



Critical illness insurance

Financially protect yourself against a life-altering illness.

[Get critical illness insurance](#)

Last updated: December 5, 2024 | Reviewed by [Liane Goulet](#)

What is critical illness insurance?

Critical illness insurance (CII) is coverage that can help Canadians or those living in Canada pay the additional costs associated with life-altering illnesses. It is a versatile solution that can address a variety of needs for many different people at different stages of life.

What can critical illness insurance cover?

Illnesses commonly covered by CII include [cancer](#), heart attack, stroke, major organ failure on waiting list, severe burns, and more.

Claims are assessed based on critical illnesses specifically covered in the client's critical illness insurance contract at time of issue. Covered illnesses must meet the specific definition requirements, and coverage is subject to exclusions and limitations.

Why is critical illness insurance important?

If you're diagnosed with a covered illness, a CII policy can help you pay for expenses that your provincial or territorial health plan or other insurance doesn't cover, like home-care costs and more.

CII pays a lump-sum payment that you can use however you want; to help you, your family or business financially manage a life changing illness so that you can focus on your recovery.

Who is critical illness insurance for?

CII is generally intended to help anyone manage financial hardship due to a covered critical illness.



Single people

CII may help individuals maintain their independence by allowing them to pay for care services and other unexpected costs to manage their recovery.

It can also help protect savings and RRSPs from unplanned withdrawals in the short term and retirement income in the long-term.



Families

The benefit from a CII policy can help a family cope financially at a very stressful time if a child is seriously ill, even if they don't suffer an illness.

By deciding to purchase coverage early in life, you may give your child:

- Guaranteed coverage as an adult
- Locked in lower premiums
- An opportunity for cash back later in life



Business owners

CII can also help businesses in case the business owner or a key employee becomes critically ill.

The benefit from the insurance can assist with business continuity, debt repayment and succession planning if an illness strikes owners or staff.

What are the benefits of critical illness insurance?



Lump sum payout

CII provides a lump sum payout if you are diagnosed with a covered critical illness. This allows you to focus on treatment and recovery without worrying about additional medical or other costs.



Payout flexibility

The lump sum from CII is yours to use however you see fit – to pay medical bills, daily living expenses, mortgage, and more during treatment/recovery, home health care, etc.



Complementary to health insurance

CII works alongside other types of coverage, like [Personal Health Insurance \(PHI\)](#) to cover additional expenses not paid for by regular medical plans. It helps fill the gaps if a critical illness strikes.

What is critical illness insurance?

What is critical illness insurance?

Watch time: 1 minute 42 seconds

In this “Simply Put” video, learn the basics about critical illness insurance – and how it can provide financial security in challenging times.

∨ Video transcript

Our critical illness insurance products

At Sun Life, we offer 2 critical illness insurance products: **Sun Critical Illness Insurance** and **Express Critical Illness Insurance**. These products offer different amounts of coverage.

Sun Critical Illness Insurance

Our most comprehensive CII policy.

It can:

- Cover **26 full-payout illnesses, 8 partial-payout illnesses** and **5 full-payout childhood illnesses**,
- Provide up to \$3,000,000 in coverage for adults, and
- Provide critical illness insurance for children – up to \$1,000,000 in coverage.

[Learn more about Sun Critical Illness Insurance](#) >

Express Critical Illness Insurance

Our CII solution that offers instant online approval with no medical exam or blood work required.

It can:

- Cover 1, 3, or 7 full-payout illnesses depending on which plan you choose: basic, enhanced, or comfort,
- Offer coverage options for the most common critical illnesses in Canada (like cancer, heart attacks, strokes and more),
- Provide either \$25,000 or \$50,000 in coverage for adults.

[Learn more about Express CII and get an online quote](#) >



Get a critical illness insurance quote

You can apply for [Express Critical Illness Insurance](#) online.

Online approval is instant with no medical or blood work required.

[Get an Express CII quote](#)

Frequently Asked Questions

- ✓ Do I need to take a medical exam for critical illness insurance?
- ✓ Is a critical illness insurance payout taxable in Canada?
- ✓ How long is the waiting period for critical illness insurance?
- ✓ What types of cancer are covered by critical illness insurance?
- ✓ Does critical illness insurance cover me for my whole life?

✓ Does my child need critical illness insurance?

✓ What is the difference between life insurance and critical illness insurance?

More resources



How much CII do you need?

Find out how much a critical illness may cost you and how much coverage you may need to financially protect yourself.

[Try our critical illness insurance calculator](#) ➤



Leaving your employer but want to keep your CII?

If you already have CII coverage with Sun Life through a workplace benefits plan and want to keep your CII coverage with Sun Life, then Choices Critical Illness Insurance may be an option for you.

[Learn more about Choices CII](#) ➤



Need to submit a CII claim?

Not sure where to start when it comes to submitting a critical illness insurance claim?

Whether your policy was purchased through an employer or an advisor, we can help!

[How to submit a critical illness insurance claim](#) ➤

This information is meant for educational and illustrative purposes only. Some conditions, exclusions and restrictions apply.

Legal notes:

¹ Claims are assessed based on critical illnesses specifically covered in the client's critical illness insurance contract at time of issue. Covered illnesses must meet the specific definition requirements, and coverage is subject to exclusions and limitations.



Talk to an advisor

Not sure what's right for you? Talk to a Sun Life advisor. Our advisors look at your specific needs to help you figure out which insurance products you need.

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Life's brighter under the sun

We acknowledge that Sun Life operates in many Territories and Treaties across Canada. Our Canadian headquarters in Waterloo are on the traditional territory of the Anishnaabeg, Haudenosaunee Confederacy and the Mississaugas of the Credit First Nations.

Today, Canada is still the home to many Indigenous, First Nations, Inuit, and Metis peoples from all across Turtle Island. We are grateful to have the opportunity to work in this territory. We offer this acknowledgment as a stepping stone towards honouring the original occupants, as a testimony to the oppression faced by Indigenous peoples, and our commitment to Indigenous communities and employees of Sun Life.

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