Critical Illness Cover

When illness happens,
life doesn't stop

Available as standalone cover
or purchased with life insurance

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Critical Illness Cover in a nutshell

What would you do if you or a loved one was diagnosed with a critical illness? How would you continue to meet the financial demands of daily life? That's where our Critical Illness Cover can help. Not only does it provide you with a lump sum in the event of a valid claim so you can afford some time to focus on what's important, it also offers access to a range of services to provide you with further support.

With Critical Illness Cover in place, a difficult time can be made a little easier

How it makes a difference

- Critical Illness Cover provides a lump sum if, during the length of the policy, you're diagnosed with a covered condition that meets our definition or diagnosed with a terminal illness (life expectancy less than 12 months). If your policy also includes Life Insurance, you'll be covered under the policy if you die.
- Additional payments if you are diagnosed with or undergo a medical procedure for one of the Additional Cover conditions, while keeping the full amount of cover in place should you be diagnosed with a further specified critical illness in the future.
- Children's Critical Illness Cover included as standard or, for an additional cost there's Children's Critical Illness Extra for those who want a little more protection.
- Umbrella Benefits is included at no extra cost and gives you access to practical and emotional support.
- Advanced payout for surgical treatment if you're placed on the NHS waiting list for one of the conditions we cover and meets the full definition.

Speak to your adviser about:

- Our cover options and choice of product offering to meet your budget and needs
- What conditions are included in Critical Illness Cover, Critical Illness Extra and Children's Critical Illness Cover
- The option to add Children's Critical Illness Cover Extra, for an extra cost and enhanced cover
- What's included in our Umbrella Benefits package and how to add benefits to help provide you with peace of mind
- Flexibility to change your policy in the future
- When you can claim
- How you get paid.

Why it's important

It's easy to assume or hope that you or your family would never be affected by a critical illness, but the reality is it could happen to anyone – and when you least expect it.

"The insurer won't pay out"

In 2025, we supported 20,621 customers, with 56 claims paid daily on average.

"It doesn't pay out much"

The average customer payout for Critical Illness Cover in 2025 was £71,755.

"It won't happen to me"

In the UK, 1 in 2 people will be diagnosed with cancer in their lifetime.

"I'm worried I won't be able to afford it"

We provide the flexibility to choose the level of cover to your budget and needs.

"What if my circumstances change?"

Our Critical Illness Cover provides the flexibility to request to make changes to your plan. It may also be possible in some cases to increase the cover, without the need for further medical evidence. Eligibility criteria and restrictions apply.

Sources: World Cancer Research Fund 2026; Legal & General Claims Statistics 2025

"But I've already got insurance."

In the event of a valid claim, there are three main types of protection cover designed to support you. These provide financial support in the event of death, a critical illness and illness or injury preventing you from working.

Life Insurance

Life Insurance pays out a cash sum if you die while covered by the policy which could be used to help pay off a mortgage, debts or to manage monthly outgoings.

Critical Illness Cover

With Critical Illness Cover, the lump sum you receive can be used to pay off a mortgage or debts, or for monthly outgoings such as rent or utility bills to ease any financial pressures over a period of time following the diagnosis of a specified critical illness.

Critical Illness Cover differs but also compliments the other protection products to provide you with full range of protection. Speak to your financial adviser today for more information about how our product range can suit your needs.

Income Protection

Income Protection pays you a monthly benefit if you can't work due to illness or injury.

Speak to your financial adviser today for more information about how our range of products can suit your needs.

93% of our claims consist of these four conditions:

Heart-related

Over 8 million are currently living with heart and circulatory disease.

An average of 460 people will lose their lives to circulatory disease every day.

Cancer*

1 in 2 people in the UK will be diagnosed with cancer in their lifetime.

It's estimated that 3.5 million people are living with cancer in the UK.

Stroke

Stroke is one of the UK's leading causes of death.

Around 100,000 people suffer a stroke each year, that's around one stroke every five minutes.

Neurological

There 11 million people estimated to be living in the UK with a neurological condition.

Every 90 seconds someone is admitted to hospital with a brain injury.

*Not all types of cancer are covered under critical illness cover plans

Sources: WCRF 2026, Macmillan Cancer Support 2026; Brain Research UK 2026; British Heart Foundation 2026; Legal & General Claims Statistics 2025

Tailor-made protection, for every road

Because we know being diagnosed with a critical illness could happen to any one of us, we've made sure our Critical Illness Cover can be tailored to each individual, without compromising on quality of protection. Whatever your finances – whether you're single or have a large family – we have cover to suit different budgets and needs so you can choose the option that's right for you.

What our products offer

Critical Illness Cover

Provides a comprehensive level of cover at an affordable price.

Critical Illness Extra

Designed for those with an increased budget and covers more conditions, with additional pay-outs for those who want a little more protection.

Children's Critical Illness Cover

Included as standard as part of Critical Illness Cover and Critical Illness Extra. The protection is valid for claims for up to two children, from 30 days old up until their 22nd birthday.

Children's Critical Illness Extra

Designed for those who want additional protection for an unlimited number of children from birth up until their 23rd birthday. It can be added to Critical Illness Cover and Critical Illness Extra for an extra cost.

Additional support with Umbrella Benefits

Wellbeing Support

Here for when life is unpredictable

When life throws challenges your way—whether it's illness, injury, bereavement, or mental health struggles—you need more than just financial support.

That's when Wellbeing Support steps in.

Our experienced registered RedArc nurses offer compassionate, personalised support—whether you're worried about treatment options, feeling lost after a diagnosis, or struggling with your emotions.

From the moment your policy starts, we're here for you and your family.

Good to know:

- Included at no extra cost and available from day one of your policy
- Available to the policyholder, their partner, and children living in the same household
- There's no need to make a claim before accessing
- Conversations are never time pressured
- There's no limit to the number of times you can access the service.

Care Concierge

Navigate care with confidence

The journey to finding the right care for your family can be complex, and finding the right care for yourself or a loved one can be overwhelming.

That's where Care Concierge steps in.

Our friendly care specialists provide free, personalised support, helping you explore all available options and funding pathways tailored to your loved ones' needs.

Let us handle the complexities, so you can focus on what really matters: creating meaningful moments with your family.

Good to know:

- Included at no extra cost and available from day one of your policy
- Available to the policyholder and their immediate family
- No need to make a claim before accessing support
- Helps with care plans, funding eligibility, benefit entitlement and Power of Attorney
- Access to a dedicated online platform offers further support and tools.

See terms and conditions for what is and is not included.
Care Concierge is available to all Annuity, Later Life Mortgage and Group Protection customers. Only Retail Protection customers who have had a protection policy since 20th July 2023 can access the service.

How the cover is helping

We've compiled several case studies that highlight how protection has helped customers following their diagnoses of critical illness.

Supporting David to protect his loved ones

David, who lives near Glasgow with his partner and daughter, had his critical illness policy in place for 19 years with Legal & General before he needed to claim on it. And when he did claim, it changed his life.

He'd been aware of a few health issues that he felt weren't right, so decided to speak with a nurse who quickly escalated his case to a doctor for tests. David said of his prostate cancer diagnosis, "When you hear the word cancer, it's a word that happens to other people. When you hear it for yourself and it's about you, it is really difficult to take."

Following his successful claim, he said he now looks at his bank statements in a different way. "I don't look at my statements and think, "Oh that's a payment for an insurance company. I now think, that's to protect my family."

David said, "We all have debts which can be helped with a payment from a critical illness policy. The consequences of not taking something out is unthinkable. Critical Illness Cover really is a life changer."

Some details have been changed to protect the customer's privacy.

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Helping Liam plan for his family's future

"Having cover in place has really allowed myself and my wife to focus on what's important and make certain decisions to better our situation."

Over a period of time, 29-year-old Liam had started to notice changes in his body, including his energy levels. As a financial adviser it's part of his job to spend time with clients, talking about their medical history, and it was during those conversations with clients that he realised he ticked a lot of boxes himself. He thought, "If providers want to know answers to these questions, perhaps there's a health condition that applies to me."

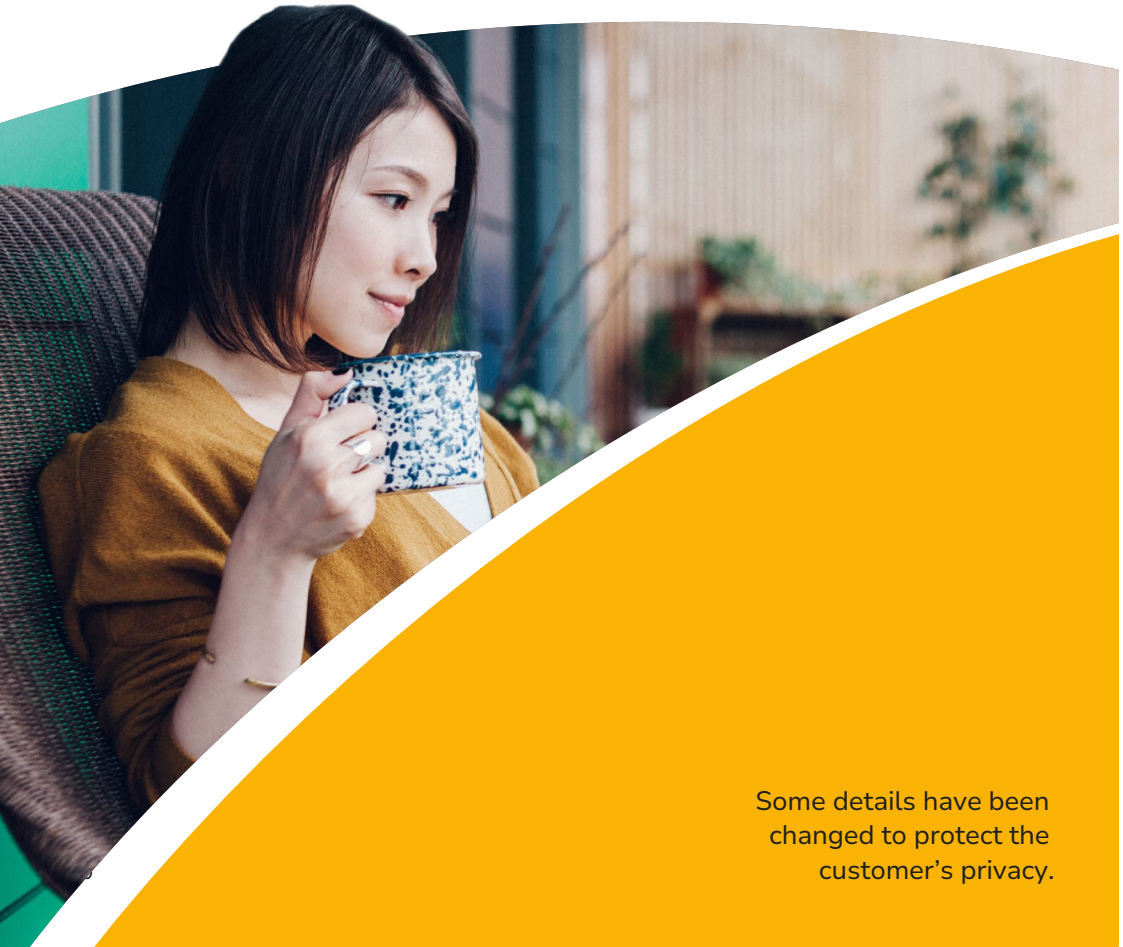
He was right to take notice. "I got diagnosed with Multiple Sclerosis in September of 2018. It was quite a daunting moment to get official confirmation that I have MS. It was like a moment you might see in a film, when someone gets some big news and it takes them aback, they don't really listen to the rest of the conversation. But I was almost expecting it. It made sense when I eventually went to see the specialist and was given tests. It became very real with the diagnosis."

Liam and his wife had been married for just 18 months when he received the news. Now, they're starting their family with their first child.

"Just having the money in the bank that we know is there to fall back on if we need to, if I'm unable to work, or if we have other outgoings that we needed to pay for, it gives us options. I can't imagine what it would have been like going through the same situation without cover."

"Putting critical illness cover in place does bring that peace of mind. You wouldn't drive your car off a forecourt without insurance. I think it's something people often retrospectively wish they had. If someone can drink one less pint of beer every weekend and put that toward their policy, you'll be glad you put cover in place, if and when you ever need it. For me, it is invaluable. It's a weight off my mind."

Helping Natalie recuperate after a complex period of illness



Some details have been changed to protect the customer's privacy.

When Natalie caught Covid-19 in March 2020, it was the start of a lengthy period of illness that would span the next 18 months.

Natalie's Covid-19 recovery took longer than anticipated, because several months later she was diagnosed with Long-Covid – which later resulted in pancreatitis. In the following year in March 2021, Natalie was diagnosed with ductal carcinoma in-situ (DCIS), one of the earliest forms of breast cancer. Three months later after several scans and appointments, Natalie had a mastectomy.

Because of the timing of her illnesses and the fact that Natalie's pancreatitis wasn't immediately linked to her Long Covid, her work sickness absence quota was quickly used up, and she received less than the expected six months full pay.

Her family relied on Natalie's and her husband Thomas's salaries, and Natalie was keen to get back to work. But as her manager was sympathetic and allowed her to take more time off to recover, Natalie and Thomas began looking at their options.

Luckily, thanks to their adviser's recommendation, they had put Critical Illness Cover in place when they bought their second home 10 years ago. But Natalie was unsure if her cover would help. She contacted Legal & General and her call handler advised she had the right cover and could claim.

"The claims handlers I spoke to throughout the process were very helpful, caring and professional."

While there were delays with the GP paperwork, both Natalie and Legal & General were making calls to move things along. At the same time, Natalie was having meetings with work to figure out when she would need to return. Her claims handler worked late into the night to make sure they could give Natalie an answer as to whether her claim would be successful.

When Natalie found out she could claim on her Critical Illness Cover, it was a big relief. It meant she could delay going back to work so she had more time to recover – and put some money aside for future surgery, including her gallbladder removal and breast reconstruction.

Natalie received her pay-out 14 days after the decision. Not only was the additional payment a great financial help but she was also able to keep her policy in place. Natalie says that knowing there is financial support for her future surgery has taken a weight off her shoulders for when the time comes.

Natalie added that paying her premium "did eat into my budget, but it's not a significant amount that you notice coming out of your account." And to anyone who's thinking about protection, Natalie's advice is "definitely do it, and don't hold back."

Why choose us?

We provide a range of cover and cost options that can be tailored to your requirements as well as adapted to your changing needs.

If you need to make a claim, we're here to help you every step of the way.

In 2025, we paid Critical Illness claims to over 4,051 people and Children's Critical Illness claims to over 245 families.

We do more than pay you a lump sum – we also offer specialist advice and support to help you through this time.

We've been helping customers like you **since 1836** – so you can rely on us.

Source: Legal & General Claims Statistics 2025

Speak to your adviser to find out how Critical Illness Cover could be tailored to your needs.

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