

HELP PROTECT YOUR QUALITY OF LIFE WITH OUR 5 STAR COVER.

Our new, improved Critical Illness Cover is 5 Star Rated by Defaqto, a leading UK independent financial research company. It could pay a lump sum or monthly benefit, that you can spend on anything from medical care to help paying off your family's mortgage, if you are diagnosed with one of 39 critical illnesses.

defaqto

2010



CRITICAL ILLNESS COVER

WHY DO I NEED CRITICAL ILLNESS COVER?

IT PAYS TO HELP PROTECT YOUR QUALITY OF LIFE WITH QUALITY COVER

Critical illnesses are more common than a lot of people tend to believe and can affect anyone at any time. A number of critical illnesses are being diagnosed at a younger age. In fact in 2009 the average age of our critical illness claimants was just 44 years old.

WHAT WOULD HAPPEN IF YOU WERE DIAGNOSED WITH A CRITICAL ILLNESS?

State benefits and your employer

State benefits only offer a limited amount and whilst you might be entitled to sick pay from your employer, legally they only have to support you for the first 28 weeks. Plus whether or not you receive full pay is at their discretion.

How critical illness cover can help

With continuous medical advances, the chance of making a full recovery from a critical illness is improving all the time. Yet the impact of suffering from that illness can financially affect you and those around you in a number of ways.

Critical illness cover is designed to help you or your family manage financially during this difficult time.

Whether you live alone or support a family, by having our Critical Illness Cover, the money could be used to help you:

- pay off the mortgage;
- take the time needed for a long recovery;
- modify the house; or
- reduce the financial impact if you were unable to return to work.

Your children

We also protect your children automatically from 30 days old to age 18. This could be a lifeline and help you cover the cost of some extra help, private medical care or time off work during this traumatic time.

SOME FACTS TO CONSIDER

Parkinson's disease affects 10,000 new people in the UK each year, with 1 in 20 being under 40 years old at diagnosis.

Every year 150,000 people in the UK have a stroke, with a quarter occurring in people under age of 65.

Each year in the UK there are around 1,300 deaths from breast cancer in women under the age of 50*.

Multiple sclerosis (MS) is a condition of the **central nervous system** and is the most common disabling neurological disease among young adults and affects around 100,000 people in the UK. MS is most often diagnosed in people between the ages of 20 and 40, and women are almost twice as likely to develop it as men.

In the UK, around half (46%) of all testicular cancer cases occur in men under 35 years and over 90% occur in men under 55 years*.

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

HOW DOES OUR CRITICAL ILLNESS COVER WORK?

TAX FREE LUMP SUM OR MONTHLY BENEFIT AMOUNT – YOU DECIDE

Our Critical Illness Cover plans are designed to pay a tax free lump sum or monthly benefit amount depending on your preference when you take out the policy.

It covers you in the event of diagnosis of one of the 39 critical illnesses we cover or your death should the worst happen, as defined in the plan during the period of cover.

The total number of illnesses we cover and 11 of our illness definitions exceed the insurance industry guidelines from the Association of British Insurers, giving you one of the best products available in the market.

Our plans include some of the most commonly known critical illnesses such as:

Cancer

Stroke

Heart attack

Parkinson's disease

Multiple sclerosis

Benign brain tumour

Mastectomy

The full list of 39 critical illnesses covered and their definitions are given in our Guide to Critical Illness Cover. Please speak to your adviser about the full list.

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As with all Critical Illness Cover products, our policies do not cover all forms of cancer, particularly those that are non-invasive and those diagnosed early, for example some skin cancers.

YOUR QUESTIONS ANSWERED.

▶ HOW MUCH COVER DO I NEED?

The best way to decide how much cover you need is to let your adviser help you assess your financial responsibilities. This should ensure that not only your mortgage and bills are covered, but also your family is taken care of.

WHAT WILL IT COST ME?

Factors such as your age, occupation, if you smoke and your health will affect how much you pay. Your adviser will explain our criteria to you before you apply.

WHAT DOES CRITICAL ILLNESS COVER NOT DO?

Critical Illness Cover is designed only for serious life threatening illnesses or total and permanent disability. It does not cover non life threatening conditions such as severe mental illness or back pain for example, which you can cover separately under our Income Protection Benefit Plan.

HOW DO I MAKE SURE I CAN CLAIM IF I NEED TO?

As the UK's number one* provider of Critical Illness Cover we are committed to paying as many claims as possible.

Our payout rate has increased every year since 2006 and we paid £152 million in Critical Illness Claims during 2009.

However, the main reason claims are not paid is because customers do not tell us everything we need to know. If you don't tell us everything we ask during the application process or the claim stage, we may not be able to pay a claim and your policy could be cancelled.

Therefore, help us to help you, by providing us with the right information up-front; it needs to be true, accurate and complete.

And remember, any changes in your details or circumstances prior to the policy starting must be provided to your adviser or direct to us.

* Swiss Re Term & Health Watch 2009 report, based on new individual critical illness sales in 2008.

WHAT HAPPENS WHEN I MAKE A CLAIM?

We have a friendly personal support service where you will receive:

- A dedicated claims adviser to handle your claim from start to finish.
- Practical and personal support from trained counsellors – available 24 hours a day, seven days a week.
- Access to details of specialists and hospital waiting lists, self help groups and social services via our 24 hour medical advice helpline for you and your family.



For further information on the risks and exclusions relevant to our critical illness cover plans, please read the appropriate Key Features. For full critical illness definitions, please read our Guide to Critical Illness Cover.

WHY CHOOSE US?

Our Critical Illness Cover could let you concentrate on what matters most – your health rather than money.



THE BEST CRITICAL ILLNESS COVER IN THE MARKET?

In our opinion yes, but don't just take our word for it. Our Critical Illness Cover (CIC) 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.

COMPREHENSIVE PROTECTION

As well as cover for 39 Critical Illnesses, which is one of the widest available in the market place, we also include:

- **Life cover at no extra cost** for the same amount as your critical illness cover (CIC only).
- **Children's Critical Illness Cover is automatically included** for all your children too **at no extra cost** for up to £25,000 or 50% of the sum assured, whichever is the lower.
- **A no claims cut off period** – We don't put a time limit on when you can claim, unlike some other providers, so you can claim when it's right for you.
- **A nil survival period** – 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.

MORTGAGE COVER

For mortgage cover we also include:

- **Free life cover between exchange and completion.** In Scotland this is between conclusion of missives and date of entry.
- **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, one of the largest international emergency assistance groups.

INSTANT COVER

- Our accidental death benefit provides **free life cover for up to 90 days**, whilst we process your application, if you die as the result of an accident. There is no additional cost for this and **we will cover you for the lower of £300,000 or the requested policy amount**.

FLEXIBLE COVER

We recognise that your needs will change, for example through moving house, getting married or entering into a registered Civil Partnership, a salary increase or having a baby.

So we now offer greater flexibility to let you change your amount of cover, policy length or switch a joint policy into a single one to help meet these needs.

YOU'RE IN SAFE HANDS

- We are the UK's number one critical illness provider.
- We have 173 years of experience in insurance and financial services.

Terms and conditions apply, so please speak to your adviser for full details.



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We are authorised and regulated by the Financial Services Authority.

We are members of the Association of British Insurers.

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