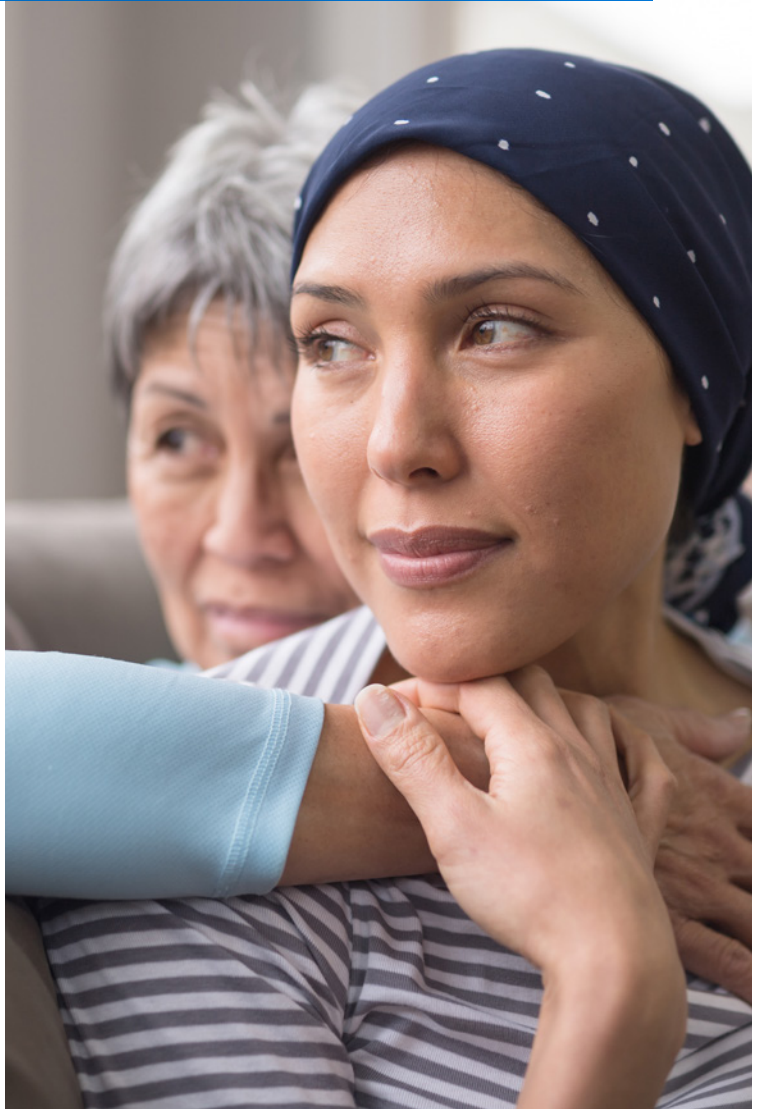


# Critical Illness Cover

When illness  
happens, life  
doesn't stop



# What's inside

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# Critical Illness Cover in a nutshell

What would you do if you or a loved one was diagnosed with a critical illness? How would you continue to meet the financial demands of daily life? That's where our Critical Illness Cover can help. Not only does it provide you

with a lump sum in the event of a valid claim so you can afford some time to focus on what's important, it also offers access to a range of services to provide you with further support.

**With Critical Illness Cover  
in place, a difficult time  
can be made a little easier**

## How it makes a difference

- Life Insurance with Critical Illness Cover provides you with a lump sum if you die, are diagnosed with a terminal illness (life expectancy less than 12 months), or are diagnosed with or undergo a medical procedure for one of the critical illnesses we cover
- Additional payments if you are diagnosed with or undergo a medical procedure for one of the Additional Cover conditions, while keeping the full amount of cover in place should you suffer a further specified critical illness in the future
- Children's Critical Illness Cover included as standard or, for an additional cost there's Children's Critical Illness Extra for those who want a little more protection
- Umbrella Benefits gives access to practical and emotional support included as standard plus two optional benefits that can be added for an additional cost
- Advanced payout for surgical treatment if you're placed on the NHS waiting list for one of the conditions we cover and meets the full definition

**Life insurance is not a savings or investment plan and has no cash value unless a valid claim is made.**

### Speak to your adviser about:

- Our cover options and choice of product offering to meet your budget and needs
- What conditions are included in Critical Illness Cover, Critical Illness Extra and Children's Critical Illness Cover
- The option to add Children's Critical Illness Cover Extra, for an extra cost and enhanced cover
- What's included in our Umbrella Benefits package and how to add benefits to help provide you with peace of mind.
- Flexibility to change your policy in the future
- When you can claim
- How you get paid

# Why it's important

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

## “The insurer won't pay out”

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

## “It doesn't pay out much”

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

## “It won't happen to me”

In the UK, 1 in 2 people will be diagnosed with cancer in their lifetime.

## “I'm worried I won't be able to afford it”

We provide the flexibility to choose the level of cover to your budget and needs.

## “What if my circumstances change?”

Our Critical Illness Cover provides the flexibility to request to make changes to your plan. It may also be possible in some cases to increase the cover, without the need for further medical evidence. Eligibility criteria and restrictions apply.



Sources: Cancer Research UK 2023, Legal & General Claims statistics 2022

# “But I've already got insurance.”

In the event of a valid claim, there are three main types of protection cover designed to support you. These provide financial support in the event of death, a critical illness and illness or injury preventing you from working.



## Life Insurance

Life Insurance pays out a cash sum if you die while covered by the policy which could be used to help pay off a mortgage, debts or to manage monthly outgoings.



## Income Protection

Income Protection pays you a monthly benefit if you can't work due to illness or injury.



## Critical Illness Cover

With Critical Illness Cover, the lump sum you receive can be used to pay off a mortgage or debts, or for monthly outgoings such as rent or utility bills to ease any financial pressures over a period of time following the diagnosis of a specified critical illness.

Critical Illness Cover differs but also compliments the other protection products to provide you with full range of protection. Speak to your financial adviser today for more information about how our product range can suit your needs.



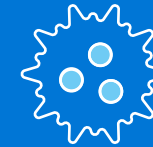
# 88% of our claims consist of these four conditions:



## Heart-related

**7.6 million** are currently living with heart and circulatory disease.

An average of **460 people** will lose their lives to circulatory disease every day.



## Cancer\*

**1 in 2** people in the UK will be diagnosed with cancer in their lifetime.

The UK cancer population is set to grow from 3 million to **4 million** by 2030.



## Stroke

Stroke is the fourth biggest killer in the UK.

Around **100,000** people suffer a stroke each year, that's around one stroke every five minutes.



## Multiple Sclerosis

Multiple Sclerosis is nearly three times more common in women than men.

MS is most often diagnosed in people in their **20s, 30s** and **40s**.

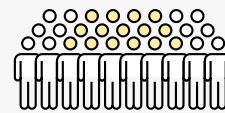
\*Not all types of cancer are covered under critical illness cover plans

Sources: Cancer Research UK 2023; Macmillan Cancer Support 2022; Stroke Association 2023; Brain Research UK 2023; British Heart Foundation 2023; Multiple Sclerosis Society 2023; NHS 2023; Legal & General Claims 2022

# Illness can occur at any age or time

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

## Critical Illness Cover



**Over 3,236**  
People helped



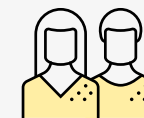
**£69,421**  
Average customer payout

### Top 3 conditions

- 63.8%** Cancer
- 12.7%** Heart-related
- 7.8%** Stroke



**23 years**  
Minimum age of claimant



**68 years**  
Maximum age of claimant

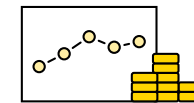


**48 years**  
Average age of claimant

## Children's Critical Illness Cover



**Over 232**  
People helped



**£20,236**  
Average customer payout

### Top 3 conditions

- 55.6%** Cancer
- 9.1%** Benign tumour
- 8.6%** Child funeral benefit



**Under 1 year**  
Minimum age of claimant



**21 years**  
Maximum age of claimant



**8 years**  
Average age of claimant



**23 days**

Shortest policy term paid out in 2022



**24 years**

Longest policy term paid out in 2022

# Tailor-made protection, for every road

Because we know being diagnosed with a critical illness could happen to any one of us, we've made sure our Critical Illness Cover can be tailored to each individual, without compromising on quality of

protection. Whatever your finances – whether you're single or have a large family – we have cover to suit different budgets and needs so you can choose the option that's right for you.



# What our products offer

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 pay-outs 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 for an unlimited number of children. It can be added to Critical Illness Cover and Critical Illness Extra for an extra cost.

# Additional support with Umbrella Benefits

## Emotional and practical support when you need it most



### 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.



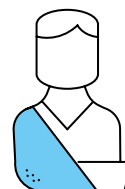
### Care Concierge

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

Access available from day 1

**Included** as standard

## Additional cover and services can be added, for further peace of mind



### Fracture Cover\*

Anyone can have a fall or accident, so Fracture Cover provides reassurance that should you get injured with a specified injury, you 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



### Private Diagnostics\*

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

Available for an additional  
**£4.50** 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 Trusteddoctor, a sister company of Further Underwriting International SLU.





# How the cover is helping

We've compiled several case studies that highlight how protection has helped customers following their diagnoses of critical illness.

# Supporting David to protect his loved ones

David, who lives near Glasgow with his partner and daughter, had his critical illness policy in place for 19 years with Legal & General before he needed to claim on it. And when he did claim, it changed his life.

He'd been aware of a few health issues that he felt weren't right, so decided to speak with a nurse who quickly escalated his case to a doctor for tests. David said of his prostate cancer diagnosis, "When you hear the word cancer, it's a word that happens to other people. When you hear it for yourself and it's about you, it is really difficult to take."

Following his successful claim, he said he now looks at his bank statements in a different way. "I don't look at my statements and think, "Oh that's a payment for an insurance company. I now think, that's to protect my family."

David said, "We all have debts which can be helped with a payment from a critical illness policy. The consequences of not taking something out is unthinkable. Critical Illness Cover really is a life changer."



Some details have been changed to protect the customer's privacy.

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## Helping Liam plan for his family's future

"Having cover in place has really allowed myself and my wife to focus on what's important and make certain decisions to better our situation."

Over a period of time, 29-year old Liam had started to notice changes in his body, including his energy levels. As a financial adviser it's part of his job to spend time with clients, talking about their medical history, and it was during those conversations with clients that he realised he ticked a lot of boxes himself. He thought, "If providers want to know answers to these questions, perhaps there's a health condition that applies to me?"

He was right to take notice. "I got diagnosed with Multiple Sclerosis in September of 2018. It was quite a daunting moment to get official confirmation that I have MS. It was like a moment you might see in a film, when someone gets some big news and it takes them aback, they don't really listen to the rest of the conversation. But I was almost expecting it. It made sense when I eventually went to see the specialist and was given tests. It became very real with the diagnosis."

Liam and his wife had been married for just 18 months when he received the news. Now, they're starting their family with their first child.

"Just having the money in the bank that we know is there to fall back on if we need to, if I'm unable to work, or if we have other outgoings that we needed to pay for, it gives us options. I can't imagine what it would have been like going through the same situation without cover."

"Putting critical illness cover in place does bring that peace of mind. You wouldn't drive your car off a forecourt without insurance. I think it's something people often retrospectively wish they had. If someone can drink one less pint of beer every weekend and put that toward their policy, you'll be glad you put cover in place, if and when you ever need it. For me, it is invaluable. It's a weight off my mind."

# Helping Natalie recuperate after a complex period of illness



Some details have been changed to protect the customer's privacy.

When Natalie caught Covid-19 in March 2020, it was the start of a lengthy period of illness that would span the next 18 months.

Natalie's Covid-19 recovery took longer than anticipated, because several months later she was diagnosed with Long-Covid – which later resulted in pancreatitis. In the following year in March 2021, Natalie was diagnosed with ductal carcinoma in-situ (DCIS), one of the earliest forms of breast cancer. Three months later after several scans and appointments, Natalie had a mastectomy.

Because of the timing of her illnesses and the fact that Natalie's pancreatitis wasn't immediately linked to her Long Covid, her work sickness absence quota was quickly used up, and she received less than the expected six months full pay.

Her family relied on Natalie and her husband Thomas' salaries, and Natalie was keen to get back to work. But as her manager was sympathetic and allowed her to take more time off to recover, Natalie and Thomas began looking at their options.

Luckily, thanks to their adviser's recommendation, they had put Critical Illness Cover in place when they bought their second home 10 years ago. But Natalie was unsure if her cover would help. She contacted Legal & General and her call handler advised she had the right cover and could claim. "The claims handlers I spoke to throughout the process were very helpful, caring and professional."

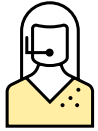
While there were delays with the GP paperwork, both Natalie and Legal & General were making calls to move things along. At the same time, Natalie was having meetings with work to figure out when she would need to return. Her claims handler worked late into the night to make sure they could give Natalie an answer as to whether her claim would be successful.

When Natalie found out she could claim on her Critical Illness Cover, it was a big relief. It meant she could delay going back to work so she had more time to recover – and put some money aside for future surgery, including her gallbladder removal and breast reconstruction.

Natalie received her pay-out 14 days after the decision. Not only was the additional payment a great financial help but she was also able to keep her policy in place. Natalie says that knowing there is financial support for her future surgery has taken a weight off her shoulders for when the time comes.

Natalie added that paying her premium "did eat into my budget, but it's not a significant amount that you notice coming out of your account." And to anyone who's thinking about protection, Natalie's advice is "definitely do it, and don't hold back."

# Why choose us?



We provide a range of cover and cost options that can be tailored to your requirements as well as adapted to your changing needs.



If you need to make a claim, we're here to help you every step of the way.



In 2022, we paid Critical Illness claims to over 3,200 people and Children's Critical Illness claims to over 230 families.



We do more than pay you a lump sum – we also offer specialist advice and support to help you through this time.



We've been helping customers like you for over 180 years – so you can rely on us.



**Speak to your adviser  
to find out how Critical  
Illness Cover could be  
tailored to your needs.**

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