Critical Illness with Term Assurance

Our comprehensive Critical Illness with Term Assurance delivers more value and quality to the customer and their family than ever before. It is designed to cover death and the critical illness conditions that affect most people to make a real difference to the customer when they need to claim.

We pay out on the most serious conditions that can affect a customer in three ways - as Group I (✓), Group II (○) and Group III (●) conditions. For more details, please refer to KEY on page two:

### Cancer
- **Cancer** - excluding less advanced cases
- **Less advanced cancers**
  - of named sites and specified severity:
    - Anus
    - Bile Ducts
    - Breast
    - Cervix
    - Colon and rectum
    - Gallbladder
    - Larynx
    - Lung and bronchus
    - Oesophagus
    - Oral cavity or oropharynx
    - Ovary
    - Pancreas
    - Prostate
    - Renal pelvis (of the kidney) and ureter
    - Stomach
    - Testicle
    - Urinary bladder
    - Uterus
    - Vagina
    - Vulva
- **Other cancer in situ** – with surgery
- **Skin cancer** (not including melanoma) - advanced stage as specified

### Brain and spinal cord
- **Bacterial meningitis** - resulting in permanent symptoms
- **Benign brain tumour** - resulting in permanent symptoms or specified treatment
- **Benign spinal cord tumour** - resulting in either surgical removal or permanent symptoms
- **Brain injury due to anoxia or hypoxia** – resulting in permanent symptoms
- **Carotid artery stenosis** – treated by endarterectomy or angioplasty
- **Cerebral or spinal aneurysm** - with surgery or radiotherapy
- **Cerebral or spinal arteriovenous malformation** - with surgery or radiotherapy
- **Coma** – with associated permanent symptoms
- **Creutzfeldt-Jakob disease** - resulting in permanent symptoms
- **Dementia including Alzheimer’s disease** - resulting in permanent symptoms
- **Encephalitis** - resulting in permanent symptoms
- **Parkinson’s disease** - resulting in permanent symptoms
- **Parkinson plus syndromes** – resulting in permanent symptoms
  - Corticobasal ganglionic degeneration
  - Diffuse Lewy body disease
  - Multiple system atrophy
  - Parkinsonism-dementia-amyotrophic lateral sclerosis complex
  - Progressive supranuclear palsy
- **Pituitary gland tumours** – with specified treatment
- **Spinal stroke** - resulting in permanent symptoms
- **Stroke** – of specified severity
- **Traumatic brain injury** - resulting in permanent symptoms
Other serious conditions and operations that we cover:

**Heart and major blood vessels**
- Aorta graft surgery - for disease or following traumatic injury
- Angioplasty - requiring treatment to multiple coronary vessels
- Cardiac Arrest - requiring implantable cardiac defibrillator
- Cardiomyopathy - of specified severity
- Coronary artery bypass grafts - with surgery
- Heart attack - of specified severity
- Heart surgery
- Heart valve replacement or repair - with surgery
- Primary pulmonary arterial hypertension - of specified severity
- Pulmonary artery replacement - with surgery

**Senses – hearing / seeing / speaking**
- Blindness - permanent and irreversible
- Central retinal artery or vein occlusion (eye stroke) - resulting in permanent visual loss
- Deafness - permanent and irreversible
- Loss of speech - permanent and irreversible
- Significant visual impairment - permanent and irreversible

**Digestive system**
- Crohn’s disease – with specified surgery
- Ulcerative Colitis - treated with total colectomy

**Arms and legs**
- Loss of hands or feet - permanent physical severance
- Paralysis of limbs - total and irreversible

**Other conditions**
- Aplastic anaemia - with permanent bone marrow failure
- Diabetes mellitus Type 1 – requiring permanent insulin injections
- HIV infection - from a blood transfusion, a physical assault or at work
- Loss of independence - of specified severity
- Motor neurone disease – resulting in permanent symptoms
- Multiple sclerosis - of specified severity
- Systemic lupus erythematosus (SLE) - of specified severity
- Terminal Illness - where death is expected within 12 months

**Children**
- Cerebral palsy
- Cystic fibrosis
- Child’s diabetes mellitus Type 1 – requiring permanent insulin injections
- Down’s syndrome
- Child life cover
- Child’s intensive care benefit - requiring mechanical ventilation for 7 days
- Muscular dystrophy
- Spina bifida

**Major organs including skin**
- Kidney failure – requiring permanent dialysis
- Liver failure - end stage
- Lung disease - of specified severity
- Major organ transplant - from another donor
- Third degree burns - covering 20% of the body’s surface area or 20% of the face’s surface area

**KEY**

- **These are Group I critical illness conditions.** If the person covered dies or is diagnosed with any of these conditions including terminal illness, we will pay the full sum assured. If a child of the person covered is diagnosed with a Group I critical illness condition including terminal illness, we will pay 50% of the sum assured or £25,000 - whichever is the lower.

- **These are Group II critical illness conditions.** If a child of the person covered is diagnosed with any of these conditions we will pay 25% of the sum assured or £25,000 - whichever is the lower.

- **These are Group III child-specific conditions.** If a child of the person covered dies we will pay £5,000.

For full details on Group I, II and III conditions and payments please refer to the cover details.
In 2014, children’s critical illness was the second most common cause of AIG Critical Illness claims*.

**If your client buys Critical Illness with Term Assurance from AIG, they automatically get comprehensive cover for any of their children as standard.**

This includes:

- A payment of up to £25,000 for major conditions that can affect children including cancer and heart failure;

- Seven additional child-specific conditions; Diabetes Type 1, Down’s syndrome (two conditions unique to AIG Life), cystic fibrosis, spina bifida, cerebral palsy, muscular dystrophy and a benefit payable should the child require a stay in intensive care;

- A double payment of up to £50,000 if the child’s treatment is only available overseas;

- Cover on congenital conditions if the parents were unaware their child had it when they took out the cover;

- Cover up to the age of 22 regardless of whether or not they are in full-time education;

- Cover for any children your client has now or in the future;

- Child life cover of £5,000 payable if a child dies during the term of the cover. This benefit is provided in addition to any claim made under children’s critical illness.

It’s not only about covering your client - it’s about taking care of their children too.

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*AIG internal data 2015, compiled in 2016*
Comprehensive critical illness cover: We cover all major conditions and more.

Why you should recommend our critical illness cover

**Cancer**
Every two minutes someone is diagnosed with cancer*, which is why we will pay a full or additional payment on most types of cancers, including skin cancer, cervical cancer or prostate cancer;

We will also make multiple payments if your client suffers from a different less advanced cancer on separate occasions.

**Seven child-specific conditions**
AIG Life strives to be a family-orientated insurer - we therefore pay out not only on major conditions that can affect both adults and children but we also cover an additional seven child-specific conditions including Diabetes Type 1 and Down’s syndrome.

**Best Doctors®**
We not only support our customers throughout the term of the cover but also cater for their wellbeing when their cover ends. We do this by giving our claimants access to Best Doctors®, a second medical opinion service, during the term of the cover and for three years following payment of the full sum assured;

**Major organ transplant**
It doesn’t matter whether the organ originates from a human, an animal or is an artificial device, as long as it can save a life, we are more than happy to provide a payout;

**Disability**
We strive to meet all our customers’ needs by providing comprehensive critical illness cover with optional Total Permanent Disability or Total Disability.

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*Cancer Research UK, Cancer Statistics Key Stats, Feb 2015*
42 conditions covered with a full sum assured payout

30 additional conditions paying up to £25,000

We pay up to £25,000 on children’s critical illness conditions

We cover an additional 7 child-specific conditions

A payment of £5,000 as child life cover

We pay additional benefits on most cancers in less advanced stages

Customers can start critical illness cover up to the age of 75 and they can be insured until the age of 85

Customers can hold critical illness cover for up to 50 years

We give access to Best Doctors® for three years after our customer has received the full sum assured

Your client has the option to add Total Permanent Disability or Total Disability to their cover
More than financial support from AIG

Medical advice from the world’s Best Doctors®

Our focus is not only on paying insurance claims but on delivering more than just financial support for your clients and their family when they need it the most. If your client is diagnosed with a serious illness, they will have lots of questions and will need clear and reliable answers from someone they trust. Best Doctors® service can do just that and it’s why we include it in our critical illness policies at no extra cost.

Even if your client has had their claim settled and their policy ends, our support doesn’t end there as they can still access the Best Doctors® service for three years. This will enable them to receive important follow-up support to help them manage and live with the after-effects of treatment.*

Practical support for bereaved children from Winston’s Wish

At AIG Life, our role is not only to provide financial support when someone is injured, falls ill or dies. We know that the death of a parent or sibling can be one of the most fundamental losses a child will ever face. We are therefore proud to work with Winston’s Wish to ensure that bereaved children receive the specialist support they need to help them rebuild their lives after the death of a loved one.

Through our partnership with Winston’s Wish - if one of our policyholders dies or is diagnosed with a terminal illness, AIG will fund the family to receive support from Winston’s Wish, wherever they are in the UK.

To find out more about our Critical Illness with Term Assurance cover or any other AIG Life insurance product call our Sales Team on 0345 600 6829, email adviser@aiglife.co.uk or visit www.aiglife.co.uk

*Please note: The extended access to Best Doctors will only apply to the person covered by the claim, not to family members.

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