Made to **Measure**

Tailored protection that grows with your clients

Protection

ROYAL LONDON

Enhanced Children's Critical Illness Cover

Made to measure cover for the family

Nobody wants to think about their child getting seriously ill but unfortunately it's quite common. That's why we now give your clients the option to add Enhanced Children's Critical Illness Cover to their own Critical Illness Cover. This provides tailored protection for the family – from pregnancy right through to young adulthood.

So, when you're recommending us to your clients, you can be sure they're getting one of the most comprehensive children's critical illness covers available.

A closer look at our Enhanced Children's Critical Illness Cover

Your clients' children are covered for child-specific conditions. If a child meets the definition of a child-specific condition, or meets our definition of terminal illness, we'll pay out 50% of the amount of Critical Illness Cover, up to a maximum of £50,000. We'll also pay out £10,000 on the death of a child.

In addition, your clients' children are also covered for all main conditions, Total Permanent Disability and additional conditions on the Critical Illness Cover. Plus your clients and their children are covered for an extra additional condition – pregnancy complications, which pays out £5,000 for affected pregnancies. If a child meets the definition of one of our main conditions, we'll pay out 50% of the amount of Critical Illness Cover, up to a maximum of £50,000. And if they meet the definition for one of our additional conditions, we'll pay out 50% of the amount of Critical Illness Cover, up to a maximum of £35,000.

Fully flexible

Your clients may choose Enhanced Children's Critical Illness Cover if they already have children, or they're thinking of starting a family. But once their family grows up, we know their needs might change. That's why we give them the option to change their cover any time during the term of their plan.

Children's Critical illness Cover Conversion Option

With our Enhanced Children's Critical Illness Cover, 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 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.

Our child-specific conditions

Condition	Description
Cerebral palsy	A physical impairment that affects movement and co-ordination. It's caused by a problem with the brain that occurs before, during or soon after birth.
Child diabetes mellitus type 1 – with insulin dependency	A lifelong condition that causes the blood sugar (glucose) level to become too high. Type 1 diabetes develops when the insulin-producing cells in the body have been destroyed and the body is unable to produce any insulin.
Child intensive care benefit – requiring mechanical ventilation for seven days	This definition covers children aged 90 days and over. It includes sickness or injury but it is essential that the child covered is receiving mechanical help from a ventilator to breathe for a continual period of seven days (for 24 hours a day). An accident or illness of sufficient severity could trigger a claim if the conditions described above are met.
Craniosynotosis – requiring surgery	A condition that causes a baby to be born with, or develop, an abnormally shaped head. This can cause a variety of symptoms including persistent headaches, learning difficulties and eye problems.
Cystic fibrosis	An inherited disease affecting the lungs and digestive system which can become clogged with thick, sticky mucus. Children may develop breathing and digestive problems. Over time, the lungs become increasingly damaged and may eventually stop working properly.
Down's syndrome	Caused by an extra chromosome in the child's cells. It typically causes some level of learning disability and characteristic physical features.
Edwards syndrome	A genetic disorder. babies can have a wide range of problems including breathing, heart and kidney problems. They can also have difficulty feeding, resulting in poor growth.
Hydrocephalus – treated with the insertion of a shunt	Caused by a build-up of fluid inside the skull. The excess fluid puts pressure on the brain, and can cause damage.
Muscular dystrophy	Usually an inherited genetic condition which causes progressive weakening and wasting of the muscles.
Osteogenesis imperfecta	A genetic condition which causes bones to break easily. The condition can differ from person to person. Type 1 is the mildest form.
Patau Syndrome	A genetic disorder. babies grow slowly in the womb and have a low birth weight, along with a number of other serious medical problems.
Spina bifida	A fault in the spinal column where one or more vertebrae fail to form properly, leading to defects in the spinal cord and bones of the spine. Our definition covers the most severe form of spina bifida where the baby's spinal canal remains open allowing the spinal cord and protective membranes around it to push out and form a sac in the baby's back.
Surgical repair of an atrial or ventricular septal defect	An atrial or ventricular septal defect is a hole in wall separating either the upper or lower chambers of the heart. They are congenital which means they're present from birth. They can be detected during pre-natal scanning, at birth or in childhood.

Additional condition – pregnancy complications

Our Enhanced Children's Critical Illness Cover also includes an adult additional condition, covering eight different types of pregnancy complications. If parents-to-be are affected by these complications, we'll pay out £5,000 per pregnancy. In the case of still birth we'll pay out £10,000 for each affected baby. This gives them reassurance that they'll have some financial support during a difficult time.

	Complication	Description
1	Disseminated Intravascular Coagulation (DIC)	A condition where the mother's blood clotting system can break down. This can result in excessive bleeding, or in blood clots. These blood clots can reduce or block blood flow through the blood vessels and damage the body's organs.
2	Eclampsia (but excluding pre-eclampsia)	Eclampsia is serious condition in late pregnancy. It can cause seizures in a pregnant woman with pre-eclampsia. It usually happens from week 20 of the pregnancy or immediately after the birth.
3	Ectopic pregnancy with surgery to remove a fallopian tube	When a fertilised egg implants itself outside of the womb, usually in one of the fallopian tubes.
4	Foetal death in utero after at least 20 weeks gestation	If the baby dies between 20 and 24 completed weeks of pregnancy.
5	Hydatidiform mole	Sometimes referred to as a molar pregnancy, this is an unsuccessful pregnancy, where the placenta and foetus do not form properly, and a baby does not develop.
6	Placental abruption (but excluding placenta praevia)	A serious condition – the placenta starts to come away from the inside of the womb wall.
7	New born intensive care – giving birth to a child of at least 37 weeks gestation requiring continuous mechanical ventilation by means of tracheal intubation for seven days (24 hours per day) or more in an intensive care unit in a UK hospital, starting between the date the child was born and age 90 days.	When a baby born after 37 weeks of pregnancy, and aged between birth and 90 days, suffers from a serious illness or injury that means they need mechanical help from a ventilator to breathe for seven days or more (24 hours a day) in hospital.
8	Still birth after at least 24 weeks gestation	The birth of a child that has died in the womb and is born after 24 completed weeks of pregnancy.

Personal support for your clients and their family

We know that good protection is about more than money.
That's why all of our advised plans come with Helping Hand.

It gives your clients, and their partner and children, access to a dedicated nurse from RedArc who can provide practical and emotional support when they need it most. It's available from the day their plan starts – not just at claim – and they won't need to pay anything extra to use it.

Depending on your clients circumstances, the nurse may recommend services such as:

- Services for children like access to play therapy.
- Emotional support during difficult times such as miscarriage and post-natal depression.
- Counselling including bereavement support.
- Practical help at home – up to 12 hours domestic support to relieve the burden of keeping a house running. This can be helpful if your clients are spending a lot of time caring for someone at home or at the hospital.

Helping Hand with wellbeing

There might be times when your clients want some help to keep their wellbeing on track.

Helping Hand also includes a wellbeing support service that's designed to help them to stay fit and healthy. The plan owners will have online access to a range of early care medical services. And because we want your clients to get the most benefit from their plan, we've hand-picked services based on the issues that most commonly affect our customers, so they get support that really makes a difference to their mental and physical wellbeing.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your client's insurance contract with us, so can be amended or withdrawn at any time. This means that your client's or their family's access to these services could be amended or withdrawn by us in the future.

You can find full details of our Critical Illness Cover at adviser.royallondon.com/protection

Royal London
royallondon.com

We're happy to provide your documents in a different format, such as braille, large print or audio. Just ask us when you get in touch.

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