

# Legal & General urges customers with critical illness symptoms to seek medical advice

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- Legal & General's Critical Illness Cover (CIC) claims have dropped by just over 40% in April with the UK under lockdown
- The figures follow concerns that those with critical illness symptoms are not seeking medical advice, after analysis by The Health Foundation found a 30% fall in GP appointments in March 2020
- The insurer continues to pay out on Critical Illness Cover claims and has reiterated that it is here, ready and able to support its protection customers at this time

Legal & General has backed the NHS' call for people experiencing symptoms of a critical illness such as cancer to visit their GP and seek medical advice in line with government safety guidelines, after figures showed a fall in the number of people coming forward and claiming on its critical illness policies in April. The NHS recently raised concerns about a fall in the number of people visiting hospitals amid the Covid-19 outbreak and stressed that people should continue to use the service for any urgent medical needs. The insurer has reiterated that it is here, ready and able to pay all valid claims at this time.

Legal & General's statistics show that 41% fewer policyholders claimed on their critical illness insurance in April than the typical figure of around 300 claims a month. These figures reflect recent research by The Health Foundation, which showed that face-to-face GP appointments in England have steadily declined since January 2020, falling nearly six million by March.<sup>1</sup> Concerns have also been raised about a 62% drop in urgent cancer referrals for NHS England, as announced by Dame Cally Palmer, Chief Executive of the Royal Marsden NHS Foundation Trust in a recent Health and Social Care Select Committee hearing.<sup>2</sup> A cancer diagnosis was responsible for 66% of Legal & General's CIC claims in 2019, when the market leading provider paid out a total of £224m across its critical illness policies.

Legal & General has reiterated that delaying visiting a GP to proceed with getting a diagnosis will have no impact on whether customers are able to claim. However, the insurer is encouraging people with symptoms to visit their GP as soon as possible in order to catch any critical illnesses early and have the best chance of a successful prognosis.

**Ali Crossley, Managing Director, Distribution at Legal & General said:**

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<sup>1</sup> <https://www.health.org.uk/news-and-comment/charts-and-infographics/how-might-covid-19-have-affected-peoples-ability-to-see-GP>

<sup>2</sup> <https://committees.parliament.uk/oralevidence/331/pdf/> p.11

“Our NHS is doing a fantastic job in supporting those people affected by Covid-19 and doctors and nurses across the country are truly heroes. We wholeheartedly back the advice given by Public Health England that the NHS is everybody’s service, and nobody should be forgotten.

“We are living through uncertain and unprecedented times, but while our attention is focused on the Covid-19 outbreak, there are still thousands of people each and every day experiencing symptoms of a critical illness such as cancer or heart disease.

“Nobody ever wants to be in a situation where they are suffering from a critical illness, and we understand that people will be particularly worried in the current crisis as they agonise over visiting their GP or hospital. We support the NHS’ calls that anyone experiencing symptoms of a critical illness seek medical advice. In these uncertain times, our customers can be certain that we are here to support them at what may be some of the most challenging times in their lives.”

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#### **FURTHER INFORMATION (JOURNALISTS ONLY)**

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#### **NOTES TO EDITORS**

The information contained in this press release is intended solely for journalists and should not be relied upon by private investors or any other persons to make financial decisions. Not all types of cancer are covered under critical illness plans.

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