

Level Term Assurance with **Critical Illness Cover**

Reminder of important facts



Life & Health Insurance



What is Level Term Assurance with Critical Illness Cover?

It is an insurance policy that will pay out a lump sum if, before the end of the policy term, the life assured:

- is diagnosed with one of the critical illnesses, specified in your policy document, or
- dies.

If you make a successful critical illness claim, you are not eligible for a subsequent death claim.

The lump sum is fixed at the start of the policy and remains the same throughout the policy term.

Joint life cover

Your policy may cover you, your partner or both of you depending on the cover selected when the policy was taken out. Cover for you and your partner is known as 'joint life'. Please refer to your policy document and any subsequent endorsements to see who is covered.

For joint life policies we will only pay out one lump sum, if and when either person suffers a critical illness which meets the definition specified in your policy document, or dies. Cover will then cease and so the second life will no longer be covered.

Critical Illness Cover for your children

The life assured's natural or legally adopted children are automatically covered for the critical illnesses specified in your policy document, providing they are aged between 3 and 17 at the time of the claim.

The benefit payable for each child is £15,000 or 50% of the sum assured, whichever is less. This does not affect the main lump sum benefit under the policy.

The child must survive the critical illness for 28 days from the date of diagnosis. A maximum of one claim per child can be made and a maximum of three child claims can be paid under this policy.

Personal details you provided

The medical and personal information you and/or the life assured gave us when you applied for your policy forms the basis of your cover. If any of this information is incorrect or missing then your policy may be invalidated, or your benefits reduced.

If you believe this may be the case then you should contact us immediately on **0345 605 7777**.

Making a claim

To make a valid critical illness claim, the illness must meet the definition of the illness specified in your policy document and we will require medical confirmation of the illness.

You must carry on paying premiums while we investigate your critical illness claim.

If a death claim is made we will require a copy of the death certificate.

When your cover ends

Cover under the policy will cease once one of the following happens:

- the end of the agreed term is reached
- premiums stop being paid
- a critical illness or death claim is paid

In the event of a claim relating to a child, the main cover for the life assured remains unaffected.

Important policy features

Premium review

If your policy started before December 2009, we may review your premium each year. We do this to ensure that the amount you pay accurately reflects our latest estimate of the cost of providing your cover.

As a result of this review your premium may go up, down or remain the same. Whatever the result, we will write to you and let you know.

Cash-in value

There is no cash-in value on this policy and if you stop paying premiums your cover will cease.

Before your policy finishes

At the end of the agreed term the life assurance and critical illness cover provided by this policy will cease and this may leave you without vital cover. Royal London can't advise you what to do, but we can answer any questions you might have about your policy.

If you don't have a financial adviser you can find one in your area by visiting **royallondon.com/find-a-financial-adviser** Advisers may charge for their services- though they should agree any fees with you up front.

Additional information

This guide is a short reminder of the main features of your Level Term Assurance with Critical Illness Cover policy and any important changes that might affect your policy. You should refer to the policy document we sent to you when you took out your policy, together with any contract endorsements for more detailed information. In the event of conflict between this guide and the policy document, the policy document will prevail.

If you need more information contact our Customer Contact Centre

0345 605 7777

Monday to Friday 8am to 6pm
excluding bank holidays.

or visit **Royallondon.com/RLCIS**

**If you would like a copy of this leaflet in large print,
audio or braille, please call us on 0345 605 7777.**



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