

Critical Illness Cover

	Intermediary	Direct	Aggregators
Level Cover	✓	✓	✓
Decreasing Cover	✓	✗	✓*
Increasing Cover	✓	✗	✗*
Critical Illness Extra	Intermediary Exclusive	✗	✗
Terminal Illness Cover (for policies with a term of 2 years or more)	✓	○	○
Children's Critical Illness Cover	✓	✓	✓
Children's Critical Illness Extra	Intermediary Exclusive	✗	✗
Total & Permanent Disability	✓ (At an extra cost)	✗	✗
Optional benefits:			
Waiver of Premium	✓	✗	✗*
Additional benefits - Subject to eligibility:			
Free Life Cover	✓	○	○
Accidental Death Benefit	✓	○	○
Changing your Policy	✓	✓	✓
Other changes to the plan	✓	✓	✓
Joint Life Policy Separation	✓	✓	✓
Second Medical Opinion Provided by Healix Health Services	✓	✓	✓
Umbrella Benefits:			
Wellbeing Support ¹	✓	✓	✗
Private Diagnostics ²	✓ (At an extra cost)	✗	✗
Fracture Cover ²	✓ (At an extra cost)	✗	✗
Care Concierge ³	✓	✓	✗

✓ Available ○ Only available on policies that include life cover ✗ Unavailable

*Some aggregator offerings may vary due to individual agreements, but this is representative of the majority

¹ Provided by RedArc Assured Ltd.

² Insured by AXIS Specialty London. The support and services are provided by Trustedoctor, a sister company of Further Underwriting International SLU.

³ Care Concierge is available to all Annuity, Later Life Mortgage, Group Protection and Workplace Pension customers. Care Concierge is only available to Retail Protection customers who have had a protection policy since 20th of July 2023.