

# financial services



## critical illness cover

Life cover in case you die, but what if you live?

Lots of diseases these days such as heart attacks, strokes and cancer are no longer necessarily life sentences. What they do mean though, are big changes to your life. You might not be able to work for a long time or even ever again. You might want to buy special equipment or special treatment.

Whatever your requirement, traditional life cover would be useless in these situations. Critical Illness Cover on the other hand can pay you tax-free cash on diagnosis of a specified serious illness which would then be available to...

- pay off a mortgage or other major debts of serious illness;
- pay for home alterations or specialist equipment if your disability requires it;
- pay for day to day living expenses whilst you recover, or;
- invest to provide income.

If you are in business Critical Illness Cover should be considered to...

- allow you to pay someone else to manage your business whilst you recuperate;
- insure other key-personnel within your business against absence due to serious illness, and;
- provide to your employees as a welcome personal remuneration benefit.

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To arrange an initial free consultation please call or contact us at [dfs@dains.com](mailto:dfs@dains.com).

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0800 298 3899

[www.dains.com](http://www.dains.com)