Critical Illness Cover

For Adviser use only

	CIC Intermediary	Life with CIC Intermediary	Independent CIC Direct	Independent CIC Aggregators
Level Cover	✓	✓	✓	✓
Decreasing Cover	✓	✓	✗	✓*
Increasing Cover	✓	✓	✗	✗
Critical Illness Extra	Intermediary Exclusive	Intermediary Exclusive	✗	✗
Terminal Illness Cover (for policies with a term of 2 years or more)	✓	✓	○	○
Children's Critical Illness Cover	✓	✓	✓	✓
Children's Critical Illness Extra	Intermediary Exclusive	Intermediary Exclusive	✗	✗
Total & Permanent Disability	✓ (At an extra cost)	✓ (At an extra cost)	✗	✗
Optional benefits:				
Waiver of Premium	✓ (At an extra cost)	✓ (At an extra cost)	✗	✗
Additional benefits – Subject to eligibility:				
Free Life Cover	✗	✓	○	○
Accidental Death Benefit	✗	✓	○	○
Increasing your Cover	✓	✓	✓	✓
Other changes to the plan	✓	✓	✓	✓
Joint Life Policy Separation	✓	✓	✓	✓
Second Medical Opinion	✓	✓	✓	✓
Umbrella Benefits:				
Wellbeing Support[1]	✓	✓	✓	✓
Care Concierge[2]	✓	✓	✓	✓

✓ Available ○ Only available on policies that include life cover ✗ Unavailable

* Some aggregator offerings may vary due to individual agreements, but this is representative of the majority

1. Provided by RedArc Assured Ltd.
2. Care Concierge is available to all Annuity, Later Life Mortgage, Group Protection and Workplace Pension customers.
Care Concierge is only available to Retail Protection customers who have had a protection policy since 20th of July 2023.

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