

Legal & General have launched their improved Critical Illness Cover

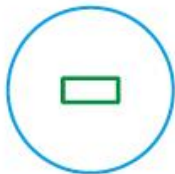
Legal & General are always listening to feedback from advisers, to make their products closer to you and your client's needs. This is why they have broadened their Critical Illness offerings, simplifying their list of covered conditions aiming to make it easier to understand and provide even more cover for your clients.

Their improvements include:



Adding new conditions to our Critical Illness Extra offering

- Increasing additional payments from a maximum of £30k or 25% to £30k or 50% of the amount of cover, whichever is lower.
- Additional payment for coronary angioplasty
- Additional payment for brain abscess drained via craniotomy
- Additional payment for primary sclerosing cholangitis
- Additional payment for necrotising fasciitis



Removed conditions that are now redundant

- HIV to align with the ABI minimum standards and medical advances making it difficult for a customer to claim using current criteria.



Improved conditions across our critical illness offering

- Liver failure by removing the drug and alcohol exclusion.
- Major organ transplant to include artificial devices or animal transplants.
- Pulmonary hypertension extended to cover all causes (not just primary) assuming they meet the specified New York Heart Association classifications.



Merged conditions – Combining complex conditions, in a simple and easy way

- Grouping cover where there are synergies i.e. similar treatment / outcome. This does not reduce the level of cover provided by our CIC plans and the intention is to reduce unnecessary wording.

Find out more by visit their website at <http://www.legalandgeneral.com/criticalillness>

For further information please contact the Adviser Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,
LifeQuote Team
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