

A quick guide to our Critical Illness cover products

We offer options for different needs and lifestyles. Whether your client is budget conscious or after added peace of mind, we provide an option to protect your client in those life-changing events. You can select from our Life and Critical Illness cover and Life and Enhanced Critical Illness cover, with the option to add Enhanced Children's Cover to the policy. This provides 4 solutions to protect your client and what matters to them.

Did you know?

1 in 2 people will be diagnosed with cancer in their lifetimes

(Source: Cancer Research UK)



In Great Britain there were **29,795** deaths and serious injuries due to road traffic accidents in 2022 (UK Government statistics)



Almost a third of parents have to take unpaid leave to care for a sick child (Source: Mumsnet 2021)

Choosing the right cover for your clients:

Life and Critical Illness Cover

More affordable cover providing essential protection for the most claimed for conditions and more

- **Covers 41 conditions** including 39 full payment conditions and 2 additional payment conditions if Total Permanent Disability is chosen. Additional payment condition pay 25% of the amount of cover up to £30k.
- **Enhanced Accident Benefit** covering 9 conditions where we'll pay 50% on top of your client's cover (up to £200,000) if the direct result of an accident.
- Option to add Total Permanent Disability and Waiver of Premium.
- **Children's cover is not included** on the policy; your client can opt to add Enhanced Children's Cover for an additional cost.

Life and Enhanced Critical Illness cover

Our more comprehensive option covering more conditions and your client's children

- **Covers 87 conditions** including 49 full payment conditions and 38 additional payment conditions (20 of these additional payment conditions are covered under 1 definition 'Less advanced cancers').
- **17 Enhanced claim payments** of twice the cover (up to £200,000) in the event of an accident, early onset neurological condition (under age 55) or major organ condition.
- **Wider coverage and support for cancer** – with more less advanced cancers covered. Plus:
 - £1,000 cost of cancer diagnosis payment – to help with initial costs whilst claim is being processed, paid upon receiving evidence of diagnosis.
- Option to add Total Permanent Disability and Waiver of Premium.
- **Children's Cover included at no extra cost** with the option to upgrade to Enhanced Children's Cover at an additional cost
 - Covering children from birth to their 23rd birthday with no requirement to be in full time education.
 - 85 conditions covered.
 - Enhanced claim payments are up to £25,000 (or £50,000 if both parents have this cover) for accidents and major organ conditions.
 - No survival period requirement (unique to LV=).
 - Child funeral payment of £5,000.



Optional Enhanced Children's Cover – This option could be ideal for clients planning or growing their family.

- Covers 95 conditions including 10 child specific conditions
- £5,000 payment covering 6 pregnancy complications
- Claim payments are up to £35,000 (or £70,000 if both parents have this cover)
- Child funeral payment covering from the 24th week of pregnancy for stillbirths (excluding elective termination) up until their 23rd birthday during the term of the policy

Life and Critical Illness cover with Enhanced Children's Cover

Life and Enhanced Critical Illness cover with Enhanced Children's Cover

All our Life and Critical Illness policies have access to emotional and practical support through LV= Doctor Services and the Legal Advice Line.



What conditions are covered?

Full payment conditions

- Alzheimer's disease or other forms of dementia
- Aorta graft surgery
- Bacterial meningitis
- Benign brain tumour
- Benign spinal cord tumour
- Blindness
- **Brain abscess**
 - Brain injury due to trauma, anoxia, or hypoxia
 - Cancer including aplastic anaemia
 - Cardiac arrest
 - Cardiomyopathy
 - Coma
 - Coronary artery bypass grafts
 - Creutzfeldt-Jakob disease
- **Crohn's disease**
 - Deafness
 - Encephalitis
 - Heart attack
- **Heart failure**
 - Heart valve replacement or repair
- **HIV infection**
 - Idiopathic pulmonary arterial hypertension
 - Kidney failure
 - Liver failure
 - Loss of hand or foot
- **Loss of independent existence**
 - Loss of speech
 - Major organ transplant
 - Motor neurone disease and specified diseases of the motor neurones
 - Multiple sclerosis
- **Neuromyelitis optica (Devic's disease)**
 - Open heart surgery
 - Paralysis of limb
 - Parkinson's disease
 - Parkinson plus syndromes
 - Pneumonectomy
 - Pulmonary artery surgery
 - Severe lung disease
- **Severe mental illness**
- **Severe sepsis**
 - Spinal stroke
 - Stroke
- **Syringomyelia or syringobulbia**
 - Surgical removal of an eyeball
 - Systemic lupus erythematosus
 - Terminal illness
 - Third degree burns
- **Ulcerative colitis**
 - Total permanent disability (if included)

• Conditions covered by Life and Enhanced Critical Illness cover only.

Find out more about the criteria and exclusions in the policy conditions or on [LVadviser.com](https://www.lvadviser.com)

Download our client-friendly Critical Illness definitions guide to find out the requirements for claim for each condition listed

For Life and Critical Illness Cover

2 Additional payment conditions for less advanced cancers (paying up to 25% of the cover, up to £30,000)

- Ductal or lobular carcinoma in-situ of the breast
- Prostate cancer

For Life and Enhanced Critical Illness Cover only

38 Additional payment conditions (paying up to 50% of the cover, up to £30,000)

- Accident hospitalisation cover
- Aortic aneurysm
- Carotid artery stenosis
- Cauda equina syndrome
- Cerebral or spinal arteriovenous malformation
- Cerebral or spinal aneurysm
- Central retinal artery or vein occlusion
- Coronary artery angioplasty
- Diabetes mellitus type 1
- Gastrointestinal stromal tumour (GIST) or Neuroendocrine tumour (NET) of low malignant potential
- Guillain-Barré syndrome
- Less advanced cancer of named sites and severity (20 different sites covered under this definition)
- Non-severe cardiomyopathy
- Other carcinomas with surgery
- Partial loss of hearing
- Partial loss of sight
- Partial third degree burns
- Pituitary tumour
- Removal of one or more lobe(s) of the lung

Applies to Enhanced Children's Cover only



Child-specific conditions covered

- Cerebral palsy
- Child diabetes type 1
- Child intensive care
- Cystic fibrosis
- Down's syndrome
- Edward's syndrome
- Hydrocephalus
- Muscular dystrophy
- Patau syndrome
- Spina bifida

Pregnancy conditions covered (for the life insured)

- Disseminated Intravascular Coagulation (DIC)
- Eclampsia (excluding pre-eclampsia)
- Ectopic pregnancy with surgery to remove a fallopian tube
- Foetal death in utero between 20 – 24 weeks gestation (excluding elective pregnancy termination)
- Hydatidiform mole
- Placental abruption (excluding placenta praevia)

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