

Critical illness cover

Children's cover

Children's cover included at no extra cost from birth until their 21st birthday



How children's cover can help you and your family

No one wants to ever imagine their child becoming critically ill or suffering a serious accident. But sadly, it does happen. Our children's cover is automatically included within our critical illness cover and at no additional cost. And if you don't have children now, they'll still be covered if you have a family in the future.

Key features

- Children are covered from birth until their 21st birthday, including step and legally adopted children
- Cover for the same conditions as the main policy except total permanent disability and our diabetes additional payment
- Children are covered for both full and additional payment conditions, and any payments made, are not deducted from the original cover value
- We pay 50% of your cover up to a maximum of £25,000 for a single policy
- If the claim is against one of ten specified conditions and, as a direct result of an accident, we'll double the payment you would have received for a normal child claim, up to a maximum of £50,000
- We cover congenital conditions, including heart and kidney problems, and do not require a 14 day survival period to pay your claim.

Enhanced claim payments - double accident cover

If you make a claim for your child against one of the definitions listed, we'll pay you 100% of your cover up to a maximum of £50,000, or £100,000 if your child is covered under more than one policy. This is double the payment of a normal non-enhanced child claim payment.

The extra money means you can take time away from work if need be, or make changes to your home and lifestyle so you can give maximum support to your child and the rest of the family.

- **Blindness** - permanent and irreversible
- **Coma** - with associated permanent symptoms
- **Deafness** - permanent and irreversible
- **Loss of hands or feet** - permanent physical severance
- **Loss of independent existence** - unable to look after yourself ever again
- **Loss of speech** - permanent and irreversible
- **Paralysis of a limb** - total and irreversible
- **Surgical removal of an eyeball**
- **Third degree burns** - covering 20% of the body's surface area or affecting 50% of the area of the face or head
- **Traumatic brain injury** - resulting in permanent symptoms

LV= Legal and Wellbeing Advice Line

As soon as your cover starts, you're protected in more ways than one. You can take advantage of our exclusive member benefits, including our legal and wellbeing advice line. If you or a family member is unwell or diagnosed with a critical illness or recovering from an illness, you can use this free service.

The nurses and doctors providing our health and wellbeing care line are available 24 hours a day, 7 days a week. They can provide you with information about a diagnosis, related support in your area and about the recovery period.

This phone line also gives you free access to legal experts who cover over 100 areas of law including consumer rights, problem neighbours and employment law.

Please note: Critical illness cover is only available as part of our combined Life & Critical illness insurance policy.



Making a claim - Support before, during and after a claim

We know making a claim is not the top priority when you've found out your child is ill. We don't put a time limit on when you need to get in touch with us.

You can call, email or write to us and we'll start reviewing your claim.

You'll have your own dedicated claims support, who will see you through from the first call to payment of your claim.

We aim to pay a claim within four to six weeks. The quicker we receive medical evidence, the quicker we can pay a claim. We will support you through the process to make sure you get your money with little delay.

Nicola and Jeremy's story

Nicola and Jeremy took out LV= Critical illness cover in 2002. Their oldest son, Sam, was just 3 years old.

Sam was 14 when they found a lump on his neck. A few weeks passed and the lump was still there. Nicola and Jeremy booked a doctor's appointment to make sure there was nothing to worry about.

Unfortunately things weren't ok. After a number of hospital visits and tests, Sam was diagnosed with Hodgkin's Lymphoma (a rare cancer that develops in the lymphatic system). All their lives were changed.

Sam had to go through four rounds of Chemotherapy. Each cycle lasted 28 days.

This meant daily trips to hospital and time off work for Jeremy. Luckily, Nicola and Jeremy had support from friends and family. They were able to pitch in a help during this time.

"Thank you very much for the professional and timely manner in dealing with our claim. These last few months have been the worst in our family's lives, and not having to deal too much with regards to our insurance claim has helped us focus totally on Sam and his treatment. Helen Roberts, our claims assessor, made it so simple. We really felt like she was working with us and that she wanted to pay us the money as quickly as possible"

Thankfully, Sam is now in remission, and Nicola and Jeremy have decided to put their £25,000 payment aside for Sam, for when he is older.



Jeremy, Nicola and family on holiday

"Everybody thinks it's never going to happen to them and we thought the same, but not anymore, it happened in the blink of an eye and in a moment everything changes"

Nicola and Jeremy Krystyniak
Critical illness customers - Children's claim

Please note: Critical illness cover is only available as part of our combined Life & Critical illness insurance policy.

If you'd like more information or to apply for LV= life and critical illness cover, please speak to your financial adviser.

You can get this and other documents from us in Braille or large print or on audio by contacting your financial adviser.



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