

# Critical illness Improving Cover. Reducing Complexity.

**Intermediary Designed**

**We've broadened our critical illness offerings.** Simplifying our list of covered conditions aiming to make it easier to understand and providing even more cover for your clients.

## Standard cover



### Critical Illness Cover

Our standard cover provides quality protection for your client and their family at an affordable price.

- 31 full payment conditions
- 2 additional payments that pay 25% of cover up to £25,000

### Product Features Include

- Children's Critical Illness Cover included at no extra cost with a payout of £25,000 (or 50% of the sum assured, whichever is lower)
- Access to a suite of six support services included as standard\*
- Optional Total and Permanent Disability
- Terminal Illness Cover
- Surgical treatment
- Accident Hospitalisation Benefit that pays £5,000

## Extra cover



### Critical Illness Extra

Our extra cover provides further financial protection against certain life changing illnesses, when our standard cover just isn't enough.

- 48 full payment conditions
- 28 additional payments that pay up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower)

### Product Features Include

- All the features included as part of our Critical Illness Cover
- Optional Total and Permanent Disability
- Terminal Illness Cover
- Surgical treatment
- Accident Hospitalisation Benefit that pays £5,000



### Children's Critical Illness Extra

Extra protection for your precious ones from the moment they're born.

- 76 conditions listed under Critical Illness Extra
- A further 8 specific child critical illness conditions
- Pays 50% of cover up to £30,000
- Covers relevant children from birth
- Cover for an unlimited number of relevant children
- Children's Terminal Illness Cover that pays £10,000

## The unexpected can happen at any time

A lot of people think that the worst won't happen to them. However as the figures below show, financial protection is important - at any age.



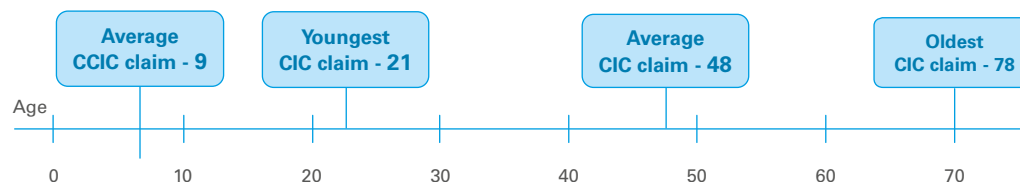
By 2020 **1 in 2** people will get cancer at some point in their lives



Only **1 in 10** UK adults has Critical Illness Cover



Policyholders are at least **50%** more likely to claim on a critical illness policy than a term life policy.



### Critical Illness Claims 2019

**92%** of claims paid out



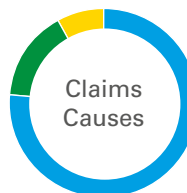
**3,351** people helped



**£224m** total value paid



**£66,857** average customer payout



### Children's Critical Illness Claims 2019

**96%** of claims paid out



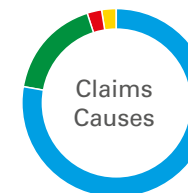
**140** people helped



**£2.1m** total value paid



**£15,182** average customer payout



**For Adviser use only**

\*Nurse Support Services provided by RedArc Assured Ltd

Sources: Legal & General Claims 2019, Macmillan Report 2019, Mintel, Critical Illness Cover, UK - February 2018, www.theguardian.com

# What's covered?

This is a summary of our **exclusive** Intermediary product offering. For a full list of illness definitions, please see our Guide to Critical Illnesses Covered.

## Critical Illness Cover

Our standard cover provides quality protection for our customers and their family at an affordable price.

### Full payments covered with Critical Illness Cover

- Aorta graft surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Brain injury due to trauma, anoxia or hypoxia
- Cancer
- Cardiac arrest
- Cardiomyopathy
- Coma
- Creutzfeldt-Jakob Disease
- Deafness
- Dementia including Alzheimer's disease
- Encephalitis
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Liver failure

- Loss of use of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Parkinson's disease
- Pulmonary hypertension
- Respiratory failure
- Specified heart surgery
- Spinal stroke
- Stroke
- Systemic lupus erythematosus
- Third-degree burns

### Surgical treatment

### Total and Permanent Disability

### Terminal Illness Cover

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

- Carcinoma in situ of the breast
- Low grade prostate cancer

## Critical Illness Extra

### Intermediary exclusive

Our Critical Illness Extra provides further financial protection against certain life changing illnesses.

- Benign spinal cord tumour
- Cauda equina syndrome
- Heart failure
- Intensive care
- Interstitial lung disease
- Myasthenia gravis
- Necrotising fasciitis
- Neuromyelitis optica
- Parkinson's plus syndromes
- Peripheral vascular disease
- Primary sclerosing cholangitis
- Pulmonary artery surgery
- Removal of an entire lung
- Removal of an eyeball
- Severe Crohn's disease
- Syringomyelia or syringobulbia
- Ulcerative colitis
- Central retinal artery or vein occlusion
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Crohn's disease
- Desmoid type fibromatosis
- Diabetes Mellitus type 1
- Drug resistant epilepsy
- Guillain-Barre syndrome
- Less advanced cancers †
  - Carcinoma in situ of the breast
  - Cervix
  - Larynx
  - Low-grade prostate cancer
  - Ovary
  - Renal pelvis
  - Urinary bladder
  - Uterus

### Surgical treatment

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

- Aortic aneurysm
- Aplastic anemia
- Brain abscess drained via craniotomy
- Carotid artery stenosis
- Non-invasive gastro intestinal stromal tumour
- Pituitary gland tumour
- Removal of one or more lobe(s) of a lung
- Removal of urinary bladder
- Significant visual loss
- Third-degree burns
- Other cancer in situ or neuroendocrine tumour (NET)

† Of named sites and specified severity

## Children's Critical Illness Cover\*

Included as part of our Critical Illness Cover and Critical Illness Extra. Terms and conditions apply

- The lower of £25,000 or 50% of the cover amount
- Cover from 30 days old until their 22nd birthday
- Children's Accident Hospitalisation Benefit of £5,000
- Covers up to 2 children
- Family Accommodation Benefit up to £1,000
- Childcare Benefit up to £1,000
- 10-day survival period
- Children's Funeral Benefit of £5,000

## Children's Critical Illness Extra\*

### Intermediary Exclusive

Extra protection for your clients' precious ones from the moment they're born. With 76 conditions covered under Critical Illness Cover and Critical Illness Extra, and a further 8 specific child critical illness conditions\*\*

- A payout of 50% or £30,000\*\*
- Cover from birth
- Cover for an unlimited number of children
- Children's Terminal Illness Cover of £10,000
- **Additional illness covered**
  - Cerebral palsy
  - Child's intensive care benefit
  - Craniosynostosis
  - Cystic fibrosis
  - Down's syndrome
  - Hydrocephalus
  - Muscular dystrophy
  - Spina bifida meningocele and myelomeningocele

\*Relevant child - a natural child, legally adopted child or stepchild of the person covered.

\*\*Covers all conditions listed under our Critical Illness Cover and our Critical Illness Extra, with exception of Terminal Illness Cover and Total Permanent Disability. Not all types of cancer are covered under critical illness cover plans.

## Intermediary Designed

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- ✓ Children's Critical Illness Cover included as standard
- ✓ Access to Nurse Support Services included as standard

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