

Five reasons to choose our Critical Illness policies



1



A market leader for cancer coverage

Fear of getting cancer is a key reason clients look to critical illness cover¹. Our proposition is designed to reflect that, with the option to upgrade to Critical Illness Extra* for broader cancer definitions.

64.5%

of our Critical Illness claims were cancer-related in 2025²

2



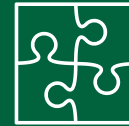
Extra payments, without reducing the main payout

Claims paid under additional cover don't erode a client's main lump sum.** With Critical Illness Extra, we pay the lower of 100% of the amount of cover at the time our definition is met, or £35,000, while keeping the full payout intact.

55%

of advisers say "additional payments for less severe conditions" influence clients to choose enhanced cover¹

3



Cover beyond the school gate

Serious illness doesn't only affect adults. Our Critical Illness policies include children's cover as standard. Children are protected beyond full time education until 22 years of age, offering reassurance to parents as they watch their children grow.

29,920

students on average defer their university course each year, meaning they could still be covered on a gap year³

4



Always check – even years later

When someone is diagnosed with a serious illness, making a claim isn't always top of mind. Many people assume it's too late, or that their condition won't qualify.

It's always worth finding out whether a claim can be made – even long after the policy started.***

£71,755

was our average Critical Illness payout in 2025²

5



Support that starts from day one

From day one, clients can access practical and emotional support for themselves and their family.

Wellbeing support, provided by Red Arc Assured Limited, and Care Concierge services are available throughout the policy, helping clients feel supported before, during and beyond serious illness.

37%

of consumers say they find health and wellbeing tools very valuable alongside their Critical Illness policies¹

[Speak to your BDM](#) about our Critical Illness Cover and find the level of protection that could be right for your clients.

* When taking our cover your clients can choose to upgrade to Critical Illness Extra for an additional cost. ** Claims can only be made once per person on each additional illness. *** A claim can only be made if diagnosed during the policy term.

Sources: 1. CI Expert Report 2026. 2. L&G Claims Statistics 2025. 3. Teaching Aboard Direct.