

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 Scottish Equitable	Ageas	Aviva*	Bright Grey Personal Protection Menu/ Business Protection Menu	Bright Grey 'Lifestyle Plus'	Friends Life Individual Protection	Legal & General	LV=	PruProtect (see note 9)	Scottish Provident	Zurich
Survival Period (days)	14	10	14	14	14	14	C <sup>b</sup>	14	14	14	14
Accident hospitalisation cover - requiring a hospital stay for 28 consecutive days	✓	✓	✓	✓ <sup>66</sup>	✓	✓	✓	✓	✓	✓ <sup>66</sup>	✓
Alzheimer's disease - resulting in permanent symptoms	✓	✓	✓ <sup>2</sup>	✓	✓	✓	✓	✓ <sup>20</sup>	✓	✓	✓ <sup>2</sup>
Angioplasty	✓	✓	✓	✓	✓	✓ <sup>4,83</sup>	✓	✓	✓	✓	✓
Aorta graft surgery - for disease	✓ <sup>7</sup>	✓ <sup>7</sup>	✓ <sup>7</sup>	✓ <sup>7</sup>	✓	✓	✓ <sup>6,7</sup>	✓ <sup>7</sup>	✓	✓ <sup>7</sup>	✓ <sup>7</sup>
Aplastic anaemia	✓ <sup>9</sup>	✓	✓	✓ <sup>10</sup>	✓	✓	✓ <sup>9</sup>	✓ <sup>13</sup>	✓	✓ <sup>11</sup>	✓ <sup>14</sup>
Bacterial meningitis	✓ <sup>14</sup>	✓	✓	✓ <sup>14</sup>	✓	✓	✓ <sup>14</sup>	✓ <sup>14</sup>	✓	✓ <sup>14</sup>	✓ <sup>14</sup>
Benign brain tumour - resulting in permanent symptoms	✓	✓ <sup>16</sup>	✓ <sup>16</sup>	✓ <sup>16</sup>	✓	✓ <sup>16</sup>	✓ <sup>79</sup>	✓ <sup>16</sup>	✓	✓ <sup>16</sup>	✓ <sup>74</sup>
Benign spinal cord tumour	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blindness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cancer - excluding less advanced cases	✓	✓ <sup>102</sup>	✓	✓ <sup>109</sup>	✓	✓	✓	✓	✓	✓	✓
Carcinoma in situ of the cervix uteri	✓	✓	✓	✓	✓	✓ <sup>82</sup>	✓	✓	✓	✓	✓
Carcinoma in situ of the urinary bladder	✓	✓	✓	✓ <sup>111</sup>	✓	✓ <sup>84</sup>	✓	✓	✓	✓	✓
Carcinoma in situ of the oesophagus	✓	✓	✓	✓ <sup>111</sup>	✓	✓	✓	✓	✓ <sup>97</sup>	✓	✓
Cardiomyopathy	✓ <sup>8</sup>	✓ <sup>8</sup>	✓ <sup>28</sup>	✓ <sup>8</sup>	✓	✓ <sup>8</sup>	✓ <sup>8</sup>	✓	✓ <sup>8</sup>	✓ <sup>8</sup>	✓ <sup>8</sup>
Coma - resulting in permanent symptoms	✓	✓ <sup>18</sup>	✓	✓ <sup>18</sup>	✓	✓ <sup>18</sup>	✓ <sup>19</sup>	✓ <sup>19</sup>	✓	✓ <sup>19</sup>	✓ <sup>17</sup>
Coronary artery by-pass grafts - with surgery to divide the breastbone	✓	✓ <sup>28</sup>	✓	✓ <sup>28</sup>	✓	✓ <sup>28</sup>	✓ <sup>28</sup>	✓ <sup>28</sup>	✓	✓ <sup>28</sup>	✓
Creutzfeldt-Jakob disease (CJD)	✓ <sup>14</sup>	✓	✓	✓ <sup>14</sup>	✓	✓ <sup>14</sup>	✓ <sup>14</sup>	✓ <sup>14</sup>	✓	✓ <sup>14</sup>	✓ <sup>15</sup>
Crohn's disease - treated with surgical intestinal resection	✓	✓	✓ <sup>104</sup>	✓	✓	✓ <sup>84</sup>	✓	✓	✓	✓	✓
Deafness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Degenerative organic brain disease	✓ <sup>22</sup>	✓ <sup>25</sup>	✓	✓	✓	✓ <sup>23</sup>	✓ <sup>77</sup>	✓ <sup>25</sup>	✓ <sup>23</sup>	✓	✓
Dementia - resulting in permanent symptoms	✓	✓ <sup>26</sup>	✓ <sup>2, 26</sup>	✓ <sup>26</sup>	✓	✓ <sup>26</sup>	✓	✓ <sup>21</sup>	✓	✓	✓ <sup>2, 26</sup>
Ductal carcinoma in situ - with specified treatment	✓	✓ <sup>91</sup>	✓ <sup>104</sup>	✓ <sup>45, 66, 92</sup>	✓	✓ <sup>84, 94</sup>	✓ <sup>65, 91</sup>	✓ <sup>87, 90</sup>	✓ <sup>93</sup>	✓ <sup>45, 66, 92</sup>	✓
Emphysema	✓	✓ <sup>54</sup>	✓	✓	✓	✓ <sup>54</sup>	✓ <sup>36, 57</sup>	✓ <sup>56</sup>	✓ <sup>87</sup>	✓	✓
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>75</sup>
Removal of an eyeball	✓	✓	✓ <sup>104</sup>	✓	✓	✓	✓	✓	✓	✓	✓
Heart attack - of specified severity	✓	✓	✓ <sup>27</sup>	✓ <sup>108</sup>	✓	✓ <sup>27</sup>	✓ <sup>27</sup>	✓ <sup>27</sup>	✓	✓ <sup>27</sup>	✓ <sup>27</sup>
Heart valve replacement or repair - with surgery to divide the breastbone	✓	✓ <sup>28</sup>	✓ <sup>28</sup>	✓ <sup>28</sup>	✓	✓ <sup>73</sup>	✓	✓ <sup>28</sup>	✓	✓ <sup>28</sup>	✓
HIV infection - caught from a blood transfusion, a physical assault or at work in an eligible occupation	✓ <sup>33</sup>	✓ <sup>29, 31, 86</sup>	✓ <sup>34</sup>	✓ <sup>29</sup>	✓	✓ <sup>31</sup>	✓ <sup>29, 34</sup>	✓ <sup>31, 34</sup>	✓	✓ <sup>29</sup>	✓ <sup>32</sup>
Insulin dependent diabetes mellitus	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Intensive care	✓	✓	✓ <sup>106</sup>	✓	✓	✓	✓	✓	✓	✓	✓
Kidney failure - requiring dialysis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liver failure	✓ <sup>36</sup>	✓ <sup>37</sup>	✓ <sup>37</sup>	✓ <sup>37</sup>	✓	✓ <sup>37</sup>	✓ <sup>36</sup>	✓	✓	✓ <sup>12</sup>	✓ <sup>37</sup>
Loss of hands or feet - permanent physical severance	✓	✓ <sup>38</sup>	✓ <sup>38</sup>	✓	✓	✓ <sup>38</sup>	✓ <sup>38</sup>	✓ <sup>38</sup>	✓	✓	✓
Loss of independent existence	✓	✓ <sup>42</sup>	✓	✓ <sup>14</sup>	✓	✓	✓ <sup>78</sup>	✓	✓ <sup>89</sup>	✓ <sup>14</sup>	✓ <sup>14</sup>
Loss of muscle power	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>98</sup>	✓	✓
Loss of speech - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓ <sup>44</sup>	✓	✓	✓
Major organ transplant	✓	✓	✓	✓ <sup>110</sup>	✓	✓	✓	✓	✓	✓ <sup>44</sup>	✓
Motor neurone disease - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple sclerosis - with persisting symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple system atrophy	✓ <sup>14</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Nephrectomy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Open heart surgery	✓ <sup>46</sup>	✓ <sup>46</sup>	✓	✓ <sup>46</sup>	✓	✓	✓ <sup>46</sup>	✓	✓ <sup>70</sup>	✓ <sup>46</sup>	✓ <sup>46</sup>
Paralysis of limbs - total and irreversible	✓	✓ <sup>80</sup>	✓	✓	✓	✓ <sup>80</sup>	✓ <sup>80</sup>	✓ <sup>80</sup>	✓	✓	✓
Parkinson's disease - resulting in permanent symptoms	✓	✓ <sup>85</sup>	✓ <sup>2</sup>	✓	✓	✓ <sup>81</sup>	✓ <sup>81</sup>	✓ <sup>81, 85</sup>	✓	✓	✓ <sup>2</sup>
Partial loss of sight	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Permanent pacemaker insertion	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pneumonectomy	✓ <sup>96</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Primary pulmonary hypertension - of specified severity	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ <sup>14</sup>
Progressive supranuclear palsy	✓ <sup>14</sup>	✓ <sup>14</sup>	✓	✓ <sup>14</sup>	✓	✓	✓ <sup>14</sup>	✓	✓	✓ <sup>14</sup>	✓
Low grade prostatectomy	✓	✓	✓ <sup>105</sup>	✓ <sup>45, 66</sup>	✓	✓ <sup>45, 65, 83</sup>	✓	✓ <sup>87</sup>	✓	✓ <sup>45, 66</sup>	✓
Pulmonary artery surgery	✓ <sup>95</sup>	✓ <sup>46</sup>	✓	✓ <sup>46</sup>	✓	✓	✓	✓	✓	✓ <sup>46</sup>	✓ <sup>46</sup>
Removal of one or more lobe(s) of the lung - for disease and trauma	✓	✓	✓	✓	✓	✓ <sup>84</sup>	✓	✓	✓	✓	✓
Respiratory failure	✓ <sup>36</sup>	✓ <sup>53</sup>	✓ <sup>56</sup>	✓ <sup>52</sup>	✓	✓ <sup>56</sup>	✓ <sup>36</sup>	✓ <sup>56</sup>	✓ <sup>58</sup>	✓ <sup>52</sup>	✓ <sup>8</sup>
Rheumatoid arthritis	✓ <sup>51</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Severe crohn's disease - with persisting symptoms	✓	✓	✓	✓	✓	✓	✓	✓ <sup>84</sup>	✓	✓	✓
Severe lung disease	✓ <sup>55</sup>	✓ <sup>53</sup>	✓ <sup>8</sup>	✓ <sup>52</sup>	✓	✓ <sup>57</sup>	✓ <sup>57</sup>	✓	✓ <sup>58</sup>	✓ <sup>52</sup>	✓ <sup>8</sup>
Severe visual impairment	✓	✓	✓ <sup>104</sup>	✓	✓	✓ <sup>83</sup>	✓	✓	✓	✓	✓
Stroke - resulting in permanent symptoms	✓	✓ <sup>89</sup>	✓	✓ <sup>89</sup>	✓	✓	✓	✓	✓	✓ <sup>89</sup>	✓
Systemic lupus erythematosus	✓ <sup>99</sup>	✓	✓	✓ <sup>99</sup>	✓	✓	✓ <sup>99</sup>	✓	✓	✓ <sup>99</sup>	✓ <sup>8</sup>
Terminal illness	✓	✓ <sup>60, 61</sup>	✓ <sup>60</sup>	✓ <sup>60</sup>	✓	✓ <sup>60</sup>	✓	✓	✓ <sup>60</sup>	✓ <sup>60</sup>	✓
Third degree burns - covering 20% of the body's surface area	✓ <sup>101</sup>	✓ <sup>63</sup>	✓ <sup>99</sup>	✓ <sup>62</sup>	✓	✓ <sup>62</sup>	✓ <sup>100</sup>	✓ <sup>88</sup>	✓	✓ <sup>62</sup>	✓ <sup>76</sup>
Third degree burns - covering at least 10% but less than 20% of body's surface area	✓	✓	✓	✓ <sup>66, 103</sup>	✓	✓	✓	✓	✓	✓ <sup>66, 103</sup>	✓
Traumatic head injury - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ulcerative colitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cardiac Arrest	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cerebral aneurysm	✓	✓	✓	✓	✓	✓ <sup>84</sup>	✓	✓	✓	✓	✓
Cerebral arteriovenous malformation	✓	✓	✓	✓	✓	✓ <sup>84</sup>	✓	✓	✓	✓	✓
Testicular carcinoma in situ	✓	✓	✓	✓ <sup>111</sup>	✓	✓	✓	✓	✓	✓	✓
<b>Total conditions covered</b>	<b>41</b>	<b>49</b>	<b>48</b>	<b>48</b>	<b>22<sup>c</sup></b>	<b>53</b>	<b>44</b>	<b>59</b>	<b>65<sup>a</sup></b>	<b>45</b>	<b>38</b>

- PLEASE SEE THE NOTES ON PAGE 2 -

<sup>1</sup> Before age 60
<sup>2</sup> Before age 65
<sup>3</sup> Before age 70
<sup>4</sup> Defined as 'Coronary angioplasty - of specified severity'
<sup>5</sup> For coronary artery disease of specified severity
<sup>6</sup> Requiring surgical replacement
<sup>7</sup> Or Traumatic Injury
<sup>8</sup> Of specified severity
<sup>9</sup> With permanent bone marrow failure
<sup>10</sup> Requiring regular blood transfusions
<sup>11</sup> Permanent
<sup>12</sup> Irreversible
<sup>13</sup> Complete
<sup>14</sup> Resulting in permanent symptoms
<sup>15</sup> Requiring continuous assistance
<sup>16</sup> Permanent Neurological Deficit requirement removed if surgery is performed to remove tumour
<sup>17</sup> Removed 96 hour limit and replaced with 24 hours
<sup>18</sup> No 96 hour time limit
<sup>19</sup> No requirement for life support systems or 96 hour time limit
<sup>20</sup> Includes Pre-senile and Senile dementia and resulting in permanent symptoms
<sup>21</sup> Covered under 'Degenerative organic brain disease'
<sup>22</sup> Covered under 'Dementia'
<sup>23</sup> Covered under 'Alzheimer's disease' and 'Dementia'
<sup>24</sup> Covered under 'Alzheimer's disease', 'Parkinson's disease' and 'Pre-senile Dementia'
<sup>25</sup> Covered under 'Alzheimer's disease', 'CJD', 'Parkinson's disease' and 'Pre-senile dementia'
<sup>26</sup> Defined as 'Pre-senile'
<sup>27</sup> No requirement for evidence of Clinical Symptoms (chest pain)
<sup>28</sup> No requirement for Sternotomy (surgery to divide the breastbone)
<sup>29</sup> No occupational restrictions
<sup>30</sup> Also covers HIV contracted through In Vitro fertilisation and artificial insemination
<sup>31</sup> Caught from a blood transfusion, physical assault or accident at work
<sup>32</sup> Caught in the UK
<sup>33</sup> Caught in the UK, Channel Islands or Isle of Man
<sup>34</sup> Caught in the UK and other specified countries
<sup>35</sup> Caught in the EU, the Channel Islands or the Isle of Man
<sup>36</sup> Of advanced stage
<sup>37</sup> End stage
<sup>38</sup> Requires severance of one hand or foot
<sup>39</sup> After age 17
<sup>40</sup> After age 60
<sup>41</sup> After age 65
<sup>42</sup> Defined as 'Loss of independence'
<sup>43</sup> Covered under the Total Permanent Disability definition within the 'progress' CI Plan
<sup>44</sup> Includes Isle of Man and Channel Islands waiting lists in addition to the UK waiting list
<sup>45</sup> Cover is not reduced following a claim
<sup>46</sup> With surgery to divide the breastbone
<sup>47</sup> May be covered under 'Coronary artery by-pass grafts', 'Heart valve replacement or repair', 'Aorta graft surgery' or 'Major organ transplant'
<sup>48</sup> Covered under 'Coronary artery by-pass grafts', 'Heart valve replacement or repair' and 'Major organ transplant'
<sup>49</sup> Covered under 'Coronary artery by-pass grafts', 'Heart valve replacement or repair' and 'Aorta graft surgery'
<sup>50</sup> Chronic
<sup>51</sup> Resulting in a loss of the ability to do specified physical activities
<sup>52</sup> Defined as 'Chronic lung disease – of specified severity'
<sup>53</sup> Defined as 'Lung disease – of specified severity'
<sup>54</sup> Covered under 'Lung disease – of specified severity'
<sup>55</sup> 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
<sup>56</sup> Covered under 'Severe lung disease'
<sup>57</sup> Covered under 'Respiratory failure'
<sup>58</sup> Covered under 'Chronic obstructive pulmonary disease' and 'Fibrotic lung disease'
<sup>59</sup> With severe complications
<sup>60</sup> Terminal illness available automatically with life cover
<sup>61</sup> No requirement for a specific term to remain on the policy in order to qualify for a claim
<sup>62</sup> Definition continues '... or 50% loss of surface area of the face'
<sup>63</sup> Definition continues '... or 20% of the face's surface area'
<sup>64</sup> Covers High Grade Prostate Cancer
<sup>65</sup> Partial percentage of sum assured will be paid out
<sup>66</sup> Lesser of 20% of the sum assured or £15,000. A payment does not affect the main CI sum assured
<sup>67</sup> This condition would be covered under Chronic Obstructive Pulmonary disease definition
<sup>68</sup> PruProtect plan includes cover for Diabetes Insipidus
<sup>69</sup> This condition would be covered under Permanent Disability and Disability cover
<sup>70</sup> This condition would be covered under Surgical repair to a structural lesion of the heart
<sup>71</sup> Will pay on diagnosis
<sup>72</sup> Pays a maximum of 20% or £10,000 without reducing the sum assured
<sup>73</sup> Surgery to divide the breastbone is no longer required
<sup>74</sup> The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed
<sup>75</sup> Permanent neurological deficit with persisting clinical symptoms
<sup>76</sup> Definition continues '... or 50% of the face's surface area'
<sup>77</sup> Covered under 'Alzheimer's Disease', 'CJD', 'Dementia' and 'Parkinson's Disease'
<sup>78</sup> Covered under the 'Total and Permanent Disability' definition
<sup>79</sup> Also covers surgical removal, whether permanent neurological symptoms persist or not
<sup>80</sup> Requires paralysis of one limb
<sup>81</sup> Also covers Parkinson's disease secondary to drug abuse
<sup>82</sup> Requiring hysterectomy - partial payment - this pays the lower of 12.5% of the benefit or £12,500
<sup>83</sup> Partial payment - this pays the lower of 25% of the benefit or £25,000
<sup>84</sup> Partial payment - this pays the lower of 12.5% of the benefit or £12,500
<sup>85</sup> Does not exclude other Parkinsonian Disorders
<sup>86</sup> Worldwide
<sup>87</sup> Will pay either £25,000 or 25% of the amount of cover, whichever is less
<sup>88</sup> Definition continues '... or affecting 50% of the area of the face or head'
<sup>89</sup> Traumatic injury also covered
<sup>90</sup> Mastectomy benefit
<sup>91</sup> Total Mastectomy benefit
<sup>92</sup> The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a Consultant Oncologist.
<sup>93</sup> The undergoing of a lumpectomy, cystectomy or partial mastectomy for the removal of a tumour in one breast which has been histologically classified
<sup>94</sup> The undergoing of a mastectomy, segmentectomy and lumpectomy.
<sup>95</sup> For disease only
<sup>96</sup> Total - for physical injury or disease
<sup>97</sup> Requiring surgery
<sup>98</sup> Resulting in the inability to grip
<sup>99</sup> Definition continues '... or covering at least 20% of the surface area of the face or head'
<sup>100</sup> Definition continues '... or 20% of the face or head'
<sup>101</sup> Definition continues '... or 50% loss of surface area of the face, or 30% loss of surface area of the head and neck'
<sup>102</sup> Covers malignant melanoma and basal or squamous cell carcinomas that have spread beyond the outer layer of skin, or have invaded and spread to the lymph nodes or distant organs.
<sup>103</sup> Definition continues '... or at least 25% but less than 50% of the surface area of the face'
<sup>104</sup> Aviva covers as an additional payment
<sup>105</sup> Aviva calls this low grade prostate cancer and pays an additional payment
<sup>106</sup> Definition continues '...requiring mechanical ventilation for 30 consecutive days
<sup>107</sup> With insertion of a defibrillator
<sup>108</sup> Heart attack - the number of successful heart attack claims. Rise in troponin levels to be evident – this supersedes the need for a rise in troponins above a minimum level.
<sup>109</sup> Cancer – Extended to cover chronic lymphocytic leukaemia where a clear diagnosis has been made but has not progressed to Binet Stage A. In addition cover for skin cancers - basal cell carcinoma and squamous cell carcinoma - where invaded and spread to lymph nodes or distant organs has also been included.
<sup>110</sup> Major organ transplant - Extended to provide cover for the transplant of the whole lobe of the lung or liver.
<sup>111</sup> Will pay 20% of sum assured up to maximum £20,000
<sup>112</sup> PruProtect Serious Illness Cover plan covers over 161 illnesses, conditions and procedures - please see their guide in Weblines document library for more information
<sup>113</sup> 28 days in the case of children's cover
<sup>114</sup> There are no ABI+ definitions under this plan
* Aviva include Children's CI cover as a benefit in the Critical Illness proposition

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