



Press release

April 30, 2018

VitalityLife announces improvements to Serious Illness Cover

VitalityLife's Serious Illness Cover offering has been improved to give customers even more, with new conditions added, existing definitions enhanced and the structure of the offering simplified.

Primary Cover

VitalityLife has expanded the number of severity levels to extend the coverage of Primary Cover. This means more than 35 new definitions will be added to Primary Cover such as borderline ovarian cancer and blindness in one eye. Many of these 35 definitions are unique and only covered by VitalityLife. This means customers with Primary Cover will now be able to claim for more illnesses than ever before.

Comprehensive Cover

Comprehensive Cover already covers a wide range of conditions but going forward it will also automatically include VitalityLife's unique Cancer Relapse Benefit. Cancer Relapse Benefit pays out on all subsequent cancer claims* but also boosts the payout on subsequent cancer claims by 50%. This not only simplifies Comprehensive Cover but also means customers will receive unique coverage for the recurrence of cancer at no additional cost.

New definitions

A total of seven new definitions have been added to both Primary and Comprehensive Cover, which include conditions such as Parkinson's plus syndromes, carcinoma in situ (treated with surgery to remove the tumour) and bacterial meningitis. Some of these conditions were already covered under Comprehensive Cover at a lower severity. These conditions will now be covered on both Primary and Comprehensive with a higher payout.

Enhancements to existing definitions

A total of 13 existing definitions spanning various areas in the body have been enhanced to ensure coverage is as extensive and relevant to customers as possible. These include definitions such as skin cancer and lumpectomy for carcinoma in situ of the breast, which increases the likelihood of a payout.



In addition, a number of definitions such as lumpectomy for carcinoma in situ of the breast and keyhole coronary artery bypass surgery have also had an increase in their severity category, meaning an increase in the payout amount.

With these improvements, VitalityLife has simplified its offering and now covers 145 conditions under Primary Cover and 178 under Comprehensive Cover.

Tom Conner, Director at Drewberry, said: "Vitality is known for having very comprehensive coverage and these new definitions and enhancements make the proposition stronger still for both their primary and comprehensive levels of cover. The addition of Cancer Relapse Benefit as standard on comprehensive policies is also positive as cancer is one of the conditions at the forefront of people's minds when they buy this kind of policy. If these changes help to simplify the product that is a move to be welcomed."

Deepak Jobanputra, Deputy CEO at VitalityLife, said: "VitalityLife's philosophy is to provide the most comprehensive Serious Illness Cover in the market that continues to remain relevant in terms of medical advances.

"We want to make sure as many people as possible can claim, which is why we have further enhanced our product with the addition of new conditions, enhancements to existing conditions and a simplification of the offering. Our Serious Illness Cover also has the unique combination of claims being based on the severity of an illness alongside our Vitality healthy living programme, which means clients can access benefits and engage with Vitality even if they never need to claim on their policy."

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*ABI definitions of cancer

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Notes to editors

The information contained in this press release is intended solely for journalists and should not be used by consumers to make financial decisions.

Vitality – changing health and life insurance for good

Vitality is the insurance business that helps people understand how they can improve their own personal health. Vitality makes it cheaper and easier for its members to get healthy and gives them rewards to keep them motivated, through a range of discounts and incentives. Vitality Ambassadors Jessica Ennis-Hill, Maro Itoje, Joe Root, Ellie Simmonds and Jonny Wilkinson are role models who embody the values of Vitality. They are all using their passion for living a healthy lifestyle to motivate others to make positive changes. Taking small steps today can dramatically improve wellbeing over the long-term, regardless of your current state of health.

VitalityLife is one of the fastest growing life insurers in the UK. It is unique to the current UK protection market and its suite of products includes Life Cover, Income Protection Cover, Serious Illness Cover, Business Protection and other additional products. By recognising people's efforts to look after themselves, VitalityLife is able to offer a more comprehensive set of benefits than traditional insurers at a very competitive price. For more information visit www.vitalitylife.co.uk