

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 Webline document library.

Critical Illness / Condition	Ageas	AEGON SE	Aviva *	Bright Grey	Bright Grey 'Lifestyle'	Bupa Individual Protection	Friends Life	Friends Provident	Legal & General	LV=	PruProtect (see note a)	Scottish Provident	Zurich
Survival Period (days)	10	14	14	14	14	14	14	14	0 ^b	14	14	14	14
Alzheimer's disease - resulting in permanent symptoms	✓	✓	✓ ²	✓	✓	✓	✓	✓	✓	✓ ²⁰	✓	✓	✓ ²
Angioplasty						✓ ^{4,83}					✓		
Aorta graft surgery - for disease	✓ ⁷	✓ ⁷	✓ ⁷	✓ ⁷	✓	✓ ⁷	✓ ⁷	✓ ⁷	✓ ^{6,7}	✓ ⁷	✓	✓ ⁷	✓ ⁷
Aplastic Anaemia	✓	✓ ⁹	✓	✓ ¹⁰		✓ ⁸	✓ ⁸	✓ ⁹	✓ ⁹	✓ ¹³	✓	✓ ¹¹	✓ ¹⁴
Bacterial Meningitis	✓	✓ ¹⁴	✓	✓ ¹⁴		✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓	✓ ¹⁴	✓ ¹⁴
Benign brain tumour - resulting in permanent symptoms	✓ ¹⁶	✓	✓ ¹⁶	✓ ¹⁶	✓	✓ ¹⁶	✓ ¹⁶	✓	✓ ⁷⁹	✓ ¹⁶	✓	✓ ¹⁶	✓ ⁷⁴
Benign spinal cord tumour						✓							
Blindness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cancer - excluding less advanced cases	✓	✓	✓	✓	✓	✓ ⁸⁴	✓	✓	✓	✓	✓	✓	✓
Carcinoma in situ of the cervix uteri						✓ ⁸²							
Cardiomyopathy	✓	✓ ⁸	✓	✓ ⁸		✓ ⁸	✓ ⁸	✓ ⁸	✓ ⁸	✓	✓ ⁸	✓ ⁸	✓ ⁸
Coma - resulting in permanent symptoms	✓ ¹⁸	✓	✓	✓ ¹⁸	✓	✓ ¹⁸	✓ ¹⁸	✓	✓ ¹⁹	✓ ¹⁹	✓	✓ ¹⁹	✓ ¹⁷
Coronary artery by-pass grafts - with surgery to divide the breastbone	✓ ²⁸	✓	✓	✓ ²⁸	✓	✓ ²⁸	✓ ²⁸	✓	✓ ²⁸	✓ ²⁸	✓	✓ ²⁸	✓
Creutzfeldt-Jakob Disease (CJD)	✓	✓ ¹⁴	✓	✓ ¹⁴		✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓	✓ ¹⁴	✓ ¹⁵
Crohn's disease - treated with surgical intestinal resection						✓ ⁸²							
Deafness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Degenerative organic brain disease	✓ ²⁵	✓ ²²		✓ ²⁴		✓ ²³	✓ ²⁴		✓ ⁷⁷	✓ ²⁵	✓ ²³	✓ ²³	
Dementia - resulting in permanent symptoms	✓ ²⁶	✓	✓ ^{2,26}	✓ ²⁶		✓	✓ ²⁶	✓	✓	✓ ²¹	✓	✓	✓ ^{2,26}
Ductal carcinoma in situ	✓ ^{50,91}			✓ ^{45,65,92}		✓ ^{45,65,91}	✓ ^{65,91}		✓ ^{45,65,91}	✓ ^{87,90}	✓ ⁹³	✓ ^{45,65,92}	
Emphysema	✓ ⁵⁴			✓ ⁵²		✓ ⁵⁴	✓ ⁵⁶		✓ ^{36,57}	✓ ⁵⁶	✓ ⁶⁷	✓ ⁵²	
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓			✓	✓	✓	✓		✓	✓ ⁷⁵
Removal of an Eyeball									✓				
Heart attack - of specified severity	✓ ²⁷	✓	✓	✓ ²⁷	✓	✓ ²⁷	✓ ²⁷	✓	✓ ²⁷	✓ ²⁷	✓	✓ ²⁷	✓ ²⁷
Heart valve replacement or repair - with surgery to divide the breastbone	✓ ²⁸	✓	✓ ²⁸	✓ ²⁸	✓	✓ ⁷³	✓ ⁷³	✓	✓ ²⁸	✓ ²⁸	✓	✓ ²⁸	✓
HIV infection - caught from a blood transfusion, a physical assault or at work in an eligible occupation	✓ ^{29,31,86}	✓ ³³	✓ ³⁴	✓ ²⁹	✓	✓ ³¹	✓ ³²	✓ ³²	✓ ^{29,34}	✓ ^{31,34}	✓	✓ ²⁹	✓ ³²
Insulin dependent diabetes mellitus						✓ ⁸							
Intensive Care				✓								✓	
Kidney failure - requiring dialysis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liver failure	✓ ³⁷	✓ ³⁶	✓	✓ ³⁷		✓	✓ ³⁷	✓ ³⁶	✓ ³⁶	✓	***	✓ ¹²	✓ ³⁷
Loss of hands or feet - permanent physical severance	✓ ³⁸	✓	✓	✓	✓	✓ ³⁸	✓ ³⁸	✓	✓ ³⁸	✓ ³⁸	✓	✓	✓
Loss of independent existence	✓ ⁴²		✓	✓ ¹⁴		✓ ⁴²	✓		✓ ⁷⁸	✓	✓ ⁶⁹	✓ ¹⁴	✓ ¹⁴
Loss of speech - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Major organ transplant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁴⁴	✓
Motor neurone disease - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple Sclerosis - with persisting symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple System Atrophy	✓			✓					✓			✓	
Open heart surgery	✓ ⁴⁶	✓ ⁴⁶		✓ ⁴⁶		✓	✓ ⁴⁸	✓ ⁴⁶	✓ ⁴⁶	✓	✓ ⁷⁰	✓ ⁴⁶	✓ ⁴⁶
Paralysis of limbs - total and irreversible	✓ ⁸⁰	✓	✓	✓	✓	✓	✓ ⁸⁰	✓	✓ ⁸⁰	✓ ⁸⁰	✓	✓	✓
Parkinson's disease - resulting in permanent symptoms	✓ ⁸⁵	✓	✓ ²	✓	✓	✓ ⁸¹	✓	✓	✓ ⁸¹	✓ ^{81,85}	✓	✓	✓ ²
Pneumonectomy				✓								✓	
Primary Pulmonary Hypertension - of specified severity	✓	✓		✓			✓	✓	✓	✓	✓	✓	✓ ¹⁴
Progressive supranuclear palsy	✓ ¹⁴	✓ ¹⁴	✓	✓ ¹⁴		✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓ ¹⁴	✓	✓	✓ ¹⁴	✓
Low Grade Prostatectomy				✓ ^{45,65}		✓ ^{45,65,83}	✓ ^{45,65}			✓ ⁸⁷	✓	✓ ^{45,65}	
Pulmonary Artery Surgery	✓ ⁴⁶			✓ ⁴⁶								✓ ⁴⁶	✓ ⁴⁶
Respiratory failure	✓ ⁵³	✓ ³⁶		✓ ⁵⁶		✓ ⁸	✓ ⁵⁶	✓ ³⁶	✓ ³⁶	✓ ⁵⁶	✓ ⁵⁸	✓ ⁵²	✓ ⁸
Rheumatoid arthritis		✓ ⁵¹				✓ ⁵⁰	✓ ¹⁴				✓		
Severe crohn's disease - with persisting symptoms						✓							
Severe lung disease	✓ ⁵³	✓ ⁵⁵		✓ ¹⁴		✓ ⁸	✓ ⁸		✓ ⁵⁷	✓	✓ ⁵⁸	✓ ⁵²	✓ ⁸
Stroke - resulting in permanent symptoms	✓	✓	✓	✓ ⁸⁹	✓	✓	✓	✓	✓	✓	✓	✓ ⁸⁹	✓
Systemic Lupus Erythematosus	✓	✓ ⁵⁹		✓ ⁵⁹		✓	✓	✓ ⁵⁹	✓ ⁵⁹	✓	✓	✓ ⁵⁹	✓ ⁸
Terminal illness	✓ ^{60,61}	✓	✓ ⁶⁰	✓ ⁶⁰		✓ ⁶⁰	✓ ⁶⁰	✓ ⁶⁰	✓	✓	✓ ⁶⁰	✓ ⁶⁰	✓
Third degree burns - covering 20% of the body's surface area	✓ ⁶³	✓ ⁶²	✓ ⁶²	✓ ⁶²	✓	✓ ⁶²	✓ ⁶²	✓	✓	✓ ⁸⁸	✓	✓ ⁶²	✓ ⁷⁶
Traumatic head injury - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ulcerative colitis						✓ ⁸²							
Total conditions covered	42	38	32	45	22^c	47	42	35	42	41	42^a	45	38

- PLEASE SEE THE NOTES ON PAGE 2 -

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 Or 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 96 hour time limit
¹⁹ No requirement for life support systems or 96 hour time limit
²⁰ Includes Pre-senile and Senile dementia and resulting in permanent symptoms
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
⁶⁷ This condition would be covered under Chronic Obstructive Pulmonary disease definition
⁶⁸ PruProtect plan includes cover for Diabetes Insipidus
⁶⁹ This condition would be covered under Permanent Disability and Disability cover
⁷⁰ This condition would be covered under Surgical repair to a structural lesion of the heart
⁷¹ Will pay on diagnosis
⁷² Pays a maximum of 20% or £10,000 without reducing the sum assured
⁷³ Surgery to divide the breastbone is no longer required
⁷⁴ The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.
⁷⁵ Permanent neurological deficit with persisting clinical symptoms
⁷⁶ Also covering 50% of the face's surface area
⁷⁷ Covered under 'Alzheimer's Disease', 'CJD', 'Dementia' and 'Parkinson's Disease'
⁷⁸ Covered under the 'Total and Permanent Disability' definition
⁷⁹ Also covers surgical removal, whether permanent neurological symptoms persist or not
⁸⁰ Requires paralysis of one limb
⁸¹ Also covers Parkinson's disease secondary to drug abuse
⁸² Requiring hysterectomy - partial benefit payout (12.5% up to a maximum of £12,500)
⁸³ Partial benefit payout (25% up to a maximum of £25,000)
⁸⁴ but including advanced skin cancer
⁸⁵ Does not exclude other Parkinsonian Disorders
⁸⁶ Worldwide
⁸⁷ Will pay either £25,000 or 25% of the amount of cover, whichever is less
⁸⁸ Definition continues '...or affecting 50% of the area of the face or head'
⁸⁹ Traumatic injury also covered
⁹⁰ Mastectomy benefit
⁹¹ Total Mastectomy benefit
⁹² The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a Consultant Oncologist.
⁹³ The undergoing of a lumpectomy, cystectomy or partial mastectomy for the removal of a tumour in one breast which has been histologically classified
⁹⁴ Prudential's Serious Illness Cover plan covers over 150 illnesses, conditions and procedures - please see their guide in Weblin's document library for more information
⁹⁵ 28 days in the case of children's cover
⁹⁶ There are no ABI+ definitions and TPD is not covered under this plan.
* Aviva include Children's CI cover as a benefit in the Critical Illness proposition
** 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 – Weblin accepts no responsibility for the validity of the details contained herein.