

# Multi Benefit Products - Critical Illness Cover

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Within the **Level Term Assurance, Decreasing Term assurance and Family Income Protection** quotations there is an option for **Critical Illness Cover** as shown in the following screen.

## Select Critical Illness Options:

The screenshot shows the Synaptic Webline interface for configuring a quote. The left sidebar contains navigation options: Clients, Products, Level Term Assurance, Decreasing Term Assurance (selected), Income Protection, Family Income Benefit, Waiver of Premium By Product, Results, and Apply. The main content area is titled 'Decreasing Term Assurance' and includes a 'Product details' section with the following options:

- Quote for:  Life one,  Life two,  Both
- Cover type:  Life cover,  Critical Illness cover,  Life or earlier Critical Illness
- Death benefit amount: £ [input field]
- Term length: [input field] years

The 'Product features' section includes:

- Mortgage interest rate: [input field] %
- Rates:  Guaranteed,  Reviewable

At the bottom of the interface, there are buttons for 'Quick Commission', 'Back', and 'Next'.

### Decreasing Term Assurance

#### Product details

This close-up view of the 'Cover type' section shows the following options:

- Quote for:  Life one,  Life two,  Both
- Cover type:  Life cover,  Critical Illness cover,  Life or earlier Critical Illness
- Death benefit amount: £ [input field]
- Term length: [input field] years

A red box highlights the 'Choose... Comprehensive' button next to the 'Life or earlier Critical Illness' option.

#### Product features

This close-up view of the 'Product features' section shows the following options:

- Mortgage interest rate: [input field] %
- Rates:  Guaranteed,  Reviewable

You can then select the **Critical Illness Cover** option they wish to include in the quote as follows:

**Critical Illness Options**

Please select one option

- Comprehensive
- CIC Only
- CIC & TPD (Any Occupation)
- CIC & TPD (Own Occupation)
- CIC & TPD (Suited Occupation)

Apply

This screenshot shows a web form titled "Critical Illness Options". It contains a light blue box with the instruction "Please select one option". Below this are five radio button options: "Comprehensive" (which is selected), "CIC Only", "CIC & TPD (Any Occupation)", "CIC & TPD (Own Occupation)", and "CIC & TPD (Suited Occupation)". A teal "Apply" button is located at the bottom right of the form.

Please note with the Multi Benefit option you can only make one selection on this screen, the system will provide a warning signal if more than one is chosen as follows:

**Critical Illness Options**

Select only one Critical Illness option.

- Comprehensive
- CIC Only
- CIC & TPD (Any Occupation)
- CIC & TPD (Own Occupation)
- CIC & TPD (Suited Occupation)

Apply

This screenshot shows the same "Critical Illness Options" form, but now two options are selected: "Comprehensive" and "CIC Only". A red warning message, "Select only one Critical Illness option.", is displayed at the top of the light blue selection box. The "Apply" button remains at the bottom right.