

# KEY3

Simple

Affordable

Essential

How will your customers manage financially if they are diagnosed with cancer, or suffer a heart attack or stroke?

Key3 Critical Illness Insurance and Key3 Critical Illness with Life Insurance is the solution.



Every two minutes, someone is diagnosed with cancer<sup>1</sup>



Every seven minutes, someone has a heart attack<sup>2</sup>



Every five minutes, someone has a stroke<sup>3</sup>

Simple

**EASY**  
TO UNDERSTAND  
AND EXPLAIN

Affordable

MEETS THE  
**NEEDS**  
OF YOUR CLIENTS

Essential

**COVERS THE KEY3  
CRITICAL  
ILLNESSES  
WHICH = 80%  
OF ADULT CLAIMS<sup>4</sup>**



RECOVERY AND  
REHABILITATION



THE FAMILY AND  
THEIR LEGACY



BILLS OR  
LOANS



MORTGAGE  
OR RENT



HOME  
ALTERATION

1. Cancer Research UK, 2015

2. Heart UK, 2016

3. Stroke Association, State of the nation stroke statistics 2017

4. AIG Claims Statistics, 2017

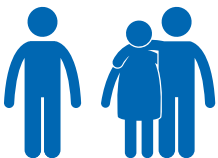


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- **Key3 Critical Illness Insurance** pays a lump sum if your client is diagnosed with cancer, or suffers a heart attack or stroke;
- **Key3 Critical Illness with Life Insurance** pays a lump sum if your client is diagnosed with cancer, suffers a heart attack or stroke, or they die or are diagnosed with a terminal illness and have less than 12 months to live;
- It can be bought on a level, decreasing or increasing basis;
- It can be taken out by a single person, by a couple as joint life (first event), or on the life of another person/s;

# Key3 is designed to help you target new customer markets:

**People aged 25-45** may find comprehensive critical illness insurance too complicated to understand or feel that they can't afford it.

Some **younger people prefer to be more 'self service'** and may not want full face-to-face financial advice but still need some form of critical illness protection.

Some of your clients may be part of **Generation Rent** who would still need to pay their rent and bills if they fell seriously ill and couldn't work for a time.

## Key3 can help all of these markets.



- It includes optional Waiver of Premium (WoP);



- It comes with access to our Claims Support Fund which can provide additional help for the person covered or their family if your client has a potentially valid claim. It may pay up to £300 for services such as physiotherapy, counselling or even the cost of taking taxis to attend hospital appointments; and



- It also provides access to the Best Doctors second opinion medical service which can be used by the person covered and their immediate family.

 **Best Doctors**<sup>®</sup>

*i* The insured person can also continue to use the Best Doctors service for three years after their claim has been paid.

To find out more about our Key3  
Critical Illness Insurance or any other  
AIG Life insurance product call our  
Sales Team on **0345 600 6829**,  
email **adviser@aiglife.co.uk** or  
visit **e1.aig.com/key**

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