

# CRITICAL ILLNESS COVER AT A GLANCE



## ENHANCED CANCER COVER

64% of the critical illness claims we paid in 2018 were for cancer.\* 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 <sup>+</sup>              | Deafness                                    | Multiple sclerosis <sup>+</sup>        |
| Aplastic anaemia                              | Dementia including Alzheimer's disease      | Neuromyelitis optica (Devic's disease) |
| Bacterial meningitis                          | Encephalitis                                | Paralysis of limbs                     |
| Benign brain or spinal cord tumour            | Heart attack <sup>+</sup>                   | Parkinson plus syndromes               |
| Blindness <sup>+</sup>                        | Heart failure                               | Parkinson's disease <sup>+</sup>       |
| Brain injury due to trauma, anoxia or hypoxia | Heart valve replacement/repair <sup>+</sup> | Peripheral vascular disease            |
| Cancer <sup>+</sup>                           | Intensive care                              | Pneumonectomy                          |
| Cardiac arrest                                | Kidney failure                              | Pulmonary artery graft surgery         |
| Cardiomyopathy                                | Liver failure                               | Pulmonary hypertension                 |
| Cauda equina syndrome                         | Loss of hand or foot                        | Spinal stroke                          |
| Chronic lung disease                          | Loss of independent existence               | Stroke <sup>+</sup>                    |
| Coma <sup>+</sup>                             | Loss of speech                              | Structural heart surgery               |
| Coronary artery bypass grafts <sup>+</sup>    | Loss or removal of an eyeball               | Systemic lupus erythematosus           |
| Creutzfeldt-Jakob disease                     | Major organ transplant <sup>+</sup>         | Third degree burns <sup>+</sup>        |
|   | Motor neurone disease <sup>+</sup>          | Ulcerative colitis                     |

**PAY FULL AMOUNT OF COVER.**

## 24 ADDITIONAL COVERED CONDITIONS

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

+ = ABI+ definitions

**PAY 25% OF THE AMOUNT OF COVER UP TO A MAXIMUM OF £25,000.**

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



## 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 £835,000<sup>1</sup> in critical illness free cover claims from 2016 to 2018.
- 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 that 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.

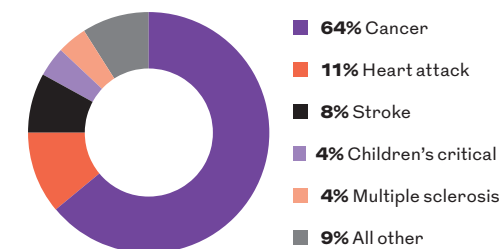
### ✓ Our 2018 claims at a glance<sup>2</sup>

- 99% total claims paid.
- 91.2% of Critical Illness Cover claims paid.
- £506.7m paid to customers.
- £190.5m paid in Critical Illness Cover claims.

## Ranked number 1 for our Enhanced Children's Critical Illness Cover

Independent ratings agency Defaqto rank us number 1 for our Enhanced Children's Critical Illness Cover.<sup>3</sup>

### Top reasons to claim in 2018<sup>4</sup>



<sup>1</sup>Source: Royal London UK protection business free cover claims paid (1 January 2016 to 31 December 2018)

<sup>2</sup>Source: Royal London UK protection business claims paid (1 January to 31 December 2018).

<sup>3</sup>Source: Defaqto standalone critical illness graph, wc16 October 2019.

<sup>4</sup>Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2018).

### Royal London

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