

CRITICAL ILLNESS CONDITIONS – PROVIDER COVERAGE TABLE



This is intended to be a guide only, for more detailed information please consult the relevant Key Facts document which can be accessed with your Personalised Illustration or through the Weblin document library.

Critical Illness / Condition	AEGON SE	AXA	Bright Grey	BUPA	Fortis Life	Friends Provident	Legal & General	LV=	Norwich Union	PruProtect (see note a)	progress from Royal Liver	Scottish Provident	Skandia*	Synergy	Unum	Zurich
Survival Period (days)	14	14	14	14	10	14	0 ^b	14	14	14	14	14	14	14	14	14
Alzheimer's disease - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓ ²⁰	✓ ¹	✓	✓	✓	✓	✓	✓ ³	✓ ²
Angioplasty				✓ ⁴						✓			✓ ⁵		✓	
Aorta graft surgery - for disease	✓ ⁷	✓ ⁷	✓ ⁷	✓ ⁷	✓ ⁷	✓ ⁷	✓ ^{6,7}	✓	✓	✓	✓ ⁷	✓ ⁷	✓ ⁷	✓	✓	✓
Aplastic Anaemia	✓ ⁹	✓ ⁸	✓ ¹⁰	✓ ⁸	✓	✓ ⁹	✓ ⁹	✓ ¹³		✓	✓ ⁹	✓ ¹¹	**	✓ ^{11,12}	**	✓ ¹⁴
Bacterial Meningitis	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	***	✓	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴		✓ ¹⁴
Benign brain tumour - resulting in permanent symptoms	✓	✓	✓	✓	✓ ¹⁶	✓	✓	✓	✓	✓	✓ ¹⁶	✓ ¹⁶	✓	✓	✓	✓
Blindness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cancer - excluding less advanced cases	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓ ⁸	✓ ⁸	✓ ⁸	✓ ⁸	✓	✓ ⁸	✓ ⁸	✓		✓ ⁸	✓ ⁸	✓ ⁸	✓ ⁸	✓		
Coma - resulting in permanent symptoms	✓	✓	✓ ¹⁸	✓ ¹⁸	✓ ¹⁷	✓	✓ ¹⁸	✓	✓	✓	✓ ¹⁸	✓ ¹⁹	✓	✓	✓	✓
Coronary artery by-pass grafts - with surgery to divide the breastbone	✓	✓	✓	✓	✓ ²⁸	✓	✓	✓	✓	✓	✓	✓ ²⁸	✓	✓	✓	✓
Creutzfeldt-Jakob Disease (CJD)	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓	✓	✓ ¹⁴	✓ ¹⁴	✓ ²²	✓ ²¹	✓	✓ ¹⁵
Deafness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Degenerative organic brain disease	✓ ²²	✓ ²⁴	✓ ²⁴	✓ ²³	✓ ²⁵		✓			✓ ²³	✓ ²³	✓ ²³	✓ ²⁴	✓ ^{11,12}	✓ ²³	
Dementia - resulting in permanent symptoms	✓	✓ ²⁶	✓ ²⁶	✓ ²⁶	✓ ²⁶	✓	✓	✓	✓ ^{1, 26}	✓	✓ ²⁶	✓	✓ ²⁶	✓ ²¹	✓ ²⁶	✓ ^{2, 26}
Emphysema				✓ ⁵⁴	✓ ⁵⁴		✓ ^{36,57}				✓ ³⁷	✓			✓ ⁵⁰	
Encephalitis - resulting in permanent symptoms	✓				✓	✓	✓				✓			✓		
Heart attack - of specified severity	✓	✓	✓ ²⁷	✓ ²⁷	✓ ²⁷	✓	✓ ²⁷	✓	✓	✓	✓ ²⁷	✓ ²⁷	✓	✓	✓	✓
Heart valve replacement or repair - with surgery to divide the breastbone	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ²⁸	✓	✓	✓	✓
HIV infection - caught from a blood transfusion, a physical assault or at work in an eligible occupation	✓ ³³	✓ ³²	✓ ²⁹	✓ ³¹	✓ ²⁹	✓ ³²	✓ ³¹	✓ ^{34,29}	✓ ³²	✓	✓ ³⁴	✓ ^{35,29}	✓ ^{30,32}	✓ ³²	✓	✓ ³²
Insulin dependent diabetes mellitus				✓ ⁸												
Kidney failure - requiring dialysis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ^{37,50}	✓ ^{37,50}	✓	✓	✓ ^{37,50}	✓
Liver failure	✓ ³⁶	✓ ³⁷	✓ ³⁷	✓	✓ ³⁷	✓ ³⁶	✓ ³⁶	✓		***	✓ ³⁷	✓ ¹²	****	****	✓ ³⁷	✓ ³⁷
Loss of hands or feet - permanent physical severance	✓	✓	✓	✓ ³⁸	✓ ³⁸	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of independent existence		✓	✓ ¹⁴	✓ ⁴²	✓ ⁴²		✓	✓	✓ ⁴⁰		✓ ⁴³	✓ ¹⁴	✓ ^{11,12}	✓ ⁴⁰	✓ ³⁹	✓ ^{41,14}
Loss of speech - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Major organ transplant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁴⁴	✓	✓	✓	✓
Mastectomy benefit for DCIS		✓ ⁴⁵		✓ ⁶⁵	✓					✓	✓		✓ ⁴⁵		✓	
Motor neurone disease - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple Sclerosis - with persisting symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Open heart surgery	✓ ⁴⁶	✓ ⁴⁸	✓ ⁴⁶	✓	✓ ⁴⁶	✓ ⁴⁶	✓ ⁴⁷				✓ ⁴⁶	✓ ⁴⁹	✓ ⁴⁸		✓	
Paralysis of limbs - total and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parkinson's disease - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓ ¹	✓	✓	✓	✓	✓ ²	✓ ³	✓ ²
Primary Pulmonary Hypertension - of specified severity	✓		✓		✓	✓	✓			✓	✓			✓		✓ ¹⁴
Progressive supranuclear palsy	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓		✓	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓		✓
Prostatectomy		✓ ⁶⁴		✓ ^{65,66}												
Pulmonary Artery Surgery					✓ ⁴⁶						✓ ⁴⁶					
Respiratory failure	✓ ³⁶		✓ ⁵⁶	✓ ⁸	✓ ⁵³	✓ ³⁶	✓ ³⁶			✓ ⁵⁸	✓ ⁵⁶	✓ ⁵²		✓		
Rheumatoid arthritis	✓ ⁵¹	✓ ¹⁴		✓ ⁵⁰						✓	✓ ⁵¹					
Severe lung disease	✓ ⁵⁵	✓ ⁸	✓ ¹⁴	✓ ⁸	✓ ⁵³		✓ ⁵⁷	✓		✓ ⁵⁸	✓ ³⁷	✓ ⁵²		✓		
Stroke - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus	✓ ⁵⁹		✓ ⁵⁹	✓	✓	✓ ⁵⁹	✓ ⁵⁹			✓	✓ ⁵⁹			✓		
Terminal illness	✓	✓ ⁶⁰	✓ ⁶⁰	✓ ⁶⁰	✓ ^{60,61}	✓ ⁶⁰	✓	✓	✓ ⁶⁰	✓ ⁶⁰	✓	✓ ⁶⁰	✓ ⁶⁰	✓	✓	✓
Third degree burns - covering 20% of the body's surface area	✓ ⁶²	✓	✓ ⁶²	✓ ⁶²	✓ ⁶³	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Traumatic head injury - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Total conditions covered	38	37	37	42	41	35	39	32	27	38^a	42	36	35	37	33	31

- PLEASE SEE THE NOTES ON PAGE 2 -

NOTES ON THE **CRITICAL ILLNESS CONDITIONS – PROVIDER COVERAGE TABLE**



¹ Before age 60
² Before age 65
³ Before age 70
⁴ Defined as 'Coronary angioplasty - of specified severity'
⁵ For coronary artery disease of specified severity
⁶ Requiring surgical replacement
⁷ Also covers Traumatic Injury
⁸ Of specified severity
⁹ With permanent bone marrow failure
¹⁰ Requiring regular blood transfusions
¹¹ Permanent
¹² Irreversible
¹³ Complete
¹⁴ Resulting in permanent symptoms
¹⁵ Requiring continuous assistance
¹⁶ Permanent Neurological Deficit requirement removed if surgery is performed to remove tumour
¹⁷ Removed 96 hour limit and replaced with 24 hours
¹⁸ No 96hr time limit
¹⁹ No requirement for life support systems or 96hr time limit
²⁰ Includes Pre-senile and Senile dementia
²¹ Covered under 'Degenerative organic brain disease'
²² Covered under 'Dementia'
²³ Covered under 'Alzheimer's disease' and 'Dementia'
²⁴ Covered under 'Alzheimer's disease', 'Parkinson's disease' and 'Pre-senile Dementia'
²⁵ Covered under 'Alzheimer's disease', 'CJD', 'Parkinson's disease' and 'Pre-senile dementia'
²⁶ Defined as 'Pre-senile'
²⁷ No requirement for evidence of Clinical Symptoms (chest pain)
²⁸ No requirement for Sternotomy (surgery to divide the breastbone)
²⁹ No occupational restrictions
³⁰ Also covers HIV contracted through In Vitro fertilisation and artificial insemination
³¹ Caught from a blood transfusion, physical assault or accident at work
³² Caught in the UK
³³ Caught in the UK, Channel Islands or Isle of Man
³⁴ Caught in the UK and other specified countries
³⁵ Caught in the EU, the Channel Islands or the Isle of Man
³⁶ Of advanced stage
³⁷ End stage
³⁸ Requires severance of one hand or foot
³⁹ After age 17
⁴⁰ After age 60
⁴¹ After age 65
⁴² Defined as 'Loss of independence'
⁴³ Covered under the Total Permanent Disability definition within the 'progress' CI Plan
⁴⁴ Includes Isle of Man and Channel Islands waiting lists in addition to the UK waiting list
⁴⁵ Cover is not reduced following a claim
⁴⁶ With surgery to divide the breastbone
⁴⁷ May be covered under 'Coronary artery by-pass grafts', 'Heart valve replacement or repair', 'Aorta graft surgery' or 'Major organ transplant'
⁴⁸ Covered under 'Coronary artery by-pass grafts', 'Heart valve replacement or repair' and 'Major organ transplant'
⁴⁹ Covered under 'Coronary artery by-pass grafts', 'Heart valve replacement or repair' and 'Aorta graft surgery'
⁵⁰ Chronic
⁵¹ Chronic and severe
⁵² Defined as 'Chronic lung disease – of specified severity'
⁵³ Defined as 'Lung disease – of specified severity'
⁵⁴ Covered under 'Lung disease – of specified severity'
⁵⁵ Covered under 'Respiratory failure' on the condition it results in the need for daily oxygen on a permanent basis and FVC is less than 50% of normal, as per the respiratory definition
⁵⁶ Covered under 'Severe lung disease'
⁵⁷ Covered under 'Respiratory failure'
⁵⁸ Covered under 'Chronic obstructive pulmonary disease' and 'Fibrotic lung disease'
⁵⁹ With severe complications
⁶⁰ Terminal illness available automatically with life cover
⁶¹ No requirement for a specific term to remain on the policy in order to qualify for a claim
⁶² Definition continues '...or 50% loss of surface area of the face'
⁶³ Plus a separate condition 'Third degree burns face' – defined as damage covering at least 20% of the face's surface area
⁶⁴ Covers High Grade Prostate Cancer
⁶⁵ Partial percentage of sum assured will be paid out
⁶⁶ Low Grade Prostate cancer
^a Prudential's Serious Illness Cover plan covers over 150 illnesses, conditions and procedures - please see their guide in Weblines's document library for more information
^b 28 days in the case of children's cover
* Skandia also covers 'Low grade prostate cancer benefit'
* * Although not covered specifically, the most common form of treatment is a bone marrow transplant which is covered under 'Major organ transplant'
* * * Only covered for children
* * * * Although not covered specifically, if this is resulting in a liver transplant it would be covered under 'Major organ transplant'

All information included in this table has been supplied by the relevant Providers – Weblines accepts no responsibility for the validity of the details contained herein.