



CRITICAL ILLNESS COVER

IF LIFE WERE TO CHANGE overnight due to a critical illness, and you had to stop working to focus on your health, have you thought about what financial support you have in place? In 2013, we paid out £153 million in critical illness claims to 2,500 people who were in that position. So you can trust us to be there when it matters most. It's just another reason why our customers tell us we're easy to deal with.

**EVERY
DAY
MATTERS.®**



**Legal &
General**

▶ WHAT IS A CRITICAL ILLNESS?

You've probably heard the term, but what is a critical illness?


Broadly speaking, a critical illness is a state of severe ill health, which is very likely to affect a person's lifestyle. Illnesses such as cancer, strokes or multiple sclerosis (MS) are amongst the more commonly known critical illnesses.

Not all critical illnesses are covered under a critical illness policy, and limitations and exclusions apply. For example not all types of cancer are covered under our critical illness plans. For full details of what is and isn't covered please refer to the policy terms and conditions.

REASONS TO TAKE OUT CRITICAL ILLNESS COVER.

It helps to ask yourself a few tough but important questions:

- What financial support do you have in place if you had to stop work due to a critical illness? Now consider what would happen if you couldn't return to work?
- How would you cope if a partner or someone you depended on financially were diagnosed with a critical illness? How would they cope financially if it happened to you?
- Could your family continue with the lifestyle they're accustomed to without you? Who would pay the household bills and daily living expenses?



**“WHAT FINANCIAL SUPPORT
DO YOU HAVE IN PLACE IF YOU
WERE DIAGNOSED WITH A
CRITICAL ILLNESS?”**

▶ COULD IT HAPPEN TO ME?

THE FOLLOWING RELATES TO PEOPLE LIVING IN THE UK.

CANCER

BREAST CANCER

- In the UK, breast cancer is the second most common cause of death from cancer in women after lung cancer.
- Research showed that 85% of people diagnosed survived for at least 5 years.

TESTICULAR CANCER

- Testicular cancer is the most common cancer in men aged 25–49 in the UK.
- Research showed that 97% of people diagnosed survived for at least 5 years.

Survival Fact – Cancer survival rates have doubled in the last 40 years. Cancer Research UK 2013

“It just relieved that extra worry as we haven’t got much money in the bank and they didn’t have much money in the bank. We had to spend a bit of money around the house making it right for him, and do quite a lot of stuff making it comfortable where he was and that we could look after him in the way he needed to be in the last couple of months of his life.”

Testimonial from son-in-law of Legal & General customer.

HEART ATTACK

- There are around 103,000 heart attacks in the UK each year
- Men are two to three times more likely to have a heart attack than women.

Survival Fact – The number of fatal heart attacks in England has halved in the past 10 years. Department of Health 2013

“The time it takes to recover from a heart attack will depend on the amount of damage to the heart muscle. Some people are well enough to return to work after two weeks. Other people may take several months to recover.”

NHS Choices 2013

STROKE

- Every year around 150,000 people have a stroke (one every five minutes)
- One in four strokes occur in people under 65 (including children and babies)
- Largest cause of adult disability.

“The damage caused by a stroke can be widespread and long-lasting. Some people need to have a long period of rehabilitation before they can recover their former independence, while many will never fully recover.”

NHS Choices 2013

MULTIPLE SCLEROSIS (MS)

- MS is not a fatal condition
- Around 100,000 people currently live with the disease
- Most often diagnosed in people in their 20s and 30s
- Women are almost twice as likely to be affected by it as men.

“There are a variety of benefits for people with disabilities, care needs and those caring for other people. However, finding out about eligibility and getting appropriate help to make a claim is not always a straightforward process.”

Multiple Sclerosis Trust 2013

Age restrictions apply to our Critical Illness Cover Plans.

▶ MORE PEOPLE ARE SURVIVING CRITICAL ILLNESSES.

Advances in medical science, improved hospital care and the fact that people are generally leading healthier lifestyles means that the number of people surviving critical illnesses has increased significantly over recent years.

This also means that more and more people may need some form of financial support to help them during their treatment, recovery and in some cases, to help them live with their illness.

HOW CAN CRITICAL ILLNESS COVER HELP?

Our Critical Illness Cover plans pay out if you are diagnosed with one of our defined conditions or if you die and are eligible to claim, during the length of the plan.

You can find full definitions for these illnesses in our Guide to Critical Illness Cover and the Policy Terms and Conditions.

CRITICAL ILLNESS COVER FOR YOUR CHILDREN

If you have children, or hope one day to have them, they will be covered at no extra cost up to age 18, or 21 if they are in full time education. If they become critically ill with one of our defined conditions*, a payout could provide you with the financial support to help care for your child at home. This could help if you need to take time off work or modify your home to help with rehabilitation.

*excluding total and permanent disability



For further information on all the great benefits and options available in our Critical Illness Cover, please read our Key Features document.

CRITICAL ILLNESS COVER - WHY CHOOSE US?

THERE WHEN IT COUNTS.

With our award winning Critical Illness Cover you can be confident you'll be in good hands should you need to make a claim. We'll assign you a dedicated single point of contact throughout your claim, to help ensure your claim is managed with compassion. It's just one of the reasons why our customers tell us we're easy to do business with.

OUR TRACK RECORD IN 2013

Critical Illness Claims:

- Claims payout – **92.3%, £153 million**
- Total number of claims paid – **2,504**
- Average payout – **£59,514**
- Average age of claimants – **47 years old**

Terminal Illness Claims:

- Claims payout – **95.7%, £89 million**
- Total number of claims paid – **923**
- Average payout – **£98,367**
- Average age of claimants – **54 years old**

AWARD WINNING SERVICE

Best Protection Service –
Investment Life & Pensions
Moneyfacts Awards 2013

- Single point of contact
- Trained by The Samaritans
- 24 hour help and advice service



CUSTOMER TESTIMONIAL – CAROLINE AND BRIAN

Caroline and Brian have been married for many years and have a teenage son. When Brian was diagnosed with a permanent disabling injury to his back they claimed on their mortgage payment insurance. Our claims handler discovered that they also had a Critical Illness Cover policy. Whilst waiting for the claim to go through, we also began the process to see if we could pay out on the £30,000 Critical Illness Cover policy. We could, so we did. They were thrilled.



MORE INFORMATION?

For more information about our Critical Illness Cover please speak to your adviser.



Legal & General Partnership Services Limited

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Authorised and regulated by the Financial Conduct Authority.

Legal & General Assurance Society Limited

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