



Protection

## Tailored children's Critical Illness Cover

No one wants to think about a child getting seriously ill, but unfortunately it's more common than you might think.

If a child is ill, it can put 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 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 those on 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.

### 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 written or verbal instructions to do so.

## Our Children's Critical Illness Cover: options at-a-glance

	<b>Critical Illness Cover with Enhanced Children's Critical Illness Cover</b>	<b>Critical Illness Cover with Standard Children's Critical Illness Cover</b>	<b>Critical Illness Cover without Children's Critical Illness Cover</b>
	Provides tailored protection from pregnancy through to young adulthood. Children from birth to age 22, or 23 if in full-time education, are covered for 13 child-specific conditions plus 46 main critical illness conditions, Total Permanent Disability and 27 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 includes children's terminal illness and we'll also pay £10,000 for the death of a child.	Children from birth to age 22, or 23 if in full-time education, are covered for 46 main conditions currently available on our Critical Illness Cover plus terminal illness and Total Permanent Disability.	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.
<b>46 main critical illness conditions</b>	<b>Cover for adults and children.</b> 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.	<b>Cover for adults and children.</b> We'll pay out the full amount of Critical Illness Cover for adults and 50% of the amount of Critical Illness Cover, up to £30,000 for children.	<b>Cover for adults only.</b> We'll pay out the full amount of Critical Illness Cover.
<b>27 additional conditions</b>	<b>Cover for adults and children.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £30,000 for both adults and children.	<b>Cover for adults only.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £30,000.	<b>Cover for adults only.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £30,000.
<b>Extra additional condition – pregnancy complications</b>	<b>Cover for adults and children.</b> We'll pay out £5,000 for each affected pregnancy.	Not covered.	Not covered.
<b>13 child-specific conditions</b>	<b>Tailored cover for children.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £50,000.	Not covered.	Not covered.
<b>Children's Terminal Illness Cover</b>	<b>Tailored cover for children.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £50,000.	<b>Tailored cover for children.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £30,000.	Not covered.
<b>Children's Total Permanent Disability</b>	<b>Tailored cover for children.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £50,000.	<b>Tailored cover for children.</b> We'll pay out 50% of the amount of Critical Illness Cover, up to £30,000.	Not covered.
<b>Death of a child</b>	<b>Tailored cover for children.</b> We'll pay out £10,000 on the death of a child.	<b>Tailored cover for children.</b> We'll pay out £5,000 on the death of a child.	Not covered.
<b>Children's Critical Illness Cover conversion option</b>	This means that within six months of the children's cover ending, the child can take out their own Critical Illness Cover with us*, without any medical underwriting. This is for the same amount as they were covered for on their parent's policy, up to a maximum amount of £50,000. This option isn't available if we've already paid a critical illness claim for the child.  *We'll apply the terms and conditions in place at the time the option is used for the new plan.	Not available.	Not available.

You can find full details of our Critical Illness Cover at [adviser.royallondon.com/protection](https://adviser.royallondon.com/protection)

**We are happy to provide your documents in alternative formats such as Braille, large print and audio. Just ask us when you get in touch.**

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