Critical Illness Cover

Real stories of how Critical Illness Cover supported individuals and families

Amal* claimed following her diagnosis of breast cancer

Amal took out a Critical Illness Cover when she was 38 years old.

Some years later, she called us to let us know she'd been diagnosed with breast cancer. She'd had a mammogram as part of a routine age screening, and her results came back healthy. Towards the end of September 2023, she noticed a lump and contacted her GP. After investigations it was found she had grade 3 breast cancer.

After receiving the medical evidence we paid her claim in early December 2023. This could allow Amal to focus on her treatment, without having to worry about needing to take time out of work.

Milo* was diagnosed with a severe mental health issue, impacting his long-term financial future

Milo's partner contacted us to let us know that Milo had been ill.

He was being treated as an inpatient for severe mental health issues and so had been unable to work. After having some treatment, he was still suffering with his mental health and off work a year later.

His diagnosis met the criteria for claiming under Severe Mental Health – one of the conditions covered by LV=. We were able to pay his Critical Illness claim of £400,000 and also highlight the invaluable emotional and practical support through his policy to help with his condition.

When George* and Emily's* child became seriously ill, their Critical Illness Cover was able to provide some support

George and Emily took out Life and Critical Illness Cover in February 2020. At the beginning of February 2022, Emily gave birth to their son Theo. Soon after he was born, the doctors noticed some problems. This led to a diagnosis of liver failure and Theo was added to the transplant list to undergo a liver transplant.

George contacted us in March 2022 to look at a claiming on their Critical Illness Cover, as it included Children's Cover. George was able to send us some medical evidence and arranged for Theo's transplant co-ordinator to contact us. We paid their claim at the end of March 2022, allowing Theo's parents to focus on being together as a family.

Kai* was diagnosed with Multiple Sclerosis at only 25 years old

Kai had taken out Critical Illness Cover in 2020. At the time of application, he had told us of some ongoing health issues, which had been factored into his monthly premiums.

He contacted us in January 2023 to confirm he'd been diagnosed with Multiple Sclerosis (MS) at the end of 2022. He told us that he had suffered from Covid earlier that year, which left him with balance and vision problems. He went to his optician who referred him to a consultant. Eventually, a neurology appointment and further investigations revealed his MS diagnosis. He wanted to claim under his Critical Illness Cover, as his financial future was looking less certain. We were able to pay his claim of £50,000 after receiving the medical reports. This has made a difference to Kai at a challenging time.

If you want information on Critical Illness Cover and whether it's right for you, please speak to your financial adviser.

*Names and images are for illustrative purposes only.

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

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