

QUALITY COVER. TAILOR-MADE SALES OPPORTUNITY.

Our Critical Illness Cover comes with 11 ABI+ definitions and is available online through OLP Connect. Good for your clients, great business for you.

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QUALITY COVER. NO EXTRA COST.

QUALITY CRITICAL ILLNESS COVER.

Increasing the maximum expiry age for critical illness cover from 65 to 70.

Children's Critical Illness Cover

We will now pay a maximum of £50,000 on a single child if they are covered by more than one Legal & General CIC policy.

Third degree burns

We've made it easier to claim under third degree burns by requiring a smaller percentage (20%) of the face or head to be burnt.

Increasing the maximum sum assured for CIC to £3 million (FATs) and £2 million (own occupation).

Increasing our maximum sum assured for CIC means that we can meet the needs of more high net worth customers that need a higher level of cover through our Priority Protection service.

THE FOUR NEW ILLNESSES ADDED IN MAY 2010 TAKES THE TOTAL TO 39 DEFINITIONS COVERED

Mastectomy for ductal carcinoma in situ – requiring total removal of the breast

Removal of an eyeball – due to injury or disease

Open heart surgery – with median sternotomy

Multiple system atrophy – resulting in permanent symptoms

11 ABI+ ILLNESS DEFINITIONS*

Heart attack – of specified severity

Heart attacks affect different people in different ways, and can show different initial symptoms. Our definition doesn't include 'typical clinical symptoms' (such as chest pain).

Coma – resulting in permanent symptoms

Our Coma definition has always been ABI+. We've now improved the definition even further by removing the need for the use of life support systems altogether.

HIV Infection – caught from a blood transfusion, physical assault or accident at work

Covers accidents at work in any occupation, with an established HIV reporting procedure not just in the medical or emergency service sectors. Includes infections caught in most developed countries.

Parkinson's disease – resulting in permanent symptoms

Covers Parkinson's disease secondary to drug abuse.

Aorta graft surgery – requiring surgical replacement

Includes aorta graft surgery following a traumatic injury to the aorta.

Coronary artery by-pass grafts – with surgical thoracotomy

Recognises that less invasive surgical methods are now used as alternatives to surgically dividing the breastbone in order to correct coronary arteries with by-pass grafts.

Heart valve replacement or repair – with surgical thoracotomy

Recognises that less invasive surgical methods are now used as alternatives to surgically dividing the breastbone in order to replace or repair heart valves.

Benign brain tumour – resulting in either surgical removal or permanent symptoms

Ensures that clients undergoing surgical removal can claim, whether permanent neurological symptoms persist or not.

Paralysis of a limb – total and irreversible

Now covers paralysis of one limb.

Loss of a hand or foot – permanent physical severance

Now covers for loss of one hand or one foot.

Third degree burns – covering 20% of the surface area of the body or 20% of the face or head

Burns to cover 20% of the face or head which is in addition to 20% of the body's surface area.

The full list of critical illnesses covered and their definitions can be found in our Guide to Critical Illness Cover (W11353).

*Where the ABI model definition described in the Statement of Best Practice for Critical Illness Cover 2006 has been improved upon.

RECENTLY ENHANCED FEATURES BUILT FOR YOUR CLIENT.

NEW IMPROVED CHILDREN'S COVER

- We've increased the maximum payout to 50% of the sum assured, 60 times the chosen monthly benefit (Family and Personal Income Plans only) or £25,000, whichever is lower.
- If your child is covered under more than one Legal & General policy then we'll pay a maximum of £50,000.
- The survival period for children has been improved to 14 days.
- The minimum entry age has been reduced to 30 days.

IMPROVED GUARANTEED INSURABILITY OPTIONS (GIO)[†]

We've made four major GIO improvements that allow your clients to change their cover with no need for further medical underwriting:

- Maximum age to exercise a GIO is now 55.
- Maximum sum assured for each GIO event is now the lower of 50% sum assured or £150,000.
- The maximum your client can increase their cover for all GIO events is now £200,000 with a maximum of three GIO events during the life of their policy.

- We've introduced a new GIO event for salary increases due to a new job or promotion. Your client can increase their cover by the same percentage increase in their salary.

LIFESTYLE FLEXIBILITY

Clients can now apply for a change in the amount of cover, policy length and/or switch from a joint policy into a single one.

EXTENDED WAIVER OF PREMIUM[†]

There's now no age restriction for waiver of premium claims – Waiver can continue until the end of the term if your client fulfils the definition of incapacity.

MORE OPEN

We've removed all our general exclusions except for suicide in the first year of the policy, making our cover as transparent as possible.

INDEXATION[†]

We've listened to your feedback and changed our indexation pricing so there's no loading up front. When indexation is chosen, your client's cover and premiums are increased each year. Indexation is only available on the following Critical Illness products, FPIP + CIC and FPIP/CIC. For more information on the other products Indexation is available on please speak to your usual Legal & General contact or visit the BP centre.

PREMIUM REDUCTION IS AVAILABLE FOR CANCER EXCLUSIONS

Your client can benefit from a reduction in the premiums paid if we apply an exclusion for all types of cancer on their Critical Illness Cover policy. This helps to ensure they only pay for the cover they need.

[†]Terms and conditions apply. Please see our key features document for more information on the policy benefits and limitations.

ANY QUESTIONS?

If you have any questions about our critical illness cover, please speak to your usual Legal & General contact or visit the BP Centre.



www.legalandgeneral.com

Legal & General Partnership Services Limited

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This is also where our head office is in the UK.

We are authorised and regulated by the Financial Services Authority.
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