



# Frequently asked questions

Children's Critical Illness Cover



# Children's Cover

- 1 What flexibility options are available with our children's cover options?**

Your clients can add, remove and increase or decrease their children's sum assured during the term. They can also move between Children's Cover and Children's Enhanced Cover at any point.
- 2 Do you have to have children's cover to have PEC?**

Yes, you can add PEC to one of the two children's cover options.
- 3 Can you remove Pregnancy and Early Childhood Cover (PEC)?**

Yes, you can add or remove PEC at any point.
- 4 If the PEC benefit has been removed can it be added back onto the policy if the client has a new relationship and is planning on starting a second family?**

Yes
- 5 What is the typical period a customer should have PEC for?**

PEC should be removed when the client's youngest child is aged 7 and they don't plan on having any further children.
- 6 Who's responsibility is it to remove PEC and the children's benefit when it's no longer required?**

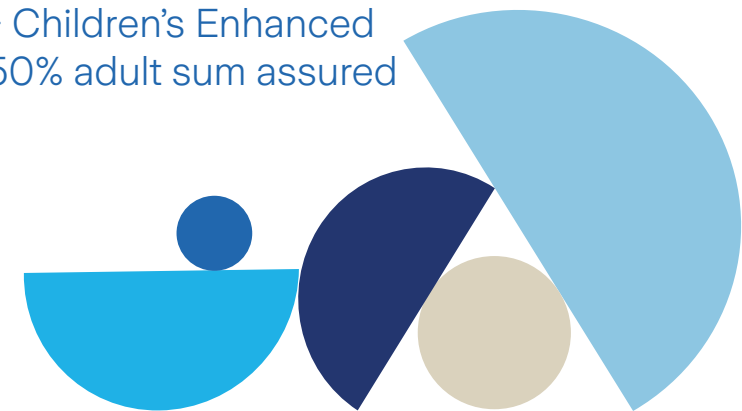
It is the responsibility of the adviser and client to remove this. Our annual benefit statements include guidance as to when these benefits should be removed.
- 7 Who do we define as a child?**

The natural, step, legally adopted, under legal guardianship and/or future children of the life assured or their partner.

We also include surrogacy once the legal parenthood has been transferred to the life assured through a parental order or through legal adoption, at which point we will backdate cover to the date when the child would have first been covered by the policy.
- 8 How will it work on the portals?**

We will return 7 quotes when critical illness is selected (4 including children's cover) and 2 when life only is selected (1 including children's cover). The children's sum assured we return on portals will be calculated as follows:

  - Life Cover + Children's Cover - lower of £25k / 50% adult sum assured
  - Critical Illness + Children's Cover - lower of £25k / 50% adult sum assured
  - Critical Illness + Children's Cover + PEC - lower of £25k / 50% adult sum assured
  - Critical Illness Enhanced + Children's Enhanced Cover - lower of £25k / 50% adult sum assured
  - Critical Illness Enhanced Plus + Children's Enhanced Cover + PEC - lower of £35k / 50% adult sum assured





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9

## **How do you choose how much children's cover you need?**

To establish the need and make an appropriate recommendation, please refer to your compliance guidance.

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## **How long is Children's Hospital Stay Benefit and Premature Birth Hospital Stay Benefit paid for?**

We will pay £50 per night, for the 7th night and subsequent nights, for up to 30 nights. This applies to both Children's Hospital Stay Benefit and Premature Birth Hospital Stay Benefit.

