



Insurance

CANADA PROTECTION PLAN

Have you been declined for life insurance?
 Not sure you would qualify with your heart condition?
 Don't like medical tests?

You may qualify for non-medical life insurance from Canada Protection Plan!

Canada Protection Plan is working in partnership with the Canadian Congenital Heart Alliance (CCHA) to provide life insurance to Canadians with congenital heart disease.

For your personal appointment or more information, please contact:

Nick Godfrey - ProInsure Professional Insurance Advisors
 Phone: 905-815-7186
 Email: Nick@ProInsure.ca
 Website: ProInsure.ca/CCHA

Congenital heart patients need life insurance too!

CCHA is very happy to offer its members the following types of insurance through ProInsure, the Professional Insurance Advisors, and our trusted insurance advisor Nick Godfrey.

- Non-Medical Life Insurance
- Comprehensive Health & Dental (with no medical)

Thanks to incredible advances in medical science, many congenital hearts patients are growing up, marrying and having families. Traditional life insurance companies haven't done a very good job of changing with the times; and tend to decline life insurance protection to people born with heart defects. There are few life insurance protection choices for this new demographic who desperately wish to protect their families.

The best strategy is to apply for non-medical life insurance first. If your application is successful then try the traditional life insurance application process. If your application is approved and you secure more traditional life insurance protection for less of a premium than the non-medical plan, you can then cancel the non-medical life insurance.

If you are a congenital heart defect and you are thinking about applying for life insurance here are a few tips:

Apply for non-medical life insurance first and later apply for traditional life insurance. The reason is that most congenital heart defect patients are declined traditional life insurance and the "decline" counts against you when you apply for non-medical life insurance.

Many people think they should apply for the traditional plan first and then apply for non-medical insurance as plan B. This is incorrect!

Life and Medical Insurance

The best solution is non-medical term and whole life insurance. Typically the premiums are higher and the amount of coverage is lower than traditional insurers. Non-medical insurance requires less information and as result the insurer is taking on more risk, hence the higher premiums. Non-medical insurance protection is available starting at age 20.

For more information on medical and life insurance quotes, please click [HERE](#) or visit <http://deniedlifeinsurance.ca> or contact Nick Godfrey at Nick@ProInsure.ca or 905-815-7186.

Travel Insurance

British Columbia

Travel insurance with Central Valley Insurance Services Ltd., Abbotsford. Broker: Tecia Beulens You can reach her at <https://offices.insurebc.ca/abbotsford/centralvalley/> or 604-744-0999

Ontario

Travel insurance with Travel Protect, offered through Golden Age Insurance. You can reach them at www.travelprotect.ca or **1-800-387-0339**.

Travel Insurance with ProInsure, Oakville. Broker: Nick You can reach him at ProInsure.ca or Nick@proinsure.ca or 905-815-7186

These insurers and brokers are not paid advertisers, just referrals from members who confirm they provide insurance that covers pre-existing medical conditions. Have a broker in your province that provides coverage for pre-existing medical conditions, contact us at info@cchaforlife.org