



Allstate Insurance Critical Illness FAQ

What if I've been diagnosed with one of the listed covered conditions prior to my coverage effective date?

Allstate will not pay the benefit amount for any insured condition you were diagnosed with before October 1, 2022 or before the date your critical illness coverage started.

What if I make a full recovery?

We want you to make a full recovery. That is the purpose of critical illness insurance. It provides you with the funds to assist you during recovery so that your finances will also survive your critical condition.

What if I don't survive?

If you are eligible for a claim payment but do not survive to receive it, we will make the payment to your beneficiary.

I have disability coverage, so why would I need critical illness coverage also?

Disability coverage is meant to provide you with a percentage of your income in the event you are unable to work. At a time when your income may be reduced due to being on disability, you are likely to see an increase in expenses for medical treatment. Critical Illness coverage helps fill this gap.

Also you are not required to be unable to work in order to receive your critical illness benefit. It is paid in addition to your income or disability benefits.

How does an insurance company decide if my critical illness is eligible for a benefit payment?

The covered conditions are defined by medical terms; if you have been diagnosed by a physician specializing in the field of your illness, your doctor will provide appropriate medical evidence that determines if your condition falls within the policy terms.

What are the benefit amounts for the additional benefits?

All benefits are paid at 100% of the principal sum insured with the exception of carcinoma in situ (payable at 25%) and hip and knee replacements (payable at 20%). Your dependent children are covered at 50% of the member benefit amounts. Allstate will also cover a second event benefit (a second diagnosis of the same condition more than 12 months after the first).

Contact Us

If you have any questions regarding this coverage, please go to www.benefitsoffilm.com for more information or contact the plan administrator:

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This is a brief overview of the benefits available under the group policy underwritten by Allstate Insurance Company of Canada. Any discrepancies will be governed by the contract.