

For Adviser use only

Critical Illness Cover

When illness happens, life doesn't stop



A difficult time made a little easier

Diagnosis of a critical illness can be a stressful time as the demands of daily life still go on. But with the reassurance of Critical Illness Cover, your clients can take time to focus on what's really important. That could include spending time recuperating, having treatment, or being around family.

The financial support provided by the pay-out can help take away money worries from an already difficult situation, avoid the need to rush back to work before feeling ready, or make adjustments to the house for the future. What's more, it means they may not need to use any savings they have and could even help pay for a restorative break.

Why clients may think its not important

It's easy to assume or hope your client would never be affected by a critical illness, but the reality is it could happen to anyone – and when they least expect it.

"The insurer won't pay out"

In 2022, we supported 17,768 customers, with 48 claims paid daily.

"It won't happen to me"

In the UK, 1 in 2 people will be diagnosed with cancer in their lifetime – the top cause for our Critical Illness Cover claims in 2022.

"It doesn't pay out much"

The average pay out for Critical Illness Cover in 2022 was £69,421.

"What if my circumstances change?"

Our Critical Illness Cover provides the flexibility for the cover to be increased in the event of certain specified events, without the need for further medical evidence. Eligibility criteria and restrictions apply.

Unexpected illness can occur at any age or time

Many people think they'll never be affected by a critical illness. However, as the figures below show, critical illness cover is important for all ages, from adult policyholders through to their children.



13 days

Shortest policy term paid out in 2023

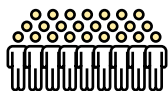


24 years

Longest policy term paid out in 2023

Critical Illness Cover

Children's Critical Illness Cover



3,597

People helped

195

People helped



22 years

Minimum age of claimant

Under 1 year

Minimum age of claimant



69 years

Maximum age of claimant

21 years

Maximum age of claimant



£70,978

Average customer payout

£33,579

Average customer payout



Top 3 conditions

66.82% Cancer

12.2% Heart related

6.5% Stroke

Top 3 conditions

54.4% Cancer

7.7% Child funeral benefit

5.6% Benign tumour

Tailor made protection, for every road

Because a critical illness could happen to any one of us, we've made sure our Critical Illness Cover can be tailored to each individual. Whatever your client's finances, whether they're single or have a family – we have cover

to suit different budgets and needs, so they can choose the option that's suitable for them. Everyone's illness is different, and with our tailor-made, adjustable approach, every plan can look different too.

Clients can choose from the following cover:



Critical Illness Cover

Provides a comprehensive level of cover at an affordable price.



Critical Illness Extra

Designed for clients with an increased budget and covers more conditions, with additional payouts for those clients who want a little more protection.



Children's Critical Illness Cover

Included as standard as part of Critical Illness Cover and Critical Illness Extra. The protection is valid for up to 2 children, up until their 22nd birthday.



Children's Critical Illness Extra

Designed for clients who want additional protection. It can be added to Critical Illness Cover and Critical Illness Extra for an extra cost. The protection is valid for an unlimited number of relevant children up until their 23rd birthday.

Additional support with Umbrella Benefits



Included as standard



Optional extra



Wellbeing Support

Provided by RedArc Assured Limited, clients can phone a registered RedArc nurse for personalised support with mental health, illness and injury recovery, menopause and more.



Care Concierge

A confidential phone line that helps clients and their loved one understand, find and fund later life care. Clients can get further support on the digital platform.



Private Diagnostics

Because it's important to have answers as quickly as possible when facing a suspected critical illness, Private Diagnostics gives your clients access to some of the UK's top consultants for virtual consultations and diagnostic testing when referred to cardiology, oncology or neurosurgery specialists with results provided in just a few weeks.

Available for an additional £4.50 a month.



Fracture Cover

Anyone can have a fall or accident, so Fracture Cover provides reassurance that should your client get injured, they could be financially protected. Covers multiple claims per year, with a maximum benefit of £4,000 per year.

Available for an additional £5.90 a month.

See terms and conditions for what is and is not included.

*Insured by AXIS Specialty London. The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU. **Relevant child - a natural child, legally adopted child, child under legal guardianship or stepchild of the person.

What our plans include

Key: ✓ Included ✗ Not Included	Critical Illness Extra – exclusive to Intermediaries	Critical Illness Cover
Conditions Covered	48 full payments conditions	31 full payment conditions
Additional Payments	24 additional payment conditions which pays 50% of cover up to £35,000	2 additional payment conditions which pays 25% of cover up to £25,000
Children's Critical Illness Extra	72 conditions covered and a further 8 specific child critical illness conditions which pays 50% of cover up to £40,000. Can be included for an additional cost exclusive to Intermediaries	72 conditions covered and a further 8 specific child critical illness conditions which pays 50% of cover up to £40,000. Can be included for an additional cost exclusive to Intermediaries
Private Diagnostics*	Can be included for an additional cost – exclusive to Intermediaries	Can be included for an additional cost – exclusive to Intermediaries
Fracture Cover*	Can be included for an additional cost – exclusive to Intermediaries	Can be included for an additional cost – exclusive to Intermediaries
Children's Critical Illness Cover	✓ 31 full payment and 2 additional payment conditions which pays 50% of cover up to £25,000 (original amount of cover if decreasing cover is chosen)	✓ 31 full payment and 2 additional payment conditions which pays 50% of cover up to £25,000 (original amount of cover if decreasing cover is chosen)
Wellbeing Support**	✓	✓
Care Concierge***	✓	✓
Surgical treatment (an advanced payment) if the life covered is placed on an NHS waiting list for a specified condition	✓	✓
Total and Permanent Disability	Can be included for an additional cost	Can be included for an additional cost
Terminal Illness Cover	✓	✓
Increasing and Decreasing Cover	✓	✓
Changing Your Policy (also known as Guaranteed Insurability Option)	Flexibility to increase the amount of cover in the event of specified events such as marriage, entering into a civil partnership, birth/adoption of a child or change in mortgage or employment without the need for further medical information. Eligibility criteria applies.	Flexibility to increase the amount of cover in the event of specified events such as marriage, entering into a civil partnership, birth/adoption of a child or change in mortgage or employment without the need for further medical information. Eligibility criteria applies.
Other changes	Flexibility to make changes to the policy unrelated to a specified event. Additional underwriting may be required.	Flexibility to make changes to the policy unrelated to a specified event. Additional underwriting may be required.
Joint life policy separation on divorce or dissolution of a registered civil partnership	✓ Unless a claim has been accepted	✓ Unless a claim has been accepted
Accidental Death Benefit****	✓	✓
Free Life Cover****	✓	✓
Immediate Cover****	On request	On request
Waiver of Premium****	Can be included for an additional cost	Can be included for an additional cost

*Insured by AXIS Specialty London. The support and services are provided by Trusteddoctor, a sister company of Further Underwriting International SLU. **Provided by RedArc Assured Limited. ***Only offered to Retail Protection customers with a policy from 20th July 2023. ****Included as part of Life Insurance.

[legalandgeneral.com/criticalillness](https://www.legalandgeneral.com/criticalillness)

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