Critical Illness Cover

Financial protection if life takes an unexpected turn

L&G

Most of us rely on our income to pay the bills and keep things running day to day. Critical Illness Cover is there to help provide some financial protection if you're diagnosed with a serious illness.

If you're diagnosed with one of the conditions you're covered for, we'll pay you a tax-free lump sum. This money is there to help ease financial pressure, while you focus on getting better.

How the money could help

You can use the money in any way you want. For example, it could help you:

- Cover everyday household bills if you need time away from work
- Pay for treatment, rehabilitation or recovery support
- Make changes to your home if needed

Cover through your employer

As your employer provides you with Group Critical Illness Cover as part of their employee benefits, you may find that your employer's cover has more advantages compared to arranging cover yourself.

Depending on your employer's policy, you may have the option to choose the amount of cover to suit your needs and budget.

What's covered?

Critical Illness Cover includes serious conditions such as cancer, heart attack and stroke. Exactly what's covered depends on your employer's policy. Your employer can give you full details, including what is and isn't covered.

Children's cover

Your children are covered automatically at no extra cost. This cover applies from birth until they reach the age of 21. They'll be covered for all the conditions you're covered for plus seven child conditions.

If your child is diagnosed with one of the conditions they're covered for, we'll pay a lump sum to help support you and your family at this difficult time.

Partner cover

Depending on your employer's policy, you may also be able to add cover for your partner*.

This means we could pay a lump sum if your partner is diagnosed with a condition they're covered for, helping to ease any financial pressure and providing peace of mind.

*Partner could be spouse, registered civil partner or unmarried partner.

Health and wellbeing services

As part of this cover, you and your immediate family** will also have access to Spark, L&G's home for health and wellbeing.

Through Spark you have access to:

- a 24/7 GP service available online or telephone
- a Second Medical Opinion service on a diagnosis and treatment
- 24/7 support for your mental wellbeing
- a medical helpline
- help with understanding and managing certain long-term health conditions
- a digital gym
- fitness and nutrition advice

... and much more, all at no cost to you.

It's there to complement this cover and to support you and your family.

**Immediate family includes spouse, partner, registered civil partner and children aged 16 to 24 in full-time education who are living in the same household

Things to know

Critical Illness Cover won't pay for a condition you have or were aware of before cover started. And not all illnesses are included – for example, not all cancers are covered. Ask your employer for details of what is and isn't covered.

Your cover applies while you are employed by your current employer.

Find out more

To learn more about how this cover works, or to see if you can make changes, speak to your employer.

If you're unsure whether this cover is right for you, you may also want to speak to a financial adviser.

Legal & General Assurance Society Limited GPASD0098 07/26