

Why choose our Group Critical Illness Cover?

As a provider of Group Protection in the UK. We have over 85 years' experience, we looked after 4,300 group protection policies and provide cover to almost 2 million employees at the end of 2018.

Enhanced Critical Illness Cover

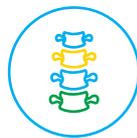
- Up to 41 conditions covered, with 15 provided as standard.
- Cover can continue for an insured person following a claim.
- Comprehensive cover which can include 8 of the most commonly known conditions:



Cancer



Heart Attack



Multiple Sclerosis



Stroke



Kidney Failure



Benign Brain Tumour



Total & Permanent Disability



Parkinson's Disease

Family cover protecting more than just the insured employee

- We automatically cover children of the insured employee from birth to 21 years of age.
- Children are covered for 21 conditions, which includes 6 child specific conditions. If additional conditions have been selected on the policy they'll also be covered under these.
- For an extra premium, we can cover spouses, partners and registered civil partners of the insured employees.

Second diagnosis of cancer covered

Cancer is our most common claim and you never know when the worst can happen, which is why we cover a second and subsequent unrelated diagnosis of Cancer.

Cover tailored to employers needs

- Cover options to suit many budgets
- Insure all or a defined group of employees
- Choose a benefit termination date up to age 70
- Allow employees to personally select and pay for cover

Easy to set up

There is no need for lengthy administration processes. Most employees, depending on their circumstances and cover options, can be covered without needing medical underwriting.

Employee Assistance Programme by an award winning provider

Health Assured provide personalised care and treatment around the clock for all your clients' employees and their immediate families*, whether those employees are covered by us or not.

health assured

*Please refer to our EAP brochure for a full definition of immediate family and further details of the features included.

Unlimited step changes

Cover can be offered as a flexible or voluntary arrangement. Here, employees have opportunities where they'll be able to make unlimited increases to their cover within the policy maximum.

Fast claims payments

Your clients can be reassured that payments are made as soon as we've accepted the claim, usually within five working days.

All cover, including continuation in cover, is subject to a pre-existing and related conditions exclusions. Please contact us or visit our website for a copy of the technical guide, which helps explain what we can cover and how we assess claims.

legalandgeneral.com/groupprotection/