



# AIG's critical illness cover

Critical Illness Choices offers you quality and flexibility, giving you better outcomes and value from day one.



**We're all about you,  
not just a long list of conditions.**

## Choose flexibility

Finding a balance is key. And it's the same when choosing the right critical illness cover. When it comes to needs, budgets and priorities, everyone is different. So we've designed cover that can be personalised to work for you, your family and your budget. Meaning you'll only pay for the cover you need.

### Flexible options:



Only pay for the cover you need



Add or remove certain benefits when you need to



As your family grows, children's cover can be added or removed

# Choose better outcomes



Critical illness cover isn't just about a long list of complicated medical terms (or conditions as they're sometimes called) – it's so much more. That's why our cover focuses on the impact, rather than the cause. We've combined over 20 conditions into four groups – making it fairer when it comes to claim.

## Impact based cover:



Covering more conditions, even if they're not listed



Keeping up with new medical developments



Fairer outcomes and more chance of a successful claim

**It's simple: if the impact is the same, you're covered.  
Whatever the name of the condition.**

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



## Choose your cover

The clue's in the name. Critical Illness Choices comes with two options to suit your needs – **Core** and **Enhanced**.

### Core critical illness

Offers quality cover, insuring the equivalent of **over 45 conditions**. It includes the main conditions that you're likely to claim for, including cancer, heart attack and stroke – which made up 84% of AIG Life's critical illness claims in 2021.<sup>1</sup>

### Enhanced critical illness

Our broadest cover ever, with all the bells and whistles. As well as everything in Core, there's added cover for the equivalent of **over 50 conditions**, plus pregnancy cover. All with higher payouts.

## Choose children's cover

Your kids' health is your top priority. We know that. And our children's cover is no different. It focusses on the conditions that children are most likely to suffer from, and covers any child up until the age of 22.

It's important for parents to protect their kids, whatever their budget. So, as with the main cover, there are Core and Enhanced levels (depending on the main cover chosen), which both include hospitalisation benefit and child life cover.

### Core critical illness

Our best value option<sup>2</sup>. Providing quality cover including the equivalent of **45+ conditions**.



### Core children's cover

Affordable protection for kids. Includes the equivalent of **49+ conditions**, hospitalisation benefit and child life cover.



**Total Permanent Disability**



**Waiver of premium**

### Enhanced critical illness

Our broadest cover yet. Includes pregnancy cover and cover for the equivalent of **50+ conditions**.



### Enhanced children's cover

All the bells and whistles. Includes the equivalent of **75+ conditions**, hospitalisation benefit, birth defect and child life cover.



**Total Permanent Disability**



**Waiver of premium**

**SmartHealth**

The award-winning, on-demand health and wellbeing service. Available for every policyholder and their partner and children up to age 21, from day one.

# Choose value from day one

Award-winning Smart Health, valued by customers at £43 per month<sup>3</sup>, is included at no additional cost for every one of our critical illness policyholders. It's also available to partners and children up to age 21, so it really is there for the whole family.



## SmartHealth

## Smart Health provides **unlimited**:



**Round-the-clock  
access to remote GPs**



**Mental health  
support**



**Expert  
fitness**



**Nutrition  
plans**



**Second medical  
opinion service\***



**Health check  
reports**

\*Access to over **50,000 specialists worldwide**, in case you want the peace of mind with a diagnosis or treatment plan. And it is still available for three years after you make a claim.

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

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

### Want to find out more?

To find out more about the critical illness cover we offer speak to your financial adviser, or visit [aiglife.co.uk/cicover](https://aiglife.co.uk/cicover).

<sup>1</sup>AIG claims statistics 2021

<sup>2</sup>AIG claims statistics 2021: 96% of conditions claimed for in 2021 are covered under Core

<sup>3</sup>AIG Life commissioned research, ID Consulting, January 2020: 2000 sample size

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