



Child Protection: What are the options?

With 'back to school' time now upon us, we take a look at what the protection industry has to offer when it comes to child cover. No one ever wants to think about a child falling ill but preparing for the worst is always a good mindset when it comes to protection.

2020 really highlighted how anyone can fall victim to serious illness at any time. With thousands of households feeling the full effect of Covid-19 over the last 18 months, the importance of protecting the whole family has been very much in the spotlight.

Although children have been typically less effected by Covid, it has still never been more important to ensure children are as protected as they can be.

Child CIC (Critical Illness Cover) is often overlooked or deemed less important; however, Child CIC is the fourth most claimed for occurrence in all of the protection industry. So, what are the options?

Almost all providers offer some form of child cover, but types of cover may vary. Imagining your child battling a serious illness is something no parent ever wants to do but considering such a possibility can be so important.

The natural reaction to hearing stories of such tragic circumstances is to think 'it couldn't happen to me' – but of course it could. These stories are real, and they happen to real people, people who need varying forms of cover to help deal with whatever it is that has caused such turmoil. Living with the difficulties that come with caring for a critically ill child can be a rollercoaster – one that doesn't need the added stress of financial difficulty thrown into the mix.

Child cover isn't just there for when the worst happens. It can be incredibly useful when a child needs any form of care. There may be occasions where a child suffers illness or injury that isn't life threatening but may still be cause for you to take time off work to look after them.

How long do critical illness plans cover children?

Obviously, this depends on the provider, but the majority of policies will end between the ages of 18 and 23. This can vary depending on provider or whether the child is in full time education or not – however most providers have the same maximum age regardless of educational status. Most child CIC policies start from birth, with the other option being from 30 days old.

Of course, no one wants to be in need of child cover at any point, but that unfortunately doesn't mean you won't. These instances happen every day to normal people and child CIC offers an excellent assurance for parents and families that if the worst does happen, the financial support will be there.



If you'd like to discuss the options available to you, contact your adviser today.