

Cracking good cover



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Introduction

Our approach is flexible.

The protection you need doesn't have to cost the earth. Your adviser can recommend the right protection at a cost you can afford.

We've designed our Personal Menu Plan to be flexible. This means you can buy the right level of protection for you and your family now, and as your circumstances change.

You can protect your family against the financial impact of death, critical illness, being too ill or injured to work, the burden of inheritance tax or any combination of these events.

Our Personal Menu Plan lets you combine different covers for different amounts and terms, all in one plan. You can choose from the following range of covers:

- Life Cover
- Critical Illness Cover
- Life or Critical Illness Cover
- Income Protection
- Waiver of Premium (Sickness)

Your adviser will help you create the best plan for you.

A summary of our protection covers

Clear. Flexible. Comprehensive.

Our covers are all simple, straightforward and comprehensive. We tell you more about each of these covers and the options you can choose in the pages that follow.

For full details of our cover and definitions visit royallondon.com/plandetails.

A summary of our protection covers

Covers	What this gives you
Life Cover	Money if you die or are diagnosed with a terminal illness that meets our definition – whichever happens first.
Critical Illness Cover	Money if you are diagnosed with a critical illness that meets our definition or, if you choose to include cover for this, you're diagnosed with a total permanent disability that meets our definition – whichever happens first. You can also choose to cover your children.
Life or Critical Illness Cover	Money if you die, or are diagnosed with a terminal illness or critical illness that meets our definition or, if you choose to include cover for this, you're diagnosed with a total permanent disability that meets our definition – whichever happens first. You can also choose to cover your children.
Income Protection	A monthly income if you're unable to work because of illness or injury that meets our definition of incapacitated or you're diagnosed with a terminal illness that meets our definition.
Waiver of Premium (Sickness)	Relief from paying your premiums if you're unable to work because of illness or injury that meets our definition of incapacitated or you're diagnosed with a terminal illness that meets our definition.

Cover for you, your partner or both of you

You can choose cover for yourself, your partner or joint cover for both of you.

Your adviser will recommend the cover you need and the plan structure that's right for you.

Single life

This means that just one person is covered. You can choose to cover yourself or your partner.

Dual Life

Dual life means that two people are insured, each by separate covers. When there is a claim for one person, the other will still be protected.

Joint life, first event

This means that both you and your partner are covered jointly. We'll only pay the first time the event you're both covered for happens.

Joint life, second event

This means that both you and your partner are covered jointly. We'll only pay on the second time the event you're both covered for happens.

Our plans don't have a cash-in value at any time and if you stop paying your premiums your cover will stop.

Life Cover

Life Cover gives your family money if you die or become terminally ill – whichever happens first.

How will you pay my claim?

Your choices are:

- a level lump sum
- an increasing lump sum
- a decreasing lump sum
- a level monthly income
- an increasing monthly income

When you take out Life Cover with us, you can choose to have it paid as a lump sum or as a monthly income if you have to make a claim.

You can even choose a combination of both within the one plan. That way you could have a lump sum to pay off your mortgage and an income that your family can use to pay the bills and help keep their current standard of living.

How long can I be covered for?

You can choose a term of between one and 72 years.

Our plans don't have a cash-in value at any time and if you stop paying your premiums your cover will stop.

Critical Illness Cover

Critical Illness Cover gives you money if you're diagnosed with a critical illness that meets our definition or, if you choose to include cover for this, you're diagnosed with a total permanent disability that meets our definition. You can also choose to cover your children.

What will I be covered for?

You can see the complete list of the illnesses we cover on pages 8-9. If you decide to choose this cover, it's important that you spend time reading about the illnesses to understand what is and isn't covered as your plan will only pay out if you meet our definition of the illness.

We cover 78 definitions, plus total permanent disability – 46 that pay out the full amount of cover and 32 additional conditions that pay out 50% of the amount of cover up to a maximum of £35,000.

For more details visit
royallondon.com/plandetails

How will you pay my claim?

As with Life Cover, you can choose how we pay any future claim you make. Your choices are:

- a level lump sum
- an increasing lump sum
- a decreasing lump sum
- a level monthly income
- an increasing monthly income

How long can I be covered for?

You can choose a term of between five and 50 years.

Children's Critical Illness Cover

You can choose to cover your children with our Children's Critical Illness Cover. We offer three levels of cover to meet your needs and budget. And if your needs change, you can add or remove your Children's Critical Illness Cover easily over the phone – without giving us any medical information.

Enhanced Children's Critical Illness Cover

Children from birth to age 22, or 23 if in full-time education, are covered for 13 child-specific conditions plus 46 main critical illness conditions*. They're also covered for the 32 additional conditions currently available on our Critical Illness Cover** plus total permanent disability.

This level of cover also includes terminal illness cover and pays £10,000 on the death of a child. You and your children will also be covered for an extra additional condition – pregnancy complications (£5,000 per affected pregnancy).

We also include a Children's Critical Illness Cover conversion option. This means 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 they were covered for on the original plan, up to a maximum 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.

Standard Children's Critical Illness Cover

Children from birth to age 22, or 23 if in full-time education, are covered for 46 main conditions currently available on our Critical Illness Cover*** plus total permanent disability.

This level of cover also includes terminal illness cover and pays £5,000 on the death of a child.

No Children's Critical Illness Cover

An option if you don't have any children, or if you don't have immediate plans to start a family.

Our plans don't have a cash-in value at any time and if you stop paying your premiums your cover will stop.

* 50% of the amount of Critical Illness Cover, up to £50,000.

** 50% of the amount of Critical Illness Cover, up to £35,000.

*** 50% of the amount of Critical Illness Cover, up to £30,000.

The full list of illnesses

Critical Illness Cover gives you money if you're diagnosed with one of our defined critical illnesses.

Aorta graft surgery – for disease or traumatic injury

Aplastic anaemia – with bone marrow failure

Bacterial meningitis

Benign brain or spinal cord tumour – resulting in permanent symptoms or specified treatment

Blindness – permanent and irreversible

Brain injury due to trauma, anoxia or hypoxia – resulting in permanent symptoms

Cancer – excluding less advanced cases

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity or undergoing a defined treatment

Cauda equina syndrome – with permanent symptoms

Chronic lung disease – of specified severity

Coma – with associated symptoms

Coronary artery bypass grafts

Creutzfeldt–Jakob disease (CJD) – resulting in permanent symptoms

Deafness – permanent and irreversible

Dementia including Alzheimer's disease – of specified severity

Encephalitis – resulting in permanent symptoms

Heart attack – of specified severity

Heart failure – of specified severity

Heart valve replacement or repair

Intensive care – requiring mechanical ventilation for 10 consecutive days

Kidney failure – requiring permanent dialysis

Liver failure – irreversible

Loss of hand or foot – permanent physical severance

Loss of independent existence – resulting in permanent symptoms

Loss of speech – permanent and irreversible

Loss or removal of an eyeball – due to injury or disease

Major organ transplant – from another donor

Motor neurone disease and specified diseases of the motor neurones – resulting in permanent symptoms

Multiple sclerosis – with past or present symptoms

Neuromyelitis optica (Devic's disease)

Paralysis of limbs – total and irreversible

Parkinson plus syndromes – resulting in permanent symptoms

Parkinson's disease – resulting in permanent symptoms

Peripheral vascular disease – with by-pass surgery

Pneumonectomy – removal of a complete lung

Pulmonary artery graft surgery

Pulmonary hypertension – of specified severity

Severe bowel disease

Severe mental illness – of specified severity

Spinal stroke – of specified severity

Stroke – of specified severity

Structural heart surgery – with thoracotomy or surgery to divide the breastbone

Syringomyelia or syringobulbia – requiring surgery

Systemic lupus erythematosus – with severe complications

Terminal illness* – where death is expected within 12 months

Third degree burns – covering 20% of the body's surface area or 20% loss of surface area of the face

Total permanent disability – of specified severity

When you choose Critical Illness Cover or Life or Critical Illness Cover, you can choose to include cover for total permanent disability. This pays out if you become disabled and are no longer able to do certain things. There are different definitions. We'll tell you which definition applies to you when you take out your plan.

*Life or Critical Illness Cover only.

These are the 32 additional conditions we cover, including 17 early forms of cancer

Accident hospitalisation – requiring a hospital stay for 28 consecutive days

Aortic aneurysm – with endovascular repair

Bowel disease – treated with intestinal resection

Carcinoma in situ of the breast – with surgery to remove the tumour

Carcinoma in situ of the cervix uteri – requiring trachelectomy (removal of the cervix) or hysterectomy

Carcinoma in situ of the colon or rectum – resulting in intestinal resection

Carcinoma in situ of the larynx – with specified treatment

Carcinoma in situ of the renal pelvis or ureter – supported by histological evidence

Carcinoma in situ of the testicle – requiring orchidectomy

Carcinoma in situ of the urinary bladder – supported by histological evidence

Carcinoma in situ of the vagina or vulva – resulting in surgery to remove the tumour

Carcinoma in situ (other) – with surgery

Carotid artery stenosis – of specified severity resulting in surgery

Central retinal artery or vein occlusion – resulting in permanent visual loss

Cerebral or spinal aneurysm – with specified surgery

Cerebral or spinal arteriovenous malformation – with specified treatment

Coronary angioplasty – with specified treatment

Desmoid type fibromatosis – with specified treatment

Diabetes mellitus type 1 – with insulin dependency

Heartbeat abnormalities – with permanent pacemaker insertion

Less advanced gastrointestinal stromal tumour

Less advanced neuro-endocrine tumour (WHO grade 1) – treated with surgery

Less severe cardiomyopathy

Less severe heart failure

Low grade prostate cancer – of specified severity

Ovarian tumour of borderline malignancy/low malignant potential – with surgical removal of an ovary

Partial loss of sight – permanent and irreversible

Pituitary gland tumour – with specified treatment

Primary cutaneous lymphoma – early stage

Severe sepsis – resulting in admission to a critical care unit for 3 days or more

Skin cancer (not including melanoma) – advanced stage as specified

Third degree burns – covering at least 5% but less than 20% of the body's surface area or at least 10% but less than 20% of surface area of the face

If you're diagnosed with any of these conditions, we'll pay out 50% of the amount of cover up to a maximum of £35,000, over and above the amount we'll pay for any subsequent critical illness. So if the worst happened and you later met one of our critical illness definitions, we'd still pay the full amount you're covered for.

If you choose Enhanced Children's Critical Illness Cover we'll cover certain pregnancy complications as an additional condition (£5,000 for each affected pregnancy).

For more information on our illnesses, see our booklet 'Tell me more about the illnesses you cover'. You can ask your adviser for a copy.

Child Specific Critical Illnesses

If you choose Enhanced Children's Critical Illness Cover we'll also cover the following (50% of the amount of Critical Illness Cover, up to £50,000):

Cerebral palsy

Child diabetes mellitus type 1 – with insulin dependency

Child intensive care benefit – requiring mechanical ventilation for 7 days

Craniosynostosis – requiring surgery

Cystic fibrosis

Down's syndrome

Edwards syndrome

Hydrocephalus – treated with the insertion of a shunt

Muscular dystrophy

Osteogenesis imperfecta

Patau syndrome

Spina bifida

Surgical repair of an atrial or ventricular septal defect

Life or Critical Illness Cover

This cover gives you or your family money if you die, become terminally ill or are diagnosed with a critical illness that meets our definition, or if you choose to include cover for this, you're diagnosed with a total permanent disability that meets our definition – whichever happens first. You can also choose to cover your children.

This cover is designed to pay out once. So, for example, if we pay a critical illness claim, you can't go on to make a death, terminal illness or total permanent disability claim too.

How will you pay my claim?

You have the same options here as with Life Cover and Critical Illness Cover. When you buy your plan you can choose how we pay any future claim you make. Your choices are:

- a level lump sum
- an increasing lump sum
- a decreasing lump sum
- a level monthly income
- an increasing monthly income

How long can I be covered for?

You can choose a term of between one and 50 years.

Children's Critical Illness Cover

You have the same options for Children's Critical Illness Cover as you do with Critical Illness Cover. We offer three levels of Children's Critical Illness Cover to meet your needs and budget. And if your needs change, you can add or remove Children's Critical Illness Cover easily at anytime over the phone – without giving us any medical information.

Our plans don't have a cash-in value at any time and if you stop paying your premiums your cover will stop.

Income Protection

This cover pays out a monthly income if you're unable to work because of an illness or injury that meets our definition of incapacitated or you're diagnosed with a terminal illness that meets our definition.

Can I cover all of my income?

You can cover up to 65% of the first £60,000 of your pre-tax earnings plus up to 50% of the remainder, as long as the amount of cover isn't more than £250,000 a year.

How will you pay my claim?

When you buy your plan you can choose how you want us to pay you if you have to make a claim.

Your choices are:

- a level monthly income
- an increasing monthly income (there's an extra cost for this option)

To help you stay protected against the effects of inflation you can choose to increase your cover over the duration of your plan in one of two ways:

- a fixed rate between 2% and 5% a year
- a rate based on the percentage increase in the retail price index (between 2% and 10% a year)

How soon after I claim will you start paying me?

You can choose. We call this option a deferred period and you can decide whether this is 4, 8, 13, 26 or 52 weeks.

This deferred period only applies to your Income Protection. It doesn't apply to the following additional benefits:

- **Fracture cover** – if you suffer a fracture, we'll pay up to £4,000 to help you on your road to recovery. And we cover up to two fracture claims in a 12 month period.
- **Hospitalisation payment** – if you're hospitalised for more than six consecutive nights during your deferred period, we'll pay £100 for each additional night to help with any unexpected costs.
- **Accelerated claims for terminal illness** – if you're diagnosed with a terminal illness and have less than 12 months to live, you won't need to wait for your deferred period to end before monthly payments start.
- **Additional payment on death** – if you die during the term of your cover, we'll pay a lump sum equal to 12 times the monthly premium for your Income Protection.

How long will you carry on paying me for?

The longer you want us to pay you, the more expensive your plan will be. For example, if you choose a one-year option, we'll pay you for a maximum of one year. If you choose the full-term option we'll pay you up to the end of your cover term, provided you continue to meet our definition of incapacitated.

Your choices are:

- up to one year
- up to two years
- up to five years
- to the end of the cover term

We know that when you're ready to return to work and we've stopped making your Income Protection payments, you might have some additional expenses. So if you have a deferred period of 13, 26 or 52 weeks, we'll make a back-to-work payment in your first and second months back at work.

Income Protection for NHS medical professionals

You can set up our Income Protection plans to pay out in line with NHS sick pay arrangements. Just select a 52-week deferred period and make sure when you claim you meet these criteria to qualify:

- You work in a medical profession in the UK, with a sick pay entitlement that exactly matches the NHS sick pay structure.
- You're registered, or provisionally registered, with the General Medical Council, Nursing and Midwifery Council or General Dental Council.
- If a doctor or surgeon, you have a current licence to practise in the UK.

We also cover eligible medical professionals for up to 12 months' sabbatical, provided they meet the conditions in the Plan Details and continue to pay their premiums. You can find the Plan Details at royallondon.com/plandetails

Our plans don't have a cash-in value at any time and if you stop paying your premiums your cover will stop.

Waiver of Premium (Sickness)

Waiver of Premium (Sickness) makes sure your premiums are covered if you're unable to work because of illness or injury that meets our definition of incapacitated or you're diagnosed with a terminal illness that meets our definition.

If you choose Life Cover, Critical Illness Cover or Life or Critical Illness Cover, you may want to consider putting Waiver of Premium (Sickness) in place too.

This means we'll pay your premiums for you if you're unable to work because of illness or injury that meets our definition of incapacitated or you're diagnosed with a terminal illness that meets our definition.

If you choose Waiver of Premium (Sickness) it will apply to every cover in your Personal Menu Plan.

When you buy your plan you can choose how long after making a claim you want to wait before we start making payments for you. You can choose one of five deferred periods:

- 4 weeks
- 8 weeks
- 13 weeks
- 26 weeks
- 52 weeks

If you're diagnosed with a terminal illness and have less than 12 months to live, you won't need to wait for your deferred period to end before monthly payments start.

When you buy Income Protection we'll automatically add Waiver of Premium (Sickness), and this will apply to all the covers in your plan.

Making changes to your plan

Our flexible Personal Menu Plan makes it easy for you to increase the amount of cover or add more covers as your needs change.

What if things change?

We know life changes as you grow older. So that's why we developed our plans to grow and change with you.

If we accept your protection plan on standard rates, you'll be able to increase the amount of cover you have without further medical evidence after:

- getting married or divorced, or entering into or dissolving a civil partnership
- increasing your mortgage
- taking out your first mortgage
- an increase in rent as a result of moving into a new rental property or as a result of an increase imposed by your landlord
- having or adopting a child, or
- an increase in salary

For Joint life second death cover there are also options that can be used for:

- Inheritance tax increase due to an increase in the value of the estate
- Changes to the inheritance tax rates, exemptions or reliefs

Please note that terms and conditions apply to using cover increase options. These can be found in our plan details.

But that's not all

You don't have to experience a life-changing event to change the cover you have. You can contact us at any time if you want to add, remove or just change the amount of cover on your existing plan. There are also lifestyle and job flexibility options that may be available if your circumstances have changed.

If you move house, for example, your cover moves with you, so there's no need to cancel it. But you might want to make changes to it.

There will, of course, be a few limitations, and for some changes we may need further medical information from you. But we'll tell you what we need and explain the process to you when you tell us how you want to change your plan.

You can also change your Children's Critical Illness Cover at any time without giving us any medical information. You can simply call us to request the change and a quote will be given over the phone, or it can be emailed to you. We'll update your cover as soon as you give us either written or verbal confirmation to do so.

Cover payment options explained

Our Personal Menu Plan is flexible enough for you to have different covers, with different cover options, and different terms – all in one plan.

There are also different ways we can pay you if you make a claim.

Some covers can be paid to you either as a lump sum or an income, and in some cases we offer the choice of increasing or decreasing amounts.

A level lump sum

This means that no matter how much time passes between taking out your cover and making a claim, the amount we pay you is the same.

An increasing lump sum

Choosing this option means that the value of your cover increases with time throughout the term of your plan. We'll increase your cover each year by the rate you've chosen. Your premiums will also go up.

Your cover can increase by:

- a fixed rate between 2% and 5%
- a rate based on the percentage increase in the retail price index (between 2% and 10% a year)

A decreasing lump sum

Choosing this option means that the value of your cover will go down over time. This might be useful if you want the amount of your cover to decrease in line with the balance outstanding on your repayment mortgage. We only offer this option on Life Cover, Critical Illness Cover and Life or Critical Illness Cover.

The amount you decrease your cover by each year can be based on the current interest rate on your mortgage. But you should bear in mind that if your mortgage interest rate increases, the value of your cover may not be enough to pay off your mortgage if you do have to make a claim, so you should review this regularly.

A level monthly income

This means that the value of your cover will stay the same throughout the term of your plan.

An increasing monthly income

This means that the value of your cover will increase with time throughout the term of your plan. We'll increase your cover each year by the rate you've chosen. Your premiums will also go up.

Your cover can increase by:

- a fixed rate between 2% and 5% a year
- a rate based on the percentage increase in the retail price index (between 2% and 10% a year)

We'll give you a Helping Hand

We include our Helping Hand service in the cost of every Royal London menu plan.

A Helping Hand with your day-to-day

With our Menu Plan, you'll have access to our Helping Hand support service.

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

Helping Hand is there for you, whichever stage in life you're at, and as a plan owner it doesn't cost anything extra to use.

A Helping Hand with recovery

If you (the plan owner), or your partner and children, are going through a difficult time, such as a serious illness, injury or bereavement, Helping Hand will also be there to offer support – even if you don't make a claim.

You can contact RedArc, who'll give you access to a dedicated nurse. They'll provide tailored and personal support whenever it's needed, for as long as it's needed.

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.

For more about this, please ask us for a copy of our Helping Hand guide, using the contact details on page 20.

Making a claim

We promise to make the claims process as simple and straightforward as we can.

We want to handle your claim fairly and quickly to help reduce the financial impact of your situation. We have a team of claims specialists so no matter who you speak to, they'll know about your case which means you'll only have to explain it once.

Extra support

But we realise that money alone isn't always enough. So, if you have to make a claim, we'll offer you the support of our Helping Hand service. We won't just hand you a cheque and walk away, we'll give practical and emotional support for as long as you and your family need it.

If you have any questions, please speak to your financial adviser or get in touch with us.



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