



# L&G upgrades Group Critical Illness Cover

## The upgrades will support an improved experience for employers and their employees

L&G's Group Protection business today announces that it has made some upgrades to its Critical Illness Cover (CIC). This includes the addition of new conditions which the provider says is making it easier for intermediaries to compare against the options available for their clients. The changes also reflect advances in medical diagnoses' and will support an improved experience for employers and their employees and policy administration.

The upgrade will see two new conditions covered, plus a range of updates and clarifications to help clients when there's a claim. The new conditions are systemic lupus erythematosus (a long-term autoimmune disease) and primary pulmonary arterial hypertension (high blood pressure in the blood vessels that supply the lungs).

Additionally, updates to seven existing conditions have been made, alongside updates to various aspects of the cover. A Suited Occupation definition has been added to Total and Permanent Disability, improving the options available. And the terms relating to salary increases have also been made clearer, to help reduce the administration in many cases. Furthermore, adding to the raft of enhancements, L&G has improved the clarity for continuing cover for employees when they are temporarily absent.

Improvements to policy administration include:

- Employees who are temporarily absent may now increase their partners' voluntary critical illness cover.
- Employees whose employer has provided the option for them to take out cover on a voluntary basis, can increase their cover when on parental leave.
- Flex and Voluntary terms are now aligned, meaning Flex now allows a 3-month selection window on first entry.

**James Walker, Head of Product & Proposition – Group Protection, L&G:** “The addition of two new conditions improves our proposition, making it easier for intermediaries to recommend L&G when looking for suitable arrangements for their clients.

“Importantly, our existing group critical illness cover customers will also benefit from the enhancements from their next rate review, helping to improve the experience for all our customers.”

**-ENDS-**



## Notes to editors

### About L&G

Established in 1836, L&G is one of the UK's leading financial services groups and a major global investor, with £1.1 trillion in total assets under management (as at FY24) of which c. 44% (c. £0.5 trillion) is international.

We have a highly synergistic business model, which continues to drive strong returns. We are a leading player in Institutional Retirement, in Retail Savings and Protection, and in Asset Management through both public and private markets. Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

As at 12 March 2025, L&G has a market capitalisation of £14.1 billion.

### About our Retail division

L&G's Retail business is a leading provider of retirement and protection solutions. We aim to support our c.12.8 million policyholders and workplace members throughout their financial lifetimes.

We focus on helping the customers of today and tomorrow achieve better long-term outcomes. We use the latest technology to connect with them quickly, efficiently and wherever possible in highly personalised ways.

In 2024, our workplace pension platform served 5.5 million members, with net flows of £6 billion. We achieved record total individual annuity sales of £2,118 million and £270 million of lifetime mortgage advances (including retirement interest only mortgages). Our UK protection businesses gave peace of mind to about 6.6 million people, with our retail gross premium income rising to £1,525 million and our group equivalent going up to £528 million.

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