



## Cover for life's twists and turns

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No-one can be fully prepared for how a critical illness could change their lives. Our **critical illness offerings** could provide financial support when it's needed most.

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# The need for critical illness cover

The number of people surviving critical illnesses has increased significantly in recent years, due to advancements in medical science, improved hospital care and generally healthier lifestyles.

Whilst this is good news, it does mean that an increasing number of people are requiring financial support during their treatment and recovery, and to cope with their illness.

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

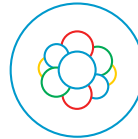
## These four conditions make up over 85% of our claims:



### Heart related

**2.3 million** are currently living with coronary heart disease in the UK.

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



### Cancer\*

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

The UK **cancer** population is set to grow from **2.5 million to four million** by 2030.



### Stroke

**Stroke** is the **fourth biggest** killer in the UK.

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



### Multiple Sclerosis

**Multiple sclerosis** is nearly **three times** more common in women than men.

MS is most often diagnosed in people in their 20s and 30s.





## Our critical illness offerings

At Legal & General, we know that everybody's lives are different. This is why we offer a choice of cover to suit your budget and lifestyle.

Critical Illness Cover and Critical Illness Extra could pay out a cash sum if you're diagnosed with or undergo a medical procedure for one of the specified critical illness we cover during the length of the plan.

The lump sum could be used to help cover expenses and monthly outgoings while you recover.

Choose the cover that's right for you



## Our critical illness products

Choose from either our simple, straightforward Critical Illness Cover or our Critical Illness Extra, for those who want a little more protection.



### Critical Illness Cover

Provides quality protection for you and your family.

- 31 Full Payment Conditions
- 2 additional payments
- Terminal Illness Cover
- Surgical Treatment
- Optional Total and Permanent Disability
- Children's Critical Illness Cover at no extra cost
- Nurse Support Services\* included as standard



### Critical Illness Extra

Covers more illnesses and provides further financial protection.

- Includes all the features of our Critical Illness Cover
- 48 full payment conditions
- 28 additional payments
- Terminal Illness Cover
- Surgical Treatment
- Optional Total and Permanent Disability
- Children's Critical Illness Cover
- Nurse Support Services\*

For those who want a little extra, you can add Children's Critical Illness Extra, and Legal & General GP24 to your Critical Illness Cover, or Critical Illness Extra.

**Available at an additional cost.**

### Children's Critical Illness Extra

Children's Critical Illness Extra provides extra protection for your precious ones from the moment they're born.

- 76 conditions listed under Critical Illness Extra
- Children's Funeral Benefit
- Children's Accident Hospitalisation Benefit
- Family Accommodation Benefit
- Childcare Benefit

### 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.

- Access anytime, anywhere via Skype or the App
- Support for you and your immediate family
- Unlimited consultation length

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

\*\*Legal & General GP24 is available for £3.25 a month. This service is provided by Healix Health Services and Medical Solutions UK Ltd







# Critical Illness Cover

Our simple, straightforward cover provides quality protection for you and your family.



- 31 full payment conditions
- 2 additional payments with a payout of up to a maximum of £25,000 (or 25% of the sum assured, whichever is lower)
- Terminal Illness Cover
- Surgical treatment (an advanced payment) if the life covered is placed on an NHS waiting list for a specified condition
- Children's Critical Illness Cover included as standard
- Nurse Support Services included as standard

## Children's Critical Illness Cover



- Pays 50% of cover up to a maximum of £25,000
- Covers children from 30 days old until their 22nd birthday
- Children's Funeral Benefit of £5,000
- Children's Accident Hospitalisation Benefit of £5,000
- Family Accommodation Benefit. Up to £100 per night and £1,000 in total
- Childcare Benefit up to £1,000

## Nurse Support Services



- **Mental health support** - Long-term mental health support. Such as face-to-face counselling or therapy sessions
- **Second Medical Opinion** - A personal nurse adviser can arrange a face-to-face second medical opinion with a UK-based consultant
- **Serious illness, disability or bereavement support** - Offers explanations around treatments and coping mechanisms
- **Carer support** - This service provides emotional and practical support specifically for carers
- **Help at Home** - A dedicated nurse adviser can provide long-term advice and support over the phone during the recovery phase
- **Eldercare** - Support and advice on how best to keep an elderly relative safe

# Critical Illness Extra

Covers more illnesses, for those who want a little more protection.



- All the features included as part of our Critical Illness Cover, including Children's Critical Illness Cover and Nurse Support Services
- 48 full payment conditions
- 28 additional payments with a payout of up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower)
- Surgical treatment (an advanced payment) if the life covered is placed on an NHS waiting list for a specified condition

Choose to add any of the following benefits to your Critical Illness Cover and Critical Illness Extra for added peace of mind that you've helped to protect those that matter most.



## Children's Critical Illness Extra

- 76 conditions covered under Critical Illness Cover and Critical Illness Extra
- A further 8 specific child critical illness conditions
- A payout of up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower)
- Cover for your child from birth
- Cover for an unlimited number of relevant children\*
- Children's Terminal Illness Cover of £10,000



## Legal & General GP24\*\*

Available for an additional cost of **just £3.25 per month** on our Life Insurance with Critical Illness Cover and Critical Illness Extra

- Access to a GP 24/7, 365 days a year via Skype or the App
- Unlimited consultation length
- 24/7 Customer service
- Specifically selected NHS GP's
- You'll always speak to a person





# Why Legal & General?

We're there for you when it counts, so you can be confident that you're in good hands if you ever need to make a claim.

We will assign a dedicated single point of contact throughout the process of claiming, to ensure it's managed professionally and compassionately.

In 2018, we paid out **£197 million** in critical illness claims to more than **3,041** people who found themselves in this unfortunate position – so you can rely on us when it matters most.

## Here's how many people we helped with Critical Illness Claims in 2018

### Critical Illness Cover



Over  
**3,000**  
people  
helped



**£63,477**  
average  
customer  
payout

#### Top 3 conditions



Claims  
Causes

**65%** Cancer  
**13%** Heart Related  
**6%** Stroke  
**16%** Other

### Children's Critical Illness



Over  
**100**  
people  
helped



**£17,838**  
average  
customer  
payout

#### Top 3 conditions



Claims  
Causes

**59%** Cancer  
**11%** Benign Brain  
Tumour  
**7%** Child Funeral  
Benefit  
**23%** Other

# What's covered?

Full definitions can be found in the Guide to Critical Illnesses Covered and Policy Booklet to make sure that you understand exactly what is covered.

## Critical Illness Cover

### Full payments covered with Critical Illness Cover

**Aorta graft surgery** – requiring surgical replacement

**Apastic anemia** – categorised as very severe

**Bacterial meningitis** – resulting in permanent symptoms

**Benign brain tumour** – resulting in either specified treatment or permanent symptoms

**Blindness** – permanent and irreversible

**Brain injury due to trauma, anoxia or hypoxia** – resulting in permanent symptoms

**Cancer** – excluding less advanced cases

**Cardiac arrest** – with insertion of a defibrillator

**Cardiomyopathy** – of specified severity or resulting in specified treatment

**Coma** – of specified severity

**Creutzfeldt-Jakob Disease (CJD)**

**Deafness** – permanent and irreversible

**Dementia including Alzheimer's disease** – resulting in permanent symptoms

**Encephalitis** – resulting in permanent symptoms

**Heart attack** – of specified severity

**Heart valve replacement or repair** – with surgery

**Kidney failure** – requiring permanent dialysis

**Liver failure** – of advanced stage

**Loss of use of hand or foot**

**Loss of speech** – total, permanent and irreversible

**Major organ transplant**

**Motor neurone disease** – resulting in permanent symptoms

**Multiple sclerosis** – where there have been symptoms

**Parkinson's disease** – resulting in permanent symptoms

**Pulmonary hypertension** – of specified severity

**Respiratory failure** – of advanced stage

**Specified heart surgery**

**Spinal stroke** – resulting in symptoms lasting at least 24 hours

**Stroke** – resulting in symptoms lasting at least 24 hours

**Systemic Lupus Erythematosus** – with severe complications

**Third-degree burns** – covering 20% of the surface area of the body or 20% of the face or head

### Surgical treatment

Advanced payment, if the life covered is placed on an NHS waiting list for a specified condition

### Terminal Illness

Provides cover if before the end of the policy you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.

### Additional payments covered with Critical Illness Cover - 25% or £25,000

Carcinoma in situ of the breast

Low grade prostate cancer

### Optional cover for an additional cost from outset

**Total and Permanent Disability** – of specified severity



## Critical Illness Extra

### Full payments covered with Critical Illness Extra

**Benign spinal cord tumour** – resulting in either specified treatment or permanent symptoms

**Cauda equina syndrome** – resulting in permanent symptoms

**Heart failure** – of specified severity

**Intensive care** – require mechanical ventilation for 7 days

**Interstitial lung disease** – of specified severity

**Myasthenia gravis** – with specified symptoms

**Necrotising fasciitis**

**Neuromyelitis optica** (formerly Devic's disease) - where there have been symptoms

**Parkinson's plus syndromes** – resulting in permanent symptoms

**Peripheral vascular disease** – requiring bypass surgery

**Primary sclerosing cholangitis**

**Pulmonary artery surgery** – requiring surgical treatment

**Removal of an entire lung** – due to injury or disease

**Removal of an eyeball** – due to injury or disease

**Severe Crohn's disease** – treated with two surgical intestinal resections or removal of entire bowel

**Syringomyelia or syringobulbia** – treated with surgery

**Ulcerative colitis** – resulting in removal of the entire large bowel

### Surgical treatment

Advanced payment if the life covered is placed on an NHS waiting list for a specified condition

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

**Aortic aneurysm** – with endovascular repair

**Aplastic anaemia** – categorised as severe

**Brain abscesses drained via craniotomy**

**Carotid artery stenosis** – of specified severity resulting in surgery

**Central retinal artery or vein occlusion** – resulting in permanent symptoms

**Cerebral or spinal aneurysm** – with specified treatment

**Cerebral or spinal arteriovenous malformation** – with specified treatment

**Coronary angioplasty**

**Crohn's disease** – treated with one surgical intestinal resection

**Desmoid type fibromatosis** – with specified treatment

**Diabetes mellitus type 1** – requiring specific treatment

**Drug resistant epilepsy** - requiring specified surgery

**Guillain-Barre syndrome** – with persisting clinical symptoms

**Less advanced cancers** – of named sites and specified severity:

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

**Non-invasive gastro intestinal stromal tumour**

**Other cancer in situ or neuroendocrine (NET) of low malignant potential** - with surgery

**Pituitary gland tumour** – with specified treatment or resulting in permanent symptoms

**Removal of one or more lobe(s) of a lung** – due to injury or disease

**Removal of urinary bladder** – due to injury or disease

**Significant visual loss** – permanent and irreversible

**Third-degree burns** – covering 10% of the surface area of the body or 10% of the face or head

For more information about the benefits and limitations of our critical illness offering, please speak to your adviser.

**Legal & General Assurance Society Limited**

Registered in England and Wales Number 166055

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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