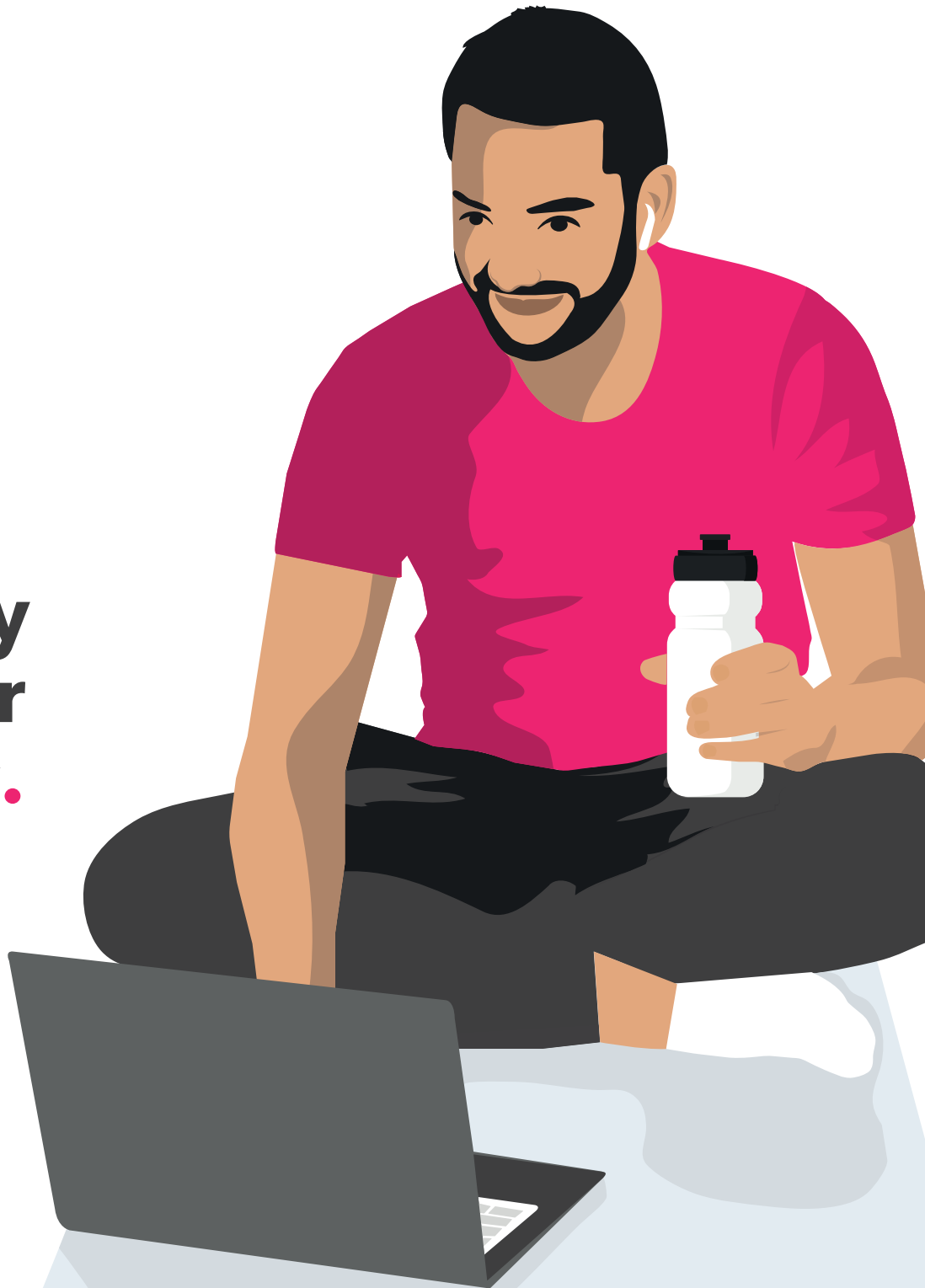


Sharing the benefits
of healthy living



Disability Cover for Business.



A more affordable way to get the cover you need.

When a business loses a key employee, a shareholder or a partner who is suffering from a disabling illness or injury, the consequences can be dramatic.

Profits can fall, loans might have to be repaid at short notice. At worst, the future of the business can come under threat. A business needs to know that, even if the worst should happen to someone vital, it will have the means to stay on track.

Not all illnesses are likely to have the same impact. With advances in medical technology, many illnesses can now be treated effectively with no long-term effects. More severe illnesses – which require major surgery, prolonged periods of treatment or cause long-term impairment, are likely to be life-changing and so have the biggest impact on the person's ability to work and the financial security of a business.

The issue with traditional critical illness cover is that it generally treats the illnesses covered one-dimensionally. This means the amounts payable do not always accurately reflect the impact of the illnesses. VitalityLife has therefore developed a specific cover to help businesses and business owners protect their interests. Disability Cover for Business provides a full payout for the types of condition that would force a person to withdraw from the business. This reduces the potential of payouts for less severe illnesses and means that the right amount of money is in the right hands at the right time.

Did you know?

£92bn

The cost of long term sickness absences each year to businesses¹

£79m

Days lost each year through sickness from people suffering from long term health conditions²

around
900,000

People of working age living with cancer in the UK³

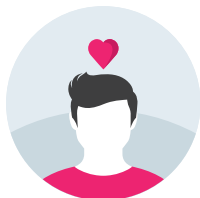
Sources:

1. Britain's Healthiest Workplace, 2019. We use data from 31,950 participants in the Britain's Healthiest Workplace survey, a leading survey of health and wellbeing in organisations in the UK established by Vitality in 2013.

2. Sickness absence in the UK labour market, ONS, released November 2019.

3. Working with Cancer, accessed November 2021.

Why you should consider disability cover for business



Peace of mind

A lump sum is paid on diagnosis of a disabling condition or death.



Appropriate cover

We cover specific illnesses that are likely to stop a person from working for a long time.



Business succession planning

Benefit can be used to buy out the disabled member's share of the business.



Business continuation planning

Benefit can be used to fund additional resource ensuring that the business continues to trade if a key person becomes disabled.

Why VitalityLife's Disability Cover for Business?

Appropriate cover

Whole of body coverage with benefit payable on diagnosis of one of the 49 disabling conditions. Disability Cover for Business works differently to critical illness cover. For example there may be situations where a critical illness policy would pay out and Disability Cover for Business would not. Disability Cover for Business will provide a payout for advanced cancers and heart attacks or strokes causing a severe physical impact.

Affordable solution

With cover provided for disabling conditions rather than less severe illnesses, the premiums are more affordable.

Fair claims assessment

Conditions based on objective medical definitions rather than just a subjective assessment of a person's ability to work.

Guaranteed insurability options

Cover can be increased without further medical underwriting following certain events, such as a new or increased business loan or mortgage.

Cover for large businesses

Cover of up to £3,000,000 available.

Disability cover for business in action.



Mark Vaughn

- 40 years old
- Non-smoker
- £43.70 per month premiums
- 20 year term
- £100,000 Life Cover and £100,000 Disability Cover for Business benefit

Mark co-owned a small travel firm with his business partner Kieran.

When Mark was diagnosed with severe cirrhosis of the liver, it was recommended that he leave work because of the impact the illness had on his lifestyle. Disability Cover for Business provided a lump sum payment to the business which was used for business loan repayments. Payments that would have been very difficult to cover with Mark no longer working.



The Vitality Programme.

We offer Business Protection that gives access to discounts and rewards that encourage you and your employees to be healthy.

Two reward levels, based on your premium.

Depending on your monthly premium, your employees will enjoy the benefits of either Vitality Select or Vitality Plus.

Find out more at adviser.vitality.co.uk/rewards/partners/



We cover conditions across the whole body.

Advanced cancer

- Severe Aplastic Anaemia
- Advanced cancer
- Advanced chronic lymphocytic leukaemia
- Advanced Hodgkin's disease
- Advanced Non-Hodgkin's Lymphoma
- Bone marrow transplant
- Leukaemia

Cardiovascular system

- Any cardiac condition resulting in a reduced ejection fraction of 39% or less
- Cardiomyopathy resulting in a reduced ejection fraction of 39% or less
- Congestive heart failure
- Heart attack resulting in a reduced ejection fraction of 39% or less
- Heart transplant
- Hypertrophic cardiomyopathy - resulting in maximal left ventricular wall thickness of greater than 25mm
- Severe peripheral vascular disease
- Severe vascular disease affecting multiple systems with a diastolic blood pressure of greater than 100mmHg on optimal therapy

Digestive system

- Fulminant hepatic necrosis
- Liver transplant
- Pancreas transplant
- Permanent faecal incontinence
- Severe cirrhosis of the liver

Mental and behavioural disorders

- Persistent confusional state
- Total lack of social interaction

Musculoskeletal system

- Cauda Equina
- Connective tissue disease causing permanent inability to perform at least four out of six functional activity tests:
 - Giant cell arteritis
 - Polyarteritis Nodosa

- Polymyositis
- Rheumatoid arthritis
- Systemic lupus erythematosus
- Systemic sclerosis (Scleroderma)
- Wegener's granulomatosis

- Loss of hands or feet
- Third degree burns

Stroke and nervous system

- Blindness
- Deafness
- Loss of manual dexterity
- Loss of muscle power resulting in the inability to grip
- Neurological diseases
- Paralysis of limbs
- Persistent vegetative state
- Severe visual impairment
- Stroke (with a residual deficit measuring 4 or above on the Modified Rankin Scale)

Renal disease

- Kidney failure
- Kidney transplant

Respiratory system

- Cor Pulmonale
- Fibrotic lung disease with a transfer factor (or diffusing capacity) for carbon monoxide (Dco) of 34% of predicted or less
- Lung transplant
- Home Oxygen Therapy
- Primary pulmonary hypertension

Permanent disability

- Total and permanent disability

Find out more.

To find out about Disability Cover for Business please speak to your financial adviser, or visit [vitality.co.uk/life](https://www.vitality.co.uk/life)

Details correct as at November 2022.

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