

Critical Illness Cover.

For life's twists and turns



For Adviser use only

Nobody knows what's around the next corner. A critical illness could have a huge impact on your client's life.

By having cover in place, it could help minimise the financial impact on your client and their family if they become ill with a specified critical illness.

See why taking out Critical Illness Cover with Legal & General makes so much sense.



The need for Critical Illness Cover



1 in 2 people in the UK will be diagnosed with cancer in their lifetime



At least **50%** of people are more likely to claim on a critical illness policy than a term life policy



Over **100,000** people have strokes in the UK each year – that's **one every five minutes**



Only **22%** of people thought they could maintain their lifestyle if they suffered a critical illness.



4 million people in the UK will be living with cancer by 2030



28% of UK deaths are caused by heart and circulatory diseases – that's nearly **170,000** people each year

Research by British heart foundation, Mintel, Macmillan and Stroke association

Overcoming client objections

Clients often won't see the need for Critical Illness Cover if they have life cover or feel like they can't afford it right now. Below are some common objections and suggestions of how you can overcome them.

"I've got life cover – isn't that the same?"

Sometimes clients don't understand the differences between protection products and how they can provide cover for different circumstances. It's important to provide them with full details and **different cost options to suit their budget and needs.**

"It's too expensive"

If a client feels they can't afford to pay for the recommended level of cover right now, **it could be helpful to provide a range of cost options** for them to choose from. And if their circumstances change (e.g. get a pay rise) they can also request to increase their cover.

"It won't happen to me"

Use our **'What are the chances?'** calculator to test the theory with your client. They may be surprised at the result. It's possible they're more likely to get a critical illness than die during the term of their plan, but clients often only make provision for their death, not their survival.

Life after claim

The good news is more people are surviving serious illnesses. But when you're recovering, the last thing you want to worry about is your finances. Here's a breakdown of the top claims for critical illness.



66% Cancer



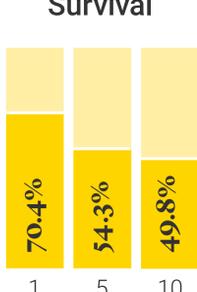
12% Heart related



6% Stroke

Legal & General 2019 claim stats

Survival

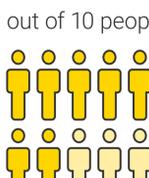


According to Cancer research UK

Not all cancers are covered under critical illness cover

Survival

7 out of 10 people



That's around 1.4 million people alive in the UK today who've survived a heart attack

According to the British Heart Foundation

Survival

10% of people who have a stroke recover almost completely*

25% recover with minor impairments*

40% experience moderate to severe impairments that require special care*

*According to the National Stroke Association

Financially supporting Critical Illness Claims

3,351

Total people helped

92%

Claims paid

£224,036,795

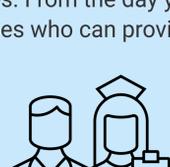
Total paid

£66,857

Average payout

Support when you need it most

We want to look after your clients throughout the lifetime of their policy. That's why we offer Wellbeing Support, provided by RedArc Assured Limited, to help during difficult times. From the day your clients take out their policy, they'll have access to specialist nurses who can provide a range of services including:



- Practical and emotional support
- Help with understanding diagnosis and treatment options
- Preparation for appointments
- Advice on managing life with chronic illness or disability
- Arranging additional support such as a second medical opinion

When your clients need a little bit extra

When you need a bit more protection, our Critical Illness Extra can provide even more cover for your clients and their families. **Exclusive via Intermediaries.**

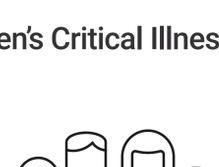
Critical Illness Extra



76 conditions covered
48 are full payment conditions
28 additional payments

Critical Illness Extra includes all conditions covered under Critical Illness Cover

Children's Critical Illness Extra



- For parents who would like more cover for their children
- 76 conditions covered
- 8 further specific child critical illness conditions
- Maximum payout £30,000**
- Includes all features of our Critical Illness Cover such as Children's Critical Illness Cover

Children's critical Illness Extra can be added to Critical Illness Cover or Critical Illness Extra at outset for an additional cost

** Or 50% of the sum assured whichever is lower

Find out how our critical illness cover provides extra protection for your clients

legalandgeneral.com/criticalillness

Or contact your Business Development Manager

Research by British Heart Foundation, Mintel, Macmillan and Stroke Association

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