

Critical Illness Cover

Fine-tuned for peace of mind. With improved cancer cover, no claims cut-offs and generous additional payments, our quality cover is here for the whole family if serious illness happens.

- Quality protection at an affordable price.
- Cover for less-advanced cancers, skin cancer and severe mental illness with Critical Illness Extra.
- Children's Critical Illness Cover included as standard and Children's Critical Illness Extra available for an additional cost.
- No cut-off period for making a claim during the length of the policy.
- Surgical treatments and terminal illness cover included (life expectancy less than 12 months).

Wellbeing Support

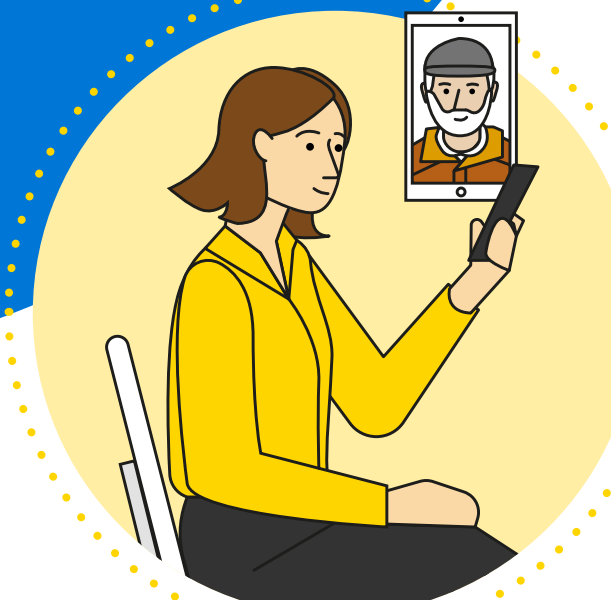
For immediate family as well as policyholders. Everyone can contact a named registered nurse for personalised help with practical and emotional issues from day one. Plus, with no underwriting, there's help for any pre-existing conditions. Provided by RedArc Assured Limited.

- Available for six months after claiming.
- Guidance with managing serious and chronic illness.
- Understanding a diagnosis and treatment.
- Arranging a second medical opinion.
- Mental health support.
- Recovery from cancer or a serious injury.
- Navigating NHS services.



Helping every generation

The benefits of our Critical Illness Cover begin on day one. For everyone, not just the policyholder. And not just when serious illness happens. Here's how one Critical Illness policy creates a full circle of support for the whole family.



Children's Critical Illness Cover

Reducing the worry is what we do. It's why we include Children's Critical Illness Cover that doesn't decrease in line with interest rates as standard. (Children's Critical Illness Extra is available for an extra cost). We cover children up to their 22nd birthday with Critical Illness Cover, and their 23rd with Children's Critical Illness Extra.

Children can be:

- stepchildren
- adopted
- under legal guardianship
- in or out of full-time education.

Care Concierge

Tailored, impartial guidance for families navigating the complex care system. Anyone in the immediate family with a later-life-care question can call our experts for help.

- Finding care-home services.
- Funding questions including NHS, benefits, home care and adaptations.
- Understanding Power of Attorney.
- Care guides and signposting to other services.
- Access to online tools and resources.