



Why choose VitalityLife Serious Illness Cover

You're more likely to receive a pay out

Because our payments match an illness' lifestyle impact, we can include a range of conditions not traditionally covered, giving you access to cover that pays out when you need it most.

You can claim more than once on the same plan

Did you know?
1 in 5 cancers are recurrences².

Serious Illness Cover is designed to stay in place for as long as possible. If your condition worsens, or you develop another condition, you can claim again, until your cover amount ends.

You can extend cover into later life

Did you know?
The number of people living with dementia is predicted to double to 1.6m by 2040³.

Dementia and FrailCare Cover provides protection against conditions prevalent in later life such as Alzheimer's, dementia and Parkinson's.

We cover more conditions than any other insurer¹.

1 in 6

of all claims paid by Vitality in 2022 were not covered by a typical core critical illness plan⁴



1 in 12

claims in 2022 were for claimants who had claimed previously⁴



Unique feature

Dementia and FrailCare Cover



We offer three levels of cover:

Serious Illness **1X**

114 conditions covered with payouts between 25% and 100%
62 conditions covered in full plus 19 unique to Vitality⁵.

Pays out earlier for less severe illnesses.

Serious Illness **2X**

143 conditions covered with payouts between 15% and 100%.
74 conditions covered in full plus 35 conditions unique to Vitality⁵.

100% payouts for more conditions than typical critical illness plans⁶.

Serious Illness **3X**

174 conditions covered with payouts between 5% and 100%.
74 conditions covered in full plus 60 conditions unique to Vitality⁵.

More likely to pay out than any other insurer and covers every condition in the market⁶.

100% payouts for more conditions than typical critical illness plans⁶.

¹Defaqto verified Competitor Comparisons, March 2022. ²Cancer Research UK, accessed 2020. ³Alzheimer's Research UK, 2021. ⁴Vitality Life Claims and Benefits Report, Sep 2023. ⁵Defaqto Matrix, Feb 2023. ⁶Defaqto verified statement, Aug 2022.

All our Serious Illness Cover plans include the following as standard:

Dementia and FrailCare Cover

Unique to Vitality, provides later life protection after your Serious Illness Cover term ends.

It pays out based on the severity of condition, so you could receive more than one payout if your condition worsens.

Waiting List Benefit

We will pay out for 24 conditions that require surgery once you've been included on an NHS waiting list for that procedure, meaning you receive your payout earlier. We pay out for more conditions when you've been added to an NHS waiting list than any other insurer*.

Cover for complications of pregnancy

If either you or your spouse experiences a complication during pregnancy, we'll pay you £5,000.

Tailor your plan with Child Serious Illness Cover

The widest cover for children in the market**

Available on all Personal Protection Plans, it pays out a cash lump sum if any of your children suffer a serious illness.

You can select between £25,000 and £100,000 of extra cover towards the expense of a child needing medical care, taking time off work, travel costs or childcare for siblings.



* VitalityLife analysis, 2022.

** More conditions covered than any other insurer, Defaqto 2023.

Find out more

For more information please speak to your adviser or visit our website [vitality.co.uk/life](https://www.vitality.co.uk/life)

