

Critical Illness Cover

Adviser Guide



For adviser use only

Contents

3 **Critical Illness Cover**

4 **Could it happen?**

6 **Why Legal & General?**

8 **Critical Illness Cover**

9 **Critical Illness Extra**

10 **Children's Critical Illness Cover**

11 **Children's Critical Illness Extra**

12 **Nurse Support Services**

14 **GP24 Service**

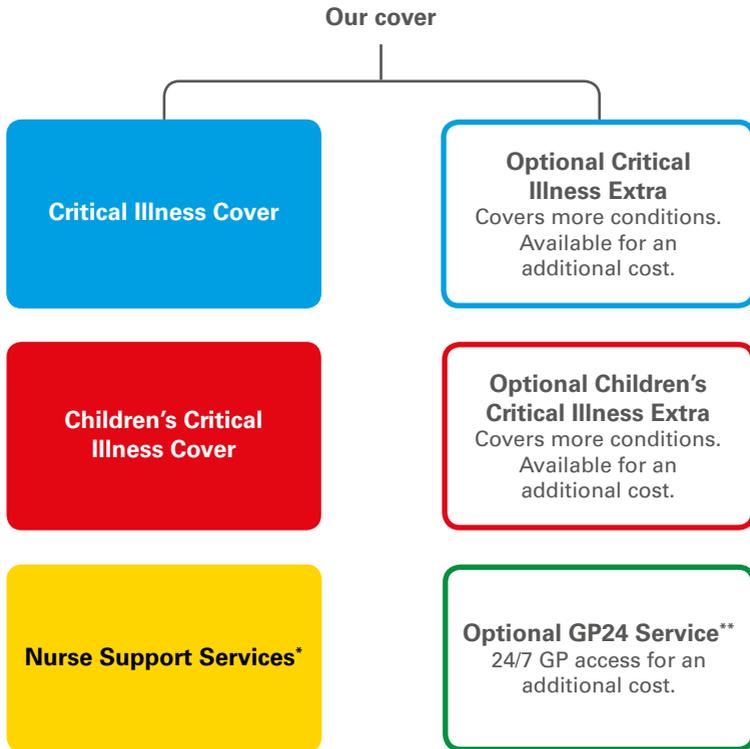
16 **Critical Illnesses Covered**



Critical Illness Cover

A critical illness is a state of severe ill health, which is very likely to affect a person's lifestyle. Commonly known critical illnesses include cancer, stroke and multiple sclerosis (MS).

Legal & General offer a broad range of Critical Illness Cover options, which can be seen in the below product structure and detailed throughout this brochure. Limitations, exclusions and eligibility criteria apply.



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

**Legal & General GP24 is a service provided by Healix Health Services and Medical Solutions UK Ltd.

Could it happen?

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 positive, this means that an increasing number of people are requiring financial support during their treatment and recovery, and to cope with their illness on an ongoing basis.

It's easy to assume or hope that we will never be affected by a serious medical condition, but the reality is that so many are, and it's important your client makes an informed choice.

Asking your client to consider how their life might change through critical illness, including time off or leaving their job altogether, can be an uncomfortable conversation to have. Nevertheless, it's extremely important to ensure that the right financial support is in place if they need it.



These four conditions make up over 80% of our claims:

Cancer

- Breast cancer is the second most common cause of death by cancer in women, following lung cancer.
- Almost eight in 10 women diagnosed with breast cancer in England and Wales survive their disease for 10 years or more.
- Research showed that 98% of people diagnosed with testicular cancer survived for 10 years.

Source: Cancer Research UK, 2017

Heart Attack

- There are around 175,000 heart attacks in the UK each year.
- In the 1960s more than seven out of 10 heart attacks in the UK were fatal. Today at least seven out of 10 people survive.

Source: British Heart Foundation, 2014 & 2017

Stroke

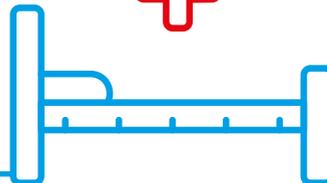
- Around 100,000 people suffer a stroke each year, that's around one stroke every five minutes.
- Around one in four strokes happen to people of working age.
- Almost two thirds of stroke survivors leave hospital with a disability.

Source: Stroke Association, 2017

Multiple Sclerosis (MS)

- MS is not a fatal condition, and around 100,000 people currently live with the disease.
- MS is most often diagnosed in people in their 20s and 30s.
- Approximately three times as many women have MS as men.

Source: Multiple Sclerosis Society, 2017
NHS Choices, 2018



Why Legal & General?

We're there for our customers when it counts, and our policy holders can be confident they're in good hands if they ever need to make a claim.

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

In 2017, we paid out £209 million in critical illness claims to more than 3,041 people who found themselves in this unfortunate position – so your client can rely on us when it matters most.

Legal & General Critical Illness Cover has been awarded a five-star defaqto rating.



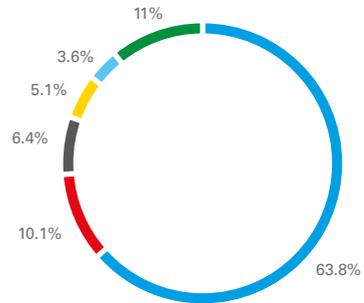
Our track record in 2017

Critical Illness Claims*:

- Claims payout – 91.75%, £209 million
- Total number of claims paid – 3,041
- Average payout – £64,925
- Average age of adult claimants – 47 years old

*Includes Children's Critical Illness claims.

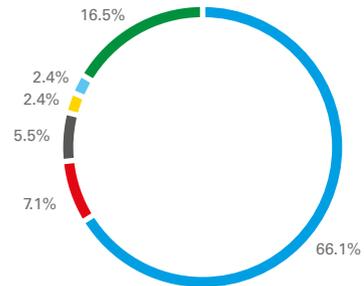
Top 5 conditions claimed



Children's Critical Illness Claims:

- Claims payout – 92.7%, £2.5 million
- Total number of claims paid – 127
- Average payout – £25,000
- Average age of child claimants – 7 years old

Top 5 conditions claimed



Critical Illness Cover

The critical illness market in the UK is evolving, and a higher number of customers are looking for more choice on the cover they have.

Legal & General Critical Illness Cover offers a range of benefits designed specifically for those customers, who can be assured when it matters most.



Our comprehensive cover includes:

- A total of 41 conditions including 36 full-payment conditions and two additional payment conditions.
- Terminal illness benefit.
- Surgical treatment (an advanced payment) if the life covered is placed on an NHS waiting list for a specified condition.
- We include Children's Critical Illness Cover at no extra cost.
- Second medical opinion services
- A suite of six Nurse Support Services come as standard.

For an additional cost, we offer optional:

Critical Illness Extra; covers a total of 95 conditions designed specifically for customers who want more comprehensive cover.

Children's Critical Illness Extra; enhanced features for parents who would like more cover for their children.

Legal & General GP24; giving access to a GP 24 hours a day from anywhere in the world.

For a full list of illnesses covered on Critical Illness Cover, please see page 16 of this guide. Full definitions for these illnesses are provided in our Guide to Critical Illness Covered and the Policy Booklet.

Critical Illness Extra

As part of our commitment to give customers more choice, we have introduced Critical Illness Extra, which is available as an additional option on our Critical Illness Cover. This covers more illnesses such as heart failure, Severe Crohn's disease and less advanced cancers.

Legal & General Critical Illness Extra is designed specifically for customers who want additional comprehensive cover.



The benefits include:

- A total of 95 conditions, which includes 53 full payment conditions and 37 additional payments.
- A payout of up to a maximum of £30,000 (or 25% 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.
- A wider range of conditions for individuals seeking more extensive cover.
- All the features included as part of our Critical Illness Cover product such as Children's Critical Illness Cover and Legal & General Nurse Support Services.

For more information, please visit [legalandgeneral.com/cicresourcecentre](https://www.legalandgeneral.com/cicresourcecentre)

Children's Critical Illness Cover

You can reassure clients who have children, or intend to, that children can be covered under the parent's policy at no extra cost. If the child is diagnosed with one of our specified critical illnesses*, a pay-out of £25,000 (or 50% of the sum assured, whichever is lower) could provide the financial support needed to care for them at home or allow the parent to take leave from work.



Our comprehensive children's cover includes:

- **Children's Accident Hospitalisation Benefit:** We will pay £5,000, if a relevant child** is admitted to hospital with physical injuries for a minimum of 28 consecutive days following an accident.
- **Family Accommodation Benefit:** For every night a relevant child spends in hospital, in the three months immediately following a diagnosis, the client will be eligible to claim £100 per night, up to £1,000.
- **Childcare Benefit:** If a claim has been paid for a critical illness of a policy holder, up to £1,000 could be paid towards childcare (if under 5 years old) with a registered childminder – in the 18 months following the parent's diagnosis.
- A 10-day survival period applies to Children's Critical Illness Cover.
- Covering children from 30 days old until their 22nd birthday.
- Children's Funeral Benefit of £5,000.

*Excluding Total and Permanent Disability and Terminal Illness Cover.

**Relevant child - a natural child, legally adopted child or stepchild of the person covered, who is at least 30 days old and younger than 22 years old. We'll pay out one claim per relevant child. Once two claims in total have been made, children's cover will end.

Children's Critical Illness Extra

We recognise that parents or potential parents may want more protection for their children. In addition to our standard Children's Critical Illness Cover, we offer enhanced cover your client can add for an additional cost.

Customers who select this option will benefit from:



- 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
- Additional illnesses covered:
 - Benign spinal cord tumour
 - Brain injury due to anoxia or hypoxia
 - Cerebral palsy
 - Child's diabetes mellitus type 1
 - Child's intensive care benefit
 - Craniosynostosis
 - Cystic fibrosis
 - Down's syndrome
 - Hydrocephalus
 - Muscular dystrophy
 - Severe Crohn's disease
 - Spina bifida
 - Ulcerative colitis
- **Children's Terminal Illness Cover:** We will pay £10,000 if a client's child is diagnosed with an advanced or rapidly progressing incurable condition (with a life expectancy of less than 12 months in the opinion of their hospital consultant and our medical officer).

For more information, please visit [legalandgeneral.com/cicresourcecentre](https://www.legalandgeneral.com/cicresourcecentre)

Full definitions and exclusions of our Critical Illness Cover are available in the Policy Booklet and Guide to Critical Illnesses. Terms and Conditions apply.

Legal & General Nurse Support Services

Legal & General Critical Illness Cover does not only support with a financial payout – we're here every step of the way, to help your client through even the most difficult of times.

We have partnered with RedArc Assured Limited and their registered nurses, to include a suite of six Nurse Support Services. This service is only available in the UK. Conditions apply.

From the day they take out our Critical Illness Cover, your client will be able to call Legal & General Nurse Support Service directly to access assistance. Restrictions apply.

This service is available to your client and their immediate family.

For more information, please visit legalandgeneral.com/cicresourcecentre



Legal & General Nurse Support Services include the following:



Serious illness, disability or bereavement support

Your nurse adviser is there to offer you an explanation around treatments, as well as advice on coping during this difficult time. They can also source equipment you might need to make life a little easier.



Second Medical Opinion

If you have concerns about your diagnosis or course of treatment and wish to get a second medical opinion for peace of mind, your personal nurse adviser can arrange a face-to-face appointment with a UK-based consultant.



Mental health support

Nurse advisers offer long-term support and guidance for mental health conditions. Using their expertise, they are able to identify the most appropriate course of action, and can quickly arrange face-to-face counselling or therapy sessions.



Carer support

It's important that those who are dedicating their time to caring for a sick or elderly loved one have someone to look after them. This service provides emotional and practical support specifically for carers.



Help at Home

The days and weeks after being discharged from hospital can be difficult, so extra care and support during the recovery phase is invaluable. A dedicated nurse adviser can provide long-term advice and support over the phone.



Eldercare

This service provides support and advice on how best to keep an elderly relative safe – whether that be living independently or in a residential facility.

Legal & General GP24 Service

For an additional cost of just £3.25 per month, your client may want to consider our GP24 Service, provided by Healix Health Services and Medical Solutions UK Ltd.

Lengthy waiting periods for appointments, GP consultations and access to treatment can be frustrating. This service reduces waiting times, giving your client access to a GP 24 hours a day, 365 days a year, from anywhere in the world.

GP24 will also offer support and information to guide them through the maze of diagnostics, specialists and treatment options available if they decide to access private healthcare*.

This benefit will be reviewed every three years, giving your client the option to keep or remove. There is no limit to how many times your client can access these services while it is included within their policy. Please be aware that it cannot be purchased on our Critical Illness Cover plans with reviewable premiums however, or those purchased for Business Protection.

For more information, please visit legalandgeneral.com/cicresourcecentre



*Private healthcare does not apply under the policy.

Legal & General GP24 Service includes the following:



General Practitioner Services

Your client and their immediate family will have access to this service any day of the year and from anywhere in the world. This is available over the phone or via webcam for a face-to-face consultation. The GP can provide Private Prescription Services, Open Private Referral Letters and a private fit note. Short medical queries can also be sent via a mobile app, with responses expected by the next working day.



Private Consultation Concierge Service

Accessing private healthcare can significantly reduce waiting times, and provide access to treatment which is not available on the NHS. Using our Private Consultation Concierge Service, your client can:

- Quickly and easily locate private consultants, specialists and hospital facilities
- Speak to a member of the concierge team or via a mobile app
- Make an appointment for yourself or an immediate family member at a suitable time and date
- Searches can be done by specialism and location

All private treatment must be referred by either your GP or the Legal & General GP24 Service, and the cost of consultation and any resulting treatment will need to be funded by you.

This service is available to your client and their immediate family, this option only needs to be purchased on one critical illness policy. Terms and conditions apply. Please refer to the Policy Booklet for further information.

Our **Critical Illness Cover** conditions are listed below:

Full payments covered with our Critical Illness Cover

Aorta graft surgery – requiring surgical replacement

Aplastic anaemia – 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

Cancer – excluding less advanced cases

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity or resulting in specified treatment

Coma – with associated permanent symptoms

Coronary artery bypass grafts – with surgery to divide the breastbone or thoracotomy

Creutzfeldt-Jakob Disease (CJD) – resulting in permanent symptoms

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

HIV infection – caught from a blood transfusion, physical assault or accident at work

Kennedy’s disease – resulting in permanent symptoms

Kidney failure – requiring permanent dialysis

Liver failure – of advanced stage

Loss of hand or foot – permanent physical severance

Loss of speech – total, permanent and irreversible

Major organ transplant – from another donor

Motor neurone disease – resulting in permanent symptoms

Multiple sclerosis – where there have been symptoms

Open heart surgery – with surgery to divide the breastbone or thoracotomy

Paralysis of limb – total and irreversible

Parkinson’s disease – resulting in permanent symptoms

Primary pulmonary hypertension – of specified severity

Respiratory failure – of advanced stage 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

Traumatic brain injury – resulting in permanent symptoms

Surgical treatment

Terminal illness

Provides cover for illnesses or conditions where, in the opinion of the hospital consultant and our medical officer, life expectancy is 12 months or less.

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

Carcinoma in situ of the breast – treated by surgery

Low-grade prostate cancer – requiring treatment

Optional cover for an additional cost from outset

Total and Permanent Disability – of specified severity

Our **Critical Illness Extra** additional conditions are listed below:

Full payments covered with our Critical Illness Extra

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

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

Cauda equina syndrome – resulting in permanent symptoms

Drug resistant epilepsy – treated with invasive surgery to brain tissue

Heart failure – of specified severity

Intensive care – require mechanical ventilation for 7 days

Interstitial lung disease – of specified severity

Myasthenia gravis – with specified symptoms

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

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

Surgical treatment

Syringomyelia or syringobulbia – treated with surgery

Ulcerative colitis – resulting in removal of the entire large bowel

Additional payments covered with our Critical Illness Extra - 25% or £30,000

Aortic aneurysm – with endovascular repair

Aplastic anaemia – categorised as severe

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

Crohn's disease – treated with one surgical intestinal resection

Diabetes mellitus type 1 – requiring specific treatment

Drug resistant epilepsy – treated with vagus nerve stimulation

Guillain-Barre syndrome – with persisting clinical symptoms

Other cancer in situ of neuroendocrine tumour (NET)

Non-invasive gastro intestinal stromal tumour

Desmoid type fibromatosis – with specified treatment

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

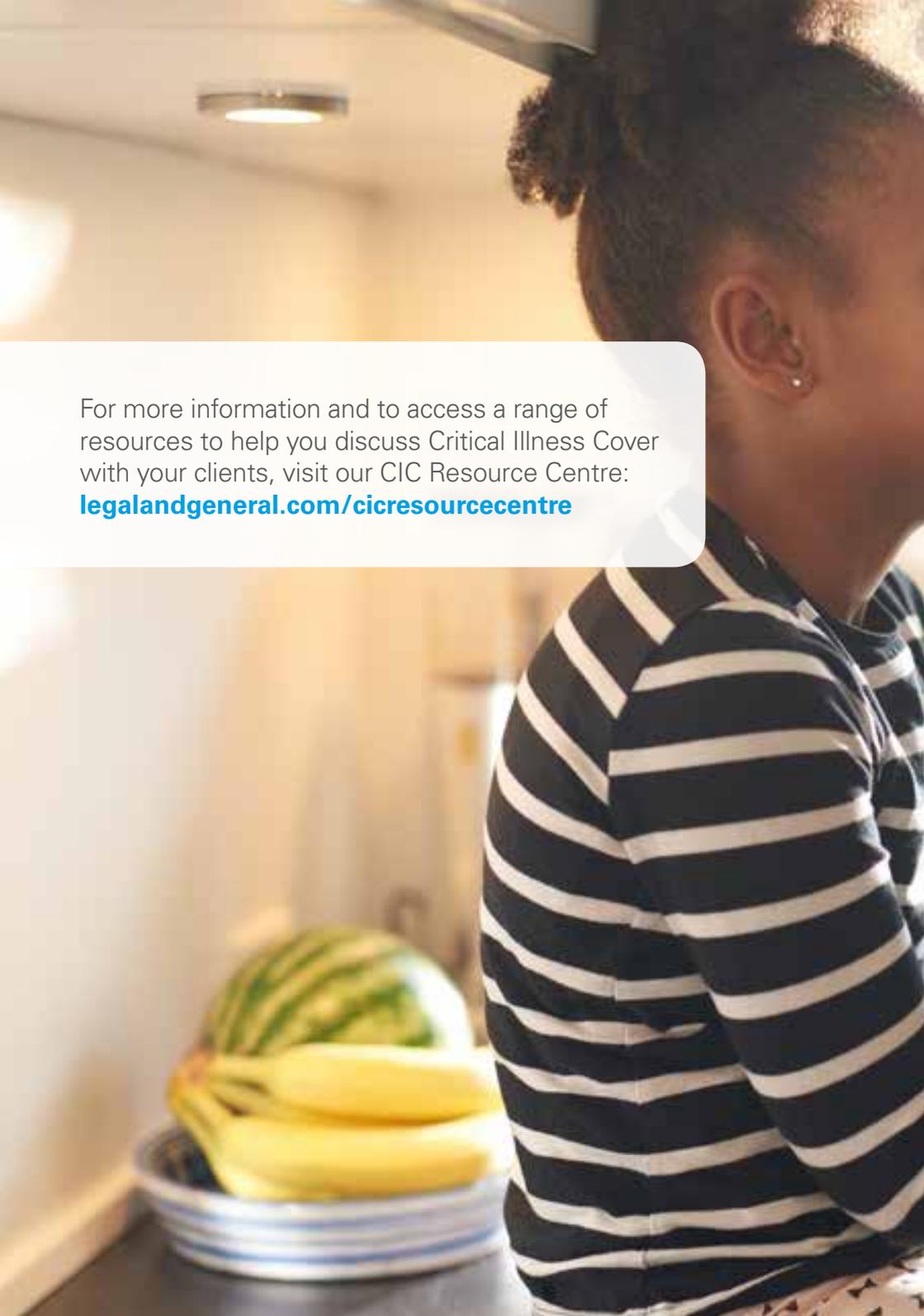
Removal of urinary bladder – due to injury or disease

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

Less advanced cancers – of named sites and specified severity:

- Anus
- Appendix, colon or rectum
- Carcinoma in situ of the breast
- Cervix
- Extrahepatic bile ducts
- Gallbladder
- Larynx
- Low-grade prostate cancer
- Lung and bronchus
- Oesophagus
- Oral cavity or oropharynx
- Ovary
- Pancreas
- Renal pelvis
- Stomach
- Testicle
- Thyroid
- Urinary bladder
- Uterus
- Vagina
- Vulva

A woman with her hair in a bun, wearing a black and white striped long-sleeved shirt, is shown in profile from the chest up. She is looking towards the left. In the foreground, a bowl of fruit containing a watermelon and several bananas sits on a dark countertop. The background is a brightly lit kitchen with a recessed ceiling light.

For more information and to access a range of resources to help you discuss Critical Illness Cover with your clients, visit our CIC Resource Centre:

legalandgeneral.com/cicresourcecentre



For more information about our Critical Illness Cover, please visit:
legalandgeneral.com/cicresourcecentre

Legal & General Partnership Services Limited

Registered in England and Wales Number 5045000
Authorised and regulated by the Financial Conduct Authority.

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.

Registered office for both firms: One Coleman Street, London EC2R 5AA

Information correct as of November 2018.

Q0056479 11/18

