

Group critical illness protection
Managing the risk of serious ill health

2 in 5 households have less than £2,000 in savings. 1 in 5 has no savings at all.

Along comes a serious illness like cancer, and there's no money to fall back on. 900,000 people of working age are currently living with cancer in the UK.

It's a perfect storm. And that's why group critical illness protection makes good sense for employers.

Critical illness protection is the helping hand you can give when an employee is diagnosed with a specified critical illness or condition. The tax-free lump sum your employee receives is designed to ease any financial anxieties so they can focus on treatment and recovery.

Show your commitment to financial wellbeing

Many of us worry about the financial impact of a critical illness. Protecting your employees against that risk will go a long way to foster feelings of security in the workplace.

Deliver a cost-effective win-win

Group critical illness protection will give your employees financial support when they need it most. It's typically cheaper per person than individual policies, and the premium you pay is tax-deductible.

Improve recruitment and retention

Critical illness protection is a valued benefit that helps attract prospective employees and strengthen loyalty in your existing workforce. Reward and benefit schemes that go beyond pay are more appreciated than ever.

How First Actuarial helps with group critical illness protection

Our group protection specialists are here to guide you through the selection process and beyond.

As your trusted partner, we'll use our market knowledge to design benefits around your business needs and we'll negotiate the best terms available.

We'll keep you compliant with legislation at all times. And we'll monitor your cover as business needs change.



How does group critical illness protection work?

Step 1 – We'll get to know you and your business

What direction are you taking your employee wellbeing strategy? To understand your business and what you're trying to achieve, we'll sit down with you and listen.

Step 2 – We'll go out to market and assess what's available

Having set out your requirements, our group protection specialists will go out to the market to identify options. We'll use our expertise to match your requirements with suitable policies.

Step 3 – We'll explain the most suitable options

We'll take you through the policies that we think are a good fit, and we'll make recommendations.

Group critical illness policies offer a range of features. We can tailor provision to your employee profile and business needs.

Step 4 – We'll help you set up your group policy

We'll work together to set up your policy. When a claim arises, we'll support you through the claim process. Once the claim is approved, the employee will receive the benefit from the insurer as a tax-free lump sum.

Step 5 – We'll give you ongoing support

We'll provide all the support you need throughout the year. We can manage your annual renewals and biennial market reviews. And we'll continue to listen, so your policy remains fit for purpose as your business changes and grows.

Get in touch

Get in touch today to discuss how we can help you with critical illness cover.

Together, our specialists offer seven decades' experience of group protection. We also have considerable knowledge of pensions and employee benefits.



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(10/2025)