

THE NORFOLK GROUP

Norfolk International Pioneers Expatriate Critical Illness Coverage

Calgary, September 20, 2004 - Calgary-based Norfolk International Group is constantly searching for the most up to date and value-added insurance products on the market for their global clients. They are now pleased to be the first insurance company in the world to offer group critical illness coverage for Canadian employees living and working in another country.

Critical illness insurance fills the gap between life and disability insurance and covers a significant range of illnesses and conditions. The benefit is a lump sum payable directly to the insured individual who is diagnosed with a major illness or injury and survives for at least 30 days. It is already available to individuals and groups living in Canada, but until now has not been available to employees on foreign assignment.

An alarming number of people will suffer critical illness in their lifetime. For example:

- 1 in 11 men and 1 in 21 women will develop lung cancer.
- 1 in 8 men will develop prostate cancer.
- 1 in 9 women will develop breast cancer.
- 30% of those with cancer are completely cured.

More people are surviving critical illness than ever before. For example:

- 1 in 2 will develop some form of heart disease (95% of heart attack victims survive their first attack).
- 1 in 20 run the risk of having a stroke before age 70 (75% of stroke victims survive their first stroke).

Critical illness coverage offers peace of mind to employees as it provides financial resources to relieve concerns about income, cost of medical equipment, home renovations and lifestyle changes that may be required should they experience a life-altering illness.

Norfolk International Group is North America's leading provider of world-wide customized expatriate insurance solutions. Their international services range from basic travel insurance to all of the benefits and services clients require for long-term expatriate assignments. Their web site is located at www.norfolkgrp.com.

For more information:

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