

NEW 5 STAR QUALITY COVER. TAILOR-MADE SALES OPPORTUNITY.

Our new, improved Critical Illness Cover is 5 Star Rated by Defaqto, a leading UK independent financial research company, which places it among the best in the market. Plus, it's available online now through OLP Connect at the same competitive price. Good news for your clients, great business for you.

defaqto

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CRITICAL ILLNESS COVER

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WHAT'S NEW? NEW 5 STAR QUALITY COVER. NO EXTRA COST.

FOUR NEW ILLNESSES TAKES THE TOTAL TO 39 DEFINITIONS COVERED

Mastectomy for ductal carcinoma in situ – requiring total removal of the breast

If your client undergoes a mastectomy operation, we will pay up to 25% of the sum assured, or £25,000, whichever is lower. This additional cover will not reduce your client's original sum assured. The policy will continue as normal.

Open heart surgery – with median sternotomy

We have added open heart surgery to our list of critical illnesses to cover your client should they need open heart surgery to correct any structural abnormality of the heart. In the event of a valid claim, we will pay 100% of the sum assured.

Removal of an eyeball – due to injury or disease

We cover your client if as a result of injury or disease they lose an eye. **We are the only provider to offer this** as a 100% pay out of the sum assured.*

Multiple system atrophy – resulting in permanent symptoms

Multiple System Atrophy can have a serious effect on the sufferer's everyday quality of life, which is why we've added it to our definition list. **We are the only provider to offer this** as a 100% pay out of the sum assured.*

11 ABI + ILLNESS DEFINITIONS**. MORE THAN ANY OTHER PROVIDER

Heart attack – of specified severity

Heart attacks affect different people in different ways, and can show different initial symptoms. Our definition doesn't include 'typical clinical symptoms' (such as chest pain).

Coma – resulting in permanent symptoms

Our Coma definition has always been ABI+ because it doesn't have a set length of time a life support system is used. We've now improved the definition even further by removing the need for the use of life support systems altogether.

HIV Infection – caught from a blood transfusion, physical assault or accident at work

Our HIV definition covers accidents at work in any occupation, with an established HIV reporting procedure not just in the medical or emergency service sectors. We've now improved the definition further by covering infections caught in most developed countries.

Parkinson's disease – resulting in permanent symptoms

We now cover Parkinson's disease secondary to drug abuse, making the definition ABI+. **No other provider has an ABI+ definition for Parkinson's disease.***

Aorta graft surgery – requiring surgical replacement

Our definition has always been ABI+ because it includes aorta graft surgery following a traumatic injury to the aorta.

Coronary artery by-pass grafts – with surgical thoracotomy

We've widened the definition to recognise that less invasive surgical methods are now used as alternatives to surgically dividing the breastbone in order to correct coronary arteries with by-pass grafts.

Heart valve replacement or repair – with surgical thoracotomy

We've widened the definition to recognise that less invasive surgical methods are now used as alternatives to surgically dividing the breastbone in order to replace or repair heart valves.

Benign brain tumour – resulting in either surgical removal or permanent symptoms

Our Benign brain tumour definition has been extended to ensure that clients undergoing surgical removal can claim, whether permanent neurological symptoms persist or not.

Paralysis of a limb – total and irreversible

Now covers paralysis of one limb.

Loss of a hand or foot – permanent physical severance

Now covers for loss of one hand or one foot.

Third degree burns – covering 20% of the surface area of the body or 50% of the face or head

We've extended our definition of third degree burns to cover 50% of the face or head which is in addition to 20% of the body's surface area, which we already cover.

The full list of critical illnesses covered and their definitions can be found in our Guide to Critical Illness Cover (W11353).

*Correct at time of publication.

**Where the ABI model definition described in the Statement of Best Practice for Critical Illness Cover 2006 has been improved upon.

ENHANCED FEATURES BUILT FOR YOUR CLIENT.

NEW IMPROVED CHILDREN'S COVER

- We've increased the maximum payout to 50% of the sum assured, 60 times the chosen monthly benefit (Family and Personal Income Plans only) or £25,000, whichever is lower.
- The survival period for children has been improved to 14 days.
- The minimum entry age has been reduced to 30 days.

IMPROVED GUARANTEED INSURABILITY OPTIONS (GIO)*

We've made four major GIO improvements that allow your clients to change their cover with no need for further medical underwriting:

- Maximum age to exercise a GIO is now 55.
- Maximum sum assured for each GIO event is now the lower of 50% sum assured or £150,000.
- The maximum your client can increase their cover for all GIO events is now £200,000 with a maximum of three GIO events during the life of their policy.
- We've introduced a new GIO event for salary increases due to a new job or promotion. Your client can increase their cover by the same percentage increase in their salary.

LIFESTYLE FLEXIBILITY

Clients can now apply for a change in the amount of cover, policy length and/or switch from a joint policy into a single one.

EXTENDED WAIVER OF PREMIUM*

There's now no age restriction for waiver of premium claims – Waiver can continue until the end of the term if your client fulfils the definition of incapacity.

MORE OPEN

We've removed all our general exclusions except for suicide in the first year of the policy, making our cover as transparent as possible.

INDEXATION*

We've listened to your feedback and changed our indexation pricing so there's no loading up front. When indexation is chosen, your client's cover and premiums are increased each year. Indexation is only available on the following Critical Illness products, FPIP+CIC and FPIP+CIC. For more information on the other products Indexation is available on please use the contact details below.

PREMIUM REDUCTION IS AVAILABLE FOR CANCER EXCLUSIONS

Your client can benefit from a reduction in the premiums paid if we apply an exclusion for all types of cancer on their Critical Illness Cover policy. This helps to ensure they only pay for the cover they need.

*Terms and conditions apply. Please see our key features document for more information on the policy benefits and limitations.

ANY QUESTIONS?

If you have any questions about our critical illness cover, please call 0845 273 0010 or email ifaprotection@landg.com



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