

WE'VE IMPROVED OUR GROUP CRITICAL ILLNESS COVER.

We've added more conditions, can now provide an optional survival period and have dramatically increased our Free Limit.

AT A GLANCE

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| 1. More conditions covered. |
| 2. Choice of survival period. |
| 3. Up to £500,000 Free Limit. |
| 4. Improved voluntary cover options. |

MORE CONDITIONS COVERED

Our additional cover option now includes the following conditions as standard from October 2009:

- Balloon Valvuloplasty - *to relieve heart valvular abnormalities.*
- Heart Surgery - *with surgery to divide the breastbone.*
- Pulmonary Artery Surgery - *to excise and replace with a graft.*
- Respiratory Failure - *of advanced stage.*
- Terminal Illness Before Age 65.

The additional option now provides cover for 21 conditions under both our standard and voluntary Group Critical Illness Cover policies. Together with the core option, we can now provide cover for 33 conditions. This means that your clients can provide even more valuable cover as part of their employee benefits package.

The full condition definitions and exclusions are provided when we quote for a scheme. Only the illnesses specified will be covered.

CHOICE OF SURVIVAL PERIOD

Your clients can now choose a 14 day or 30 day survival period.

HIGHER FREE LIMIT

All new switching schemes can benefit from a Free Limit of up to £500,000 benefit. However, a high Free Limit may not suit all. For example, individuals may already have been underwritten or may have concerns about pre-existing conditions exclusions.

[Contact us](#) now if you'd like to know about the implications and the options.

IMPROVED COVER OPTIONS

We've gone one step further and improved the maximum benefit level we can offer for Spouses and registered Civil Partners to £150,000.

Children are still automatically covered free of charge for the lower of 25% of the member's benefit or £20,000.

We've increased the maximum benefit level from £150,000 to £250,000 for employees who join a new voluntary Group Critical Illness Cover Plan.

AWARD WINNING PRODUCT

For two years in a row we've been winners of the Group Critical Illness provider category at the Cover Excellence Awards in 2007 and 2008.



SWITCHING

When you switch to us from another insurer, we can offer no worse terms plus we make sure the transition goes as smooth as possible. Medical evidence is not normally required as long as the conditions we set are met. Contact us to get a quote and find out how easy it is to switch to us.

NEXT STEPS FOR POLICIES CURRENTLY INSURED WITH US

You should contact your client and explain the new terms that are now available as from their next rate review. Just let us know their choice, and we'll produce a rate review on this basis.

EMAIL ALERTS

Sign up to our [email alerts](#) to keep up to date with all our latest developments.

MORE VALUE FOR YOUR CLIENTS

- All our products include a FREE Employee Assistance Programme – [WorkLife Solutions](#), provided by Corporate Support.
- At an extra cost, our Premier WorkLife Solution offers policyholders face to face counselling at a discounted price, provided by Corporate Support. [Find out](#) how much you can be saving for your clients who have a current Legal & General Group Protection policy.
- We have hundreds of discounted offers available on our [Workplace Rewards](#) site (managed by Take Timeout) that employees can take advantage of, from health and beauty services to discounted hotels.
- We can supply template wording for your clients' intranet site or employee handbook to tell them about their Group Critical Illness Cover.

TELE INTERVIEWS

Member's declaration forms can now be completed over the phone making it even quicker and easier for busy high earners to obtain cover. If further medical examinations are needed, we can arrange for these to be carried out at home or in the office.

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THE BENEFIT OF GROUP CRITICAL ILLNESS COVER

Group critical illness cover can pay members a lump sum of money if they suffer from a specified critical condition.

CONTACT US.

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