

Critical Illness Cover



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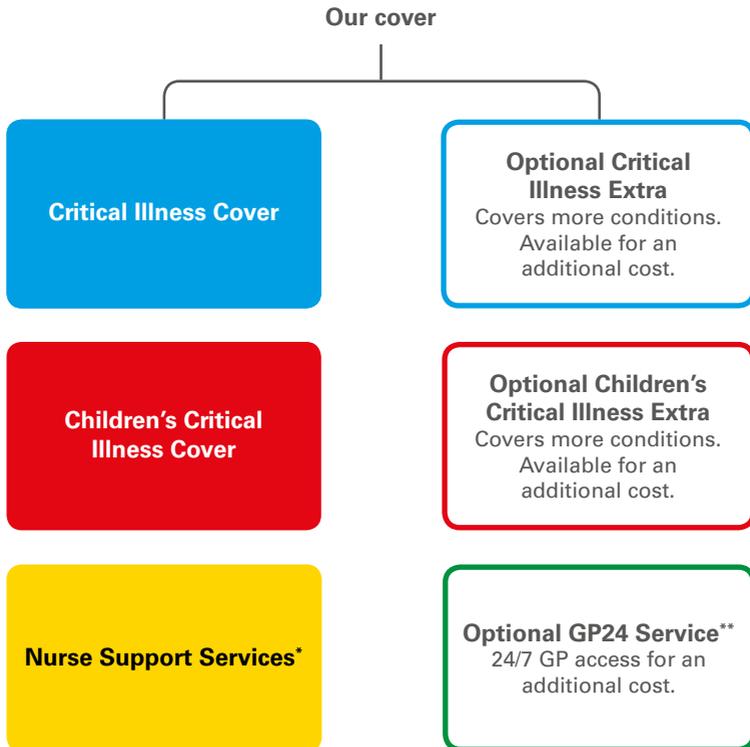
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Critical Illness Cover

A critical illness is a state of serious ill health, which is very likely to affect a person's lifestyle. Commonly known critical illnesses include cancer, stroke and multiple sclerosis (MS). Considering the life-changing possibility of critical illness, not to mention time off work or leaving your job, can be a daunting prospect for both you and your loved ones.

Legal & General's Critical Illness Cover can help give you peace of mind of financial stability in the event of critical illness. The below illustration provides a breakdown of our cover options.



*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 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 serious illness, but the reality is that it could happen to anyone – and when you least expect it. It is worth considering how this might impact your life and that of your family. Could your household cope without your income if you had to take time off work, or leave work altogether, because of critical illness or treatment?



The four conditions below are just some of the serious illnesses included as part of your Critical Illness Cover.

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

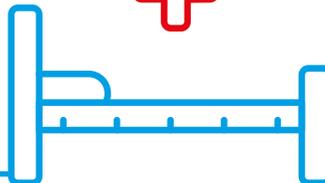
- Around 100,000 people suffer a stroke each year, that's around one stroke every five minutes.
- Around one in four strokes happen to people of working age.
- Almost two thirds of stroke survivors leave hospital with a disability.

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?

Providing more than just Critical Illness Cover, we're there for our customers when it really counts. If you choose us, you can be confident you're in good hands if you should ever need to make a claim.

In 2017, we paid out £209 million in critical illness claims to more than 3,041 people who were affected by a critical illness. With a dedicated single point of contact assigned to you throughout the process of claiming, our advisers are trained to manage every case with sensitivity and compassion.

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



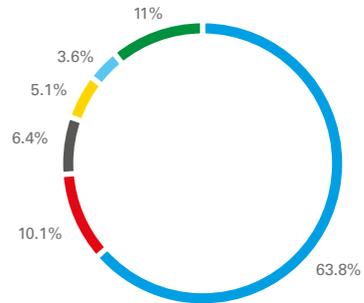
Our track record in 2017

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.

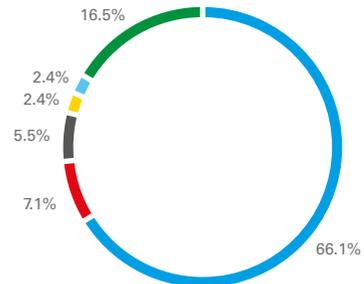
Top 5 conditions claimed



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



**Please note: Not all types of cancer are covered under critical illness plans.

Critical Illness Cover

If you are looking for more choice on your cover options, then you will be pleased to know we have developed our cover in line with increasing customer requirements. By choosing Legal & General, you can be sure of a range of benefits designed to suit your needs, when it matters most to you and your family.



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.
- 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.

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 to provide more comprehensive cover and greater peace of mind.



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.

Full definitions for these illnesses are provided in our Guide to Critical Illness Cover and the Policy Booklet. For more information, please speak to your adviser.

Children's Critical Illness Cover

If you have, or plan to have children in the future, they will be covered under your policy at no extra cost. In the distressing event that your child is diagnosed with one of our specified critical illnesses*, a pay-out of £25,000 (or 50% of the sum assured) could provide the financial support needed to care for them at home or allow you 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 understand that as a parent (or future parent), you may want more cover for your little ones. As well as our standard Children's Critical Illness Cover, we offer enhanced cover you can add for an extra 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, in the unimaginable circumstance, your child is diagnosed with an advanced or rapidly progressing incurable condition (with a life expectancy of less than 12 months in the opinion of your hospital consultant and our medical officer).

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 not only supports with a financial payout – we're here every step of the way to help you through the most difficult of times.

We've 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 you take out our Critical Illness Cover, you can call Legal & General Nurse Support Service directly to access assistance. Restrictions apply.

This service is available to you and your immediate family.

For more information, please speak to your adviser.



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, you 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 you 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 you through the maze of diagnostics, specialists and treatment options available if you decide to access private healthcare*.

This benefit will be reviewed every three years, giving you the option to keep or remove it as you so wish. There is no limit to how often you access this service while it is included within your 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 further information, please speak to your adviser.



*Private healthcare does not apply under the policy.

Legal & General GP24 Service includes the following:



General Practitioner Services

Both you and your immediate family will have access to this service any day of the year, from anywhere in the world. This is available over the phone or via webcam for a face-to-face consultation. Your 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:

- 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
- Search 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 both you and your immediate family, this option only needs to be purchased on one critical illness policy. Terms and conditions apply. Please speak to your adviser or refer to the Policy Booklet for further information.

For more information about our Critical Illness Cover,
please speak to your adviser.

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

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