

Critical Illness Cover & Critical Illness **Extra**

Adviser Briefing Pack, April 2018

For Adviser use only



Welcome



“We are proud to announce the launch of a new Critical Illness option, which is only available via our Intermediary partners, giving advisers more choice than ever when it comes to your customers protection needs.

Intermediaries are critical to us. We’ve listened carefully to you and thoughtfully delivered a market leading choice of Critical Illness allowing advisers to strike an optimum balance between cover and price for every customer, all from a trusted brand who delivers our claims promise when your customers need us most.”

*Craig Brown, Director, Intermediary
Legal & General Insurance*

Overview

Legal & General Critical Illness Cover offers a range of benefits designed specifically for those customers, who want some assurance when it matters most.

We recognise that not all customers have the same need for critical illness cover. That's why we have created additional critical Illness options to further enhance our product offering.

There are now two choices on our Critical Illness offering;

- **Critical Illness Cover (CIC)**
- **Critical Illness Extra (CIx)**

For an additional cost, we also offer;

- **Children's Critical Illness Extra (CCIx)**
- **Legal & General GP24***



*Legal & General GP24 Service, provided by Healix Health Services and Medical Solutions UK Ltd

Critical Illness Cover



41 conditions in total, this includes;

- 36 listed critical illnesses that pay 100% payment
- 2 additional payments that pay 25% of cover up to £25k
- Terminal Illness cover that pays 100% of cover
- Children's Critical Illness Cover that pays 50% of cover up to £25k*
- Surgical treatment that will make an advanced payment if the life covered is placed on an NHS waiting list for a specified condition.

Full definitions for these illnesses are provided in our Guide to Critical Illness Covered and the Policy Booklet.

*We'll pay out one claim per relevant child under the policy. Once two claims in total have been made, children's cover will end.
Relevant child - Relevant child – a natural child, legally adopted child.



Critical Illness Cover



Children's Critical Illness Cover

At no extra cost, our comprehensive children's cover includes;

- Children's Accident Hospitalisation Benefit
- Family Accommodation Benefit & Childcare Benefit
- 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

Legal & General Nurse Support Services*

Six additional support services come as standard, this includes;

- Serious illness, disability and bereavement support
- Second medical opinion
- Mental health support
- Carer support
- Help at home
- Eldercare

Full definitions for these illnesses are provided in our Guide to Critical Illness Cover and the Policy Booklet.

*Legal & General Nurse Support Services is a service provided by RedArc Assured Limited

Critical Illness **Extra**



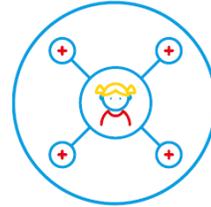
Available as an additional option on our Critical Illness Cover, this includes:

- A further 17 critical illnesses, 37 additional payments, making a total of 95 conditions
- 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.

*Legal & General Nurse Support Services is a service provided by RedArc Assured Limited

Children's Critical Illness **Extra**



We offer enhanced cover your client can add for an additional cost;

- Cover for the relevant child from birth
- Cover for an unlimited number of relevant children
- 12 additional illnesses covered
- Children's Terminal Illness Cover

Relevant child - Relevant child – a natural child, legally adopted child.

Legal & General GP24



This benefit is a paid for additional offering that will cost **£3.25* per month** and includes;

- **General Practitioner Services:**

- Access to the General Practitioner services any day of the year and from anywhere in the world.

- **Private Consultation Concierge Service:**

- Locate private consultants, specialists and hospital facilities by speaking to a member of the concierge team or via a mobile app.

To find out more and to access a range of resources, visit
legalandgeneral.com/cicresourcecentre