

# Critical illness – What’s covered?

For Adviser use only



This is a summary of our exclusive Intermediary product offering. For a full list of illness definitions, please see our Guide to Critical Illnesses Covered.

## Critical Illness Cover

Our standard cover provides quality protection for our customers and their family.

### Full payments covered with Critical Illness Cover

- Aorta graft surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Brain injury due to trauma, anoxia or hypoxia
- Cancer
- Cardiac arrest
- Cardiomyopathy
- Coma
- Creutzfeldt Jakob Disease
- Deafness
- Dementia including Alzheimer’s disease
- Encephalitis
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Liver failure
- Loss of use of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Parkinson’s disease
- Pulmonary hypertension
- Respiratory failure
- Specified heart surgery
- Spinal stroke
- Stroke
- Systemic lupus erythematosus
- Third degree burns

### Surgical treatment

### Total and Permanent Disability

optional cover which can be included for an additional cost

### Terminal Illness Cover

**Additional payments covered with Critical Illness Cover – the lower of £25,000 or 25% of the cover amount**

- Carcinoma in situ of the breast
- Low grade prostate cancer

✓ **Access to Wellbeing Support provided by RedArc Assured Ltd - included as standard with Critical Illness Cover and Critical Illness Extra**

## Critical Illness Extra

### Intermediary exclusive

Our Critical Illness Extra includes all the features of Critical Illness Cover plus further financial protection against certain life changing illnesses.

### Full payments covered with Critical Illness Extra

- Benign spinal cord tumour
- Cauda equina syndrome
- Heart failure
- Intensive care
- Interstitial lung disease
- Myasthenia gravis
- Necrotising fasciitis
- Neuromyelitis optica
- Parkinson’s plus syndromes
- Peripheral vascular disease
- Primary sclerosing cholangitis
- Pulmonary artery surgery
- Removal of an entire lung
- Removal of an eyeball
- Severe Crohn’s disease
- Syringomyelia or syringobulbia
- Ulcerative colitis

### Surgical treatment

**Additional payments covered with Critical Illness Extra – the lower of £30,000 or 50% of the cover amount**

- Aortic aneurysm
- Aplastic anemia
- Brain abscess drained via craniotomy
- Carotid artery stenosis
- Central retinal artery or vein occlusion
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Crohn’s disease
- Desmoid type fibromatosis
- Diabetes Mellitus type 1
- Drug resistant epilepsy
- Guillain-Barre syndrome
- Less advanced cancers†
  - Carcinoma in situ of the breast
  - Cervix
  - Larynx
  - Low-grade prostate cancer
  - Ovary
  - Renal pelvis
  - Urinary bladder
  - Uterus
- Non-invasive gastro intestinal stromal tumour
- Pituitary gland tumour
- Removal of one or more lobe(s) of a lung
- Removal of urinary bladder
- Significant visual loss
- Third-degree burns
- Other cancer in situ or neuroendocrine tumour (NET)

## Children’s Critical Illness Cover

Included as standard as part of our Critical Illness Cover and Critical Illness Extra with 31 full payment and 2 additional payment conditions.

- The lower of £25,000 or 50% of the cover amount
- Cover from 30 days old until their 22nd birthday
- Covers up to 2 relevant children
- 10-day survival period
- Children’s Accident Hospitalisation Benefit of £5,000
- Family Accommodation Benefit up to £1,000
- Childcare Benefit up to £1,000
- Children’s Funeral Benefit of £5,000

## Children’s Critical Illness Extra

### Intermediary exclusive

Extra protection for your clients’ precious ones from the moment they’re born. With 76 conditions covered under Critical Illness Cover and Critical illness Extra, and a further 8 specific child critical illness conditions\*\*

- The lower of £30,000 or 50% of the cover amount\*\*
- Cover from birth
- Cover for an unlimited number of relevant children\*
- Children’s Terminal Illness Cover of £10,000

### Additional illness covered

- Cerebral palsy
- Child’s intensive care benefit
- Craniosynostosis
- Cystic fibrosis
- Down’s syndrome
- Hydrocephalus
- Muscular dystrophy
- Spina bifida meningocele and myelomeningocele

†Of named sites and specified severity

\*Relevant child – a natural child, legally adopted child or stepchild of the person covered.

\*\*Covers all conditions listed under our Critical Illness Cover and our Critical Illness Extra, with exception of Terminal Illness Cover and Total Permanent Disability. Not all types of cancer are covered under critical illness cover plans.