

Sharing the benefits  
of healthy living

Vitality

# Why choose VitalityLife Serious Illness Cover.



## You're more likely to receive a payout.

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.

**We cover more conditions than any other insurer.<sup>1</sup>**

**1 in 12**



claims in 2020 were for conditions unique to Vitality<sup>4</sup>.

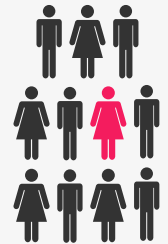


## You can claim more than once on the same plan.

**Did you know?** 1 in 5 cancers are recurrences.<sup>2</sup>

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.

**1 in 11**



claimants in 2020 had claimed previously<sup>4</sup>.



## Cover for later life conditions.

**Did you know?** The number of people living with dementia is predicted to double to 1.6m by 2040.<sup>3</sup>

Our Later Life Options mean you can continue your cover after your Serious Illness Cover term ends to provide support for the potential financial impact of later life conditions such as dementia and frailty.

**81%**

of eligible plans selected a Later Life Option in 2020<sup>5</sup>.



## We offer three levels of cover:

### 1 Serious Illness Cover

**153 conditions** with payouts between 100% and 15%.

**37 conditions** unique to Vitality.

### 2 Serious Illness Cover Plus

**182 conditions** with payouts between 100% and 5%.

**60 conditions** unique to Vitality.

Includes Cancer Relapse Benefit which provides payments for the recurrence of cancer at the same or lower severity and a 50% boost for recurrences of cancer regardless of severity.

### 3 Mortgage Serious Illness Cover

**153 conditions** with payouts between 100% and 15%.

**37 conditions** unique to Vitality.

**81 conditions** covered in full at 100%.

**Payouts of less than 100%** won't affect your remaining cover.



## All our Serious Illness Cover plans include the following for no additional cost;



### Family Benefit

Provides cover for complications of pregnancy, specified congenital conditions and child funeral contributions. We'll pay £5,000 per condition, up to a maximum of £20,000.



### Total Permanent Disability

Unlike other providers, we assess on both activities of daily living and daily work, and will use the measure that results in the highest payout.

## Tailor your plan with our additional options and benefits

### Later Life Options

Select one of our unique Later Life Options to provide support against the financial impact of later life conditions such as dementia and frailty.

- 1 Dementia and FrailCare Cover** - available for no extra upfront cost and cover is calculated at the start of your plan as 50% of your Serious Illness Cover amount (limited to £100,000).
- 2 Dementia and FrailCare Cover Plus** - available at an extra cost and cover is calculated at the start of your plan as 100% of your Serious Illness Cover amount (limited to £200,000).

Both levels of cover include Funeral Cover which provides up to 10% of your Life Cover amount - capped at £10,000.



### Child Serious Illness Cover

Cover for all conditions adults are covered for and giving children access to cover more likely to payout. Select a cover amount between £15,000 to £100,000.



### Protected Cover

Tops back up your cover to the original amount. You can select whether you want to top up your Life Cover or both your Life and Serious Illness Cover amounts. In total, you can claim up to three times your chosen level of Serious Illness Cover.



### Serious Illness Cover Booster

This benefit will boost the number of conditions that payout 100% to 81 including boosting payouts for conditions with long term physical impact, for any dependent children named on the plan and for prominent conditions such as cancer, heart attacks and strokes - this includes all conditions detailed in the ABI statement of best practice. Also pays out up to 200% on long term debilitating definitions including an additional 10% for every child named on the plan.

1. Defaqto verified Competitor Comparisons, March 2022
2. Cancer Research UK, accessed 2020
3. Alzheimer's Research UK, 2021
4. VitalityLife claims and benefits report, August 2021
5. Based on eligible plans taken out between Nov 2019 and Nov 2020

## Find out more.

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

