



TAILORED CHILDREN'S CRITICAL ILLNESS COVER

No one wants to think about children getting seriously ill, but unfortunately it's more common than you might think. In fact, children's critical illness was the fourth main reason for a claim on our Critical Illness Cover in 2016.*

If a child is ill, it can put a financial strain on a family as well as an emotional one. Financial support could help parents to meet extra costs – such as unpaid time off work, travel to hospital, and childcare for their other children.

When it comes to children's cover, what suits one client might not suit another. And the needs of a family are bound to change over the years. So when your clients take out our Critical Illness Cover, they can now choose a level of Children's Critical Illness Cover to meet their needs and budget. And if their needs change, they can change their cover easily over the phone – without giving us any medical information.

Enhanced Children's Critical Illness Cover

For clients who have children, or who are planning to start a family, and want our most comprehensive cover.

Standard Children's Critical Illness Cover

For clients who want some children's cover – perhaps for older children, or who may have a tighter budget.

No Children's Critical Illness Cover

For clients who don't have any children, or who don't have immediate plans to start a family.

Parents pay an average of

£2,256

in extra costs over the course of a baby's hospital stay

Source: It's not a game: the very real costs of having a premature or sick baby, Bliss.org.uk, 2014.

Flexible, tailored protection

Your clients can change their Children's Critical Illness Cover at any time without giving us any medical information.

You can simply call us to request the change and a quote will be given over the phone, or it can be emailed to you. We'll then update your clients' cover as soon as they give us either written or verbal instructions to do so.

*Source: Royal London UK protection business claims paid (1 January to 31 December 2016)

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED ON BY ANY OTHER PERSON.

OUR CHILDREN'S CRITICAL ILLNESS COVER – OPTIONS AT-A-GLANCE

| | CRITICAL ILLNESS COVER WITH ENHANCED CHILDREN'S CRITICAL ILLNESS COVER | CRITICAL ILLNESS COVER WITH STANDARD CHILDREN'S CRITICAL ILLNESS COVER | CRITICAL ILLNESS COVER WITHOUT CHILDREN'S CRITICAL ILLNESS COVER |
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| | <p>This is one of the most comprehensive children's critical illness covers available. It provides tailored protection from pregnancy through to young adulthood. Children from birth to age 21 are covered for 12 child-specific conditions plus 45 main critical illness conditions and 14 additional conditions currently available on our Critical Illness Cover. Adults and children will also be covered for an extra additional condition – pregnancy complications. This level of cover also covers children's terminal illness and we'll also pay £5,000 for the death of a child.</p> | <p>Children from birth to age 21 are covered for 45 main conditions currently available on our Critical Illness Cover.</p> | <p>If your clients don't have any children we don't think they should pay for extra cover they're not going to make a claim on. So now our Critical Illness Cover is available without any children's critical illness cover, but it can be added at any time.</p> |
| 45 main critical illness conditions | <p>Cover for adults and children. We'll pay out the full amount of Critical Illness Cover for adults and 50% of the amount of Critical Illness Cover, up to £50,000 for children.</p> | <p>Cover for adults and children. We'll pay out the full amount of Critical Illness Cover for adults and 50% of the amount of Critical Illness Cover, up to £25,000 for children.</p> | <p>Cover for adults only. We'll pay out the full amount of Critical Illness Cover.</p> |
| 14 additional conditions | <p>Cover for adults and children. We'll pay out 25% of the amount of Critical Illness Cover, up to £25,000 for both adults and children.</p> | <p>Cover for adults only. We'll pay out 25% of the amount of Critical Illness Cover, up to £25,000.</p> | <p>Cover for adults only. We'll pay out 25% of the amount of Critical Illness Cover, up to £25,000.</p> |
| Extra additional condition – pregnancy complications | <p>Cover for adults and children. We'll pay out £5,000 for each affected pregnancy.</p> | Not covered. | Not covered. |
| 12 child-specific conditions | <p>Tailored cover for children. We'll pay out 50% of the amount of Critical Illness Cover, up to £50,000.</p> | Not covered. | Not covered. |
| Children's Terminal Illness Cover | <p>Tailored cover for Children. We'll pay out 50% of the amount of Critical Illness Cover, up to £50,000.</p> | Not covered. | Not covered. |
| Death of a child | <p>Tailored cover for Children. We'll pay out £5,000 on the death of a child.</p> | Not covered. | Not covered. |

You can find full details of our Critical Illness Cover at
adviser.royallondon.com/protection

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