

Spinal Arteriovenous malformation	x	✓ ¹⁷	✓ ^{105, 105}	x	x	✓ ¹⁷⁸	x	x	x	x
Spinal stroke	x	✓	✓	✓	✓	✓	x	x	x	✓
Stroke - resulting in permanent symptoms	✓	✓ ¹⁰⁵ ABI+	✓ ¹⁰⁵ ABI+	✓ ¹⁰⁵	✓	✓	✓	✓	✓	✓
Structural heart surgery	x	x	✓ ¹⁰⁵	x	✓ ¹⁰⁵	✓ ¹⁰⁵	x	x	x	x
Dystrymia or Spingulobulbia - treated by surgery 1	x	x	✓ ^{105, 105}	x	x	✓	x	x	✓	x
Systemic lupus erythematosus	✓ ¹⁰⁵	✓	✓	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵	✓	✓	✓ ¹⁰⁵	✓ ¹⁰⁵
Terminal illness	✓	✓ ^{105, 105, 105}	✓ ^{105, 105}	✓ ^{105, 105}	✓	✓	✓	✓ ¹⁰⁵	✓	✓ ¹⁰⁵
Testicular carcinoma in situ	x	✓ ¹⁷	✓ ^{105, 105}	✓ ¹⁷	x	✓ ¹⁸⁰	✓ ¹¹⁰	✓	x	✓ ¹⁷
Third degree burns - covering 5% of the body's surface area or 19% of the face's surface	x	x	x	x	x	x	x	x	✓	x
Third degree burns - covering at least 10% but less than 20% of body's surface area	x	x	x	x	✓ ¹⁰⁵	x	✓	✓	x	x
Third degree burns - covering 20% of the body's surface area	x	x	x	x	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵
Third Degree Burns - covering 10% of the surface area of the body or 10% of the face or head	✓ ¹⁰⁵	✓ ¹⁰⁵ ABI+	✓ ^{105, 105} ABI+	✓ ¹⁰⁵	x	✓ ¹⁷⁸	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵	✓ ¹⁰⁵ ABI+
Total permanent disability - unable before age 65 to look after yourself	x	x	✓ ¹⁰⁵	✓ ^{105, 105}	✓ ¹⁸¹	✓ ¹⁸¹	x	✓	✓	✓ ¹⁰⁵
Traumatic brain injury - resulting in permanent symptoms					x	✓				
Traumatic head injury - resulting in permanent symptoms	✓	✓ ¹⁰⁵	✓	✓	✓	✓	✓ ¹⁷⁰	✓	✓	✓
Ulcerative colitis - requiring total colectomy	x	✓	✓ ^{105, 105, 105}	x	x	✓	✓	✓	x	x
Total conditions covered	41	79	89	75	41	95	82	64*	67	77

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 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 Partial payment 15% or £20K for 28+ days in hospital
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 Resulting in a loss of the ability to do specified physical activities
51 Defined as 'Chronic lung disease - of specified severity'
52 Defined as 'Lung disease - of specified severity'
53 Covered under 'Lung disease - of specified severity'
54 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
55 Covered under 'Severe lung disease'
56 Covered under 'Respiratory failure'
57 Covered under 'Chronic obstructive pulmonary disease' and 'Fibrotic lung disease'
58 With severe complications
59 Terminal illness available automatically with life cover
60 No requirement for a specific term to remain on the policy in order to qualify for a claim
61 Definition continues '...or 50% loss of surface area of the face'
62 Definition continues '...or 20% of the face's surface area'
63 Covers High Grade Prostate Cancer
64 Partial percentage of sum assured will be paid out
65 Lesser of 20% of the sum assured or £15,000. A payment does not affect the main CI sum assured
66 This condition would be covered under Chronic Obstructive Pulmonary disease definition
67 Vitality Life plan includes cover for Diabetes Insipidus
68 This condition would be covered under Permanent Disability and Disability cover
69 This condition would be covered under Surgical repair to a structural lesion of the heart
70 Will pay on diagnosis
71 Pays a maximum of 20% or £10,000 without reducing the sum assured
72 The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed
73 Permanent neurological deficit with persisting clinical symptoms
74 Definition continues '...or 50% of the face's surface area'
75 Covered under 'Alzheimer's Disease', 'CJD', 'Dementia' and 'Parkinson's Disease'
76 Covered under the 'Total and Permanent Disability' definition'
77 Also covers surgical removal, whether permanent neurological symptoms persist or not
78 Requires paralysis of one limb
79 Also covers Parkinson's disease secondary to drug abuse
80 Requiring hysterectomy - partial payment - this pays the lower of 12.5% of the benefit or £12,500
81 Partial payment - this pays the lower of 12.5% of the benefit or £12,500
82 Does not exclude other Parkinsonian Disorders
83 Worldwide
84 Will pay either £25,000 or 25% of the amount of cover, whichever is less
85 Definition continues '...or affecting 50% of the area of the face or head'
86 Traumatic injury also covered
87 Mastectomy benefit
88 Total Mastectomy benefit
89 The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a Consultant Oncologist.
90 The undergoing of a lumpectomy, cystectomy or partial mastectomy for the removal of a tumour in one breast which has been histologically classified
91 The undergoing of a mastectomy, segmentectomy and lumpectomy.
92 For disease only
93 Total - for physical injury or disease
94 Requiring surgery
95 Resulting in the inability to grip

999	Definition continues '... or covering at least 20% of the surface area of the face or head'
1000	Definition continues '... or 20% of the face or head'
1001	Definition continues '... or 50% loss of surface area of the face, or 30% loss of surface area of the head and neck'
1002	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.
1003	Definition continues '... or at least 25% but less than 50% of the surface area of the face'
1004	Aviva covers at an extra cost and is described as an upgraded full payment condition
1005	Aviva calls this low grade prostate cancer and pays an additional payment
1006	Definition continues '...requiring mechanical ventilation for 30 consecutive days
1007	With insertion of a defibrillator
1008	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.
1009	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.
1010	Major organ transplant - Extended to provide cover for the transplant of the whole lobe of the lung or liver.
1011	Treated with two intestinal resections or total colectomy
1012	A non-malignant tumour within the spinal canal and originating in, or arising from the spinal cord
1013	12.5% or £12.5K
1014	Resulting in permanent symptoms
1015	Requiring dialysis
1016	Requiring surgery to remove at least one testicle
1017	Paying the lower of 12.5% of the amount of cover and £12,500 if you undergo surgery, embolisation or radiosurgery to treat an AVM of the brain that has not bled
1018	Paying either £25,000 or 25% of the amount of cover, whichever is less.
1019	Lesser of 12.5% SA / £12.5k
1020	Resulting in Permanent Neurological Symptoms or; Invasive surgery or; stereotactic radiosurgery or chemotherapy treatment
1021	Now covered under traumatic brain injury – resulting in permanent symptoms
1022	Extended to cover visual acuity of 6-60 or less or a reduction of visual field to less than 20 degrees of an arc
1023	Removed requirement for postural instability and also removed exclusion for Parkinson's secondary to drug/alcohol abuse
1024	Requirement for troponin levels to be raised above a certain level removed. No clinical symptoms required.
1025	Can claim after symptoms have persisted for 3 months or if suffered 2 separate episodes regardless of length
1026	Symptoms only have to last for 24 hours
1027	Permanent bone marrow failure
1028	Just need current symptoms. No requirement for symptoms to have persisted for any length of time
1029	No longer require permanent symptoms and now cover diagnosis with 24 hours of symptoms
1030	Definition is entitled "Loss of hand or foot"
1031	Definition is entitled "Paralysis of limb"
1032	Requiring mastectomy or lumpectomy
1033	Requiring surgery to remove one or both testicles
1034	Treated by craniotomy or endovascular repair
1035	Resulting in specified treatment
1036	A payment to pay for surgery after being placed on an NHS waiting list
1037	Pre-senile
1038	Requires either associated tremor or muscle rigidity
1039	Spinal Stroke-resulting in symptoms lasting at least 24 hours
1040	Major Organ Transplant-from another donor
1041	ABI+
1042	ABI
1043	Other less serious cancers - Anus, Bile ducts, Colon/rectum, gallbladder, larynx, lung/bronchus, oral cavity/oropharynx, pancreas, renal pelvis/ureter, stomach, uterus, vagina, vulva
1044	A definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes:
1045	• Parkinsonism-dementia-amyotrophic lateral sclerosis complex
1046	• Corticobasal ganglionic degeneration
1047	• Diffuse Lewy body disease
1048	There must be also permanent clinical impairment of at least one of the following:
1049	• motor function; or
1050	• eye movement disorder; or
1051	• postural instability; or
1052	• dementia
1053	Scottish Widows Protect covers this within Parkinson plus syndromes
1054	Total Permanent Disability - work or own occupation definition
1055	Covered under Carcinoma in situ of the breast
1056	Covered under carcinoma in situ (other) - with surgery
1057	Also covers Kennedy's disease
1058	Covered under Parkinson Plus Syndromes
1059	Covered under CIS (other) - with surgery
1060	Over age 65 living tasks definition applies
1061	Upgraded Additional critical illness benefit, if during policy term customer is diagnosed with a CI that meets one of Aviva's additional CI definitions and survive for at least 10 days, Aviva will pay the lower of
1062	Included in Aviva's Accelerated surgery benefit
1063	Included in Aviva's upgraded children's critical illness
1064	Included in Aviva's Child extra care cover
1065	Paying either £25,000 or 25% of the amount of cover, whichever is less. For Aviva, this applies to only less advanced cancer of the breast, and the prostate.
1066	Paying £25,000 or the full sum assured. For less advanced cancer of the breast, and the prostate, these will also receive the higher payment amount.
1067	Vitality Life Serious Illness Cover plan covers over 161 illnesses, conditions and procedures - please see their guide in Weblines document library for more information
1068	28 days in the case of children's cover
1069	There are no ABI+ definitions under this plan
1070	Any form of carcinoma in situ that requires surgery to remove it. We will accept multiple claims under this definition if a claim is for a different site to the original claim.
1071	Includes Low grade prostate cancer, Carcinoma in situ of the urinary bladder, Ovarian tumour of borderline malignancy and Pituitary tumour
1072	Covered under paralysis of limb
1073	Must have spread to lymph nodes or metastasised to distant organs
1074	Condition covered under Double Accident Benefit
1075	Condition covered under Enhanced neurological benefit
1076	Children's cover has a 0 day survival period
1077	Scottish Widows Protect covers this within one combined Alzheimer's and Dementia definition
1078	Also covers : Amyotrophic lateral sclerosis (ALS), Primary lateral sclerosis (PLS), Progressive bulbar palsy (PBP), Progressive muscular atrophy (PMA), Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA) and Spinal muscular atrophy (SMA).
1079	requiring mechanical ventilation for 7 days
1080	requiring bypass surgery
1081	treated with two surgical intestinal resections or removal of entire large bowel
1082	ADDITIONAL PAYMENTS - 25% / £25k. Only one claim per policy
1083	Additional Payment and full payment
1084	covered under "less advanced cancer"
1085	to age 70
1086	Aviva include Children's CI cover as a benefit in the Critical Illness proposition

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.