



## **Enhanced cover to support every stage of life**

The world is constantly changing, and so are the financial and personal challenges customers face. That's why we've taken a fresh look at our protection offering, enhancing key elements to ensure customers have the right level of support at every stage of life.

With enhanced critical illness cover, flexible increasing cover, extended quote validity period and improved income protection outcomes at claims, if criteria met. We are committed to providing financial security when it matters most.

### **Cover that keeps up with life's changes**

Life's unexpected turns can be overwhelming, and we know the changing needs and challenges of your clients. Over half of UK adults have no protection in place<sup>1</sup>, despite nearly 1 in 2 people will be diagnosed with some form of cancer during their lifetime<sup>2</sup>. With the cost of living continuing to rise, inflation impacting household budgets, and unexpected health issues can place significant financial strain on families.

With these changes, we are addressing these realities head-on:

- Extended quotability periods to 120 days, giving your clients extra breathing space for important applications.
- Added flexibility and more control giving the option to decline increasing cover (indexation) up to three years in a row.
- Improved income protection outcomes at claims, if criteria met.
- Enhanced our cover by increasing additional payments for both Critical Illness Extra and Children's Critical Illness Extra.
- We've also added four new conditions to Children's Critical Illness Extra too.

### **We're here for life**

Protection is about more than just policies - it's about giving customers confidence in their financial future.

These changes reflect our commitment to evolving with their needs, providing cover truly supports them throughout life's twists and turns. And with our range of three added-value services included at no extra cost. We're here for your clients, their family, for every generation, at every stage of life.

When life throws challenges, you know our cover will always keep up with life's changes.

CTA: See what's changed >

Sources: <sup>1</sup>Mintel Income Protection Report 2025; <sup>2</sup>NHS; <https://www.nhs.uk/conditions/cancer/>

<sup>2</sup>NHS; <https://www.nhs.uk/conditions/cancer/>