

Critical Illness Cover

For full details of the criteria that needs to be met for each of the conditions in order to make a successful claim, please see the terms and conditions or speak to your financial adviser for more information.



Critical Illness

Our Critical Illness:

- ✓ Covers 39 full payment conditions
- ✓ Covers two additional payment conditions for up to £25,000
- ✓ Seven conditions qualify for an immediate payment when placed on NHS waiting list for surgery



Major organ

- Interstitial lung disease
- Kidney failure
- Liver failure
- Major organ transplant*
- Pneumonectomy*
- Respiratory failure



Trauma related

- Bacterial meningitis
- Blindness
- Deafness
- Loss of hand or foot
- Loss of speech
- Paralysis of limb
- Removal of an eyeball
- Third-degree burns



Heart or vascular

- Aorta graft surgery*
- Cardiac arrest
- Cardiomyopathy
- Coronary artery by-pass graft*
- Heart attack
- Heart surgery*
- Heart valve replacement or repair*
- Pulmonary artery replacement*
- Pulmonary hypertension



Brain or neurological

- Benign brain tumour
- Brain injury
- Coma
- Creutzfeldt-Jakob disease
- Dementia including Alzheimer's disease
- Encephalitis
- Motor neurone disease
- Multiple sclerosis
- Parkinson plus syndromes
- Parkinson's disease
- Spinal stroke
- Stroke



Life changing

- Systemic lupus erythematosus
- Terminal illness



Cancer related

- Aplastic anaemia
- Cancer

Additional payment conditions

If you make a successful claim on one of the two additional payment conditions below, we will pay out 25% of your cover amount (up to £25,000). You will still keep your policy and be able to make further claims if you need to.

- Less advanced cancer of the breast
- Less advanced cancer of the prostate



Critical Illness Enhanced

With our Critical Illness Enhanced cover, you will be covered for all of the conditions covered under Critical Illness as well as those listed below.

- ✓ Covers 52 full payment conditions
- ✓ Covers 33 additional payment conditions for up to £25,000
- ✓ Ten conditions qualify for an immediate payment when placed on NHS waiting list for surgery



Major organ

- Primary sclerosing cholangitis
- Severe bowel disease



Trauma related

- Intensive care



Heart or vascular

- Heart failure
- Peripheral vascular disease*



Brain or neurological

- Benign spinal cord tumour
- Brain abscess
- Cauda equina syndrome
- Neurodegenerative disorders not already covered
- Neuromyelitis optica (Devic's disease)
- Syringomyelia or syringobulbia*



Life changing

- Mental health condition
- Necrotising fasciitis

Additional payment conditions

If you make a successful claim on one of these 31 additional payment conditions below, we will pay out 25% of your cover amount (up to £25,000). You will still keep your policy and be able to make further claims if you need to.

- | | | | |
|---|---|--|--|
| • Accidental hospitalisation | • Cerebral or spinal arteriovenous malformation | • Less advanced cancer of the ovary | • Pericarditis |
| • Aortic aneurysm | • Coronary angioplasty | • Less advanced cancer of the renal pelvis (of the kidney) or ureter | • Permanent pacemaker or ICD insertion |
| • Aplastic anaemia | • Diabetes Mellitus Type 1 | • Less advanced cancer of the testicle | • Removal of one or more lobe(s) of the lung |
| • Bladder removal | • Drug resistant epilepsy | • Less advanced cancer of the urinary bladder | • Severe sepsis |
| • Bowel disease** | • Facial reconstruction surgery | • Less advanced cancer of other sites | • Significant hearing loss |
| • Carotid artery stenosis | • Guillain-Barre syndrome | • Liver resection | • Significant visual loss |
| • Central retinal artery or vein occlusion (eye stroke) | • Infective bacterial endocarditis | • Non-malignant pituitary adenoma | • Skin cancer |
| • Cerebral or spinal aneurysm | • Less advanced cancer of the larynx | | • Third-degree burns - less extensive |



Critical Illness Enhanced Plus

With our Critical Illness Plus cover, you will be covered for all of the conditions covered under Critical Illness Enhanced Cover.

- ✓ Offers improved payout amounts on all 33 additional payment conditions for up to £50,000
- ✓ On diagnosis of one of the 16 benefit uplift conditions listed below before the age of 55, we'll pay up to £200,000 on top of the cover amount



Major organ

- Kidney failure
- Liver failure
- Major organ transplant
- Respiratory failure



Trauma related

- Blindness
- Deafness
- Loss of two hands or feet
- Loss of speech
- Paralysis of two limbs



Heart or vascular

- Heart failure



Brain or neurological

- Brain injury
- Dementia including Alzheimer's disease
- Motor neurone disease
- Neurodegenerative disorders not already covered
- Parkinson plus syndrome
- Parkinson's disease

Additional payment conditions

If you make a successful claim on one of the additional payment conditions listed on our Critical Illness or Critical Illness Enhanced Cover, we will pay out 50% of your cover amount (up to £50,000). You will still keep your policy and be able to make further claims if you need to.

* Cover amount paid as soon as you are placed on an NHS waiting list for surgery
 ** Additional payment paid as soon as you are placed on an NHS waiting list for surgery

Children's Cover

For full details of the criteria that needs to be met for each of the conditions in order to make a successful claim, please see the terms and conditions or speak to your financial adviser for more information.



Children's Cover

With our Children's Cover:

- ✓ Choose a cover amount between £10,000 and £100,000 if a child is diagnosed with **one of 41 conditions**
- ✓ Includes **Children's Death Benefit** and **Children's Hospital Stay Benefit**



Major organ

- Interstitial lung disease
- Kidney failure
- Liver failure
- Major organ transplant
- Pneumonectomy
- Respiratory failure



Trauma related

- Bacterial meningitis
- Blindness
- Deafness
- Loss of hand or foot
- Loss of speech
- Paralysis of limb
- Removal of an eyeball
- Third-degree burns



Heart or vascular

- Aorta graft surgery
- Cardiac arrest
- Cardiomyopathy
- Coronary artery by-pass graft
- Heart attack
- Heart surgery
- Heart valve replacement or repair
- Pulmonary artery replacement
- Pulmonary hypertension



Brain or neurological

- Benign brain tumour
- Brain injury
- Coma
- Creutzfeldt-Jakob disease
- Dementia including Alzheimer's disease
- Encephalitis
- Motor neurone disease
- Multiple sclerosis
- Parkinson plus syndromes
- Parkinson's disease
- Spinal stroke
- Stroke



Life changing

- Systemic lupus erythematosus
- Terminal illness



Cancer related

- Aplastic anaemia
- Cancer
- Less advanced cancer of the breast
- Less advanced cancer of the prostate



Children's Death Benefit

If your child dies between the ages of 30 days and their 22nd birthday, we will pay £5,000



Children's Hospital Stay Benefit

If your child is in hospital, we will pay £50 per night from the 7th night



Children's Enhanced Cover

With our Children's Enhanced cover, you will be covered for all of the conditions and benefits covered under Children's Cover as well as those listed below.

- ✓ Choose a cover amount between £10,000 and £100,000 if a child is diagnosed with **one of 86 conditions**
- ✓ Includes **Children's Death Benefit** and **Children's Hospital Stay Benefit**



Major organ

- Bladder removal
- Bowel disease
- Liver resection
- Primary sclerosing cholangitis
- Removal of one or more lobe(s) of the lung
- Severe bowel disease



Trauma related

- Accidental hospitalisation
- Facial reconstruction surgery
- Intensive care
- Severe sepsis
- Significant hearing loss
- Significant visual loss
- Third-degree burns - less extensive



Heart or vascular

- Aortic aneurysm
- Carotid artery stenosis
- Coronary angioplasty
- Heart failure
- Infective bacterial endocarditis
- Pericarditis
- Peripheral vascular disease
- Permanent pacemaker insertion or ICD insertion



Brain or neurological

- Benign spinal cord tumour
- Brain abscess
- Cauda equina syndrome
- Central retinal artery occlusion or central vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Drug resistant epilepsy
- Guillian-Barre syndrome
- Neurodegenerative disorders not already covered
- Neuromyelitis optica (Devic's disease)
- Non-malignant pituitary adenoma
- Syringomyelia or syringobulbia



Life changing

- Diabetes Mellitus Type 1
- Mental health condition
- Necrotising fasciitis
- Permanent dependence



Cancer related

- Aplastic anaemia
- Skin cancer
- Less advanced cancer of:
 - Larynx
 - Ovary
 - Renal pelvis or ureter
 - Testicle
 - Urinary bladder
 - Other sites



Pregnancy & Early Childhood Cover

Our Pregnancy & Early Childhood Cover is available if you've chosen Children's Cover or Children's Enhanced Cover, and can be added or removed as your needs change.

It covers the conditions listed below, and includes Children's Enhanced Death Benefit and Premature Birth Hospital Stay Benefit.



Children's Critical Illness Cover

Pays the chosen cover amount if your child is diagnosed with one of the following specific conditions:

- Cerebral palsy before age 7
- Craniosynostosis
- Cystic fibrosis
- Down's syndrome
- Edward's syndrome
- Hydrocephalus before age 7
- Muscular dystrophy before age 7
- Osteogenesis imperfecta before age 7
- Patau syndrome
- Spina bifida



Birth Defect cover

Pays £5,000 if your child is born with one of the following:

- Cleft lip
- Cleft palate
- Congenital talipes equinovarus (club foot)
- Development dysplasia of the hip



Specified complications of pregnancy

Pays £5,000 if the life assured or partner suffers a specific complication during pregnancy

- Disseminated intravascular coagulation (DIC)
- Ectopic pregnancy
- Benign hydatidiform mole
- Placental abruption
- Eclampsia (excluding pre-eclampsia)
- Foetal death in utero between 20 and 24 weeks gestation



Children's Enhanced Death Benefit

If your child dies from the 24th week of pregnancy, we will pay £5,000 (this is instead of the Children's Death Benefit, not in addition to)



Premature Birth Hospital Stay Benefit

If your child needs to stay in hospital for 7 or more nights following a premature birth, we will pay £50 per night from the 7th night