Critical Illness Cover from Bright Grey.

It just got brighter.

Now includes additional cover for 2 early forms of cancer.

bright grey®

Protection. We make it personal

The latest improvements to our critical illness and life or critical illness covers.

Better health demands better cover.

Improvements in health screening and advances in medical science mean people are being diagnosed much sooner and are surviving critical illnesses for much longer than before.

Treatment of illnesses such as cancer, stroke and heart disease are constantly improving. Today, people survive and make a good recovery from conditions they would have died from 20 years ago.

It's crucial that our critical illness cover keeps pace with these advances, so we're always looking for ways to do things better, and this includes improving our list of critical illness definitions.

In a new approach for Bright Grey, we now offer cover for 2 early forms of cancer:

- ductal carcinoma in situ, a form of breast cancer
- low grade prostate cancer

for which we will pay 20% of the sum assured, up to £15,000 in addition to the existing critical illness cover.

As well as the 2 early stage cancer definitions, we've added 5 new definitions and improved stroke to ABI+.

We now cover 43 definitions, 41 of which pay the full amount of cover and 2 that pay out in addition to the sum assured. And we have 9 definitions that exceed the ABI standard.

The benefit to your client is clear, our comprehensive list of definitions gives them critical illness cover that really does go above and beyond.

And the benefit to you is a much healthier business.

43
critical illness definitions, including 9 that are ABI+

We've got critical illness **more than covered.**

Going above and beyond

We're pleased to be able to give your clients additional cover for 2 early forms of cancer, paying out 20% of the amount covered, up to a maximum of £15,000. And we'll also pay out the full amount covered if your client is diagnosed with a critical illness at a later date.

Ductal carcinoma in situ	The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a consultant oncologist following a histologically confirmed diagnosis of ductal carcinoma in situ (DCIS) of the breast.
Low grade prostate cancer	Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive.

We've also added 5 new definitions

Encephalitis	A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit and persisting clinical symptoms. **For the above definition the following are not covered:** • myalgic encephalomyelitis and chronic fatigue syndrome.
Intensive care – 10 days	Any sickness or injury resulting in the person covered requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours a day) or more in an intensive care unit in a UK hospital. **For the above definition the following are not covered:** • sickness or injury as a result of drug or alcohol intake or other self-inflicted means.
Multiple system atrophy	A definite diagnosis of multiple system atrophy confirmed by a consultant neurologist. **There must be evidence of disease progression and permanent clinical impairment of either:** • motor function with associated rigidity of movement • the ability to coordinate muscle movement, or • bladder control and postural hypotension.
Pneumonectomy	The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for disease or traumatic injury suffered by the person covered. **For the above definition the following are not covered:** • removal of a lobe of the lungs (lobectomy) • lung resection or incision.
Pulmonary artery graft surgery	The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

We've upgraded our definition of stroke to ABI+

Stroke	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. **For the above definition the following is not covered:** • transient ischaemic attack.

These changes mean that Bright Grey now has a total of 43 critical illness definitions, 2 of which pay out over and above the amount covered with 9 exceeding the industry standard.

Early forms of cancer now covered. Each one pays out over and above the amount of cover taken out.

Ductal carcinoma in situ (DCIS) – a form of breast cancer

DCIS is an early form of breast cancer, sometimes known as non-invasive or intraductal cancer. Most women with DCIS have no signs or symptoms, so it is mostly found through breast screening.

When we'll pay

The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a consultant oncologist following a histologically confirmed diagnosis of DCIS of the breast.

When we won't pay

Specifically excluded are mastectomy, partial mastectomy, segmentectomy or lumpectomy operation for reasons other than DCIS. For example:

- prophylactic mastectomy or
- lobular carcinoma in situ (LCIS).

What we'll pay

20% of the amount of cover at the time of the claim up to a maximum of £15,000, over and above the amount we will pay for any subsequent critical illness. So if the worst happened, and your client was later diagnosed with cancer and met the definition, we would still pay the full amount they are covered for.

Why?

Breast cancer is the most common cancer in the UK and accounts for more than a quarter of all cancers in women. DCIS is an early form of breast cancer and 1 in every thousand women who attends a breast screening is diagnosed with DCIS.*

Source:
www.cancerscreening.nhs.uk/breastscreen/dcis.htm November 2010.
www.cancerresearchuk.org May 2010

> **2/3 of all our critical illness claims were for cancer.**
>
> Bright Grey claims statistics
> 1 July-31 December 2010

Low grade prostate cancer

Prostate cancer is a form of cancer that develops in the prostate, a gland in the male reproductive system. Most prostate cancers are slow growing. The cancer cells may spread from the prostate to other parts of the body, particularly the bones and lymph nodes.

When we'll pay

For tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive provided:

- the tumour has progressed to at least clinical TNM classification T1N0M0
- treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.

When we won't pay

For the above definition the following are not covered:
treatment of the tumour by any procedures other than complete removal of the prostate, external beam or interstitial implant radiotherapy. For example:

- cases treated with cryotherapy
- other less radical treatment such as transurethral resection of the prostate
- 'experimental' treatments or
- hormone therapy.

What we'll pay

20% of the amount of cover at the time of the claim up to a maximum of £15,000, over and above the amount we will pay for any subsequent critical illness. So if the worst happened, and your client was later diagnosed with cancer and met the definition, we would still pay the full amount they are covered for.

Why?

Prostate cancer is the most common men's cancer. The latest figures show that there are around 37,000* new cases of prostate cancer diagnosed in the UK each year. It's still the second major cause of cancer deaths in men in the UK.

Source:
www.cancerhelp.org.uk April 2011

All the definitions we offer. All on one page.

- **Alzheimer's disease** – resulting in permanent symptoms
- **Aorta graft surgery** – for disease or traumatic injury
- **Aplastic anaemia** – requiring regular blood transfusions
- **Bacterial meningitis** – resulting in permanent symptoms
- **Benign brain tumour** – resulting in permanent symptoms
- **Blindness** – permanent and irreversible
- **Cancer** – excluding less advanced cases
- **Cardiomyopathy** – of specified severity
- **Chronic lung disease** – of specified severity
- **Coma** – resulting in permanent symptoms
- **Coronary artery bypass grafts**
- **Creutzfeldt-Jakob disease (CJD)** – resulting in permanent symptoms
- **Deafness** – permanent and irreversible
- **Ductal carcinoma in situ**
- **Encephilitis** – resulting in permanent symptoms
- **Heart attack** – of specified severity
- **Heart valve replacement or repair**
- **HIV infection** – caught from a blood transfusion, a physical assault or at work
- **Intensive care** – requiring mechanical ventilation for 10 consecutive days
- **Kidney failure** – requiring dialysis
- **Liver failure** – end stage
- **Loss of hands or feet** – permanent physical severance

We'll pay out 20% of the sum assured up to £15,000 if your client is diagnosed with either of these early forms of cancer

Okay, maybe 2.

- **Loss of independent existence** – resulting in permanent symptoms
- **Loss of speech** – permanent and irreversible
- **Low grade prostate cancer**
- **Major organ transplant**
- **Motor neurone disease** – resulting in permanent symptoms
- **Multiple sclerosis** – with persisting symptoms
- **Multiple system atrophy** – resulting in permanent symptoms
- **Open heart surgery** – with surgery to divide the breastbone
- **Paralysis of limbs** – total and irreversible
- **Parkinson's disease** – resulting in permanent symptoms
- **Pneumonectomy** – removal of complete lung
- **Pre-senile dementia** – resulting in permanent symptoms
- **Primary pulmonary hypertension** – of specified severity
- **Progressive supranuclear palsy** – resulting in permanent symptoms
- **Pulmonary artery graft surgery** – with surgery to divide the breastbone
- **Stroke** – resulting in permanent symptoms
- **Systemic lupus erythematosus** – with severe complications
- **Terminal illness***
- **Third degree burns** – covering 20% of the body's surface area or 50% loss of surface area of the face
- **Traumatic head injury** – resulting in permanent symptoms
- **Total permanent disability**
- **Total permanent disability for children's CIC** – with severe complications

New definitions   Exceeds ABI standard definition   *Life or Critical Illness Cover only

And with Helping Hand the cover just gets better.

The changes we've made to our cover are just one more way we're helping you to demonstrate the value of your good advice.

In addition, the benefits offered by our unique Helping Hand service show you really have your customer's best interests at heart. Together they build a stronger, more profitable relationship which helps produce the referrals that will grow your business.

Helping Hand gives your clients and their families access to:
Bereavement counsellors
Speech and language therapists
Oncology nursing support
Macmillan nurses
Physiotherapy
Cardiac rehabilitation support
Complementary therapies
Massage and aromatherapy

Helping Hand is included in the cost of all Bright Grey personal and business protection menu plans and is available from the day your client's plan starts. And your clients don't even have to make a claim to use this valuable service.

When we say 'family' we mean the spouse or partner of the Bright Grey plan owner and their children.

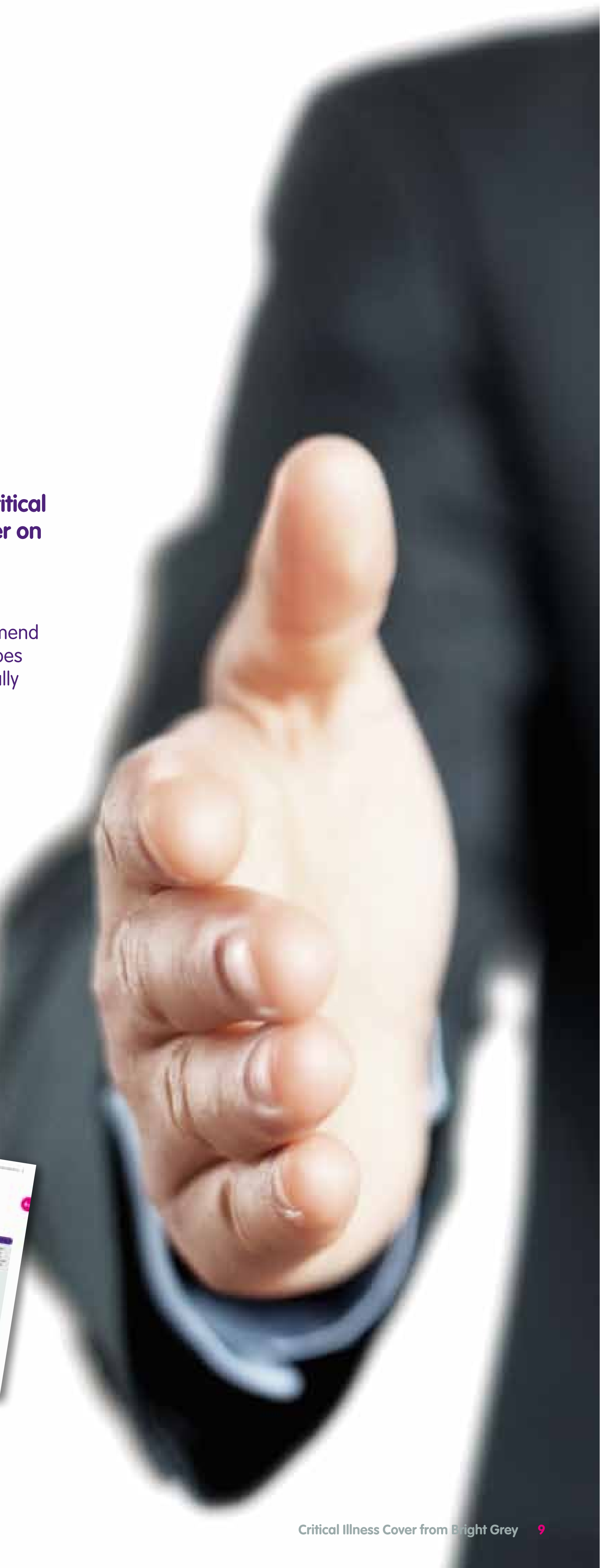
The improvements we've made apply to our Critical Illness Cover and our Life or Critical Illness Cover on both our personal and business protection menu plans.

We believe that these changes mean that you can recommend a better level of cover to your client. Our improved cover goes above and beyond standard critical illness cover – especially as the new definitions that cover 2 early forms of cancer provide payments that won't affect the main cover.

So not all protection insurance is the same. And by explaining these differences to your client, you'll show them the value of your professional advice.

Because it's really important that your clients understand what their cover includes, and what it doesn't, we've produced a booklet called 'Tell me more about the illnesses you cover'.

To order copies of this booklet for your clients, or for more information on our critical illness cover, why not visit **www.brightadviser.co.uk**



Everyone's better off with our improved cover.

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A part of
ROYAL LONDON
FINANCIAL SENSE

Bright Grey. More financial sense from Royal London.
We are backed by the financial strength and stability that comes from being part of the Royal London Group, the UK's largest mutual life and pensions company.

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