

GROUP CRITICAL ILLNESS

**DELIVERS SUPPORT TO BOTH
EMPLOYERS AND EMPLOYEES WHEN
NEEDED MOST**

SCHEME OVERVIEW

Group Critical Illness gives businesses with 2 or more employees the opportunity to provide some or all of their workforce with a lump sum benefit in the event an employee suffers from a critical illness whilst employed.

Group Critical Illness contract covers a range of core illnesses including Cancer, Heart Attack and Stroke as standard and can also, as an option, be extended to include an additional wider list of illnesses. The lump sum benefit provided can be used however the affected employee wishes to use it.

**AVAILABLE
FOR 2 OR MORE
EMPLOYEES, NO
MAXIMUM**

EXAMPLES OF LUMP SUM BENEFIT USE

- ▶ Fund private health treatment
- ▶ Make necessary adaptations to their home
- ▶ Take a well-deserved holiday to rest and recuperate
- ▶ Pay off outstanding debts





KEY FEATURES

- ▶ Competitive pricing
- ▶ Wide range of cover options available
- ▶ Easy to setup and administer
- ▶ Cover for children and spouses available
- ▶ Support services

SUPPORT SERVICES

All Group Critical Illness insurers provide additional support services, these could include services such as:

- ▶ Second opinion medical services
- ▶ Nursing services
- ▶ Employee Assistance Programmes
- ▶ Counselling services



COVER OPTIONS

- ▶ Available for 2 or more employees, no maximum
- ▶ Total permanent disability cover
- ▶ Up to 5x salary or £500,000 cover
- ▶ Core illnesses with the option to add a range of additional illnesses
- ▶ Pre-existing conditions and related conditions are excluded
- ▶ Employees normally covered with no medical questions
- ▶ Premium rates are guaranteed for 2 years as standard
- ▶ Cover available up to age 70



Cover Options	Choose from a range of core illnesses with the option to include a variety of additional illnesses
Benefit Levels	Up to 5x salary or £500,000
Rate Guarantee	Two Years
Premium Payment	Monthly, Quarterly, Annually
Employee Data	Quarterly and annually depending on the insurer and number of employees
Age Cover Ceases	Linked to state pension or any fixed up to a maximum age of 70
Spouse/Partner Cover Option	Yes - Subject to additional cost
Children's Benefit	Automatically provided at no extra cost. It is generally 25% of the member's benefit. Benefit limits and age restrictions may vary per insurer.
Automatic Acceptance Limit	Varies depending on number of employees and insurer
Maximum Number of Claims	No maximum, as long as the causes of each claim are independent of each other



HOW DOES IT WORK?

1. Talk to us about your requirements. Whether it's new cover or the transfer of an existing policy, our team of Income Protection specialists are on hand to deal with your enquiry.
2. Agree basis of cover with you based on your requirements.
3. We provide you with a simple employee data spreadsheet to populate and send back to us.
4. We will gather quotations from major insurers in the market, facilitating discussions about the best insurer to use for your needs.
5. Once agreed, we will guide you through the setup process including any application forms and on-risk declarations.
6. Once your policy is live, you will receive a policy schedule and accounts.
7. We will be on hand throughout the policy year to support with any queries and will also work with you in the run up to renewal each year.