



# Discover our all new **Critical Illness with Term Assurance**

Our Critical Illness with Term Assurance delivers more value and quality to the customer and their family than ever before



# Our Critical Illness with Term Assurance covers all major conditions and more

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 below:



## 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 permanent symptoms or specified treatment
- ✔ **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** – of specified severity
- ✔ **Creutzfeldt-Jakob disease**
- ✔ **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
- ◐ **Syringomyelia or syringobulbia** – treated by surgery
- ✔ **Severe mental illness** – as specified
- ✔ **Spinal stroke** – resulting in permanent symptoms
- ✔ **Stroke** – of specified severity
- ✔ **Traumatic brain injury** – resulting in permanent symptoms

## 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 £35,000 - whichever is the lower.
- ◐ **These are Group II critical illness conditions**  
If the person covered or their child is diagnosed with any of these conditions we will pay 50% of the sum assured or £35,000 - whichever is the lower.

## ◑ These are Group III child-specific conditions

If a child of the person covered is diagnosed with any of these conditions we will pay 50% of the sum assured or £35,000 - whichever is the lower. If a child of the person covered dies we will pay £10,000. This is in addition to any payment made for a critical illness condition.

## Pregnancy cover

If you meet the definition of pregnancy cover we will pay £5,000. This is the maximum amount we would pay regardless of how many policies you hold with AIG.

For full details on Group I, II and III conditions and payments please refer to the above details.

## Other serious conditions and operations that we cover:



### Heart & major blood vessels

- ✔ **Aorta graft surgery** – for disease or following traumatic injury
- ✔ **Angioplasty** – requiring treatment to multiple coronary vessels
- ✔ **Cardiac Arrest** – with insertion of a defibrillator
- ✔ **Cardiomyopathy** – of specified severity
- ✔ **Coronary artery bypass grafts** – with surgery
- ✔ **Heart attack** – of specified severity
- ✔ **Heart surgery** – with thoracotomy
- ✔ **Heart valve replacement or repair** – with surgery
- ✔ **Permanent pacemaker insertion** – for heartbeat abnormalities
- ✔ **Primary pulmonary arterial hypertension** – of specified severity
- ✔ **Pulmonary artery replacement** – with surgery
- ✔ **Severe sepsis** – resulting in admission to a critical care unit for 3 days or more

### 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
- ✔ **Neuromyelitis optica** (Devic's disease)
- ✔ **Significant visual impairment** – permanent and irreversible
- ✔ **Surgical removal of an eye ball**

### Digestive system

- ✔ **Crohn's disease** – treated with intestinal resection
- ✔ **Gastrointestinal stromal tumour (GIST) of low malignant potential** – with surgery
- ✔ **Severe Crohn's disease**
- ✔ **Ulcerative Colitis** – treated with total colectomy

### Arms and legs

- ✔ **Loss of hands or feet** – permanent physical severance
- ✔ **Paralysis of limbs** – total and irreversible

### 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
- ✔ **Single lobectomy** – the removal of a complete lobe of a lung

### Children

- ✔ **Cerebral palsy**
- ✔ **Craniosynostosis** – requiring surgery
- ✔ **Cystic fibrosis**
- ✔ **Down's syndrome**
- ✔ **Edwards Syndrome**
- ✔ **Hydrocephalus** – treated with the insertion of a shunt
- ✔ **Muscular dystrophy**
- ✔ **Osteogenesis Imperfecta**
- ✔ **Patau Syndrome**
- ✔ **Spina bifida**

### Other conditions

- ✔ **Accidental hospitalisation**
- ✔ **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
- ✔ **Intensive care** – requiring mechanical ventilation for 7 consecutive days
- ✔ **Loss of independence** – of specified severity
- ✔ **Neuroendocrine tumour (NET) of low malignant potential** – with surgery
- ✔ **Motor neurone disease and specified diseases of the motor neurones** – 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



### Pregnancy cover

- **Disseminated Intravascular Coagulation (DIC)**
- **Ectopic Pregnancy**
- **Hydatidiform Mole**
- **Placental Abruption**
- **Eclampsia** (excluding Pre-eclampsia)
- **Foetal death in utero** after at least 20 weeks gestation
- **Neo-natal death** - giving birth to a child of at least 20 weeks gestation that does not survive 14 days
- **Stillbirth** (excluding elective pregnancy termination) after at least 24 weeks gestation

# Why you should recommend our critical illness cover

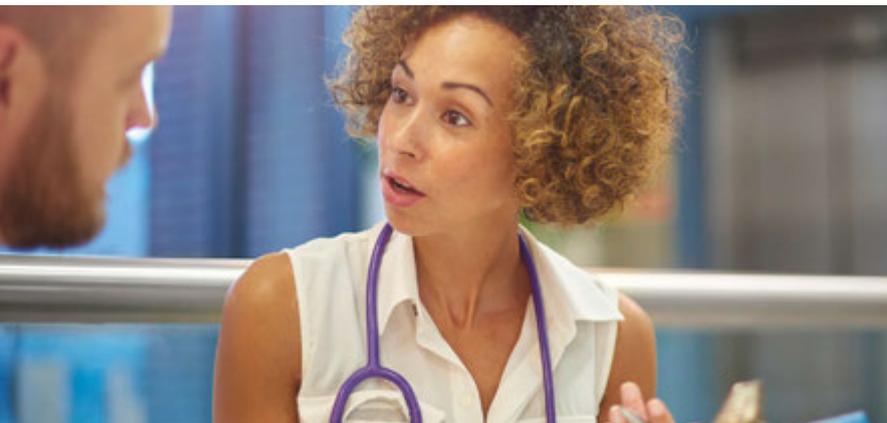
## Cancer

Every two minutes someone in the UK 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.

## Ten child-specific conditions

ALG 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 10 child-specific conditions including **Cystic fibrosis** 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.

\* Cancer Research UK, Cancer Statistics Key Stats, Nov 2015.

\*\* If your client selects the Total Disability option, we will automatically cover them for Total Permanent Disability also.

# Giving your clients peace of mind

- ✓ **46 conditions covered** with a full sum assured payout
- ✓ **38 additional conditions** paying up to £35,000
- ✓ **10 child-specific** conditions that we cover
- ✓ A payment of **£5,000** for **8 conditions** within **pregnancy cover**
- ✓ We pay up to **£35,000** on **children's critical illness conditions**
- ✓ A payment of **£10,000** for **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\*\*

# It's not only about covering your client

- it's about taking care of their children too

**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 **£35,000** for major conditions that can affect children including cancer and heart failure;
- Ten additional child-specific conditions such as Craniosynostosis, Down's syndrome, Hydrocephalus, Patau syndrome and a benefit payable should the child require a stay in intensive care;
- A double payment of up to **£70,000** 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 **£10,000** 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.

**Between 2015 and  
2017 we paid**

**£1.9 million**

**in children's critical  
illness claims\***



# 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.\***



Best Doctors®



## 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](mailto:adviser@aiglife.co.uk) or visit [www.aiglife.co.uk](http://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.

Best Doctors and Winston's Wish are non-contractual benefits and can be withdrawn at any time without notice.

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