


Critical Illness Conditions - Provider Coverage Table














This is intended to be a guide only. For more detailed information, please consult each provider's Key Facts document. These can be accessed with your Personalised Illustration or through the Weblines document library.

Condition												
						CIC/CCI	CICX/CCIX					
Survival Period (in days)	14	0	10	14	14	0 ^b	0 ^b	14 ¹⁷²	10	10 ²¹⁵	14	0
Alzheimer's disease - resulting in permanent symptoms	✓	✓ABI+	✓ABI+	✓ABI+	✓ABI+	✓	✓22	✓148, 171	✓	✓173, ABI+	✓	✓ ²
Angioplasty	✗	✓87	✓160, 165	✓87	✓201	✗	✓182	✓	✓87	✓192, 194	✓	✗
Aorta graft surgery - for disease	✓ ⁷	✓ ABI+	✓7, 161 ABI+	✓7, ABI+	✓7, ABI+	✓6,7	✓6,7	✓7, 148	✓7,220	✓7, 193, ABI+	✓	✓ ⁷
Aortic aneurysm - with endovascular repair				✓87	✓201	✗	✓182	✓182	✓87	✓7, 192, 194, ABI+	✓	
Aplastic Anaemia	✓ ⁹	✓	Severe ✓127 Less Severe ✓160, 165	Severe ✓ ⁹ Less severe ✓87	✓ ⁹	✓9,179	✓9,179	✓13	✓11	✓ ⁹	✓	✓ ¹⁴
Arteriovenous malformation (AVM) of the brain	✗	✓	✓160, 165	✓87	✓201	✗	✓182	✓182	✓	✓194, 195	✓	✗
Bacterial meningitis	✓ ¹⁴	✓	✓	✓14	✓	✓14	✓14	✓14	✓14	✓196	✓	✓ ¹⁴
Benign brain tumour - resulting in permanent symptoms	✓	✓16, ABI+	✓ ABI+	✓16, ABI+	✓16, ABI+	✓187	✓187	✓14, 148	✓16,220	✓197,ABI+	✓	✓
Benign spinal cord tumour	✗	✓	✓104, 162	✓	✓	✗	✓14,142	✓14	✓220	✓197	✓	✓
Bladder removal	✗	✗	✗	✓87	✗	✗	✓182	✗	✗	✗	✓	✓
Blindness - permanent and irreversible	✓	✓ ABI+	✓163, ABI+	✓122, ABI+	✓122, ABI+	✓	✓	✓170	✓122	✓ABI+	✓	✓ ^{11,12}
Borderline ovarian tumour	✗	✗	✓160, 165	✓87	✓97, 201	✗	✓182	✓182	✓87	✓194	✓	✗
Brain abscess drained via craniotomy	✗	✗	✗	✓	✓201	✓	✓	✗	✗	✗	✓	✓
Brain abscess drained via surgery					✓201			✓		✗		
Brain Injury due to anoxia or hypoxia - resulting in permanent symptoms	✗	✓	✓	✓	✗	✓186	✓186	✓	✓ ⁷	✓	✓	✗
Cancer - excluding less advanced cases	✓	✓102,ABI+	✓ ABI+	✓ ABI+	✓ABI+	✓	✓	✓148	✓109	✓ABI+	✓	✓
Other less advanced cancers	✗	✓87,150	✓160, 165	✗	✓ABI+	✗	✓182	✓	✓87,155	✓167, 194	✓	✗
Carcinoma in situ of the breast	✗	✓	✓118, 160, 165	✓87	✓97, 201	✓178	✓182	✓	✓87	✓194	✓	✓ ¹³⁹
Carcinoma in situ of the cervix uteri	✗	✓	✓160, 165	✓87,97	✓97, 201	✗	✓182	✓218	✓87	✓194	✓	✗
Carcinoma in situ of the colon or rectum - resulting in intestinal resection	✗	✗	✓160, 165	✓87	✓97, 201	✗	✓180, 182	✓219	✓87	✓194	✓	✗








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Condition												
	CIC/CCI	CICX/CCIX										
Carcinoma in situ of the Endometrium - requiring hysterectomy	x	✓87	✓160, 165	✓87	✓97, 201	x	✓180, 182	x	✓155	✓194	✓	x
Carcinoma in situ of the larynx				✓87	✓97, 201	x	✓182	✓142	✓	✓194	✓	
Carcinoma in situ of the oesophagus	x	✓87	✓160, 165	✓87,97	✓97, 201	x	✓180, 182	✓217	✓87, 155	✓194	✓97	x
Carcinoma in situ of the testicle	x	✓	✓160, 165	✓87,140	✓97, 201	x	✓180, 182	✓116	✓87	✓194	✓	✓140
Carcinoma in situ of the renal pelvis or ureter					✓97, 201	x	✓182	✓	✓	✓194	✓	
Carcinoma in situ of the urinary bladder	x	✓87	✓160, 165	✓87	✓97, 201	x	✓182	✓113	✓87	✓194	✓	✓
Carcinoma in situ of the vagina or vulva - resulting in surgery to remove the tumor	x	x	✓160, 165	✓87	✓97, 201	x	✓180, 182	✓217	✓87	✓194	✓	x
Carcinoma in situ (other) - with surgery	x	x	✓160, 165	x	✓97, 201	x	✓182	✓	✓87	x	✓	x
Carcinoma in situ - with surgery				x	✓97, 201		✓182	✓		✓166, 194	✓	
Cardiac Arrest	x	✓	✓	✓107	✓107	✓	✓107	✓	✓220	✓193	✓	✓107
Cardiomyopathy	✓8	✓8	✓8	✓8	✓8	✓8,142	✓8,142	✓	✓8,220	✓8	✓8	✓
Carotid artery stenosis	x	✓87	✓160, 165	✓87	✓201	x	✓182	✓	✓87	✓192, 194	✓	x
Cauda equina syndrome – resulting in permanent symptoms				✓	✓	x	✓	✓	✓	x	✓	
Central retinal artery or vein occlusion (Eye strokes)	x	✓	✓160, 165	✓87	✓201	x	✓182	✓14	✓87	✓194	x	x
Cerebral aneurysm	x	✓87	✓160, 165	✓87	✓201	x	✓182	✓182	✓87	✓194, 195	✓	✓141
Cerebral or spinal arteriovenous malformation	x	✓	✓160, 165	✓87	✓201	x	✓182	✓	✓87	✓194, 195	✓	✓142
Cerebral Palsy	x	x	✓162	✓	✓202	x	✓187	x	✓183	x	x	x
Children's Terminal Illness					✓	✓188	✓188	✓		x		
Chronic Hepatitis B or C				✓87	x			x		x	✓	
Coma - resulting in permanent symptoms	✓	✓18, ABI+	✓18, ABI+	✓18, ABI+	x	✓	✓	✓19,170, ABI+	✓18	✓ABI+	✓	✓
Coma					✓18, ABI+			x		✓ABI+		
Connective Tissue Disorder					✓			x		x		
Coronary artery by-pass grafts - with surgery to divide the breastbone	✓	✓28, ABI+	✓28, 161 ABI+	✓28, ABI+	✓28, ABI+	✓28, 189	✓28, 189	✓148	✓28,220	✓193,ABI+	✓	✓143
Corticobasal ganglionic degeneration	x	✓	✓104	✓157	✓157	x	✓	✓157	✓157	✓14, 152	✓	✓
Creutzfeldt-Jakob disease (CJD)	✓14	✓	✓	✓14	✓	✓14	✓14	✓	✓14	✓14, 196	✓	✓15
Crohn's disease - treated with surgical intestinal resection	x	✓	Severe ✓162 Less severe ✓160, 162, 165	✓87	✓	x	✓182	✓	x	x	✓	x












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Condition												
	CIC/CCI	CICX/CCIX										
Cystic fibrosis	x	x	✓162	✓	✓202	✓190	✓190	x	✓183	✓	✓	x
Deafness - permanent and irreversible	✓	✓149	✓ ABI+	✓ ABI+	✓203, ABI+	✓	✓	✓148, 170	✓	✓	✓	✓
Degenerative organic brain disease	✓22	✓25	✓23	✓23	✓78	x	x	✓25	x	✓25	✓23	✓
Dementia - resulting in permanent symptoms	✓	✓ ABI+	✓26	✓	✓	✓	✓	✓171	✓	✓14,173, ABI+	✓	✓2, 26
Dementia including Alzheimer's disease – resulting in permanent symptoms	✓			✓	✓	✓	✓	✓21, 22, 25, 171	✓	✓	✓	
Desmoid type fibromatosis – with specified treatment				x	x	x	✓182	x		x	✓	
Devic's disease (Neuromyelitis Optica)	x	x	✓104	✓	✓	x	✓	✓	✓	✓196	✓	x
Diabetes mellitus type one	x	✓	✓160, 165	✓87	✓201	x	✓182	✓	✓183	x	✓	x
Diffuse Lewy body disease	x	✓	✓104	✓157	✓157	x	✓157	✓157	✓157	✓14, 152	✓	✓
Down's syndrome	x	x	✓162	x	✓202	✓190	✓190	x	✓183	x	✓	x
Ductal carcinoma in situ - with specified treatment	x	✓87, 92	✓118, 160, 165	✓87,154	✓97, 154, 201	x	✓	✓87,90	✓87	✓194	✓93	✓
Ductal carcinoma in situ of the breast	x	✓	✓118, 160, 165	✓87,154	✓97, 154, 201	✓	✓	✓	✓87,154	✓194	✓	✓
Drug resistant epilepsy – treated with invasive surgery to brain tissue				✓87	x	x	✓	x		x		
Drug resistant epilepsy – treated with vagus nerve stimulation requiring surgery				x	✓	x	✓182	x		x	✓	
Emphysema	x	✓54	x	✓56	x	✓	✓	✓56	x	✓57	✓67	✓
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	x	✓	✓196	✓	✓
Endovascular Procedure					✓201			✓		x		
Gastro-intestinal stromal tumour (GIST) or neuroendocrine tumour (NET) of low malignant potential					✓	x	✓	✓	✓	✓194		
Guillain-Barre syndrome - with persisting clinical symptoms				✓87	x	x	✓182	✓		x	✓	
Heart attack - of specified severity	✓	✓ ABI+	✓124 ABI+	✓124 ABI+	✓124, 204, ABI+	✓27	✓27	✓27, 148	✓124	✓ABI+	✓	✓
Heart failure - of specified severity	x	x	✓104	✓	✓	x	✓	x	✓	✓	✓	x
Heart valve replacement or repair - with surgery to divide the breastbone	✓	✓28, ABI+	✓ 21,161 ABI+	✓28, ABI+	✓28, ABI+	✓	✓	✓28, 148	✓28,220	✓193, ABI+	✓	✓
Heartbeat Abnormalities					x				✓	✓200	✓	
HIV infection - caught from a blood transfusion, a physical assault or at work in an eligible occupation	✓33	✓29,31,86, ABI+	✓31 ABI+	✓29,31,34	✓			✓31,34	x	x	✓	✓32
Hydrocephalus	x	x	✓162	✓	✓202	✓190	✓190	x	✓183	✓	✓	x
Infective bacterial endocarditis				✓87	x			x		✓194		












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Condition												
						CIC/CCI	CICX/CCIX					
Insulin dependent diabetes mellitus	x	✓87	✓160, 165	x	✓201	x	✓182	✓	x	x	✓	x
Interstitial Lung Disease	x	x	✓104	x	✓	x	✓8	x	x	x	✓	x
Intensive care	x	x	✓104, 162	✓	✓	x	✓175	x	✓	✓	✓	x
Kennedy's disease – resulting in permanent symptoms				✓184	✓184	✓184	✓184	✓184	✓184	✓198		
Kidney failure - requiring dialysis	✓	✓	✓163	✓	x	✓	✓	✓	✓	✓	✓	✓
Kidney Failure (End Stage)	x	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	x
Liver failure	✓36	✓	✓37, 163	✓37	✓37	✓36	✓36	✓	✓12	✓36	✓	✓37
Liver resection	x	x	x	x	x	x	x	x	x	x	✓	✓
Loss of hands or foot/feet - permanent physical severance	✓	✓38, ABI+	✓38, 163 ABI+	✓38	✓38, ABI+	✓	✓	✓38,170, 148	✓38	✓ABI+	✓	✓135
Loss of independent existence	x	✓42	✓163	✓42	✓205	x	x	✓170	✓14	x	✓69	✓14
Loss of muscle power	x	x	x	x	✓205	x	x	✓170	x	x	✓98	x
Loss of speech - permanent and irreversible	✓	✓149	✓	✓	✓	✓	✓	✓44, 170	✓	✓	✓	✓
Lumpectomy for ductal carcinoma in-situ of the breast	x	✓	✓118, 160, 165	✓87,154	✓154, 201	✓154	✓154	✓	✓87,154	✓194	✓	✓
Major organ transplant	✓	✓ ABI+	✓110, 161, 163, ABI+	✓110 ABI+	✓110 ABI+	✓	✓	✓	✓110,220	✓ABI+	✓	✓
Mastectomy	x	✓	✓118, 160, 165	x	x	✓154	✓154	✓118	✓87,154	✓194	✓	x
Motor neurone disease - resulting in permanent symptoms	✓	✓149	✓163 ABI+	✓156	✓156, 206,ABI+	✓	✓	✓148, 171	✓156	✓198, ABI+	✓	✓
Multiple sclerosis - with persisting symptoms	✓	✓ ABI+	✓128 ABI+	✓ ABI+	✓207, ABI+	✓	✓	✓148	✓	✓ABI+	✓	✓
Multiple system atrophy	✓14	✓	✓104	✓157	✓157	x	✓157	✓171	✓157	✓14, 152	✓	✓
Multiple system atrophy – resulting in progressive and permanent symptoms	x	✓	x	✓157	✓157	x	✓157	✓171	✓157	✓14, 152	✓	✓
Myasthenia gravis – with specified symptoms				✓	x	x	✓	x		x		
Muscular dystrophy	x	x	✓163	✓	✓202	✓190	✓190	x	✓183	x	✓	x
Nephrectomy	x	x	x	x	x	x	x	x	x	x	✓	x
Non-Malignant pituitary adenoma	x	x	✓160, 165	✓87	✓201	x	✓182	x	x	✓14, 79, 194	✓	✓
Non-Malignant pituitary tumour	x	✓87	✓160, 165	✓87	✓201	x	✓182	x	✓87	✓14, 194	✓	x
Non-invasive gastro intestinal stromal tumour				✓87	x	x	✓	✓	✓87	✓194		
Neuromyelitis Optica (formerly Devic's disease) – where there have been symptoms				✓87	✓	x	✓	✓		✓196	✓	
Open heart surgery	✓46	✓	✓46, 161	✓	✓	✓46, 189	✓46, 189	✓	✓220	✓193	✓70	✓46

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Condition												
	CIC/CCI	CICX/CCIX										
Ovarian Tumour	x	✓89	✓160, 165	✓87	✓97, 201	x	✓182	✓84	✓87	✓194	✓	x
Paralysis of limbs - total and irreversible	✓	✓80, ABI+	✓80, 163 ABI+	✓80	✓80, ABI+	✓	✓	✓80,148,170	✓80	✓ABI+	✓	✓136
Parkinson's disease - resulting in permanent symptoms	✓	✓85, ABI+	✓	✓145	✓145,ABI+	✓81	✓81	✓81,85,148,171	✓145	✓ABI+	✓	✓2
Parkinson's Plus syndromes	x	x	✓104	✓151	✓208, ABI+	x	✓	✓151,171	✓157	✓	✓	x
Parkinsonism-dementia-amyotrophic lateral sclerosis complex	x	✓	✓104	✓157	✓157	x	✓157	✓157	✓157	✓14, 152	✓	✓
Partial loss of sight	x	✓87	✓160, 165	✓87	✓201	x	✓182	✓	✓87	x	✓	x
Pericarditis				✓87	x			x		x		
Peripheral vascular disease	x	x	✓104	✓	✓	x	✓176	x	✓220	✓192, 194	✓	x
Permanent pacemaker insertion	x	x	x	x	x	x	x	x	✓	✓192, 194	✓	x
Pneumonectomy	✓96	x	✓104	✓	✓	x	✓	✓	✓220	✓192, 194	✓	✓
Primary pulmonary hypertension - of specified severity	✓	✓	✓	✓	✓	✓191	✓191	✓171	✓191	✓	✓	✓14
Progressive supranuclear palsy	✓14	✓14	✓104	✓157	✓157	x	✓157	✓24	✓14, 157	✓14, 152	✓	✓
Prostatectomy (Low grade)	x	✓	✓105,118, 160, 165	x	✓201	x	x	✓87	✓87	✓194	✓	x
Prostate cancer (Low grade)	x	✓87	✓104, 118, 160, 165	✓87	✓201	✓178	✓182	✓118	✓87	✓194	✓	✓
Psychosis and bipolar affective disorder	x	x	✓104	x	✓205	x	x	x	x	x	x	x
Pulmonary artery surgery	✓95	✓	✓46, 161	✓	✓	x	✓6	✓	✓220	✓193	✓	✓46
Removal of an eyeball	x	x	x	✓	✓	x	✓	✓	✓	x	✓	✓
Removal of one or more lobe(s) of the lung - for disease and trauma	x	x	✓160, 165	✓87	x	x	✓182	✓	x	x	✓	✓114
Removal of an entire lung – due to injury or disease				✓	✓	x	✓96	✓		x	✓	
Removal of urinary bladder – due to injury or disease				✓87	x	x	✓182	x		x	✓	
Respiratory failure	✓36	✓53	✓56	✓52	✓	✓36	✓36	✓56	✓52	✓36	✓58	✓8
Rheumatoid arthritis	✓51	x	✓104	✓51	✓51	x	x	x	x	x	✓	x
Serious Accident Cover					✓			✓		x		
Severe crohn's disease - with persisting symptoms	x	x	✓104	✓177	✓	x	✓177	✓84	x	x	✓	x
Severe lung disease	✓55	✓53	✓8	✓36	✓209	x	x	✓	✓52	✓57	✓58	✓8
Severe visual impairment	x	x	✓160, 165	✓87	✓201	x	✓182	✓	x	x	✓	x
Single Lobectomy – the removal of a complete lobe of a lung	x	x	✓160, 165	✓87	x	x	✓182	✓	✓	x	✓	✓
Skin cancer - not including melanoma	x	x	x	✓169	✓210	x	x	✓169	✓87	x	✓	x

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Condition												
	CIC/CCI	CICX/CCIX										
Spina bifida myelomeningocele	x	x	✓163	✓	✓202	✓190	✓190	x	✓183	✓	✓	x
Spinal Aneurysm	x	✓87	✓160, 165	✓87	✓201	x	✓182	✓	✓87	✓194,195	✓	x
Spinal Arteriovenous malformation	x	✓87	✓160, 165	✓87	✓201	x	✓182	✓	✓87	✓194,195	✓	x
Spinal stroke	x	✓	✓	✓	✓14	✓	✓	✓	✓	✓199	✓	x
Stroke - resulting in permanent symptoms	✓	✓89, ABI+	✓129, ABI+	✓126, ABI+	✓126, 211, ABI+	✓	✓	✓148	✓126	✓199, ABI+	✓	✓
Structural heart surgery	x	x	✓161	✓	✓14, 126, ABI+	✓46	✓46	x	✓220	✓193	✓	x
Surgery cover					✓212			x		✓216		
Syringomyelia or Syringobulbia – treated by surgery	x	x	✓160, 165	✓	✓201	x	✓	✓	x	x	✓	✓
Systemic lupus erythematosus	✓59	✓	✓	✓59	✓59	✓59	✓59	✓	✓59	✓8	✓	✓8
Terminal illness	✓	✓60, 61, 149	✓60, 61	✓60, 61	✓60, 61	✓185	✓185	✓	✓60, 61	✓60	✓60	✓
Testicular carcinoma in situ	x	✓87	✓160, 165	✓87	✓201	x	✓180	✓116	✓87	✓194	✓	x
Third degree burns covering 5% of the body's surface area					✓201			x		x		
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	x	✓	✓
Third degree burns - covering at least 10% but less than 20% of body's surface area	x	x	x	x	x	x	x	✓	✓87,103	x	✓	x
Third degree burns - covering 20% of the body's surface area	✓101	✓63, ABI+	✓99, 163, ABI+	✓63, ABI+	x	✓100	✓100	✓170, 148	✓62	✓99, ABI+	✓	✓76
Third degree burns - covering 10% of the surface area of the body or 10% of the face or head				✓87	x	x	✓182	✓		x	✓	
Third degree burns – 10% surface of the body or 20% of the face's surface area					✓ABI+			✓		x		
Total colectomy – treated with permanent ileostomy					✓			✓		x		
Total permanent disability – unable before age 65 to look after yourself	x	x	✓3	x	x	✓181, 185	✓181, 185	✓153	✓153, 159	✓153	✓	✓
Total permanent disability					✓213			✓8		✓153		
Traumatic brain injury - resulting in permanent symptoms				✓	✓	✓	✓	x	✓	✓	✓	
Traumatic head injury - resulting in permanent symptoms	✓	✓149	✓	x	✓	✓	✓	✓170	✓	✓	✓	✓
Traumatic head injury - resulting in neurological symptoms					✓			x		x		
Ulcerative colitis - with one surgical resection					✓			x		x		
Ulcerative colitis - requiring total colectomy	x	✓	✓160, 162, 165	✓	✓214	x	✓	✓170	✓220	x	✓	x
Total conditions covered	41	79	89	66	76	41	95	87	96	94	64^a	67

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Critical Illness Condition Notes:

- 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

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- 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'
- 51 Resulting in a loss of the ability to do specified physical activities
- 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 to qualify for a claim
- 62 Definition continues '...or 50% loss of surface area of the face'
- 63 Definition continues '... or 20% of the face's surface area'
- 64 Covers High Grade Prostate Cancer

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- 65 Partial percentage of sum assured will be paid out
- 66 Lesser of 20% of the sum assured or £15,000. A payment does not affect the main CI sum assured
- 67 This condition would be covered under Chronic Obstructive Pulmonary disease definition
- 68 Vitality Life 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
- 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 Definition continues '... or 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 payment - this pays the lower of 12.5% of the benefit or £12,500
- 84 Partial payment - this pays the lower of 12.5% of the benefit or £12,500
- 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 The undergoing of a mastectomy, segmentectomy and lumpectomy.
- 95 For disease only
- 96 Total - for physical injury or disease
- 97 Requiring surgery
- 98 Resulting in the inability to grip
- 99 Definition continues '... or covering at least 20% of the surface area of the face or head'
- 100 Definition continues '... or 20% of the face or head'

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- 101 Definition continues '... or 50% loss of surface area of the face, or 30% loss of surface area of the head and neck'
- 102 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.
- 103 Definition continues '... or at least 25% but less than 50% of the surface area of the face'
- 104 Aviva covers at an extra cost and is described as an upgraded full payment condition
- 105 Aviva calls this low-grade prostate cancer and pays an additional payment
- 106 Definition continues '...requiring mechanical ventilation for 30 consecutive days
- 107 With insertion of a defibrillator
- 108 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.
- 109 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.
- 110 Major organ transplant - Extended to provide cover for the transplant of the whole lobe of the lung or liver.
- 111 Treated with two intestinal resections or total colectomy
- 112 A non-malignant tumour within the spinal canal and originating in, or arising from the spinal cord
- 113 12.5% or £12.5K
- 114 Resulting in permanent symptoms
- 115 Requiring dialysis
- 116 Requiring surgery to remove at least one testicle
- 117 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
- 118 Paying either £25,000 or 25% of the amount of cover, whichever is less.
- 119 Lesser of 12.5% SA / £12.5k
- 120 Resulting in Permanent Neurological Symptoms or; Invasive surgery or; stereotactic radiosurgery or chemotherapy treatment
- 121 Now covered under traumatic brain injury – resulting in permanent symptoms
- 122 Extended to cover visual acuity of 6-60 or less or a reduction of visual field to less than 20 degrees of an arc
- 123 Removed requirement for postural instability and removed exclusion for Parkinson's secondary to drug/alcohol abuse
- 124 Requirement for troponin levels to be raised above a certain level removed. No clinical symptoms required.
- 125 Can claim after symptoms have persisted for 3 months or if suffered 2 separate episodes regardless of length
- 126 Symptoms only have to last for 24 hours
- 127 Permanent bone marrow failure
- 128 Just need current symptoms. No requirement for symptoms to have persisted for any length of time
- 129 No longer require permanent symptoms and now cover diagnosis with 24 hours of symptoms
- 135 Definition is entitled "Loss of hand or foot"

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- 136 Definition is entitled "Paralysis of limb"
- 139 Requiring mastectomy or lumpectomy
- 140 Requiring surgery to remove one or both testicles
- 141 Treated by craniotomy or endovascular repair
- 142 Resulting in specified treatment
- 143 A payment to pay for surgery after being placed on an NHS waiting list
- 144 Pre-senile
- 145 Requires either associated tremor or muscle rigidity
- 146 Spinal Stroke-resulting in symptoms lasting at least 24 hours
- 147 Major Organ Transplant-from another donor
- 148 ABI+
- 149 ABI
- 150 Other less serious cancers - Anus, Bile ducts, Colon/rectum, gall bladder, larynx, lung/bronchus, oral cavity/oropharynx, pancreas, renal pelvis/ureter, stomach, uterus, vagina, vulva
- 151 A definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes:
- Parkinsonism-dementia-amyotrophic lateral sclerosis complex
 - Corticobasal ganglionic degeneration
 - Diffuse Lewy body disease
- There must be also permanent clinical impairment of at least one of the following:
- motor function; or
 - eye movement disorder; or
 - postural instability; or
 - dementia
- 152 Scottish Widows Protect covers this within Parkinson plus syndromes
- 153 Total Permanent Disability - work or own occupation definition
- 154 Covered under Carcinoma in situ of the breast
- 155 Covered under carcinoma in situ (other) - with surgery
- 156 Also covers Kennedy's disease
- 157 Covered under Parkinson Plus Syndromes
- 158 Covered under CIS (other) - with surgery
- 159 Over age 65 living tasks definition applies

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160 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 £25,000 or 25% of the cover amount for one of - Less advanced cancer of the; anus, bile ducts, breast, gallbladder, oesophagus, oral cavity or oropharynx, ovary, pancreas, stomach, thymus, thyroid, vagina, vulva (all with surgical removal); and, the appendix, colon or rectum, cervix, lung or bronchus, small intestine, testicle, uterus (all with specified surgery); and, larynx (with specified treatment); and, renal pelvis and ureter, urinary bladder (all of specified severity); and, prostate (of specified severity and treatment).

161 Included in Aviva's Accelerated surgery benefit

162 Included in Aviva's upgraded children's critical illness

163 Included in Aviva's Child extra care cover

164 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.

165 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.

166 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.

167 Includes Low grade prostate cancer, Carcinoma in situ of the urinary bladder, Ovarian tumour of borderline malignancy and Pituitary tumour

168 Covered under paralysis of limb

169 Must have spread to lymph nodes or metastasised to distant organs

170 Condition covered under Double Accident Benefit

171 Condition covered under Enhanced neurological benefit

172 Children's cover has a 0-day survival period

173 Scottish Widows Protect covers this within one combined Alzheimer's and Dementia definition

174 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).

175 Requiring mechanical ventilation for 7 days

176 Requiring bypass surgery

177 Treated with two surgical intestinal resections or removal of entire large bowel

178 Additional Payments - 25% / £25k. Only one claim per policy

179 Additional Payment and full payment

180 Covered under other cancer in situ or neuroendocrine tumour

181 To age 70

182 Additional Payments – 50% / £30k. Only one claim per policy. If Joint Life, each life can claim on the policy

183 Included in Royal London's Enhanced Child CIC

184 Covered under Motor Neurone disease

Aviva include Children's CI cover as a benefit in the Critical Illness proposition

185 Not covered by L&G's CCIX

186 Includes trauma

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187 Also covers surgical removal, chemo and radiotherapy, whether permanent neurological symptoms persist or not

188 Covered up to £10,000

189 Covered under Specified Heart Surgery

190 Covered under Child Critical illness extra only

191 Cover also includes secondary causes

192 Scottish Widows cover this within one combined "Heart and Vascular Surgeries of specified severity"

193 Scottish Widows cover this within one combined "Heart and Vascular Surgeries of major severity - as specified"

194 Will pay either £30,000 or 25% of the amount of cover, whichever is less

195 Scottish Widows cover this within one combined "Cerebral or Spinal aneurysm or Ateriovenous malformation - with specified treatments"

196 Scottish Widows cover this within one combined "Neurological Defecit caused by specific condition - resulting in permanent symptoms"

197 Scottish Widows cover this within one combined "Benign Tumour of Brain or Spinal Cord - resulting in permanent symptoms or specified treatments"

198 Scottish Widows cover this within one combined "Motor Neurone Disease and specified diseases of the motor neurones - resulting in permanent symptoms"

199 Scottish Widows cover this within one combined "Stroke of brain or spinal stroke"

200 With permanent pacemaker insertion

201 Guardian will pay 25% of the cover up to a maximum of 50,000

202 Included on Guardian Children's Critical Illness Cover

203 Guardian cover the more generous measure of the quietest sound that can be heard of 70 decibels

204 Guardian only require the Heart Attack to be diagnosed by a UK Cardiologist

205 Cover under Guardian Total permanent disability

206 Guardian also includes Spinal muscular atrophy

207 Guardian pay on diagnosis of the condition alone. The customer can be in remission at time of claim and does not have to be exhibiting any symptoms

208 A definite diagnosis by a UK Consultant Neurologist or Geriatrician of one of the following Parkinson-plus syndromes:

- Multiple system atrophy
- Progressive supranuclear palsy
- Parkinsonism-dementia-amyotrophic lateral sclerosis complex
- Corticobasal ganglionic degeneration
- Diffuse Lewy body disease

There must also be permanent clinical impairment of at least one of the following:

- Motor function
- Eye movement disorder
- Dementia

209 Guardian cover under interstitial lung disease

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210 Guardian will pay 25% of the cover up to a maximum of 50,000. For low risk non melanoma skin cancers we'll pay 10% of the cover up to a maximum of 50,000

211 Guardian pay on all types of stroke (including death of tissue of the optic nerve or retina / eye stroke), where symptoms have lasted for 24 hours

212 If on the advice of a UK Consultant you're waiting to have one of the surgeries listed below, we'll pay an amount in advance.

Guardian will pay you 25% of the amount you're covered for or £50,000, whichever is less. The amount covered will be reduced by the amount we've paid in advance of the surgery.

Surgeries covered:

- Aorta graft surgery
- Coronary artery bypass grafts
- Heart valve replacement or repair
- Insertion of a defibrillator following a cardiac arrest
- Pneumonectomy
- Pulmonary artery surgery
- Structural heart surgery
- Total Colectomy

213 No age limit

- unable to do your own occupation ever again OR
- unable to do at least 3 out of 8 daily activities as described in the policy terms and conditions OR
- mental incapacity OR
- severe mental illness

214 Guardian cover under Total colectomy

215 No survival period for additional conditions

216 Advanced payment at point of addition to waiting list for: Heart and Vascular Surgeries of major severity; Benign Tumour of Brain or Spinal Cord; or Major Organ Transplant.

217 with surgery

218 requiring treatment with hysterectomy

219 resulting in intestinal resection

220 Advance payment will be made on inclusion on a UK waiting list for specified surgery

a Vitality Life Serious Illness Cover plan covers over 161 illnesses, conditions and procedures - please see their guide in Weblines' document library for more information

b 28 days in the case of children's cover