



# COVER WHERE IT MATTERS

In 2018, 91% of our claims were for cancer, heart attack, stroke, multiple sclerosis and children's critical illnesses.\* So while your clients have peace of mind knowing they're covered for 68 conditions, we focus on offering some of the best cover for the conditions they're most likely to claim on.

## **On 16 March, we're making some improvements to our Critical Illness Cover:**

### **Enhanced Children's Critical Illness Cover**

With our Enhanced Children's Critical Illness Cover, we now automatically include a Children's Critical Illness Cover conversion option.

This means within six months of your client's 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 they were covered for on the original plan, up to a maximum amount of £50,000.

We'll apply the terms and conditions in place at the time the option is used for the new plan. This option isn't available if we've already paid a critical illness claim for the child.

On both our Standard and Enhanced Children's Critical Illness Cover, we've also extended the maximum age to 23 if the child is in full-time education and 21 if they're not.

### **Advanced surgery benefit**

Because we want to pay claims quicker, we've added advanced surgery benefit.

This means we pay out as soon as your client is on an NHS waiting list for surgery for the following 12 critical illness definitions:

- Aorta graft surgery
- Benign brain or spinal cord tumour
- Cardiac arrest
- Cardiomyopathy
- Coronary artery bypass grafts
- Heart valve replacement or repair
- Major organ transplant
- Peripheral vascular disease
- Pneumonectomy
- Pulmonary artery graft surgery
- Structural heart surgery
- Ulcerative colitis

### **New conditions**

We already cover your clients for 20 additional conditions, including 13 early forms of cancer. And because we want to continue to provide the best cover for your clients, we've added four new additional conditions:

- Carotid artery stenosis
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Pituitary gland tumour

We've also added one new full condition for loss or removal of an eyeball.

\*Source: Royal London UK protection business claims paid statistics (1 January to 31 December 2018).

## Removing barriers to claim

As part of our ongoing process to improve customer outcomes, we're removing the drug and alcohol exclusion from our Critical Illness Cover.

The definitions we've changed because of this are:

- Accident hospitalisation
- Brain injury due to trauma, anoxia or hypoxia
- Coma
- Intensive care
- Liver failure

## But that's not all. We've also:

- Improved our pulmonary hypertension definition, so we now cover primary and secondary events.
- Merged some definitions to make things simpler, including:
  - Alzheimer's disease and Dementia
  - Benign brain tumour and spinal cord tumour
  - Traumatic brain injury and brain injury due to anoxia and hypoxia
- Removed HIV from our list of definitions – significant advances in treatment outcomes mean this is no longer considered a life threatening condition.

To find out more speak to your usual Royal London contact  
or go to [adviser.royallondon.com/protection](https://adviser.royallondon.com/protection)



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