



CRITICAL ILLNESS COVER
**WE MAKE COMPREHENSIVE
STANDARD**

INTRODUCTION

CRITICAL ILLNESS COVER – WE MAKE COMPREHENSIVE STANDARD

Choosing a critical illness policy isn't the easiest thing to do. There are long lists of unfamiliar illnesses and medical terminology to get to grips with.

You may also have to choose whether you include all of the illnesses, leave some out and whether you want children's cover or not. It's a lot to consider.

We don't want you to be faced with a decision of what to choose, or crucially what to leave out, which is why we include everything as standard.

Our critical illness policies all include:

For you	<ul style="list-style-type: none">• 50 illnesses and conditions paying the full amount of cover you've chosen.• 28 additional payments for less severe illnesses of up to £25,000.• An additional £50,000 care benefit.• An accelerated payment for surgery.
For your children	<ul style="list-style-type: none">• The same 50 full-payment illnesses and conditions as for you, including 27 additional payments.• Eight child specific conditions.• Advanced illness cover.• Double payment for overseas treatment.• Double payment if both parents are covered.• An accelerated payment for surgery.• Life cover.

ADDITIONAL CARE BENEFIT

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Our critical illness policy covers a wide range of illnesses. For some of these you can make a full recovery and return to normal, everyday life, but for some the effects can last far longer.

A prolonged or permanent illness could mean you'll need help or professional care in the future, creating an extra drain on your finances.

That's why we include additional care benefit. The benefit provides £50,000, or an amount equal to your cover if lower, in addition to the full amount of your cover when you claim for total permanent disability or a critical illness that leaves you with severe and permanent physical or mental symptoms.

The money can be used to cover:

- the cost of care
- alterations to your home such as ramps or a stairlift
- ongoing treatment
- lost income.

SURGERY **BENEFIT**

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A number of the critical illnesses covered by the policy require surgery to take place.

If you claim for one of these and you are included on an NHS waiting list, we will pay the full amount of cover before you undergo surgery. This means you could choose to pay for the cost of private treatment rather than waiting for the operation under the NHS.

The surgeries covered:

- Aorta graft surgery
- Removal of all or part of a benign brain tumour
- Removal of a benign spinal cord tumour
- Insertion of a defibrillator following a cardiac arrest
- Coronary artery bypass grafts
- Heart valve replacement or repair
- Major organ transplant
- Pneumonectomy
- Pulmonary artery surgery
- Structural heart surgery
- Colectomy for ulcerative colitis

CHILDREN'S COVER

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Probably one of the greatest worries for a parent is that their child may become seriously ill. At such a stressful time, the last thing you need is the additional worry of financial problems such as:

- time off work
- travel and hospital parking costs
- additional care or specialist equipment

While our cover will never stop you worrying about your child, it can help to ease any financial burden.

WHO'S COVERED?

All children (natural, adopted, step children and where the life assured is their legal guardian) are covered from birth to their 22nd birthday.

Unlike with some cover, your children don't have to be in full time education from 18 to qualify. If you don't have children, but are planning a family in the future, any children you have after taking the policy out will automatically be covered too.

The policy covers any number of children and any payment under children's cover won't reduce your own cover.

HOW IT WORKS

If your child is diagnosed with one of the 50 full payment or eight child specific illnesses covered by the policy we'll pay a lump sum of £25,000 or 50% of your cover, whichever is lower.

If your child is diagnosed with one of the 27 additional illnesses included in children's cover we'll pay a lump sum of £25,000 or 25% of your cover, whichever is lower.

If you make a child cover claim for one of the 27 additional illnesses included in children's cover, that child will continue to be covered for the remaining additional condition, the 50 full cover conditions and eight child specific conditions.

For the 50 full cover conditions or eight child specific conditions you can make one claim per child, after which that child will no longer be covered.

Your child must survive for at least 10 days after diagnosis for a critical illness payment to be made.

WHAT'S COVERED? CRITICAL ILLNESS COVER

Children are covered for the same 50 full payment conditions as adults and 27 additional payments. In addition they are covered for eight child specific illnesses:

- Cerebral palsy
- Craniosynostosis - requiring surgery
- Cystic fibrosis
- Diabetes mellitus Type 1 – requiring permanent insulin injections
- Down's syndrome
- Hydrocephalus - treated with the insertion of a shunt
- Muscular dystrophy
- Spina bifida

ADVANCED ILLNESS

If you make a children's cover claim and the illness you claim for meets our definition of an advanced illness we will pay an additional £10,000.

We define advanced illness as an advanced or rapidly progressing and incurable condition with a life expectancy of no greater than 12 months.

LIFE COVER FOR CHILDREN

Should your child die the policy will pay life cover of £5,000. The money could help to pay for a funeral and is paid in addition to any claim on the critical illness cover.

Children are covered by this life cover from 24 weeks of pregnancy to their 22nd birthday.

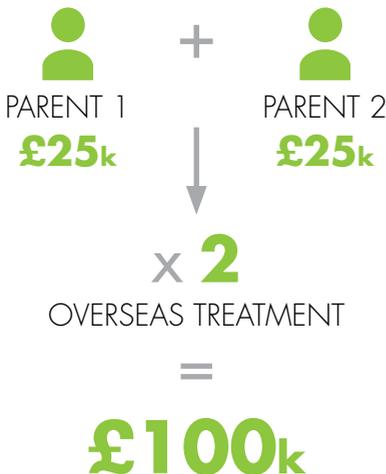
DOUBLE PAYMENT

If both parents are covered by the policy, or they each have a separate policy we will double a payment for a child – up to a maximum of £50,000.

OVERSEAS TREATMENT

Naturally you want the best care for your children, but sometimes treatment isn't available in the UK. If it isn't, and effective treatment for one of the illnesses you are claiming for is only available outside of the UK, we will double the children's cover payment. The extra money can help with the cost of treatment and travelling abroad.

That means if both parents are covered we could pay up to a total maximum of £100,000.



CHILDREN'S SURGERY BENEFIT

We also include children's surgery benefit. If your child is included on an NHS waiting list for one of the surgeries listed in the surgery benefits section, we will pay the full amount of children's cover: the lower of £25,000 and 50% of your cover. This means you could choose to pay for the cost of private treatment rather than waiting for the operation under the NHS.

FIRST TIME COVER

When your child reaches their 22nd birthday they will no longer be covered by your policy. As a young adult they may now have their own income, plus rent and bills to pay, which could mean they need their own critical illness cover.

First time cover gives them the opportunity to apply for their own cover without having to answer any health questions. They can apply for up to £25,000, or £50,000 if each parent has a separate critical illness policy, or both parents are the lives assured of a joint policy.

Their own policy will be the latest available full version of the cover at the time they apply.

THERE FOR YOU

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When we talk about comprehensive cover we mean more than just helping to relieve the financial difficulties you may face when you or a child is seriously ill.

If you or your child become ill you'll have a lot to deal with practically and emotionally. You may have lots of questions but be unsure who you can turn to for answers. Or you may just need a sympathetic person to talk to.

There for You is a service we provide that is designed to help answer those questions and provide the practical advice and emotional support needed to see you and your family through a difficult time.

What There for You can help with

If you use the service you'll have your own, dedicated personal nurse adviser who will be with you for as long as you need them to be. The nurses are all highly trained and are able to help you in a variety of ways:

Serious illness – support and information to help you understand the condition and its implications. Your nurse will also help you find any special equipment you may need and ensure you get best use of the NHS and charities, plus complementary therapies.

After hospital care – a tailored 'Get well, stay well' plan for after your child leaves hospital plus ongoing support and practical advice.

Depression, stress and other mental health issues – a combination of the advice and support of your trained nurse and external counselling can help you and your family to cope.

Bereavement – a combination of emotional support and practical advice including supporting parents with their child's grief as well as their own. Bereavement counselling or complementary therapy may also be available.

Second opinions – a face to face consultation with an NHS or private sector consultant after a consultation to help you understand the results.

Help with care issues – your nurse can help you find a suitable care or nursing home and provide information on specialist equipment, home adaptations and the financial implications.

When it can be used

There for You is provided at no extra cost for you, your spouse or partner, and your children to use whenever you need it. It's available as soon as your cover starts and you don't have to make a claim on your policy to use it.

FULL PAYMENT CONDITIONS

**For the 50 conditions listed below we will pay your full amount of cover.
If we pay the full amount your cover will end.**

Aorta Graft Surgery

Aplastic anaemia with permanent bone marrow failure

Bacterial meningitis – resulting in permanent symptoms

Benign brain tumour – resulting in permanent symptoms or specified treatment

Benign 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 cancers

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity

Coma – with associated permanent symptoms

Coronary artery by-pass grafts

Creutzfeldt – Jakob disease

Crohn's disease – with specified surgery

Deafness – permanent and irreversible

Dementia including Alzheimer's disease – resulting in permanent symptoms

Encephalitis – resulting in permanent symptoms

Heart attack – of specified severity

Heart failure – of specified severity

Heart valve replacement or repair

HIV infection – caught from a blood transfusion, a physical assault or at work

Intensive care for 7 days continuous duration

Interstitial Lung Disease

Kidney failure – requiring permanent dialysis

Liver failure

Loss of hand or foot – permanent physical severance

Loss of independence

Loss of speech – permanent and irreversible

Major organ transplant from another donor

Mental illness – of specified severity

(Continued)

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

Multiple sclerosis – where there have been symptoms

Neuromyelitis optica (Devic's disease) – with persisting symptoms

Paralysis of limbs – total and irreversible

Parkinson plus syndromes – resulting in permanent symptoms

Parkinson's disease – resulting in permanent symptoms

Peripheral vascular disease – with bypass surgery

Pneumonectomy

Primary pulmonary arterial hypertension – of specified severity

Pulmonary artery graft surgery

Rheumatoid arthritis – resulting in a loss of the ability to do specified physical activities

Respiratory failure – of specified severity

Spinal stroke – resulting in permanent symptoms

Stroke – of specified severity

Structural heart surgery

Syringomyelia or syringobulbia requiring surgery

Systemic lupus erythematosus – of specified severity

Terminal illness – where death is expected within 12 months

Third degree burns

Ulcerative colitis – treated with total colectomy (removal of the entire bowel)

ADDITIONAL PAYMENT CONDITIONS

For these 28 conditions we pay an additional amount of £25,000 or 25% of your full cover amount, whichever is lower. An additional payment for one of these 28 conditions does not reduce the full cover amount you've chosen.

You can claim multiple additional payments but only once for each condition, apart from cancer in situ – with surgery. You can claim more than once for cancer in situ – with surgery, but only if the cancer in situ affects a different organ or body tissue to a previous claim.

Aortic aneurysm – with endovascular repair

Brain abscess drained via craniotomy

Cancer in situ – with surgery

Cancer in situ of the urinary bladder – with specified severity

Cancer in situ of the larynx – with specified treatment

Carotid artery stenosis – treated by endarterectomy or angioplasty

Cauda equina syndrome – with permanent symptoms

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

Cerebral or spinal aneurysm – with surgery or radiotherapy

Cerebral or spinal arteriovenous malformation – with surgery or radiotherapy

Coronary angioplasty – with specified treatment

Crohn's disease – treated with surgical resection

Diabetes mellitus Type 1 – requiring permanent insulin injections*

Drug resistant epilepsy – with specified surgery

Gastrointestinal stromal tumour (GIST) or Neuroendocrine tumour (NET) of low malignant potential – with surgery

Guillain-Barré syndrome – with persisting clinical symptoms

Haematoma of the brain – with surgery

Heartbeat abnormalities with permanent pacemaker insertion

Myasthenia gravis – with persisting clinical symptoms

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

Pituitary tumour – with specified treatment

Prostate cancer – low grade

Removal of one or more lobe(s) of the lung – for disease and trauma

Serious accident benefit

Significant visual impairment – permanent and irreversible

Skin cancer – advanced stage as specified

Testicular cancer of low grade – requiring removal of a testicle

Third degree burns – less extensive (5%)

* Not available for children.

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SK18248/219-1055/August 2019