

# Five reasons to choose our Critical illness policies

We've fine-tuned our protection to make it a better choice, as illnesses, health and demands change. Here are five reasons to choose cover that's in tune with life's changes.

## 1 A market leader for cancer coverage

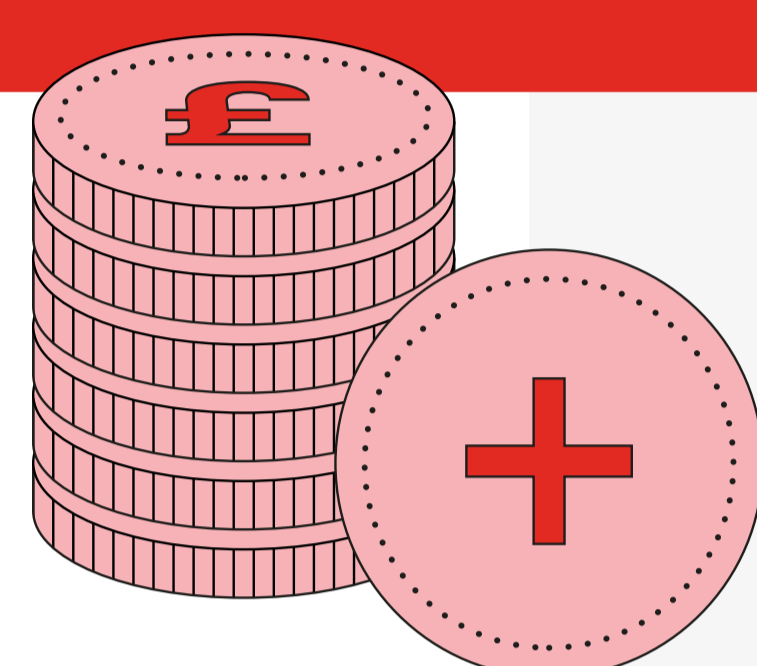


With two-thirds of our claims being cancer-related, we know that people are concerned about cancer cover. That's why our Critical Illness Extra\* now covers more cancers and several less-advanced cancers, such as skin, while our Wellbeing Support provides comprehensive support from diagnosis through to recovery. Plus, our Macmillan-trained claims handlers will be here for you when it matters most.

**40%** of those with cover said fear of getting cancer was a major reason for taking out critical illness cover<sup>1</sup>.

## 2 Your full pay out, plus a little extra

If you make a valid claim for additional cover, you can claim as often as you like\*\* without worrying about eating away at your full payment lump sum, as they are additional rather than deductible payments. Plus, valid claims can still be made on your lump sum during the length of your policy.



**81%** of consumers didn't realise on some critical illness policies they could make multiple claims for either adults or their children<sup>1</sup>.

## 3 Cover for the school years and beyond

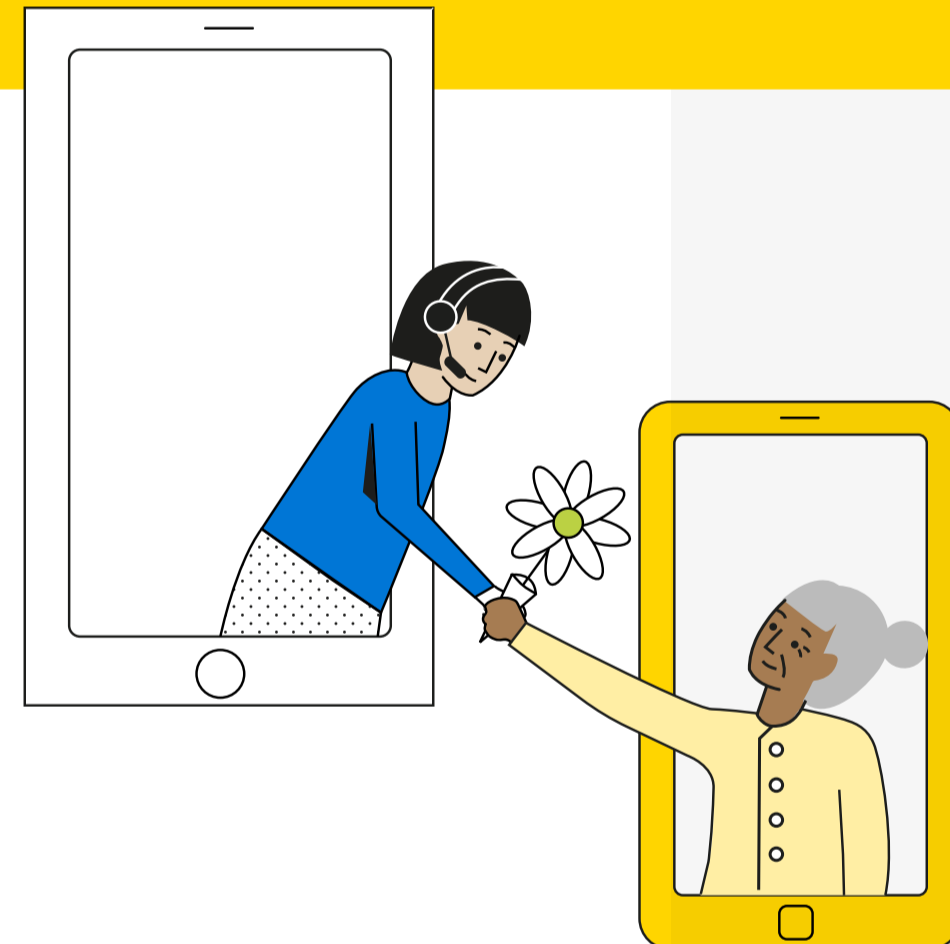


We know children are unpredictable. (We wouldn't want it any other way!) That's why we don't stop cover the moment your child leaves full-time education. We cover kids until they're 22 with Critical Illness Cover, or 23 with Critical Illness Extra.

On average, over **29,920** students defer their university course to take a gap year each year. That's 29,920 children whose cover would lapse on other plans<sup>2</sup>.

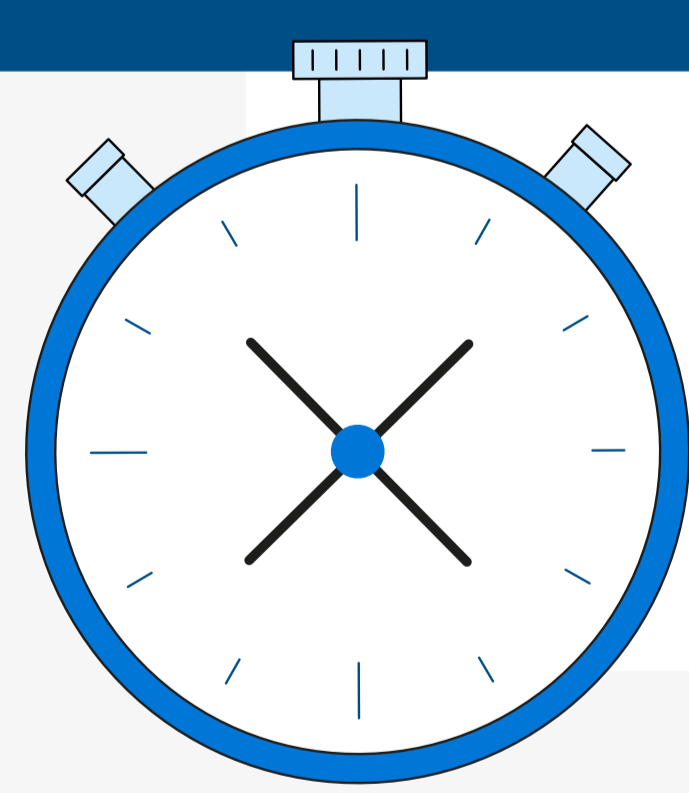
## 4 Support for young and old, today and tomorrow

With our cover, the benefits begin on day one for the whole family. Not just when serious illness happens. That's why access to Wellbeing Support (provided by RedArc Assured Limited) and our Care Concierge service right at the start of every Critical Illness policy we provide. Additionally, Wellbeing Support continues for six months after a claim. So, whether you need mental health advice for the kids or help with care options for an older relative, support is always just a phone call away.



**16%** of those asked would be more likely to take Critical Illness Cover if it gave them access to a second medical opinion<sup>1</sup>.

## 5 No cut-off period for claiming on cover



When you're critically ill, you may well have other things on your mind over and above making a claim. As time passes, people can often think it's too late to claim. Or they may think their illness wasn't severe enough to claim. With our Critical Illness Cover, it's never too late to find out\*\*\*.

“Over the last 2 years, we've had over 200 claims; clients who didn't know they could claim on their plans, didn't know they had plans or even forgot about them. We've been reinitiating contact with them, and it's been successful.”

Orlagh Hallet, MAB NI, Previous winner L&G Business Quality Awards.

**Ready to take out cover you can rely on?**

**Speak to your adviser to find out about our Critical Illness Cover.**

\*When taking our cover your clients can choose to upgrade to Critical Illness Extra for an additional cost.  
\*\* Claims can only be made once per person on each additional illness.  
\*\*\* A claim can only be made if diagnosed during the policy term.

Sources:  
1 CI Expert Critical Thinking Report 2024  
2 <https://www.teachingabroaddirect.co.uk/blog/gap-year-statistics-uk>, <https://explore-education-statistics.service.gov.uk/find-statistics/participation-measures-in-higher-education/2019-20>

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