



2 MINUTES TO FIND OUT HOW WE'VE UPDATED OUR COVER

Our Critical Illness Cover is now more comprehensive, less complex, and more focused on where it matters the most. Watch our latest Protect Essentials film to find out more.



COMPREHENSIVE, CLEAR COVER FOR YOUR CLIENTS

Advances in medical science mean that illnesses are being detected earlier and survival rates are improving. So in order to make sure our cover keeps pace, we've made the following changes:

- introduced one simple, comprehensive and clear additional payment for cancer in situ requiring surgery
 - combined Alzheimer's and Dementia definitions
 - updated our definition for benign brain tumour
- removed the blanket drug and alcohol exclusions from 5 conditions
- increased the upper age limit for children's cover and extended their cover under our Intensive Care and Brain Injury definitions
- adapted our Motor Neurone Disease definition to include specific diseases covered, such as Kennedy's and Spinal Muscular Atrophy.



AWARD-WINNING SERVICE AND PRODUCTS

We've received a Gold service rating for Protection and have been rated 5 stars for our comprehensive Critical Illness Cover by Defaqto.

Watch our films and find out more at scottishwidowsprotect.co.uk/YourEssentials



This information is for UK Financial Adviser use only and should not be distributed to or relied upon by any other person.

Scottish Widows Limited. Registered in England and Wales No. 3196171. Registered office in the United Kingdom at 25 Gresham Street, London EC2V 7HN. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 181655 26310 02/17