

Marketing communication for adviser use

Children's Critical Illness Cover

It feels good knowing kids can be covered too.

Children's Critical Illness Cover is available to add to new Protect and Breathing Space policies.



**BRITISH
FRIENDLY**

It feels good to be covered

A critical illness diagnosis in a child is devastating, and the only thing your client should be worrying about during this time is caring for their family.

Unfortunately, such diagnoses can have a huge financial impact on families. According to a [Rainbow Trust](#) survey, the rising cost of living has meant that 62.5% of families caring for seriously ill children found less money available for the essentials like food, whilst 61% saw their finances affected by the rising cost of travelling to hospital appointments.* No-one wants to think about additional costs at such a difficult time, but it's important to ask, can your client afford not to?

Our **Children's Critical Illness Cover** is one of our optional benefits, meaning it can be added to your client's Income Protection policy for an additional cost. It's flexible too, and they can choose from £1,000 to £25,000 worth of cover to suit their needs. It pays a cash lump sum in the event of their child being diagnosed with one of 78 critical illness conditions. This means your client can worry less about the costs and focus on the things that really matter.

“ It feels good knowing **kids** can be covered too ”

1 Who does it cover?

Children's Critical Illness Cover covers your client's current and/or future children from birth up to aged 18, or 23 if they're full-time education. It lasts until their youngest child reaches the upper age limit. Once this happens, they just need to get in touch with our team and we'll take it from there.

They can remove this cover completely if they'd like, but it can't be added back on once removed.

2 Can cover be added at a later date?

Yes, our Children's Critical Illness Cover is flexible, and it fits around growing families. You can add it when your client applies for their policy, during pregnancy, or within 6 months of: the birth of a child, the adoption of a child, becoming a step-parent, or becoming a legal guardian or being granted parental responsibility for a child. It also offers a great opportunity to get back in touch with these clients at a later date, to check that everything still fits their needs.

Key Features

18

The age every child is covered up to

58

Full payout conditions

20

Additional payout conditions

£25,000

Maximum cover amount

8

Child-specific conditions

Cerebral palsy, Cystic fibrosis, Down's syndrome, Edwards' syndrome, Hydrocephalus, Muscular dystrophy, Patau syndrome, Spina bifida

3

Is this cover right for my client?

Did you know that 34% of UK adults have less than £1,000 in savings ([Money UK, 2023](#)), and 16% have no savings at all? ([Finder UK, 2023](#)).

Children's Critical Illness Cover provides a safety net should the worst happen, so your client can spend any savings they do have on making the most out of the time with their family.

Thanks to its flexibility your client can rest assured that they'll only ever pay for the cover they need if they need it. By letting your client choose the amount of cover they need, they'll benefit from the extra financial security but keep their premiums at an amount that is comfortable to them. Plus, if circumstances change, we can remove any optional benefits at your client's request so they can lower their premiums and keep their Income Protection policy intact.



Conditions covered under Children's Critical Illness Cover

We cover 78 conditions, which includes 58 full payment conditions and 20 additional payment conditions. These also include congenital conditions, and 8 child-specific conditions, all with no survival period. We've included a full list below. Please note this cover won't cover any pre-existing conditions. For more information, and full Terms and Conditions, please refer to your client's policy Terms and Conditions and Policy Summary.

Full payment conditions

If your client's child is diagnosed with one of the following illnesses or conditions, we'll pay 100% of the amount of cover they choose. They can receive one full payment per child. Once a full payment has been claimed that child will no longer be covered by the policy.

- A**
 - Aorta graft surgery (for disease or trauma)
 - Aplastic anaemia (with permanent bone marrow failure)
- B**
 - Bacterial meningitis (resulting in permanent symptoms)
 - Benign brain tumour (resulting in permanent symptoms or undergoing defined treatment)
 - Benign spinal cord tumour (resulting in permanent symptoms)
 - Blindness (permanent and irreversible)
- C**
 - Cancer (excluding less advanced cases)
 - Cardiac arrest (with insertion of a defibrillator)
 - Cardiomyopathy (of a specified severity)
 - Cauda equina syndrome (resulting in permanent symptoms)
 - Cerebral Palsy
 - Chronic severe rheumatoid arthritis (resulting in permanent symptoms)
 - Coma (requiring life support system)
 - Coronary artery bypass grafts (undergoing surgery)
 - Creutzfeldt-Jakob disease
 - Crohn's disease (with one surgical intestinal resection)
 - Cystic fibrosis
- D**
 - Deafness (permanent and irreversible)
 - Dementia including Alzheimer's disease of specified severity
 - Down's syndrome
 - Drug resistant epilepsy (requiring specified surgery)
- E**
 - Edwards' syndrome
 - Encephalitis (resulting in permanent symptoms)
- H**
 - Heart attack (of specified severity)
 - Heart failure (resulting in permanent symptoms)
 - Heart valve replacement or repair
 - Hydrocephalus (treated with the insertion of a shunt)
- I**
 - Idiopathic pulmonary hypertension (of specified severity)
 - Intensive care benefit (requiring mechanical ventilation for 7 consecutive days)
 - Interstitial lung disease (permanent and irreversible)
- K**
 - Kidney failure (requiring permanent dialysis)

Full payment conditions (continued)

L

- Liver failure (end stage)
- Loss of hand or foot (permanent physical severance)
- Loss of speech (total, permanent and irreversible)

M

- Major organ transplant (from another person)
- Motor Neurone Disease and specified diseases (resulting in permanent symptoms)
- Multiple Sclerosis (previous or current clinical impairment)
- Muscular Dystrophy

N

- Neuromyelitis Optica/Devic's disease (previous or current clinical impairment)

O

- Open heart or structural heart surgery (with thoracotomy)

P

- Paralysis of limb (total and irreversible)
- Parkinson's disease (with permanent clinical impairment)
- Parkinson-plus syndromes (with permanent clinical impairment)
- Patau Syndrome
- Peripheral vascular disease (resulting in surgery)
- Pneumectomy (undergoing surgery)
- Pulmonary artery surgery (with surgery)

R

- Respiratory failure (advance stage)

S

- Spina Bifida
- Spinal stroke (resulting in permanent symptoms)
- Stroke (of specified severity)
- Surgery cover (inclusion on a UK waiting list for specified surgeries)
- Surgical removal of an eyeball (injury or disease)
- Systemic lupus erythematosus (of specified severity)

T

- Third degree burns (10% surface of the body or 20% of the face's surface area)
- Total colectomy (treated with permanent ileostomy)
- Traumatic brain injury (resulting in neurological symptoms)

U

- Ulcerative Colitis (with operation to remove the entire large bowel)

Additional payment conditions

If your client's child is diagnosed with one of the following illnesses or conditions, we'll pay 50% of the amount of cover they choose. We'll make a maximum of one additional payment for each child, as long as a full payment claim hasn't already been paid. Your client's chosen cover amount will remain in place should a claim be made on one of the full payment conditions.

We'll only pay a full payment if they make a claim for both a full payment and additional payment condition, and cover for that child would then come to an end.

- A**
 - Angioplasty (corrective procedure required)
- B**
 - Brain abscess (with surgery)
- C**
 - Carcinoma in situ (specified types requiring surgery to remove the tumour)
 - Carcinoma in situ of the breast (requiring surgery to remove the tumour)
 - Carotid artery stenosis (50% stenosis)
 - Central retinal artery or vein occlusion (permanent visual impairment)
 - Cerebral aneurysm (surgery or radiotherapy required)
 - Cerebral arteriovenous malformation (surgery or radiation required)
- E**
 - Endovascular procedure (50% stenosis)
- L**
 - Low-grade prostate cancer (of specified severity)
- O**
 - Ovarian tumour of borderline malignancy/ low malignant potential (surgical removal of ovary)
- P**
 - Pituitary tumour (surgery or radiotherapy required)
- S**
 - Serious Accident Cover (hospitalisation for 28 consecutive days or more)
 - Significant visual impairment (permanent and irreversible)
 - Spinal aneurysm (requiring treatment)
 - Spinal arteriovenous malformation (requiring treatment)
 - Syringomyelia or Syringobulbia (surgery required)
- T**
 - Testicular cancer of low grade (requiring surgery to remove at least one testicle)
 - Third degree burns (5% of the body surface)
 - Type 1 insulin-dependent diabetes mellitus (requiring permanent insulin usage)



Children's Critical Illness Cover is an optional benefit to your client's Income Protection policy and is not included as standard, nor can it be taken as a standalone product.

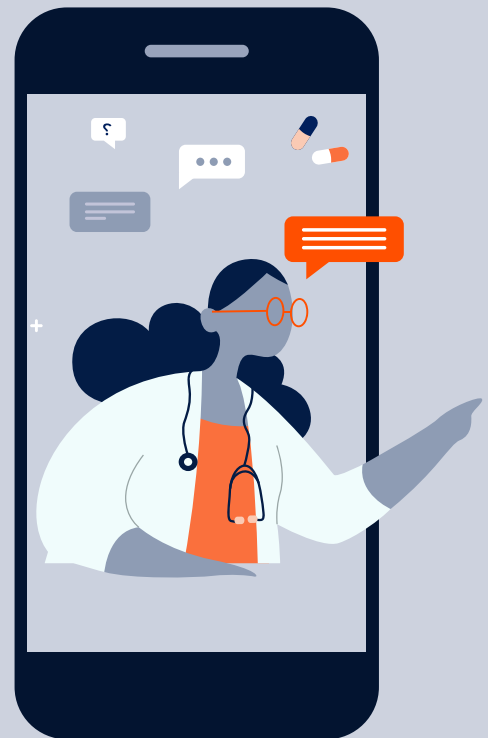
For full details, please refer to your client's policy Terms and Conditions and Policy Summary.

Fast access to additional benefits

Did you know all British Friendly members get access to our discretionary Mutual Benefits programme, at no extra cost?

It's our way of saying thank you for being a member.

Mutual Benefits lets your client access a range of health and wellbeing services through our handy smartphone app, so they can jump long NHS queues and get help fast. Plus, some of these services can be shared with their partner or spouse, and their children too. For more information on what's included, click [here](#).



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