

## VITALITY'S SERIOUS ILLNESS COVER

Vitality continues to lead the market with their **Serious Illness Cover - covering all conditions in the market<sup>1</sup>**

This is a sponsored update from Vitality.



Traditionally, critical illness plans come to an end when a successful claim is made, leaving customers uninsured and most likely uninsurable. In 2007, Vitality launched their Serious Illness Cover, which has been uniquely designed to pay out earlier, more often and to provide cover for longer. Since then, Vitality continues to lead the way and keep pace with changes in both medicine and technology, by constantly developing their product.

### Enhancements

Latest enhancements to their Serious Illness Cover include:

#### 1. Adding new conditions

VitalityLife covers more conditions than any other provider on both their Primary and Comprehensive Serious Illness Cover. Additionally, their Serious Illness Cover now encompasses all conditions in the market<sup>1</sup>.

#### 2. Paying out when a member is included on a NHS waiting list for surgery

To ensure members are able to claim as early as possible, VitalityLife are extending 23 definitions so they pay out earlier on inclusion of an NHS waiting list for surgery.

#### 3. Enhanced children's cover

They offer comprehensive children's cover through a combination of their Family Benefit and Core Serious Illness Cover for Children, both of which are automatically included with Serious Illness Cover<sup>2</sup>.

They're making the following changes in order to align adult and child plans and provide even more comprehensive cover for children.

#### Cover for Type 1 Diabetes (Severity E, 15%)

- They are removing the exclusion for Type 1 Diabetes for children. This means children are covered for the same conditions as the adult plan.
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#### More appropriate Total Permanent Disability definition for children

- They've introduced a new definition for Total Permanent Disability for children, resulting in a unique, child-friendly definition that will support fair and objective claims assessment.

## **PUBLIC**

In addition to this, plans with Core and Optional Serious Illness Cover for Children will now include:

- Children's Hospital Benefit £100 a day if your child is hospitalised for 14 consecutive nights or more. Up to £3,000 can be paid.

#### **4. Enhancing existing definitions**

In order to keep pace with medical and technological advances, and to ensure they remain the most comprehensive in the market VitalityLife have enhanced their definitions for heart attacks, brain and spinal tumours, third degree burns and Guillain-barré syndrome.

For more information visit the [Launch 2019 campaign webpage](#) or speak to your Vitality Business Consultant.

#### **Available via LifeQuote Portal**

VitalityLife's Serious Illness Cover is available to you via the LifeQuote Portal. [Click here](#) to get started.

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

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

Best regards,  
LifeQuote Team  
December 2019

#### References

<sup>1</sup> Independently Verified by Defaqto, Nov 2019

<sup>2</sup> On the Vitality plan