

Critical illness Improving Cover. Reducing Complexity.

Intermediary Designed

We've broadened our critical illness offerings. Simplifying our list of covered conditions aiming to make it easier to understand and providing even more cover for your clients.

Standard cover



Critical Illness Cover

Our standard cover provides quality protection for your client and their family at an affordable price.

- 31 full payment conditions
- 2 additional payments that pay 25% of cover up to £25,000

Product Features Include

- Children's Critical Illness Cover included at no extra cost with a payout of £25,000 (or 50% of the sum assured, whichever is lower)
- A suite of six support services included as standard*
- Optional Total and Permanent Disability
- Terminal Illness Cover
- Surgical treatment
- Accident Hospitalisation Benefit that pays £5,000

Extra cover



Critical Illness Extra

Our extra cover provides further financial protection against certain life changing illnesses, when our standard cover just isn't enough.

- 48 full payment conditions
- 28 additional payments that pay up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower)

Product Features Include

- All the features included as part of our Critical Illness Cover
- Optional Total and Permanent Disability
- Terminal Illness Cover
- Surgical treatment
- Accident Hospitalisation Benefit that pays £5,000



Children's Critical Illness Extra

Extra protection for your precious ones from the moment they're born.

- 76 conditions listed under Critical Illness Extra
- A further 8 specific child critical illness conditions
- Pays 50% of cover up to £30,000
- Covers relevant children from birth
- Cover for an unlimited number of relevant children
- Children's Terminal Illness Cover that pays £10,000

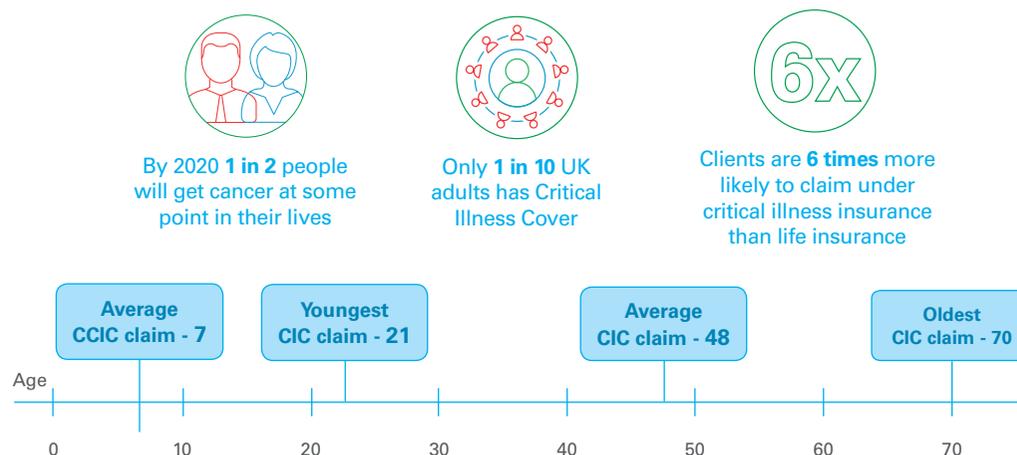


Legal & General GP24**

Access to a GP just got easier. Remove the frustration of long waiting times to see a GP with this 24/7 service for only **£3.25 a month**. Available via Skype or the App.

The unexpected can happen at any time

A lot of people think that the worst won't happen to them. However as the figures below show, financial protection is important - at any age.



Critical Illness Claims 2018

93%* of claims paid out



3,041 people helped



£195.2m total value paid



£63,477 average customer payout



*Includes Children's Critical Illness Claims

Children's Critical Illness Claims 2018

96% of claims paid out



115 people helped



£1.9m total value paid



£17,838 average customer payout



*Nurse Support is a service provided by RedArc Assured Ltd

**GP24 is a service provided by Healix Health Services and Medical Solutions UK Ltd

Sources: Legal & General Claims 2018, Macmillan Report, Mintel, Critical Illness Cover, UK - February 2018, www.theguardian.com

For Adviser use only

What's covered?

This is a summary of our **exclusive** Intermediary product offering. For a full list of illness definitions, please see our Guide to Critical Illnesses Covered.

Critical Illness Cover

Our standard cover provides quality protection for our customers and their family at an affordable price.

Full payments covered with Critical Illness Cover

Aorta graft surgery
Aplastic anemia
Bacterial meningitis
Benign brain tumour
Blindness
Brain injury due to trauma, anoxia or hypoxia
Cancer
Cardiac arrest
Cardiomyopathy
Coma
Creutzfeldt-Jakob Disease
Deafness
Dementia including Alzheimer's disease
Encephalitis
Heart attack
Heart valve replacement or repair
Kidney failure
Liver failure

Loss of use of hand or foot
Loss of speech
Major organ transplant
Motor neurone disease
Multiple sclerosis
Parkinson's disease
Pulmonary hypertension
Respiratory failure
Specified heart surgery
Spinal stroke
Stroke
Systemic lupus erythematosus
Third-degree burns

Surgical treatment

Total and Permanent Disability

Terminal Illness Cover

Additional payments covered with Critical Illness Cover - 25% or £25,000
Carcinoma in situ of the breast
Low grade prostate cancer

Critical Illness Extra

Intermediary exclusive

Our Critical Illness Extra provides further financial protection against certain life changing illnesses.

Benign spinal cord tumour
Cauda equina syndrome
Heart failure
Intensive care
Interstitial lung disease
Myasthenia gravis
Necrotising fasciitis
Neuromyelitis optica
Parkinson's plus syndromes
Peripheral vascular disease
Primary sclerosing cholangitis
Pulmonary artery surgery
Removal of an entire lung
Removal of an eyeball
Severe Crohn's disease
Syringomyelia or syringobulbia
Ulcerative colitis

Central retinal artery or vein occlusion
Cerebral or spinal aneurysm
Cerebral or spinal arteriovenous malformation
Coronary angioplasty
Crohn's disease
Desmoid type fibromatosis
Diabetes Mellitus type 1
Drug resistant epilepsy
Guillain-Barre syndrome
Less advanced cancers †

- Carcinoma in situ of the breast
- Cervix
- Larynx
- Low-grade prostate cancer
- Ovary
- Renal pelvis
- Urinary bladder
- Uterus

Surgical treatment

Additional payments covered with Critical Illness Extra - 50% or £30,000

Aortic aneurysm
Aplastic anemia
Brain abscess drained via craniotomy
Carotid artery stenosis

Non-invasive gastro intestinal stromal tumour
Pituitary gland tumour
Removal of one or more lobe(s) of a lung
Removal of urinary bladder
Significant visual loss
Third-degree burns
Other cancer in situ or neuroendocrine tumour (NET)

† Of named sites and specified severity

Children's Critical Illness Cover*

Included as part of our Critical Illness Cover and Critical Illness Extra. Terms and conditions apply

- The lower of £25,000 or 50% of the cover amount
- Cover from 30 days old until their 22nd birthday
- Children's Accident Hospitalisation Benefit of £5,000
- Covers up to 2 children
- Family Accommodation Benefit up to £1,000
- Childcare Benefit up to £1,000
- 10-day survival period
- Children's Funeral Benefit of £5,000

Children's Critical Illness Extra*

Intermediary Exclusive

Extra protection for your clients' precious ones from the moment they're born. With 76 conditions covered under Critical Illness Cover and Critical Illness Extra, and a further 8 specific child critical illness conditions**

- A payout of 50% or £30,000**
- Cover from birth
- Cover for an unlimited number of children
- Children's Terminal Illness Cover of £10,000

Additional illness covered

Cerebral palsy
Child's intensive care benefit
Craniosynostosis
Cystic fibrosis
Down's syndrome
Hydrocephalus
Muscular dystrophy
Spina bifida meningocele and myelomeningocele

*Relevant child - a natural child, legally adopted child or stepchild of the person covered.

**Covers all conditions listed under our Critical Illness Cover and our Critical Illness Extra, with exception of Terminal Illness Cover and Total Permanent Disability. Not all types of cancer are covered under critical illness cover plans.

- ✓ Children's Critical Illness Cover included as standard
- ✓ Nurse Support Services included as standard
- + Legal & General GP24 available at an extra cost

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Intermediary Designed

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