

# 2018 critical illness claims at a glance



Last year we helped more customers than ever before, paying **96.5%** of all individual protection claims. We're proud of how we've been there for over **26,000**, paying out over **£957m in 2018** alone to life and terminal illness, critical illness and income protection customers. Here's a snapshot of our critical illness claims...

## What is critical illness cover?

Our critical illness cover pays out if you are diagnosed with, or undergo surgery for, a critical illness that meets our policy definition during the policy term and then survive for at least 10 days. We only cover the critical illnesses we define in our policy and no others. It doesn't pay out if you die.

We'll only pay the full cover amount once. Please be aware that if you stop paying premiums or cancel the policy, you'll no longer be covered, and you won't get any money back. Also, we'll only make a payment if a successful claim is made.

For more information about our critical illness products, please speak to your financial adviser.

## What we paid in 2018<sup>1</sup>

Critical illness claims paid:



**4,930**

Amount paid out:



**£354m**

Average payout:



**£71,779**

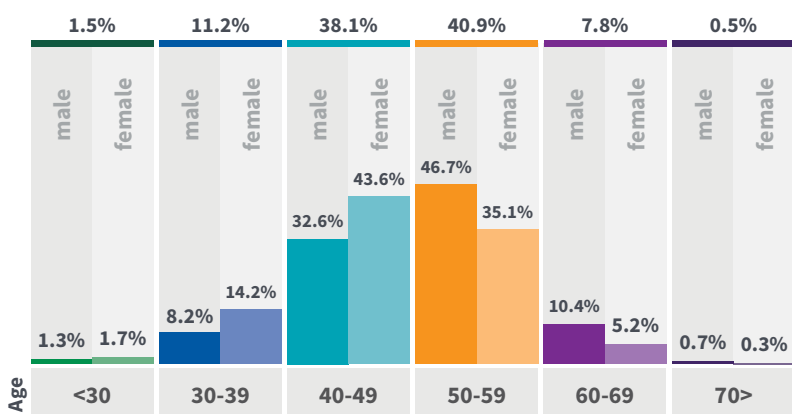
Percentage of all critical illness claims paid:



**92.6%**

## Critical illness claims by age and sex

(Excludes children's benefit, total permanent disability and partial payment claims)



We were very pleased with the speed and efficiency that our claim was dealt with

**James from London**



## When we can't pay out

(Excluding children's critical illness cover and total permanent disability)



- Critical illness claims paid out:** 93.4%
- Claims we couldn't pay:** 6.6%:
  - Reason not paid:
    - Claim did not meet the policy definition: 4.7%
    - Misrepresentation (where inaccurate statements about health or lifestyle are made by the customer on application): 1.8%
    - Other policy conditions were not met: 0.1%

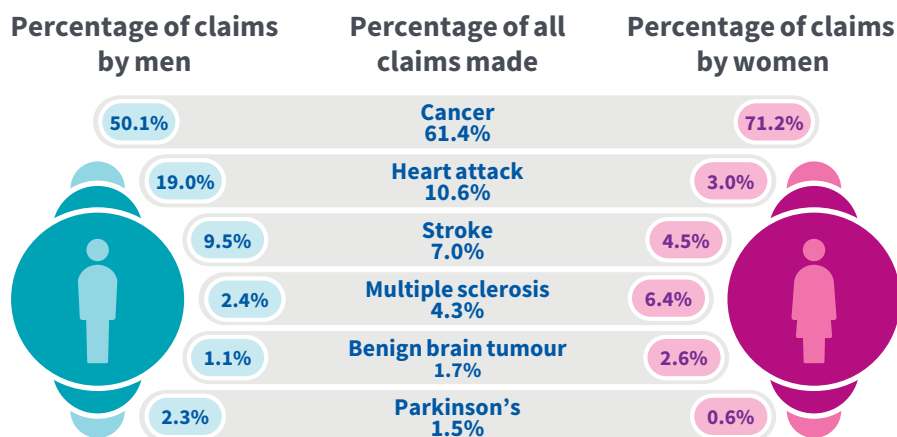
1. Includes critical illness, children's critical illness and total permanent disability claims.

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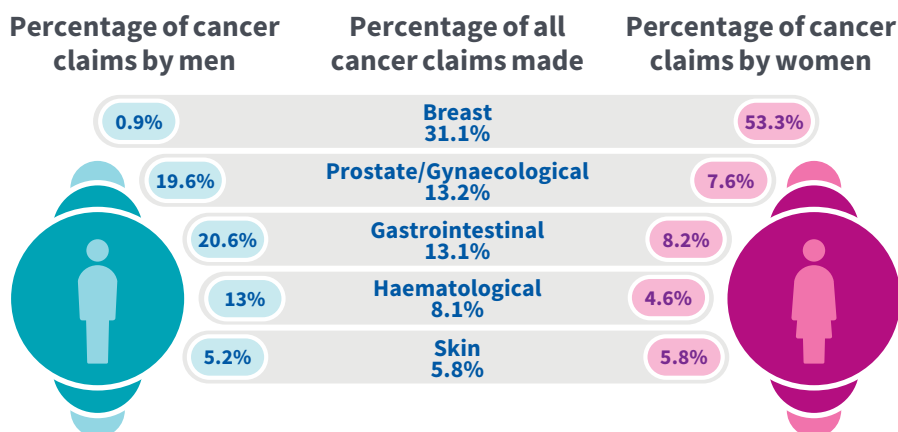
## The most common reasons for critical illness claims by sex

(Excludes children's benefit, total permanent disability and partial payment claims)



## The most common cancer types for critical illness claims by sex

(Excludes children's benefit, total permanent disability and partial payment claims)



It's just such a wonderful feeling, and it just means you can concentrate on looking after yourself... and not having to worry about where the money's going to come from to pay for your mortgage.

**Linda from Morpeth**

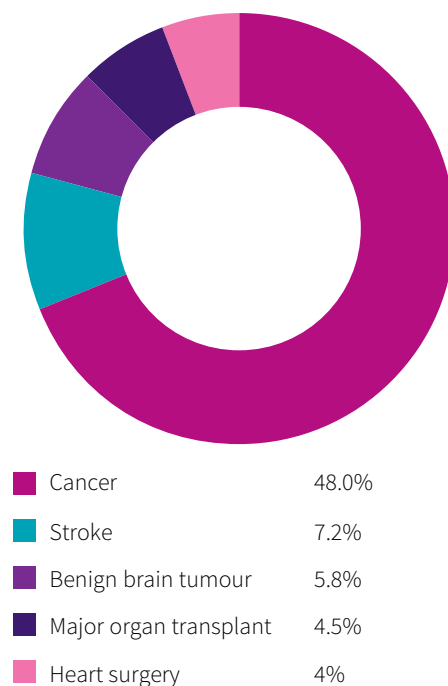


## Children's critical illness claims

Year	Total benefit paid
2018	£5,003,838
2017	£3,808,926
2016	£3,256,832
2015	£2,312,435

The average value of children's benefit paid was **£18,954**.

## The most common reasons for children's critical illness claims



Aviva. Defying uncertainty through the claims we pay