

**CRITICAL ILLNESS COVER
INCOME PROTECTION BENEFIT**

QUALITY, WHICHEVER COVER YOU CHOOSE.

Our Critical Illness Cover and Income Protection Benefit can help protect your family's quality of life. Read our leaflet to understand why you should consider having cover.

COMPREHENSIVE COVER.

Our Critical Illness Cover and Income Protection Benefit can work very well together as a way of helping to protect you and your family's quality of life if ever you were to get a critical illness or were injured and unable to work for a period of time.

CRITICAL ILLNESS COVER

- Aims to pay a **tax free one-off lump sum** if you are diagnosed with a critical illness or if you die during the policy term.
- Critical Illness Cover is designed to provide you with cover if you get one of the defined critical illnesses or if you die. It does not cover non life-threatening illnesses such as severe mental illness or back pain.
- If you decide to purchase one of our Family and Personal Income Plans with Critical Illness Cover, then in the event of a valid claim you will receive a monthly benefit.

WHY CONSIDER CRITICAL ILLNESS COVER?

You may be interested to hear that in 2010, the average age of our critical illness claimants was just 44 years old. Here are some facts to consider:

- Parkinson's disease affects 10,000 new people in the UK each year, with 1 in 20 people diagnosed before they are 40 years old.
- Each year, 150,000 people in the UK have a stroke, and a quarter of those people are under age 65.
- Multiple Sclerosis (MS) affects around 100,000 people in the UK. MS is most often diagnosed in people aged 20-40 years old.
- Around 1,300 women under 50 in the UK die from breast cancer each year*.
- Around 46% of all testicular cancer cases occur in men under 35 years old, and over 90% of cases occur in men under 55 years old*.
- One in ten of all cancer cases are in adults aged 25-49 years old*.

WHY CHOOSE OUR CRITICAL ILLNESS COVER?

- We cover you against 39 critical illnesses, which makes our cover some of the most comprehensive available.
- We include Life cover at no extra cost (CIC only), so you're covered in the event of suffering from one of our listed critical illnesses or death, whichever occurs first.
- We include Children's Critical Illness Cover at no extra cost.
- Unlike some other providers, we don't put a time limit on when you can claim after being diagnosed, or a minimum time you must survive with an illness to receive a payout.
- Our policies give you flexibility to adjust your level of cover, the length of your policy or switch a joint policy into a single one.

WHAT ABOUT MY EMPLOYER AND GOVERNMENT BENEFITS?

Your employer and the government may be able to offer support if you are injured, fall ill or contract a serious illness:

*Please note not all types of cancer are covered under our critical illness policies.

INCOME PROTECTION BENEFIT

- Aims to provide a regular tax-free monthly payment if you are unable to work due to incapacity caused by illness or injury that results in you losing earnings.
- Provides cover for non life-threatening conditions such as severe back pain and mental illness.
- Income Protection Benefit payments can be spent on anything at all, from paying towards your mortgage and household bills or towards school fees, medical bills or general living expenses. It also helps to support your family and help maintain your lifestyle.

WHY CONSIDER INCOME PROTECTION BENEFIT?

Inability to work due to injury or illness can have a dramatic effect on your earning potential. Could you afford to live without an income?

- It is estimated that homeowners need an average of **£298.66** a week to financially survive.
- Three out of five people could not support themselves financially if they were unable to work due to injury or illness.
- 1.3 million people who worked during the last year were suffering from an illness they believe to be caused or made worse by their current or past work.
- 28.5 million days were lost overall of which 23.4 million were due to work-related ill health and 5.1 million due to workplace injury.
- The income protection gap has remained the same for the first time in seven years at £190 billion of annual benefit.

WHY CHOOSE OUR INCOME PROTECTION BENEFIT?

- We offer up to £200,000 a year cover and pay up to 60% of your Gross salary.**
- Provides cover under the own occupation definition for all employed and self employed persons for the first 12 months of a valid claim. (Cover continues after the 12 months based on either the own occupation definition or activities of daily work assessment dependent on occupation.)
- Up to £20,000 cover per year for housepersons (those who are not in gainful employment, or on a career break or in between employment).
- Our policies cover you for illness and injury, whether work-related or not.
- There's no limit to the number of claims you can make on one policy.

**Terms and Conditions apply.

- Employers are legally obliged to support you for the first 28 weeks that you are unable to work but they may not pay you your full salary and it could be as low as £81.60 a week.
- If you are self-employed, you'll probably have to fund your sick pay yourself, which is an added strain on your finances. Would you be able to afford to pay yourself sick pay if you couldn't work?

- The Government's Employment and Support Allowance (ESA) for a single person is up to £67.50 a week during the Assessment Phase of an illness and up to £99.85 a week during the Main Phase.
- The Disability Living Allowance's Care Component pays up to £73.60 a week, and its Mobility Component pays up to £51.40.

State benefits were correct at the time of writing but are subject to change.



ASK YOUR FINANCIAL ADVISER

Could Critical Illness Cover and Income Protection Benefit work together for you?

Please speak to your financial adviser who will be happy to help talk you through your options and the benefits and limitations of the plans.



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