



**PruProtect Press Release
17th September 2013**

PruProtect now covers all heart attacks, strokes, and more cancers than any other insurer

PruProtect has enhanced its award-winning Serious Illness Cover (SIC). The Primary and Comprehensive severity based policies now cover all heart attacks and strokes, insulin dependent type 1 diabetes for adults, and have extended the ages of children covered. PruProtect's Comprehensive SIC now covers 166 conditions, including more cancers than any other insurer. 102 conditions are now covered under its Primary SIC.

"Of all the covers available Serious Illness Cover makes the most sense, it has the widest base and it has severity at its heart"

**Dr John Delfosse
GP and Insurance Medicine Specialist**

These enhancements mean a PruProtect SIC customer is up to twice as likely to get a payout than with a market leading critical illness policy*. Cover also now includes a SIC booster which will pay up to 200% of the original sum assured on certain conditions.

Typical critical illness policies have an all or nothing nature, and struggle to keep pace with advancements in medical treatment and diagnosis. As such, many are unable to provide cover for lower grade cancers, heart attacks below a certain severity and strokes which do not result in permanent symptoms. However, over three quarters (79%) of people expect their critical illness plan to cover early stage cancers, 91% expect their plan to cover strokes no matter how severe, and most believe plans cover all forms of heart attacks**.

"If you take out cover for cancer, you should have an expectation that you will have some degree of cover for any type of cancer."

**Dr David Gilligan
Consultant Oncologist**

While many insurers have moved to offering partial payments, few critical illness policies currently provide the level of cover people expect. PruProtect continues to lead the way in offering a full severity-based product.

The details of PruProtect's SIC enhancements include:

- PruProtect now pays out on diagnosis of **carcinoma in situ** cancers in all areas of the body and diagnosis of some **non-melanoma skin cancers**. Typically, insurers only cover these early forms of cancer in specific areas of the body, such as the breast and the testicles, and only tend to pay out if the client has had surgery or invasive treatment. Modern medical techniques mean this isn't always necessary, which is why PruProtect has moved to paying a claim on diagnosis.
- PruProtect now pays out on **diagnosis of all heart attacks and strokes**, regardless of clinical symptoms or severity. Customers expect to be able to claim for heart attacks and strokes, even if there are no ongoing symptoms. PruProtect will be unique in paying out on diagnosis of these two conditions.
- **Insulin dependent diabetes (type 1)** is now covered for adults. Typically a childhood illness, type 1 diabetes is increasingly affecting adults too. Most critical illness plans do not cover this condition and those that do restrict their cover to adults over a certain age. PruProtect will again be unique in protecting all adults for this illness.
- **Children's cover** has been extended to include children from the age of one month to 23 years, providing they remain in full time education. Previously children were covered between the ages of 3 months and 18.
- **SIC Booster** increases the amount paid out on a claim if the condition is identified as having a long-term physical impact. These claims will be paid at between 100% and 200% of the original sum assured, or boost what would normally be a smaller claim under a severity payment to a full sum assured claim. The amount paid depends on the condition being claimed for and client's age at the time of claim. If a claimant has dependent children on their cover, the payout is boosted even further.

Deepak Jobanputra, Product and Actuarial Director at PruProtect, said:

"When people take out a critical or serious illness policy they expect to be covered for the most common conditions like cancer and heart attacks, no matter how severe. We've listened to advisers and consumers and updated our policy to ensure people have the peace of mind they believe they are buying. We have also updated our cover to give people a greater payout if their condition will have a long-term impact on their health, giving them more financial security to help deal with a life changing illness."

Emma Thomson, Life Office Relationship Director at protection intermediary **LifeSearch** commented:

"Once again, PruProtect has demonstrated a flair for innovation. They have enhanced their serious illness cover proposition, increasing the already extensive coverage and enabling even more customers to claim, which is a very welcome move."

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Notes to Editors

*source: Hannover Life Re UK Life Branch, August 2013

**Source: Independent consumer research by Immerse 2013

The information contained in PruProtect's press releases is intended solely for journalists and should not be used by consumers to make financial decisions. Full consumer product information can be found at pruprotect.co.uk/adviser.

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About PruProtect

PruProtect is a partnership between Discovery, a South African insurer with a reputation for fresh thinking and Prudential, one of the most familiar and trusted financial providers in the UK. So, while our plans are groundbreaking and designed for the way people live their lives today, they still come with the stability and financial security of a company that's been successful for more than 150 years.

We offer a full menu of personal and business protection products from which customers can choose when building their protection plan. Whether customers are moving into their first home, starting a family, building a business or thinking about the inheritance they'll leave their loved ones, our range is designed to give them the cover they need.

At PruProtect we also believe that encouraging our members to lead a healthier lifestyle is just as important as looking after them when they are ill. So in addition to offering comprehensive cover, our plans come with Vitality - a healthy living programme. Vitality helps members get healthier and saves them money at the same time. The healthier members get, the more they get back from Vitality, including the opportunity to reduce their premiums. We are the only protection insurer to offer anything like it.

For more information visit pruprotect.co.uk/adviser