



Practical Protection Podcast - S7 Ep2 Comparing Critical Illness Cover (35 mins CPD)

Hi everyone. I hope you enjoyed the previous episode of the Practical Protection Podcast? We had a slightly different episode. Roy and I were joined by Setul Mehta, who stepped in as guest host whilst Roy and I were quizzed on all things protection insurance.

This time, I'm joined by Paul Roberts from CIEXpert to talk all about critical illness cover and how it has changed over the years.

As time has gone on, the protection insurance options available have changed massively, including critical illness cover. Insurers are in more competition than ever with other insurers, to offer the best policy on the market.

Insurers now appear to cover a wide range of conditions, which sounds great, but it's so important to understand that this doesn't necessarily mean that it's the best policy to have. Taking a look at terms and conditions of the policy is a must, as this will explain exactly what the claim definitions are.

As things are constantly changing, many people choose to cancel an existing policy to replace it with a new one. It could be that the new policy appears to be much better, but there are risks involved with doing this.

One other very important thing that we discuss is survivability clauses. If a person dies within a certain time frame of being diagnosed with a medical condition, the policy won't pay out for a claim.

Listen to the episode here: <https://practical-.co.uk/comparing-critical-illness-cover/>

The next episode will be an inbetweenysode, focusing on recent updates to HIV underwriting.

If you want to know more about how to arrange protection insurance, take a look at my new Protection Insurance in Practice course [here](#).

Don't forget to claim your CPD certificate once you have listened to this episode: <https://practical-protection.co.uk/claim-your-cpd/>

Our certificates are accredited by CPD UK, through our sponsor [Octo Members](#).

Please don't worry if your work systems are not keen on the CPD form (it's a google form). Contact me on social media or through the website and I will be able to issue the certificate directly to you.

If you want to know more about my protection training course (13 hours CPD) and protection competency exam (1 hour CPD), please feel free to get in touch.

Kathryn Knowles, Managing Director, Cura Financial Services Ltd