Critical Illness Cover at a glance

Enhanced Cancer Cover

Almost 56% of the critical illness claims we paid in 2019 were for cancer.¹ That’s why we cover 13 additional conditions for early forms of cancer including:

- Low grade prostate cancer.
- Skin cancer (not including melanoma).
- Carcinoma in situ.

For these additional conditions, we pay out 25% of the amount of cover, up to a maximum of £25,000.

If your client is later diagnosed with a more severe form of cancer (that meets our ABI+ cancer definition), they’ll receive a payout of their full sum assured.

Enhanced Children’s Cover

Benefits of our Enhanced Children’s Cover include:

- Cover for 13 child-specific conditions.
- We’ll pay out 50% of the amount of Critical Illness Cover, up to £50,000.
- Cover for nine pregnancy complications - we’ll pay out £5,000 for each affected pregnancy.
- We’ll pay out £5,000 on the death of a child.
- We automatically include a Children’s Critical Illness Cover Conversion Option. 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 amount they were covered for on the original plan, up to £50,000.
- We’ll apply the terms and conditions in place at the time the option is used for the new plan.

44 critical illness definitions

- Aorta graft surgery+
- Aplastic anaemia
- Bacterial meningitis
- Benign brain or spinal cord tumour
- Blindness+
- Brain injury due to trauma, anoxia or hypoxia
- Cancer+
- Cardiac arrest
- Cardiomyopathy
- Cauda equina syndrome
- Chronic lung disease
- Coma+
- Coronary artery bypass grafts+
- Creutzfeldt-Jakob disease
- Deafness
- Dementia including Alzheimer’s disease
- Encephalitis
- Heart attack+
- Heart failure
- Heart valve replacement/repair+
- Intensive care
- Kidney failure
- Liver failure
- Loss of hand or foot
- Loss of independent existence
- Loss of speech
- Loss or removal of an eyeball
- Major organ transplant+
- Motor neurone disease+
- Multiple sclerosis+
- Neurromyelitis optica (Devic’s disease)
- Paralysis of limbs
- Parkinson plus syndromes
- Parkinson’s disease+
- Peripheral vascular disease
- Pneumonectomy
- Pulmonary artery graft surgery
- Pulmonary hypertension
- Spinal stroke
- Stroke+
- Structural heart surgery
- Systemic lupus erythematosus
- Third degree burns+
- Ulcerative colitis

Pay full amount of cover

24 additional conditions

- Accident hospitalisation
- Aortic aneurysm
- Carcinoma in situ (other) - with surgery
- Carcinoma in situ of the breast
- Carcinoma in situ of the cervix uteri
- Carcinoma in situ of the colon or rectum
- Carcinoma in situ of the larynx
- Carcinoma in situ of the renal pelvis or ureter
- Carcinoma in situ of the testicle
- Carcinoma in situ of the urinary bladder
- Carcinoma in situ of the vagina or vulva
- Carotid artery stenosis
- Central retinal artery or vein occlusion
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Gastrointestinal stromal tumour (GIST) or neuroendocrine tumour (NET)
- of low malignant potential
- Heartbeat abnormalities
- Low grade prostate cancer
- Ovarian tumour of borderline malignancy/low malignant potential
- Partial loss of sight
- Pituitary gland tumour
- Skin cancer (not including melanoma)
- Third degree burns (covering 10-19% of the body or 25-49% of the face)

Pay 25% of the amount of cover up to a maximum of £25,000

¹ Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2019).
More reasons to choose Royal London

Comprehensive cover

- We cover 68 definitions.
- 44 definitions pay the full amount of cover.
- 14 definitions go above the ABI standard.
- Dual life cover to protect each life separately within one plan.

Free cover

- We’ve paid over £935,000² in critical illness free cover claims from 2016 to 2019.
- If cover is in connection with a mortgage, we’ll extend the free cover end date to the date your client completes their mortgage up to a maximum of 90 days.

Practical and emotional support for families

- Helping Hand is available before, during and after a claim, at no extra cost.
- Access to a dedicated nurse who will create a personal support plan.
- Access to independent medical, legal and career helplines.
- Access to specialist services such as a second medical opinion, counselling or complementary services.

Helping Hand is a package of support services by third parties that aren’t regulated by the Financial Conduct Authority. These services aren’t part of our terms and conditions, so can be amended or withdrawn at any time.

Advanced surgery benefit

- We pay out as soon as your client is on an NHS waiting list for any of the 12 types of surgery we cover under our full payment conditions.

Our 2019 claims at a glance³

- 99.7% total claims paid.
- 92.6% of Critical Illness Cover claims paid.
- £575m paid to customers.
- £150.1m paid in Critical Illness Cover claims.

Ranked number 1 for our Enhanced Children’s Critical Illness Cover

In the Defaqto standalone critical illness table, our Enhanced Children’s Critical Illness Cover scores highest.⁴

Top reasons to claim in 2019⁵

- 66% Cancer
- 11% Heart attack
- 7% Stroke
- 3% Multiple sclerosis
- 2% Benign brain tumour
- 12% All other

² Source: Royal London UK protection business free cover claims paid (1 January 2016 to 31 December 2019)
³ Source: Royal London UK protection business claims paid (1 January to 31 December 2019).
⁴ Source: Defaqto standalone critical illness graph - rating correct as at 1 December 2020.
⁵ Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2019).

Royal London
1 Thistle Street, Edinburgh EH2 1DG
royallondon.com

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