

Life's better with

Vitality

Mortgage Serious Illness Cover.

Serious Illness Cover tailored to mortgage protection.

Helps you pay off some - or all - of your mortgage earlier, if you were to suffer a serious illness.

Market leading cover as standard.

Our market-leading cover includes 153 conditions, 81 of which are covered at 100% - more than any other provider¹.

Mortgage Serious Illness Cover pays out based on the impact a condition is expected to have on your lifestyle. As a result we're able to include a range of conditions not typically covered by critical illness cover. That's why you're more likely to receive a pay out from us than any other provider².

Mortgage Serious Illness Cover also covers more low severity conditions than any other provider. Pay outs of less than 100% won't affect your remaining cover, giving you security that you'll have access to the full cover amount if you need to make a claim. Should you need it, Serious Illness Protector can pay out up to three times your cover amount.

153
conditions

81
100%
conditions

MULTIPLE CLAIMS

Full cover remaining following claims of less than 100%.



More conditions covered than any other provider¹.



100% payouts for 81 conditions that are typically paid out on by critical illness policies.



Claim multiple times for lower severity conditions whilst keeping your remaining cover intact³.

How severity works?

Payout	Impact on plan amount
100%	Not protected
Less than 100%	Does not reduce your remaining cover amount.

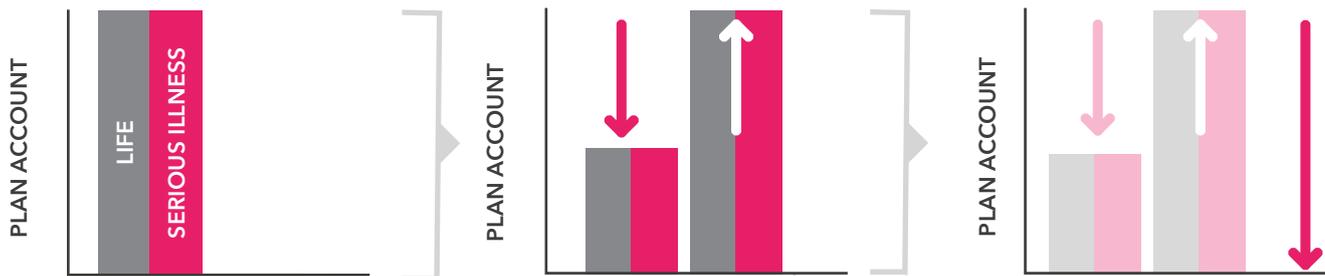
How does Mortgage Serious Illness Cover work?



Mark buys a Mortgage Serious Illness Cover plan with £100,000 worth of Life Cover and chooses to add £100,000 of Serious Illness Cover.

Two years later, Mark suffers from severe gastrointestinal disease and requires hospitalisation. He receives a 50% payout, which equates to £50,000, based on the severity of his condition. His Mortgage Serious Illness Cover is protected against lower severity claims and is topped back up to £100,000.

Four years later, Mark suffers from a heart attack. He makes another claim and this time, receives a 100% payout. Even though he's already received £50,000 he receives another £100,000. Because this a 100% payout the Life and Serious Illness Cover comes to an end.



Sources:

1. Defaqto, November 2019
2. Defaqto 2019
3. This applies for those lower severity conditions that are not boosted to 100%

Find out more.

For more information about our Mortgage Serious Illness Cover or any of our other products, please speak to your Financial Adviser or visit [vitality.co.uk](https://www.vitality.co.uk)