



Vitality

LIFE INSURANCE

SERIOUS ILLNESS
COVER



**WE COVER
ALL HEART ATTACKS,
ALL STROKES AND
MORE CANCERS
THAN ANY OTHER
INSURER.**

Source: Defaqto verified Competitor Comparisons, Sep 2018

WHAT IS SERIOUS ILLNESS COVER?

Our award-winning Serious Illness Cover provides protection against the financial impact that a serious illness can have on people's lives.

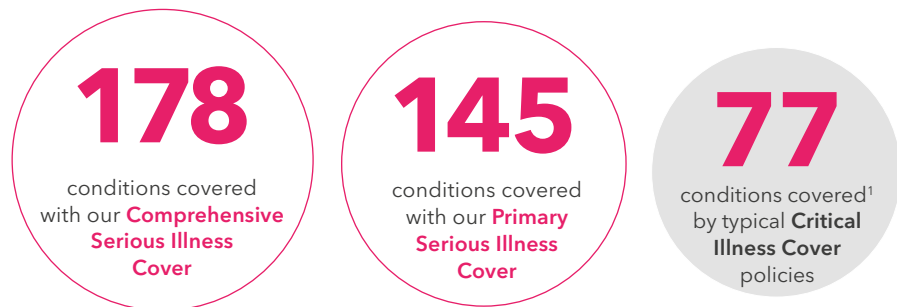
We pay out a cash lump sum if you suffer from one of the conditions we cover. The amount we pay you is based on the severity of the condition.

HOW SERIOUS ILLNESS COVER WORKS

- Choose between our Primary Cover, which covers 145 conditions, or Comprehensive Cover, which covers 178 conditions and includes Cancer Relapse Benefit.
- If you need to claim, we give you a percentage of your cover amount depending on the severity of your condition.
- If you make a claim for a condition that pays out part of your cover amount, we keep covering you for the remainder.
- Should your condition get worse, or you suffer with another condition, you can claim again. You can keep doing this until you've used up your whole cover amount.
- Continue your cover beyond the original term with Dementia and FrailCare Cover and support your independence in later life with cover for dementia, Alzheimer's, Parkinson's, stroke and frailty.

HOW IS SERIOUS ILLNESS COVER DIFFERENT?

WE COVER MORE CONDITIONS THAN ANY OTHER INSURER



YOU'RE MORE LIKELY TO GET A PAYOUT

We pay out for less severe conditions as well as the more critical ones. If you lost your sight in both eyes, we'd pay out, just like a typical insurer, but we understand that it's not just the most severe form of a condition that affects people's lives, so we also pay out a percentage of your cover amount for things that aren't as severe.

WE COVER EARLIER STAGES OF CERTAIN CONDITIONS

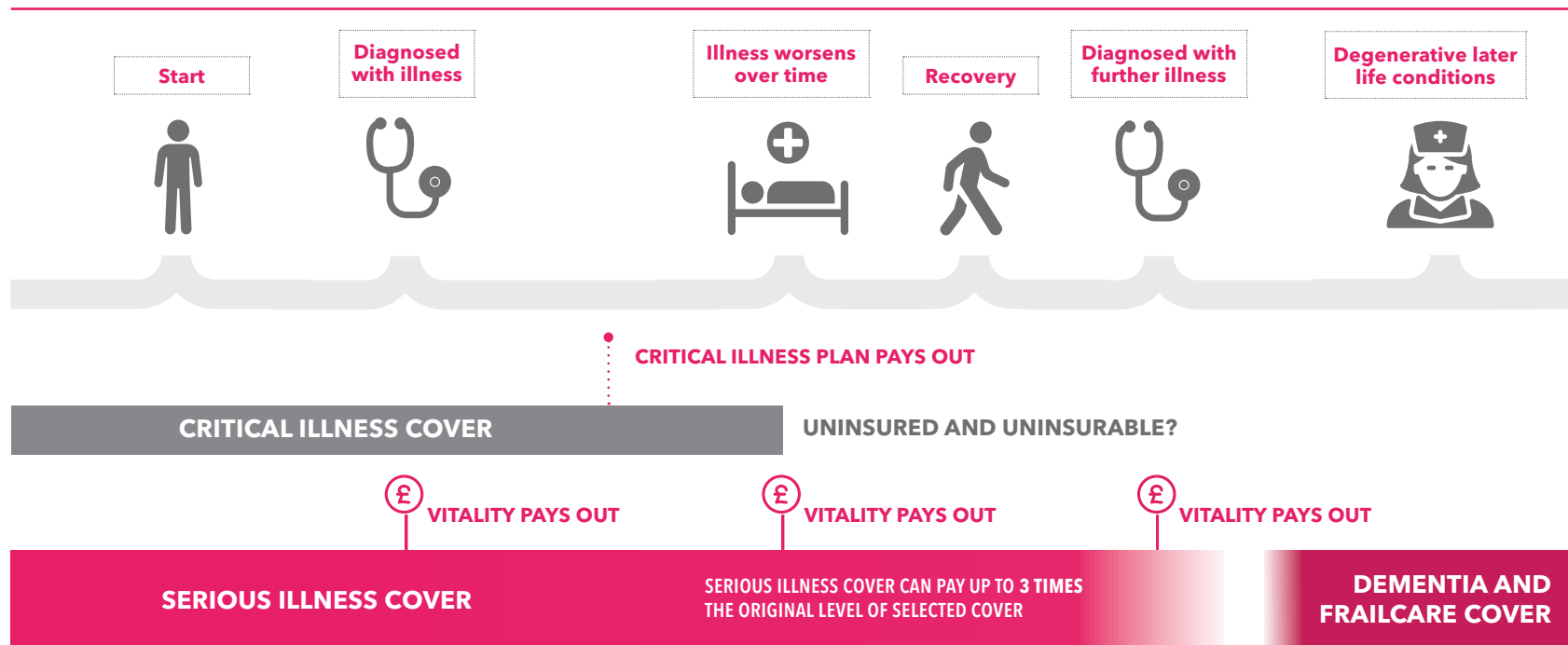
We pay out on diagnosis for some illnesses, so you don't have to wait until they become debilitating or life-threatening before you can claim.

OUR UNIQUE DEMENTIA AND FRAILCARE COVER OPTION

Providing protection for a range of degenerative later life conditions - more information on page 8.

WE CONTINUE TO COVER YOU AFTER A CLAIM

A typical critical illness policy could come to an end after a claim, so if you needed to claim again, you might not be covered. And it could be expensive - or impossible - for you to buy the same amount of cover again. We make sure we protect you even after you've made a claim, and beyond your initial plan term with Dementia and FrailCare Cover. So, we'll continue to cover you long after your first claim.



¹Defaqto September 2017. Figure relates to top 5 providers based on market share (IFA channel) Q1 2018 ABI statistics.

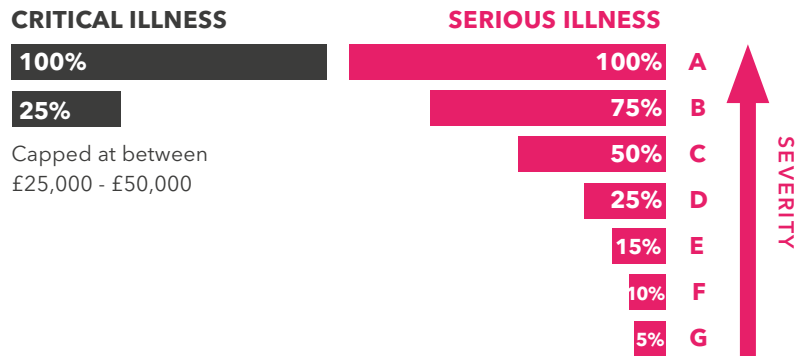
HOW SEVERITY WORKS

OUR SERIOUS ILLNESS COVER PAYS OUT BASED ON THE SEVERITY OF YOUR ILLNESS OR DISABILITY

This means you could receive a payout at an earlier stage of your illness, even if it's not life threatening.

Varying the amount we pay to reflect the severity of a condition allows us to cover more conditions than other insurers and means we can use broader definitions.

As a result, you're more likely to get a payout from us than from any other insurer¹.



All Severity Levels are available under **Comprehensive Serious Illness Cover**.
Severity Levels **A-E** are available under **Primary Serious Illness Cover**.

¹Hannover Re UK Life Branch – February 2017. Estimates are based on Hannover Re UK Life Branch's interpretation of the general population incidence rates and their estimated view of future trends. Incidence rates for the entire population may be different to those lives that take out life insurance products.

The typical critical illness product is a mid-market one and covers most conditions seen in the market.

VitalityLife estimates are based on the VitalityLife Plan with Comprehensive SIC.

These estimates are for information only and are based on Hannover Re UK Life Branch's analysis of statistical data. Hannover Re UK Life Branch accepts no liability for any reliance placed upon these estimates and any use of the analysis is the sole responsibility of the user.

OUR SERIOUS ILLNESS COVER PAYS OUT BASED ON THE SEVERITY OF YOUR ILLNESS OR DISABILITY.





HOW THE DEMENTIA AND FRAILCARE COVER HELPED JANE

Jane, aged 40, takes out a 25 year Serious Illness Cover plan for £100,000 and selects the Dementia and FrailCare Cover option.

At the age of 65 Jane's Serious Illness Cover term ends, 50% of Jane's remaining Serious Illness Cover amount converts to Dementia and FrailCare Cover and Jane continues to pay her premiums.

Jane goes on to develop dementia. As a result, Jane begins to have difficulty with daily tasks such as dressing, washing and preparing her meals. At this point, Jane's Dementia and FrailCare Cover pays out £12,500 (25% payout) allowing Jane's family to employ a part time carer.

Over the next few years, Jane's condition progresses to the point at which she requires a full time carer and is placed in a local nursing home. Her Dementia and FrailCare Cover now pays out the remaining £37,500 (remaining 75% payout), providing financial support to Jane and her family.

AVAILABLE ON
SERIOUS ILLNESS
COVER PLANS AT NO
ADDITIONAL COST¹

MARKET FIRST COVER TO HELP YOU WITH LATER LIFE CARE NEEDS

TO HELP WITH THE RISING COSTS IN AN EVER AGING POPULATION

DEMENTIA AND FRAILCARE COVER

At Vitality, we have been proven to help members get healthier, claim less and live longer. Despite this, we cannot ignore the impact of conditions such as dementia and frailty in our society today.

That's why we now offer Dementia and FrailCare Cover, giving you the comfort, dignity and security we'd all hope for if we were unfortunate enough to face these conditions. We also offer up to £10,000 of Funeral Cover when Life Cover is selected.

HOW IT WORKS

Dementia and FrailCare Cover is available on Serious Illness Cover. It starts when your Serious Illness Cover term ends, at which point 50% of your remaining benefit amount will be converted to Dementia and FrailCare Cover.

There's no additional cost for this cover at the start of your plan, you just continue to pay your premium when Dementia and FrailCare Cover begins.

Payouts for Dementia and FrailCare Cover will be based on the severity of later life conditions such as dementia, Alzheimer's, Parkinson's, stroke and frailty:

	SEVERITY	PERCENTAGE PAYOUT
A	Nursing Home Care - of specified cause	100%
	Residential Home Care - of specified cause	
B	Severe Alzheimer's, dementia or Parkinson's - of specified severity	75%
	Severe stroke - of specified severity	
C	Failure of 4 out of 6 activities of daily living	50%
	Advanced Alzheimer's, dementia or Parkinson's - of specified severity	
D	Failure of 3 out of 6 activities of daily living	25%
	Alzheimer's, dementia or Parkinson's - of specified severity	
	Stroke - of specified severity	
	Failure of 2 out of 6 activities of daily living	

¹Dementia and FrailCare Cover is capped at £100,000. Available on Serious Illness Cover with Vitality or Wellness Optimisers. Subject to a minimum term of 10 years. Maximum age at entry 60 years.

When your Serious Illness Cover ends, premiums will continue for Dementia and FrailCare Cover and may change based on Vitality and Wellness statuses.



¹Alzheimer's Society, Facts for the media, 2018. ²Alzheimer's Research UK, Prevalence by age in the UK, 2018. ³Alzheimer's Society, Dementia - The True Cost, May 2018.

SERIOUS ILLNESS COVER INCLUDES

Cancer Relapse Benefit

Our Cancer Relapse Benefit is included on Comprehensive Serious Illness Cover plans, enhancing our Serious Illness Cover which already pays out on the progression of cancer and new unrelated cancers.

With Cancer Relapse Benefit you can claim for a recurrence of cancer at the same or lower severity to the first cancer claim¹. Subsequent cancers can often be more aggressive and the treatment options limited, so Cancer Relapse Benefit will boost the payout for subsequent cancers by 50% following one year in remission².

This 50% payout is an additional payout so won't reduce the Plan Account in any way, giving you even more protection. Cancer Relapse Benefit is included as standard on Comprehensive Serious Illness Cover.

Family Benefit

Family Benefit provides peace of mind that expectant mothers and children are covered against some of the most significant conditions and complications associated with pregnancy.

Family benefit is automatically included on Essential, VitalityLife and Mortgage Plans with Serious Illness Cover.

Core Serious Illness Cover For Children

Serious Illness Cover for Children pays a lump sum should your child suffers from a serious illness that we cover, giving you complete reassurance.

Each child on the plan will receive cover worth 50% of your Serious Illness Cover amount, limited to £25k. This feature is available when you take out a VitalityLife plan.

SERIOUS ILLNESS COVER ADDITIONAL OPTIONS AND BENEFITS

Serious Illness Cover Booster

Serious Illness Cover Booster gives you everything a typical critical policy does and more. With this option you will benefit from 100% payments for all of the key conditions, plus payments of up to 200% for other long-term debilitating illnesses.

Optional Serious Illness Cover For Children

Optional Serious Illness Cover for Children pays you a lump sum if your child suffers a serious illness. Providing up to £100,000 of extra cover and peace of mind for parents. This option is available on Essential, VitalityLife and Mortgage Plans.

Protected Cover

As people are surviving more illnesses and living longer, the chance of suffering a second illness is increasing¹. Safeguard your future with 100% automatic reinstatement cover. This can be added to your policy at any time before you make a claim.

¹Payouts for subsequent cancer under Cancer Relapse Benefit are limited to those at Severity levels A to C and the ABI definition of cancer at Severity level D

²Limited to two 50% boosts per plan.

¹Immerse on behalf of Vitality, Doctor and Consumer surveys - March 2018

THE BIG THREE

1

CANCER

We cover more cancers.

We cover a range of cancers, this means we pay out when other insurers won't. Being diagnosed with cancer can cause a lot of anxiety and you may have to take time off work, which can be a financial strain.

Many insurers cover early forms of cancer, but only for a limited number of body areas, and then, only if surgery is carried out. Medical advances mean cancers are being diagnosed earlier, often before invasive treatment is needed.

No matter where the cancer is, or the severity, it's still likely to cause problems for you. That's why we cover all early stage carcinomas in situ on diagnosis and we payout sooner.



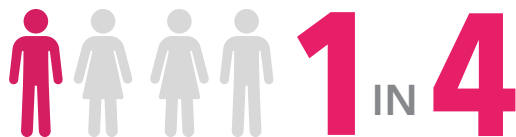
PEOPLE DIAGNOSED WITH **CANCER** TODAY
HAVE HAD CANCER BEFORE¹

2

HEART ATTACK

We cover all heart attacks.

Our heart attack definition matches the latest clinical definitions, making it more likely for you to receive a payout. If your consultant diagnoses that you've had a heart attack, we pay out.



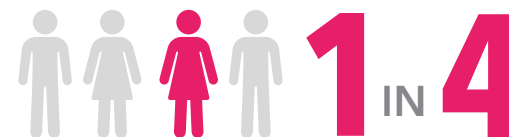
PEOPLE DIAGNOSED WITH A **HEART ATTACK**
HAVE HAD ONE BEFORE²

3

STROKE

We cover all strokes.

No matter how severe, having a stroke can have a big impact on your life. That's why with us you don't need to have permanent symptoms to receive a payout.



PEOPLE DIAGNOSED WITH A **STROKE**
HAVE HAD ONE BEFORE³

For a list of all the conditions we cover, try our **Conditions Covered Tool**: vitalityconditionscovered.co.uk.

¹Cancer Research UK, 2017

²Heart Disease and Stroke Statistics–2017 Update: A Report From the American Heart Association, 2017

³State of the Nation – Stroke Statistics, Stroke Association, 2017

FIVE
REASONS
TO CHOOSE
VITALITY
SERIOUS
ILLNESS
COVER

1

MORE CONDITIONS COVERED THAN ANY OTHER INSURER¹

We cover 178 conditions on our Comprehensive Serious Illness Cover and 145 on Primary Serious Illness Cover.

2

WE COVER ALL HEART ATTACKS, ALL STROKES AND MORE CANCERS THAN ANY OTHER INSURER¹

Cover for the top three reasons to claim.

3

COVER THAT PAYS OUT EARLIER

We are the only insurer to offer varying levels of severity which determine claim payout without capped payments.

4

COVER THAT PAYS OUT BASED ON THE SEVERITY OF YOUR ILLNESS

Over 3/4 of consumers surveyed believe it is important to have a payout based on the impact an illness has on lifestyle².

5

UNIQUE PROTECTION FOR LATER LIFE

Dementia and FrailCare Cover supports your independence in later life with cover for dementia, Alzheimer's, Parkinsons, stroke and frailty.

¹Defaqto verified Competitor Comparisons, Sep 2018

²Immerse on behalf of Vitality, Doctor and Consumer surveys - March 2018

FIND OUT MORE

Get in touch with your financial adviser or
visit vitality.co.uk/life-insurance

