

# REASONS TO CHOOSE OUR 5 STAR QUALITY CRITICAL ILLNESS COVER.

Our new Critical Illness Cover is 5 Star Rated by Defaqto, a leading UK independent financial research company. It offers high quality cover with a long list of features at a great competitive price.

defaqto

2010



CRITICAL ILLNESS COVER



**SUPERIOR QUALITY COVER**

- Our critical illness cover is 5 Star Rated by Defaqto, a leading UK independent financial research company, **which means it has been recognised as one of the best in the market.**
- We cover 39 critical illnesses including the most commonly known critical illnesses such as:

Cancer* including mastectomy
Stroke
Heart attack
Parkinson's disease
Multiple sclerosis
Benign brain tumour

- 11 ABI+ illnesses – **11 of our illnesses exceed the Association of British Insurers (ABI) model definitions.** This is more than any other insurance provider and means we've increased the scope of cover we can provide for you.

\*Please note not all types of cancer are covered under critical illness policies.

**WE PAY MORE CRITICAL ILLNESS CLAIMS THAN ANYONE ELSE**

- We are committed to paying as many claims as possible. In 2009 we paid out £152 million in critical illness claims to our clients.
- We've paid £699 million in critical illness claims since 2003.

**YOUR CHILDREN ARE INCLUDED AUTOMATICALLY**

There's no extra paperwork to complete and we cover all of your children and any you have in the future for up to 50% of the sum assured, or 60 times the chosen monthly benefit (Family and Personal Income Plans only), or £25,000, whichever is lower. If your child is covered under more than one Legal & General policy then we'll pay a maximum of £50,000.

**LIFE COVER AUTOMATICALLY INCLUDED AT NO EXTRA COST**

Our policies include Life cover equal to the total value of your Critical Illness Cover (CIC only), so you know that even if you die, your family could be provided for.

**FLEXIBLE COVER**

Life isn't always simple and things can change so our cover offers the flexibility to adjust your level of cover, the length of your policy or switch a joint policy into a single one.

**INSTANT COVER**

Our accidental death benefit provides free Accidental Death cover for up to 90 days while we process your application. There is no additional cost and we cover you for the lower of £300,000 or the level of cover you've applied for.

**NO TIMESCALES**

- We don't put a time limit on when you can claim, so you can concentrate on your recovery without worrying about missing out.
- Unlike many of our competitors who require you to survive between 10 and 28 days after a critical illness diagnosis, in order to claim, we don't. This could be a crucial difference for example, if you had a heart attack and sadly died on the way to hospital because we would pay out. Terms and conditions apply.

**ADDED BENEFITS FOR HOUSEBUYERS**

- We automatically include free Life cover for up to 90 days between exchange and completion of a property sale when you buy our Critical Illness Cover as part of your mortgage protection. In Scotland the cover is between the conclusion of missives and date of entry.
- Plus, we also include assistance with unexpected hitches or domestic emergencies, on moving day and for the first three months from the date of the house move at no extra cost. This SmoothMove cover is provided in partnership with Inter Partner Assistance, part of one of the largest international emergency assistance groups.

**QUALITY CARE**

- We do everything we can to ensure making a claim is as simple as possible at what can be a difficult time.
- Your claim will be handled by a specially trained assessor who takes responsibility for your case from start to finish.
- Our medical advice helpline is available for you and your family 24 hours a day. This provides **access to details of specialists and hospital waiting lists**, self help groups, **trained counsellors** and social services.

**YOU'RE IN SAFE HANDS**

- We're the UK's number one critical illness provider\*\* based on new individual critical illness sales in 2009, and have been for the past five years.
- We have 173 years of experience in insurance and financial services.

\*\*Swiss Re Term & Health Watch 2010 Report.



[www.legalandgeneral.com](http://www.legalandgeneral.com)

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**Registered office:** One Coleman Street, London EC2R 5AA

We are members of the Association of British Insurers.

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**FIND OUT MORE**

Speak to your financial adviser today and find out more about our 5 star quality Critical Illness Cover. Terms and conditions apply.