



# CRITICAL ILLNESS COVER

Reminder of important facts



## **What is Critical Illness Cover?**

It is an insurance policy that will pay out a lump sum (known as ‘critical illness benefit’), if before the end of the policy term, the life assured is diagnosed with one of the critical illnesses specified in your policy document, and survives for 28 days after the diagnosis.

## **Payout if you die**

If the life assured dies during the term of the policy, we will pay out a lump sum (known as ‘death benefit’) of one year’s premiums, providing there has been no payment of critical illness benefit.

## **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 critical illness benefit if and when either person suffers a critical illness which meets the definition specified in your policy document. The critical illness and any death benefit will then cease so the second life assured will no longer be covered.

For joint life cover, the death benefit is payable only on the death of the second person, providing a critical illness claim has not already been paid.

## **Cover for your children**

The life assured’s natural or legally adopted children are automatically covered for the standard 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 benefits 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 call our Customer Contact Centre 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 costs for 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 under this policy will cease.

### **Before your policy finishes**

At the end of the agreed term the 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 you policy.

If you don't already have a financial adviser, you can get details of local financial advisers by visiting **[unbiased.co.uk](http://unbiased.co.uk)**. Advisers may charge for providing such advice and should confirm any cost to you beforehand.

## **Additional information**

This guide is a short reminder of the main features of your Critical Illness 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 8pm and Saturday and Bank holidays 8am to 5pm.

Or visit [royallondongroup.co.uk/RLCIS](http://royallondongroup.co.uk/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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