

There are many types of insurance service providers in the market; some may be well established and experienced with critical illness covers but others may be inexperienced or unprofessional. It is crucial to find the best insurer for a critical illness cover policy as the best service must be accorded if the policy is to be paid out.

Critical illness cover policy holders would want prompt service and payment upon being diagnosed with some critical illnesses. Many insurers or insurance agents offer great "before sales" service but terrible "after sales" service. Hence, the choice of insurers for critical illness cover policy is paramount to the consumer for great after sales service.

## Choice of policies

There are many features which can be included in a critical illness cover which many consumers are not aware of. Although there may be standard critical illness cover policies, these can be customized to suit the needs of the insured.

Different consumers may have different needs and objectives in taking out a critical illness cover note. There are various factors that may impact the critical illness cover choice such as financial status, affordability, purpose, duration of coverage and scope of coverage.

The best critical illness cover policy can only be secured through a careful and in-depth study of the consumer's needs and various factors by professional and experienced insurers who can offer the right advice and Critical Illness Cover recommendation.

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