

Critical Illness Cover 2018 Claims

For Adviser use only

Critical Illness Cover can help ease the financial impact of being diagnosed with a specified critical illness, including many types of cancer, heart attack and stroke.

How can Critical Illness cover help?

It is designed to pay out a cash sum if your client is diagnosed with one of our conditions covered whilst the plan is in place.

The money could be used to:

- pay day to day expenses
- pay off a remaining mortgage or loans
- towards the cost of specialised treatment or adapting your client's home if needed

Not all types of cancer are covered and to make a claim for some illnesses your client may need to have permanent symptoms.

**Legal & General Nurse Support Services is a service provided by RedArc Assured Limited.

Product Features include;

- Advanced payment if the client is placed on an NHS waiting list for certain surgeries.
- Children's Critical Illness Cover included at no extra cost
- Clients can request changes to their policy to meet needs
- A suite of six support services included as standard*

Available at an extra cost:

- Up to 95 conditions covered with Critical Illness Extra (this includes all conditions covered with Critical Illness Cover)
- Children's Critical Illness Extra and Legal & General GP24**
- Waiver of premium
- Total and Permanent Disability

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

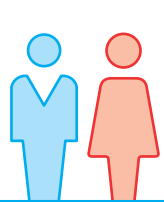


£17,838
average customer payout

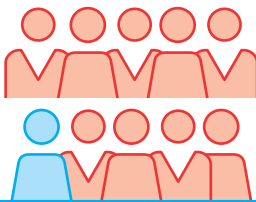


The unexpected can happen at any time

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.



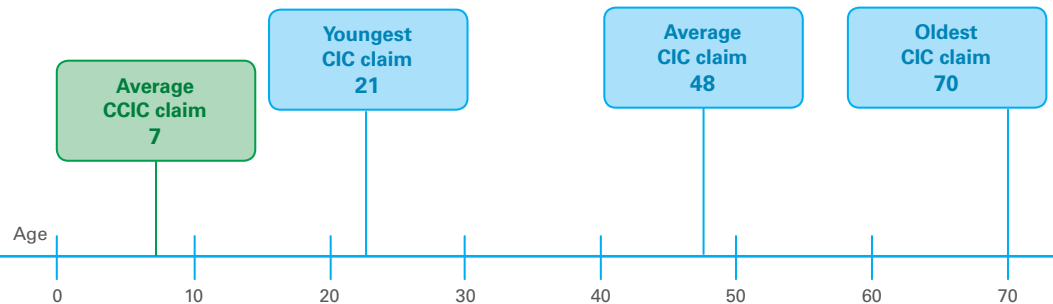
By 2020 **1 in 2** people will get cancer at some point in their lives



Only **1 in 10** UK adults has Critical Illness Cover



Clients are **6 times** more likely to claim under critical illness insurance than life insurance



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