

Critical Illness Cover

When illness happens, life doesn't stop



A difficult time made a little easier

Diagnosis of a critical illness can be a stressful time as the demands of daily life still go on. But with the reassurance of Critical Illness Cover, your clients can take time to focus on what's really important. That could include spending time recuperating, having treatment, or being around family.

The financial support provided by the pay-out can help take away money worries from an already difficult situation, avoid the need to rush back to work before feeling ready, or make adjustments to the house for the future. What's more, it means they may not need to use any savings they have and could even help pay for a restorative break.

Why clients may think its not important

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

“The insurer won't pay out”

We paid out c.97% of total claims in 2021 to 16,890 people.

“It won't happen to me”

In the UK, 1 in 2 people will be diagnosed with cancer in their lifetime – the top cause for our CIC claims in 2021.

“It doesn't pay out much”

The average customer pay out for CIC in 2021 was £72,473.

“What if my circumstances change?”

Our Critical Illness Cover provides the flexibility for the cover to be increased up to three times in total for certain specified events, without the need for further medical evidence. Eligibility criteria and restrictions apply.

Not all types of cancer are covered under critical illness cover plans.

Sources: Cancer Research UK 2021, Legal & General Claims statistics 2021

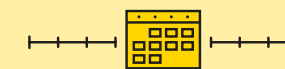
Unexpected illness can occur at any age or time

Many people think they'll never be affected by a critical illness. However, as the figures below show, critical illness cover is important for all ages, from adult policyholders through to their children.



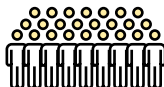




112 days

Shortest policy term paid out in 2021



25 years

Longest policy term paid out in 2021

	Critical Illness Cover	Children's Critical Illness Cover
	Over 2,800 People helped	Over 100 People helped
	24 years Minimum age of claimant	Under 1 year Minimum age of claimant
	68 years Maximum age of claimant	21 years Maximum age of claimant
	£72,473 Average customer payout	£18,987 Average customer payout
	Top 3 conditions 65.8% Cancer 13.4% Heart related 7.7% Stroke	Top 3 conditions 54.2% Cancer 11.1% Benign Brain Tumour 6.9% Stroke

Legal & General Claims statistics 2021

Tailor made protection, for every road

Because a critical illness could happen to any one of us, we've made sure our Critical Illness Cover can be tailored to each individual. Whatever your client's finances, whether they're single or have a family – we have cover to suit

different budgets and needs, so they can choose the option that's suitable for them. Everyone's illness is different, and with our tailor-made, adjustable approach, every plan can look different too.

What our product offers:



Critical Illness Cover

Provides a comprehensive level of cover at an affordable price.



Children's Critical Illness Cover

Included as standard as part of Critical Illness Cover. The protection is valid for up to 2 children, up until their 22nd birthday.

Emotional and practical support when you need it most



Wellbeing Support

We've partnered with RedArc Assured Ltd to give your client – and their immediate family – access to experienced registered nurses. Help is available throughout their policy length including 6 months following a claim, at no extra charge. They don't need to make a claim first and receiving help from RedArc will not

affect their protection policy in any way. They'll be assigned the same nurse the whole time, who will telephone them as often as they need and there's no limit on the number or length of calls. Wellbeing Support is available for as long as they need.

Access available from day 1:

Included as standard

What our plans include

Key: ✓ Included ✗ Not Included	Life insurance with integrated CIC	Independent Critical Illness Cover
Life Cover	✓	✗
Conditions Covered	31 full payment conditions	31 full payment conditions
Additional Payments	2 additional payments that pay 25% of cover amount up to 25k	2 additional payments that pay 25% of cover amount up to 25k
Level Cover	✓	✓
Increasing Cover	✓	✓
Decreasing Cover	✓	✗
Children's Critical Illness Cover	✓	✓
Terminal Illness Cover	✓	✗
Total and Permanent Disability	✓	✗
Waiver of Premium	✓ Can be included for an additional cost	✗
Critical Illness Extra*	✓	✗
Children's Critical Illness Extra*	✓	✗
Accidental Death Benefit	✓ Additional benefit – subject to eligibility	✗
Accident Hospitalisation Benefit	✓ Additional benefit – subject to eligibility	✓ Additional benefit – subject to eligibility
Changing Your Policy	✓ Additional benefit – subject to eligibility	✓ Additional benefit – subject to eligibility
Other changes	Flexibility to make changes to the policy. Additional underwriting may be required.	Flexibility to make changes to the policy. Additional underwriting may be required.
Joint Life Policy Separation	✓	✓
Wellbeing Support**	✓ Included at no extra cost	✓ Included at no extra cost

*Can choose extra protection by taking out life insurance with Critical Illness Extra which covers more conditions or, by adding Children's Critical Illness Extra for an additional cost.

**Provided by RedArc Assured Limited.

For more information, please visit
legalandgeneral.com/independentcic

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