

Minimum Protected Account option

Top your cover back up after you've made a claim



As a result of medical advances in treatment, the possibility of surviving a critical illness has improved. However, there is a flip side. Because people are surviving more illnesses and living longer, the chance of suffering a second illness is increasing. For example half of all heart attacks are repeat attacks¹.

Most traditional critical illness policies will only pay once and then your policy ends. And unfortunately once you have claimed it would be difficult to obtain replacement cover.

That's why it's important to consider PruProtect's Minimum Protected Account option. Available from as little as £5 per month, this option can top your cover back up to its original level after a claim, giving you extra reassurance that you'll have more cover in place should you need it again.

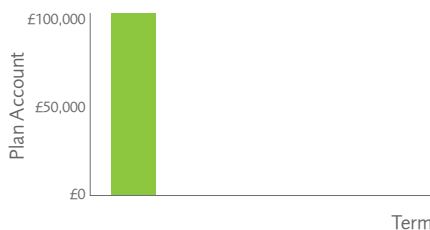
Did you know...

30 - 43% of people who recover from their first stroke will have another one within 5 years²

The average ten year cancer survival rate has **doubled** over the last 30 years³

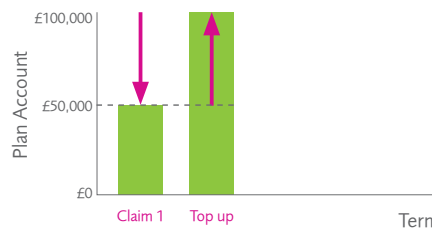
How does the Minimum Protected Account option work?

David buys a plan with £100,000 worth of Life and Serious Illness Cover. He chooses 100% Minimum Protected Account.

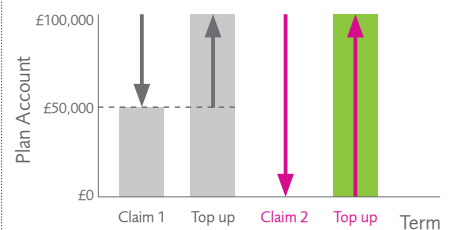


Two years later, David suffers from a heart attack. He receives a 50% payout under his Serious Illness Cover.

Because he's chosen the Minimum Protected Account option, his cover is topped back up to £100,000. He doesn't need to be assessed and his premiums don't change.



Four years later, David suffers a stroke. He makes another claim and this time, receives a 100% payout. Even though he's now received £150,000, his cover is again topped back up to £100,000. He's still got that amount of cover left if he needs to claim again.



This is just an example designed to represent a typical situation and does not relate to any particular individual.

Sources:

1. American Heart Association – Heart Disease and Stroke Statistics, 2003
2. Royal College of Physicians National Clinical Guidelines for Stroke, 2nd Edition, June 2004
3. Cancer Research UK



More fast facts about our Minimum Protected Account

- You can choose the amount of your Plan Account that you want to protect – this can be between 25% and 100%.
- By selecting the Minimum Protected Account option you can claim an unlimited number of times under your Serious Illness Cover - up to 3 times the original level of cover, with the total of all payouts limited to £2 million. Even if you receive the maximum payout you will still be able to receive a further payout for Life Cover.
- We will top your cover back up with no further underwriting, no further exclusions and unlike competitors' buy-back options, there will be no change to your premium.
- If you've already claimed for a condition but it gets worse, then you can also claim again and we will pay the difference between the severity levels. And, if the same condition recurs 36 months after your last claim, so long as it's not directly related, we will pay the full amount due for the severity of the condition.



Protected Life Cover

If you have Life Cover as well as Serious Illness Cover, making a Serious Illness Cover claim will normally leave you with a lower amount of Life Cover. So we also give you the option to protect your Life Cover. If you choose our Protected Life Cover option, your Life Cover stays the same regardless of any Serious Illness Cover claims you make.

Here's an example of how it works:

- You take out a plan with £100,000 level Life and Serious Illness Cover, including Protected Life Cover.
- If you suffer a serious illness and receive a 25% payout you will have £75,000 of cover remaining should you need to make another serious illness claim.
- However the amount you can claim for Life Cover is still £100,000. So your total claims for Life and Serious Illness Cover could be as much as £200,000.

Find out more

This brochure gives an overview of our Minimum Protected Account and Protected Life Cover options.

To find out more about our Minimum Protected Account or Protected Life Cover, or any of our other products, please speak to your financial adviser, or take a look at pruprotect.co.uk.

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pruprotect.co.uk

