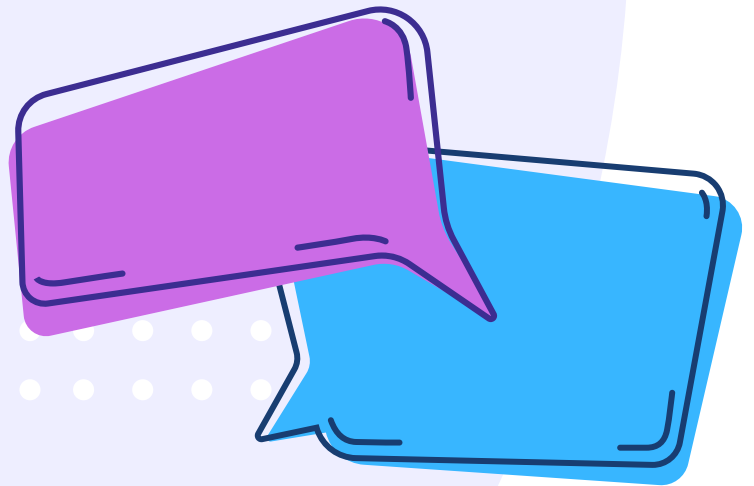




**CIEXPERT**  
critical illness comparison service

# ***Critical Thinking: Client Guide***

Conversation guide for choosing the  
right Critical Illness Cover



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## Why This Conversation Matters

Choosing the right Critical Illness Cover (CIC) is an important decision for you and your family. Many people assume that a joint policy is the best option, but research shows that this isn't always the case. Having two individual policies offers many benefits that you may not be aware of.

Did you know the following?

- ✓ **43% of consumers mistakenly believe that a joint policy is the best choice.**
- ✓ **Only 19% of claimants prioritised using their pay-out to clear their mortgage - many prioritised other expenses such as medical treatment, lost income, or family support.**
- ✓ **Only 11% of consumers know that a joint policy ends completely after a full claim.**

We want to ensure you have all the facts so you can make an informed decision that gives you the best protection.

## Understanding the differences

A joint critical illness policy covers two people but only pays out once for a full payment claim. Once a claim is made, the policy ends, leaving the other partner uninsured.

With two individual policies, each person has their own cover, meaning:

- ✓ **If one person claims, the other keeps their cover.**
- ✓ **Both partners can claim separately, doubling the total potential pay-out.**
- ✓ **The policy remains flexible, even if circumstances change (e.g., divorce or separation).**
- ✓ **You continue to receive added-value health benefits such as GP services, counselling, annual health MOT and second medical opinions.**

Although a joint policy may appear cheaper, the price difference is often small. Two individual policies provide far greater benefits and long-term security.

## Common Misconceptions – Reality Check

**✗ Misconception:** “A joint policy covers both of us equally.”

**✓ Reality:** If one of you claims, the policy ends, leaving the other uninsured.

**Understood:**

**✗ Misconception:** “If one of us claims, the other can just get a new policy.”

**✓ Reality:** Getting new cover later may be expensive or unavailable due to health changes or age.

**Understood:** Yes/No

**✗ Misconception:** “We only need cover until the mortgage is paid off.”

**✓ Reality:** Research shows that only 19% of claimants prioritised using their pay-out to clear their mortgage. Many found that they needed to or chose to use the funds for other essential expenses such as medical treatment, lost income, or family support.

**Understood:** Yes/No

**✗ Misconception:** “Joint cover is cheaper and better value.”

**✓ Reality:** The cost difference is small, but two individual policies offer double the claim potential and more flexibility.

**Understood:** Yes/No

**✗ Misconception:** “We have the same risk profile, so joint cover makes sense.”

**✓ Reality:** Individual policies allow tailored coverage based on gender, medical history, and personal needs. As certain conditions affect men and women differently, it’s important to choose the best policy for each partner.

**Understood:** Yes/No

**✗ Misconception:** “Underwriting is the same for both of us.”

**✓ Reality:** Different insurers have different underwriting rules. Individual policies allow you to choose the best provider for each person.

**Understood:** Yes/No

## CRITICAL THINKING - CLIENT GUIDE TO CHOOSING THE RIGHT CIC

✗ **Misconception:** “Children’s cover is the same for joint and individual policies.”

✓ **Reality:** With two individual policies, child claims receive double pay-outs, whereas a joint policy only pays once.

**Understood:** Yes/No

✗ **Misconception:** “Divorce or separation won’t affect our policy.”

✓ **Reality:** Joint policies can be difficult or impossible to split, leaving one partner uninsured after a relationship breakdown or where one partner has a health issue they may need to retain the joint policy to ensure continued cover for them

**Understood:** Yes/No

## Making your decision

Now that we’ve discussed your options, please confirm:

- I understand the difference between joint and individual-life critical illness policies.
- I understand that if a claim is made on a joint policy, it ends, leaving the other person uninsured.
- I understand that obtaining new cover later may not be possible due to age, health, or cost factors.
- I understand that critical illness cover is not just for mortgage protection, but also for medical costs, time off work, and family support.
- I have reviewed the cost difference between joint and individual-life policies and have seen quotes to compare options.
- I have discussed these options and feel confident in my choice.

Client Name: \_\_\_\_\_

Date: \_\_\_\_\_

Adviser Name: \_\_\_\_\_

## Why have we provided this guide?

Our goal is to ensure you receive the best possible critical illness protection, not just the cheapest option. Two individual policies generally provide:

- ✓ **More financial security for both partners**
- ✓ **More flexibility if life circumstances change**
- ✓ **More pay-out potential if both partners claim**

By confirming your understanding, you can be confident you are making a well-informed decision about your protection.

### **Disclaimer**

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