

Independent Critical Illness Cover Simply comprehensive

Intermediary Designed

For Adviser use only



Flexibility to suit individual needs through one simple journey

We've made it easier to add Critical Illness Cover to your client's Life Insurance policy at both quote and decision stage. We provide the flexibility for you to choose the level of cover, suitable for all budgets and needs within a single application.



Simple

Answering just two more underwriting questions when adding Critical Illness Cover, the client experiences just a single application.



Flexible

Adjust the amount of cover in real time whilst on the phone with your client either at quote stage or wait until you get to the Life insurance decision.



Comprehensive

Our policy includes 31 full payment conditions and 2 additional payments that pay up to £25,000 or 50% of the cover amount, whichever is lower. Also includes Children's Critical Illness Cover and access to a suite of Wellbeing Support provided by RedArc Assured Limited at no extra cost.

These four conditions make up over 89% 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.



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.



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.



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.

Why clients may think it's not important

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

"I've already got Life Insurance"

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

"The insurer won't pay out"

We paid out **96%** of total claims in 2020 to **15,855** people.

"It doesn't pay out much"

The average customer pay out for CIC in 2020 was **£68,788**.

"It won't happen to me"

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

"I'm worried I won't be able to afford it"

We provide the flexibility to choose the level of cover suitable to your clients' budget and needs.

Here's how many people we helped with Critical Illness Claims in 2020

Critical Illness Cover



Over **2,800** people helped



Min Age of claimant: **24** years



Max Age of claimant: **69** years



£71,248 average customer payout

Top 3 conditions



64% Cancer
13% Heart Related
7% Stroke

Children's Critical Illness Cover



Over **100** people helped



Min Age of claimant: **under 1** years



Max Age of claimant: **20** years



£14,981 average customer payout

Top 3 conditions



63% Cancer
7% Child Funeral Benefit
5% Benign Brain Tumour

Sources: Legal & General Claims 2020, Cancer Research UK 2021, Mintel Critical Illness Cover, UK (February 2018)

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We've introduced a new simple, flexible and comprehensive proposition. Please see below summary of our product offering. For a full list of illness definitions, please see our Guide to Critical Illnesses Covered.

Independent Critical Illness Cover

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

Full payments covered with Critical Illness Cover

Aorta graft surgery	Cardiomyopathy	Liver failure	Stroke
Aplastic anemia	Coma	Loss of use of hand or foot	Systemic lupus erythematosus
Bacterial meningitis	Creutzfeldt-Jakob Disease (CJD)	Loss of speech	Third-degree burns
Benign brain tumour	Deafness	Major organ transplant	
Blindness	Dementia including Alzheimer's disease	Motor neurone disease	Surgical treatment
Brain injury due to trauma, anoxia or hypoxia	Encephalitis	Multiple sclerosis	Additional payments covered with Critical Illness Cover - 25% up to £25,000
Cancer - excludes less advance cases	Heart attack	Parkinson's disease	Carcinoma in situ of the breast
Cardiac arrest	Heart valve replacement or repair	Pulmonary hypertension	Low grade prostate cancer
	Kidney failure	Respiratory failure	
		Specified heart surgery	
		Spinal stroke	

Children's Critical Illness Cover***

Included as part of our Critical Illness Cover. Please refer to the policy booklet for full details of what is and isn't covered.

- Pays 50% of cover amount up to a maximum of £25,000
- Covers children from 30 days old until their 22nd birthday
- Child Funeral Benefit of £5,000
- Child 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

	CIC Integrated (with Life Insurance)	Independent CIC
31 full payment conditions	✓	✓
2 additional payments that pay 25% of cover amount up to £25k	✓	✓
Critical Illness Cover (Level)	✓	✓
Increasing Critical Illness Cover	✓	✓
Children's Critical Illness Cover	✓	✓
Terminal Illness Cover**	✓	✗
Total & Permanent Disability	✓	✗
Waiver of Premium**	✓	✗
Critical Illness Extra*	✓	✗
Children's Critical Illness Extra	✓	✗
Integrated life cover	✓	✗
Additional benefits - Subject to eligibility		
Accidental Death Benefit**	✓	✗
Changing Your Policy	✓	✓
Other changes to the plan	✓	✓
Joint Life Policy Separation	✓	✓
Included at no additional cost		
Legal & General Wellbeing Support (provided by RedArc Assured Limited)	✓	✓

*Life insurance with Critical Illness Extra also available

**This is included in the Life insurance element of CIC Integrated

Wellbeing Support****

This service gives access to support from experienced registered nurses, from the day the policy starts. Wellbeing Support is provided by RedArc Assured Limited, who can help and support clients and their immediate family through one-to-one telephone calls. Dedicated nurses can help with:

- Practical and emotional support for chronic or serious illness, and poor mental health
- Lifestyle advice and guidance for illness or injury recovery
- Organise additional services such as second medical opinion, specialist therapies and carer support, if required as part of their personal plan

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

****Wellbeing Support is provided by RedArc Assured Limited.

Immediate family is defined as the policy holder, their partner, and children living in the same household.