



# Welcome to AIG's critical illness cover

It's not just a long list of conditions. Say hello to flexible cover that delivers **fairer customer outcomes, value for money** from day one and **flexibility**.



## Choose flexibility

Every client is different, so we've designed critical illness cover that gives you choices. You can personalise your recommendation to your client's unique budget and family needs. It's simple. Start with core critical illness cover and take it from there.

### Critical illness choices give you more flexibility:

- ✓ Clients only pay for the cover they need
- ✓ Flexible additional benefits can be added at the point of sale, and removed at any time
- ✓ Children's cover can be added or removed at any time, so cover can adapt as family needs change

### How it works

#### Core critical illness

Quality cover that works for every budget, including everything you'd expect to find in a critical illness product.

**Critical illness**  
covering the equivalent of over 45 conditions

**Life cover**

**Terminal illness**



#### Your critical illness choices

Choose from our four additional benefits to build a product that works perfectly for your client.

**1. Enhanced critical illness cover**  
Including pregnancy cover, and additional cover for the equivalent of over 50 conditions.

**2. Children's cover**  
Designed specifically for children, covering the equivalent of over 75 conditions.

**3. Total permanent disability**

**4. Waiver of premium**

**SmartHealth**

On demand health and wellbeing service, available to every policyholder, their partner and children.

Find full details of the benefits paid to individual protection customers with each cover level [here](#).



## Choose value

Award winning Smart Health<sup>1</sup>, valued by customers at £43 per month<sup>2</sup>, is included at **no additional cost** for every one of our critical illness policyholders, their partner and children up to age 21. It connects customers to the professionals they need, including on-demand appointments with UK GPs.

### Smart Health means unlimited access to:

- ✓ GP appointments, 24/7, 365 days a year
- ✓ Six interconnected services to support physical and mental health
- ✓ Second medical opinion from Best Doctors®

## Choose better customer outcomes

The concept of grouped conditions isn't new. We've included the umbrella conditions you'll be familiar with so that they're simple to explain and easy to understand. Your clients don't have to struggle with a long list of complicated medical conditions anymore.

## Impact, not cause

We've gone one step further and consolidated over 20 conditions into four groups in our core cover. These groups focus on specific surgeries or the impact on daily life for customers, not the name of a condition. We think it makes for much fairer customer outcomes; if the impact is the same, the customer will be covered – **whatever the name of the condition**.

### Impact based cover means:

- ✓ Broad coverage, with multiple conditions included in each group
- ✓ Cover keeps pace with new medical developments
- ✓ Fairer outcomes for critical illness customers

Group	Effective coverage
<b>Degenerative neurological disorders</b>	Alzheimer's disease, Creutzfeldt-Jakob disease, dementia, motor neurone disease, Parkinson's disease, Parkinson plus syndromes, plus any other neurological condition that meets our criteria
<b>Reduced heart function</b>	Cardiomyopathy, pulmonary hypertension, plus any other cardiac condition that meets our criteria
<b>Surgery to the heart, aorta or pulmonary artery</b>	Aorta graft surgery, cardiac arrest, cardiomyopathy, coronary artery bypass grafts, heart surgery, heart valve replacement or repair, pulmonary artery replacement, plus any other condition that results in the specified surgeries
<b>Surgery via the skull</b>	Cerebral or spinal arteriovenous malformation or aneurysms, pituitary gland tumours, brain abscess, drug resistant epilepsy, plus any other condition that results in the specified surgery

**This all adds up to critical illness that's designed for today,  
but keeps with tomorrow.**

Whether it comes to flexibility or value, you can be confident you're recommending cover that delivers every day benefits and the best outcomes for your clients.

**At AIG we're about customers, not just a list of conditions.**

Get in touch with our sales team to find out more, email [sales@aiglife.co.uk](mailto:sales@aiglife.co.uk) or call **0345 600 6829**.



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<sup>1</sup>Smart Health is a non-contractual benefit which can be withdrawn at any time without notice. <sup>2</sup>Source: AIG Life commissioned research, ID Consulting, January 2020: 2000 sample size.

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