



Cover for life's twists and turns

No-one can be fully prepared for how a critical illness could change their lives. Our **critical illness offerings** could provide financial support when it's needed most.

Contents

4 **The need for critical illness cover**

6 **Our critical illness offerings**

9 **Critical Illness Cover**

10 **Critical Illness Extra**

13 **Why Legal & General**

14 **What's covered?**





The need for critical illness cover

The number of people surviving critical illnesses has increased significantly in recent years, due to advancements in medical science, improved hospital care and generally healthier lifestyles.

Whilst this is good news, it does mean that an increasing number of people are requiring financial support during their treatment and recovery, and to cope with their illness.

It's easy to assume or hope you would never be affected by a critical illness, but the reality is that it could happen to anyone – and when you least expect it.

These four conditions make up over 85% of our claims:



Heart related

2.3 million are currently living with coronary heart disease in the UK.

An average of **460 people** will lose their lives to cardiovascular disease every day.



Cancer*

1 in 2 UK people will be diagnosed with **cancer** in their lifetime.

The UK **cancer** population is set to grow from **2.5 million to four million** by 2030.



Stroke

Stroke is the **fourth biggest** killer in the UK.

Around 100,000 people suffer a stroke each year, that's around one stroke every five minutes.



Multiple Sclerosis

Multiple sclerosis is nearly **three times** more common in women than men.

MS is most often diagnosed in people in their 20s and 30s.





Our critical illness offerings

At Legal & General, we know that everybody's lives are different. This is why we offer a choice of cover to suit your budget and lifestyle.

Critical Illness Cover and Critical Illness Extra could pay out a cash sum if you're diagnosed with or undergo a medical procedure for one of the specified critical illness we cover during the length of the plan.

The lump sum could be used to help cover expenses and monthly outgoings while you recover.

Choose the cover that's right for you



Our critical illness products

Choose from either our simple, straightforward Critical Illness Cover or our Critical Illness Extra, for those who want a little more protection.



Critical Illness Cover

Provides quality protection for you and your family.

- 31 Full Payment Conditions
- 2 additional payments
- Terminal Illness Cover
- Surgical Treatment
- Optional Total and Permanent Disability
- Children's Critical Illness Cover at no extra cost
- Nurse Support Services* included as standard



Critical Illness Extra

Covers more illnesses and provides further financial protection.

- Includes all the features of our Critical Illness Cover
- 48 full payment conditions
- 28 additional payments
- Terminal Illness Cover
- Surgical Treatment
- Optional Total and Permanent Disability
- Children's Critical Illness Cover
- Nurse Support Services*

For those who want a little extra, you can add Children's Critical Illness Extra, and Legal & General GP24 to your Critical Illness Cover, or Critical Illness Extra.

Available at an additional cost.

Children's Critical Illness Extra

Children's Critical Illness Extra provides extra protection for your precious ones from the moment they're born.

- 76 conditions listed under Critical Illness Extra
- Children's Funeral Benefit
- Children's Accident Hospitalisation Benefit
- Family Accommodation Benefit
- Childcare Benefit

Legal & General GP24**

Access to a GP just got easier. Remove the frustration of long waiting times to see a GP with this 24/7 service.

- Access anytime, anywhere via Skype or the App
- Support for you and your immediate family
- Unlimited consultation length

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

**Legal & General GP24 is available for £3.25 a month. This service is provided by Healix Health Services and Medical Solutions UK Ltd



Critical Illness Cover

Our simple, straightforward cover provides quality protection for you and your family.



- 31 full payment conditions
- 2 additional payments with a payout of up to a maximum of £25,000 (or 25% of the sum assured, whichever is lower)
- Terminal Illness Cover
- Surgical treatment (an advanced payment) if the life covered is placed on an NHS waiting list for a specified condition
- Children's Critical Illness Cover included as standard
- Nurse Support Services included as standard

Children's Critical Illness Cover



- Pays 50% of cover up to a maximum of £25,000
- Covers children from 30 days old until their 22nd birthday
- Children's Funeral Benefit of £5,000
- Children's Accident Hospitalisation Benefit of £5,000
- Family Accommodation Benefit. Up to £100 per night and £1,000 in total
- Childcare Benefit up to £1,000

Nurse Support Services



- **Mental health support** - Long-term mental health support. Such as face-to-face counselling or therapy sessions
- **Second Medical Opinion** - A personal nurse adviser can arrange a face-to-face second medical opinion with a UK-based consultant
- **Serious illness, disability or bereavement support** - Offers explanations around treatments and coping mechanisms
- **Carer support** - This service provides emotional and practical support specifically for carers
- **Help at Home** - A dedicated nurse adviser can provide long-term advice and support over the phone during the recovery phase
- **Eldercare** - Support and advice on how best to keep an elderly relative safe

Critical Illness Extra

Covers more illnesses, for those who want a little more protection.



- All the features included as part of our Critical Illness Cover, including Children's Critical Illness Cover and Nurse Support Services
- 48 full payment conditions
- 28 additional payments with a payout of up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower)
- Surgical treatment (an advanced payment) if the life covered is placed on an NHS waiting list for a specified condition

Choose to add any of the following benefits to your Critical Illness Cover and Critical Illness Extra for added peace of mind that you've helped to protect those that matter most.



Children's Critical Illness Extra

- 76 conditions covered under Critical Illness Cover and Critical Illness Extra
- A further 8 specific child critical illness conditions
- A payout of up to a maximum of £30,000 (or 50% of the sum assured, whichever is lower)
- Cover for your child from birth
- Cover for an unlimited number of relevant children*
- Children's Terminal Illness Cover of £10,000



Legal & General GP24**

Available for an additional cost of **just £3.25 per month** on our Life Insurance with Critical Illness Cover and Critical Illness Extra

- Access to a GP 24/7, 365 days a year via Skype or the App
- Unlimited consultation length
- 24/7 Customer service
- Specifically selected NHS GP's
- You'll always speak to a person





Why Legal & General?

We're there for you when it counts, so you can be confident that you're in good hands if you ever need to make a claim.

We will assign a dedicated single point of contact throughout the process of claiming, to ensure it's managed professionally and compassionately.

In 2018, we paid out **£197 million** in critical illness claims to more than **3,041** people who found themselves in this unfortunate position – so you can rely on us when it matters most.

Here's how many people we helped with Critical Illness Claims in 2018

Critical Illness Cover



Over
3,000
people
helped



£63,477
average
customer
payout

Top 3 conditions



65% Cancer
13% Heart Related
6% Stroke
16% Other

Children's Critical Illness



Over
100
people
helped



£17,838
average
customer
payout

Top 3 conditions



59% Cancer
11% Benign Brain
Tumour
7% Child Funeral
Benefit
23% Other

What's covered?

Full definitions can be found in the Guide to Critical Illnesses Covered and Policy Booklet to make sure that you understand exactly what is covered.

Critical Illness Cover

Full payments covered with Critical Illness Cover

Aorta graft surgery – requiring surgical replacement

Apastic anemia – categorised as very severe

Bacterial meningitis – resulting in permanent symptoms

Benign brain tumour – resulting in either specified treatment or permanent symptoms

Blindness – permanent and irreversible

Brain injury due to trauma, anoxia or hypoxia – resulting in permanent symptoms

Cancer – excluding less advanced cases

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity or resulting in specified treatment

Coma – of specified severity

Creutzfeldt-Jakob Disease (CJD)

Deafness – permanent and irreversible

Dementia including Alzheimer's disease – resulting in permanent symptoms

Encephalitis – resulting in permanent symptoms

Heart attack – of specified severity

Heart valve replacement or repair – with surgery

Kidney failure – requiring permanent dialysis

Liver failure – of advanced stage

Loss of use of hand or foot

Loss of speech – total, permanent and irreversible

Major organ transplant

Motor neurone disease – resulting in permanent symptoms

Multiple sclerosis – where there have been symptoms

Parkinson's disease – resulting in permanent symptoms

Pulmonary hypertension – of specified severity

Respiratory failure – of advanced stage

Specified heart surgery

Spinal stroke – resulting in symptoms lasting at least 24 hours

Stroke – resulting in symptoms lasting at least 24 hours

Systemic Lupus Erythematosus – with severe complications

Third-degree burns – covering 20% of the surface area of the body or 20% of the face or head

Surgical treatment

Advanced payment, if the life covered is placed on an NHS waiting list for a specified condition

Terminal Illness

Provides cover if before the end of the policy you are diagnosed as being terminally ill, and in the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.

Additional payments covered with Critical Illness Cover - 25% or £25,000

Carcinoma in situ of the breast

Low grade prostate cancer

Optional cover for an additional cost from outset

Total and Permanent Disability – of specified severity

Critical Illness Extra

Full payments covered with Critical Illness Extra

Benign spinal cord tumour – resulting in either specified treatment or permanent symptoms

Cauda equina syndrome – resulting in permanent symptoms

Heart failure – of specified severity

Intensive care – require mechanical ventilation for 7 days

Interstitial lung disease – of specified severity

Myasthenia gravis – with specified symptoms

Necrotising fasciitis

Neuromyelitis optica (formerly Devic's disease) - where there have been symptoms

Parkinson's plus syndromes – resulting in permanent symptoms

Peripheral vascular disease – requiring bypass surgery

Primary sclerosing cholangitis

Pulmonary artery surgery – requiring surgical treatment

Removal of an entire lung – due to injury or disease

Removal of an eyeball – due to injury or disease

Severe Crohn's disease – treated with two surgical intestinal resections or removal of entire bowel

Syringomyelia or syringobulbia – treated with surgery

Ulcerative colitis – resulting in removal of the entire large bowel

Surgical treatment

Advanced payment if the life covered is placed on an NHS waiting list for a specified condition

Additional payments covered with Critical Illness Extra - 50% or £30,000

Aortic aneurysm – with endovascular repair

Aplastic anaemia – categorised as severe

Brain abscesses drained via craniotomy

Carotid artery stenosis – of specified severity resulting in surgery

Central retinal artery or vein occlusion – resulting in permanent symptoms

Cerebral or spinal aneurysm – with specified treatment

Cerebral or spinal arteriovenous malformation – with specified treatment

Coronary angioplasty

Crohn's disease – treated with one surgical intestinal resection

Desmoid type fibromatosis – with specified treatment

Diabetes mellitus type 1 – requiring specific treatment

Drug resistant epilepsy - requiring specified surgery

Guillain-Barre syndrome – with persisting clinical symptoms

Less advanced cancers – of named sites and specified severity:

- Carcinoma in situ of the breast
- Cervix
- Larynx
- Low-grade prostate cancer
- Ovary
- Renal pelvis
- Urinary bladder
- Uterus

Non-invasive gastro intestinal stromal tumour

Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery

Pituitary gland tumour – with specified treatment or resulting in permanent symptoms

Removal of one or more lobe(s) of a lung – due to injury or disease

Removal of urinary bladder – due to injury or disease

Significant visual loss – permanent and irreversible

Third-degree burns – covering 10% of the surface area of the body or 10% of the face or head

For more information about the benefits and limitations of our critical illness offering, please speak to your adviser.

Legal & General Assurance Society Limited

Registered in England and Wales Number 166055

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registered office: One Coleman Street, London EC2R 5AA

Information correct as of July 2019.

1072177 W13802 07/19

