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AEGON Scottish Equitable enhances its individual Critical Illness Proposition

- Increased number of illnesses covered and improvements of three definitions to ABI+
- Increased maximum term for guaranteed rates from 25 to 40 years
- Launch of 24 hour support helpline

AEGON Scottish Equitable announces a range of improvements to its Critical Illness offering.

From 7 July AEGON Scottish Equitable will be adding five more illnesses, taking the total number of conditions covered to 36. In addition, the company has improved three illness definitions to ABI+, making four in total. The additional illnesses covered are:

- Rheumatoid Arthritis
- Encephalitis
- Open Heart Surgery
- Primary Pulmonary Hypertension
- Systemic Lupus Erthematosous

The three conditions that have new ABI+ definitions are:

- Coma
- Heart Attack
- Third Degree Burns

AEGON Scottish Equitable has also extended the maximum term on its guaranteed rates from 25 years to 40 years. In the current climate of uncertainty and affordability of mortgages, more and more people are looking for mortgage deals over longer terms. By increasing its maximum term on guaranteed rates to 40 years, AEGON Scottish Equitable will now be able to offer customers comprehensive protection over the entire life of their mortgage.

Guaranteed rates have also been introduced for stand-alone Critical Illness cover with no premium increases throughout the lifetime of the policy. This was the only gap in AEGON Scottish Equitable's offering.

In addition to the improvements to the Critical Illness conditions and the increase in the maximum term for its guaranteed rates, AEGON Scottish Equitable will also be providing a new 24 hour helpline run by Care First. The

new facility will offer a variety of services, including counsellors trained to deal with a wide range of issues such as bereavement and support to those diagnosed with critical illnesses such as cancer. Other issues such as anxiety, depression or stress, family issues, relationship breakdown etc will also be covered by highly trained counsellors. This service will be available free of charge to all AEGON Scottish Equitable policyholders and their families whenever they need them, not just at the point of claim.

Rod McKie, Head of Marketing for Individual Protection at AEGON Scottish Equitable said: "When someone is diagnosed with a critical illness or a family is coming to terms with the bereavement of a loved one, an insurance payout is rarely going to be the first thing on their mind. Although the financial aspect of dealing with these situations is vitally important, we also feel that the provision of trained counsellors at the point of need is a valuable service. We are pleased to be partnering with Care First to provide this service to all our protection customers."

"These improvements to our overall proposition will certainly help position AEGON Scottish Equitable as one of the leading providers of individual protection."

- Ends -

Notes to Editors

- AEGON Scottish Equitable is a leading provider of protection policies including life assurance, critical illness cover and income protection, with over 300,000 customers.
- AEGON UK has assets under administration of £53.2 billion and employs around 4,000 staff. AEGON UK is part of the AEGON Group, which is one of the world's largest listed insurers and has assets under management of £245 billion.

Further information

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