# Critical Illness Cover: a mystery to customers?

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Firms selling Critical Illness Cover (CIC) need to do more to show they are treating customers fairly and are helping them to better understand the product, claim the Financial Standards Authority (FSA).
This FSA review included mystery shopping conducted by Research International which confirmed the authorityâ€™s concerns that, although there is little evidence of scare-mongering or miss-selling by advisers and sales staff, there is a need for firms to explain CIC better. In particular they must do more to make sure consumers disclose the necessary medical information.

Sarah Wilson, the FSAâ€™s director of retail firms, explained: â€œAs CIC can be complex, firms sometimes have trouble gettin customers to understand what they are buying. This lack of understanding makes it difficult for customers to make a judgment about whether CIC - rather than a payment or income protection policy - is the right product to meet their protection need.â€•