Critical Illness Cover at a glance

Enhanced Cancer Cover

Almost two thirds **(63.8%)** of the critical illness claims we paid in 2024 were for cancer.[1] It's one of the reasons we cover 17 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 **50%** of the amount of cover, up to a maximum of **£35,000**.

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

1 Source: Royal London UK intermediary protection business claims paid (excluding Children's Critical Illness) (1 January to 31 December 2024).

Enhanced Children's Cover

Benefits of our Enhanced Children's Cover include:

- Cover for 13 child-specific conditions - these can be found in the plan details.
- We'll pay out 50% of the amount of Critical Illness Cover, up to £35,000 for additional conditions.
- We'll pay out 50% of the amount of Critical Illness Cover, up to £50,000 for full cover conditions.
- Cover for eight pregnancy complications - we'll pay out £5,000 for each affected pregnancy.
- We'll pay out £10,000 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 and we'll apply the terms and conditions in place at the time the option is used.

46 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
- Neuromyelitis optica (Devic's disease)
- Paralysis of limbs
- Parkinson plus syndromes
- Parkinson's disease
- Peripheral vascular disease*
- Pneumonectomy*
- Pulmonary artery graft surgery*
- Pulmonary hypertension
- Severe bowel disease*
- Severe mental illness
- Spinal stroke
- Stroke
- Structural heart surgery*
- Syringomyelia or syringobulbia*
- Systemic lupus erythematosus
- Third degree burns

*Advanced surgery benefit

Pay full amount of cover

32 additional conditions

- Accident hospitalisation
- Aortic aneurysm
- Bowel Disease
- Carcinoma in situ (other)
- 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
- Carcinoma in situ with surgery
- Carotid artery stenosis
- Central retinal artery or vein occlusion
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Desmoid type fibromatosis
- Diabetes mellitus type 1
- Heartbeat abnormalities
- Less advanced gastrointestinal stromal tumour
- Less advanced neuroendocrine tumour (WHO grade 1)
- Less severe cardiomyopathy
- Less severe heart failure
- Low grade prostate cancer
- Ovarian tumour of borderline malignancy/low malignant potential
- Partial loss of sight
- Pituitary gland tumour
- Primary cutaneous lymphoma
- Severe sepsis
- Skin cancer (not including melanoma)
- Third degree burns

Pay 50% of the amount of cover up to a maximum of £35,000

More reasons to choose Royal London

Comprehensive cover

- We cover 78 definitions.
- 46 definitions pay the full amount of cover.
- Dual life cover to protect each life separately within one plan.

Our Helping Hand support service

We're about more than just numbers, Helping Hand is there for your clients at any point during their plan.

It includes a wellbeing support service, designed to help them maintain a healthy lifestyle. It gives them online access to a range of hand-picked early care medical services, so they have the help and advice they need to stay fit and healthy and help stop small health issues becoming a big problem.

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 insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.

Advanced surgery benefit

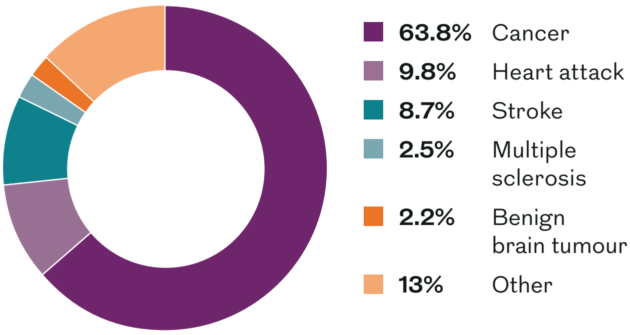
- We pay out as soon as your client is on an NHS waiting list for any of the 13 types of surgery we cover under our full payment conditions.

Our 2024 claims at a glance[2]

- 89.7% of Critical Illness Cover claims paid.
- Over £180m paid in Critical Illness Cover claims.
- 98.7% total claims paid.
- Over £751m paid to customers.

2: Royal London protection business claims paid (1 January to 31 December 2024)

Top reasons for Critical Illness claims in 2024[3]



3: Royal London UK intermediary protection business claims paid (excludes Children's Critical Illness) (1 January to 31 December 2024)

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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.