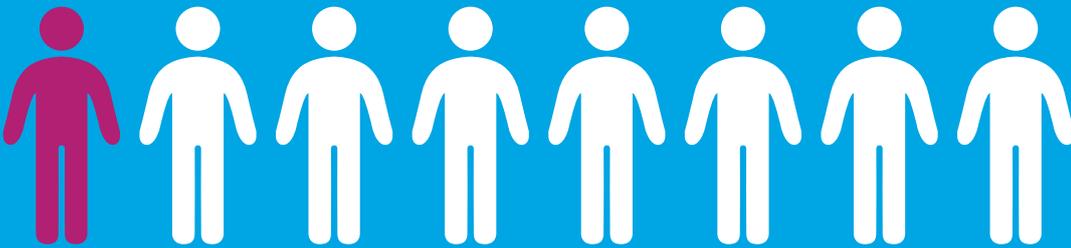


# Critical illness cover without the gaps

**1 in 8** of us may need to be off work with a critical illness or total permanent disability during our working lives\*.



That's why our critical illness cover gives your client the option to add Total Disability cover.

**Most critical illness policies pay out for 'total' and 'permanent' disabilities. But most disabilities aren't total, or permanent. Even if they are, it can take years for doctors to diagnose them as such, leaving your client not just unable to work, but unable to claim.**

Total Disability allows your client to claim 1% of their sum assured per month for up to 100 months (that's more than 8 years) if they can't work for more than 26 weeks as a result of any illness or injury. If and when their diagnosis becomes permanent, we'll pay the balance of their sum assured.

It's unique to AIG, so you won't find it on any quote portals. But you can easily add the option when you submit a critical illness application online through our system.

Total Disability is an affordable alternative to income protection and an effective option for clients who want to know that the grey areas are covered.

Only AIG covers non-permanent incapacity too.

**For a full explanation check our [Cover Details](#), call our sales team on 0345 600 6829, email [adviser@aiglife.co.uk](mailto:adviser@aiglife.co.uk) or visit [www.aiglife.co.uk](http://www.aiglife.co.uk)**

\*Based on actuarial estimates by AIG Life for ages 30-65.