

Critical illness benefit

Full payment conditions

- Aorta graft surgery
- Aplastic anaemia - with bone marrow failure
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Brain injury due to anoxia or hypoxia
- Cancer
- Cardiac arrest
- Coma
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease
- Deafness
- Dementia
- Encephalitis
- Heart attack
- Heart valve replacement or repair
- HIV infection
- Kidney failure
- Liver failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Paralysis of a limb
- Parkinson's disease
- Primary cardiomyopathy
- Pulmonary arterial hypertension
- Pulmonary artery surgery
- Respiratory failure
- Spinal stroke
- Stroke
- Structural heart surgery
- Systemic lupus erythematosus
- Third degree burns
- Traumatic brain injury
- Terminal illness

Terminal illness is included as a main benefit on Life Insurance+

Additional critical illness conditions - the lower of £25,000 or 25% of the cover amount

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

Children's benefit

- Children's critical illness - the lower of £25,000 or 50% of the cover amount
Children are covered for all full payment conditions (excluding terminal illness) and the two additional critical illness conditions
- Hospital benefit - £100 per night up to £3,000
- Children's death benefit - £5,000

Upgraded critical illness benefit

Upgraded full payment conditions

- Benign spinal cord tumour
- Crohn's disease - treated with two intestinal resections or total colectomy
- Heart failure
- Intensive care
- Interstitial lung disease
- Neuromyelitis optica (Devic's disease)
- Parkinson's plus syndromes
- Peripheral vascular disease
- Pneumonectomy
- Psychosis and bipolar affective disorder
- Rheumatoid arthritis
- Syringomyelia or syringobulbia
- Ulcerative colitis

Upgraded additional critical illness conditions - the lower of £25,000 or 100% of the cover amount

- Aortic aneurysm
- Aplastic anaemia - of specified severity
- Carotid artery stenosis
- Cauda equina syndrome
- Central retinal artery or vein occlusion
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Crohn's disease - treated with one intestinal resection
- Diabetes mellitus type 1
- Drug resistant epilepsy
- Guillain-Barre syndrome
- Less advanced cancer of the anus
- Less advanced cancer of the appendix, colon or rectum
- Less advanced cancer of the bile ducts
- Less advanced cancer of the breast
- Less advanced cancer of the cervix
- Less advanced cancer of the gallbladder
- Less advanced cancer of the larynx
- Less advanced cancer of the lung or bronchus
- Less advanced cancer of the oesophagus or oropharynx
- Less advanced cancer of the ovary
- Less advanced cancer of the pancreas
- Less advanced cancer of the prostate
- Less advanced cancer of the renal pelvis or ureter
- Less advanced cancer of the small intestine
- Less advanced cancer of the stomach
- Less advanced cancer of the testicle
- Less advanced cancer of the thymus
- Less advanced cancer of the thyroid
- Less advanced cancer of the urinary bladder
- Less advanced cancer of the uterus
- Less advanced cancer of the vagina
- Less advanced cancer of the vulva
- Non-malignant pituitary adenoma
- Removal of one or more lobe(s) of the lung
- Severe visual loss

Upgraded accelerated surgery benefit

- Peripheral vascular disease
- Pneumonectomy
- Syringomyelia or syringobulbia
- Ulcerative colitis

Upgraded children's benefit

Upgraded children's critical illness - £25,000

- Benign spinal cord tumour
- Cerebral palsy
- Crohn's disease - treated with two intestinal resections or total colectomy
- Cystic fibrosis
- Down's syndrome
- Hydrocephalus
- Intensive care
- Ulcerative colitis

Advanced illness - £10,000

- For an advanced or rapidly progressing illness that meets our definition

Child extra care cover conditions - £50,000

Or £25,000 if upgraded children's critical illness has already been paid

- Blindness
- Cancer
- Kidney failure
- Liver failure
- Loss of independence
- Loss of two limbs
- Major organ transplant
- Motor neurone disease
- Muscular dystrophy
- Paralysis of two limbs
- Spina bifida myelomeningocele
- Third degree burns

Summary

Critical illness benefit

- 37 full payment conditions
- 2 additional critical illness conditions
- 6 surgical treatments listed under accelerated surgery benefit
- Children's benefit

Upgraded critical illness benefit

In addition to the cover provided under critical illness benefit:

- 13 full payment conditions
- 36 additional critical illness conditions
- 4 surgical treatments listed under accelerated surgery benefit

Upgraded children's benefit

In addition to the cover provided under children's benefit:

- 8 upgraded children's critical illness conditions
- 12 child extra care cover conditions
- Advanced illness
- Cover from birth
- Child death benefit covering from 24 weeks of pregnancy