

This is intended to be a guide only, for more detailed information please consult the relevant Key Facts document which can be accessed with your Personalised Illustration or through the Webline document library.

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Critical Illness / Condition	AEGON Scottish Equitable	Ageas	Aviva *	Bright Grey Personal Protection Menu/ Business Protection Menu	Bright Grey 'Lifestyle Plus'	Friends Life Individual Protection	Legal & General	LV=	PruProtect (see note a)	Scottish Provident	Zurich
Survival Period (days)	14	10	14	14	14	14	0 _p	14	14	14	14
Accident hospitalisation cover - requiring a hospital stay for 28 consecutive days				√66				✓		√66	
Alzheimer's disease - resulting in permanent symptoms	✓	✓ ✓	√2	✓	✓	√ √4,83	✓	√ ²⁰	✓ ✓	✓	√2
Angioplasty Aorta graft surgery - for disease	√7	√7	√7	√7	√	√7	√6,7	√7	√	√7	√7
Aplastic anaemia	√9	✓	✓	√ ¹⁰		✓	√9	√ ¹³	✓	√11	√14
Bacterial meningitis	√14	✓	✓	√14		✓	√14	√14	✓	√14	√14
Benign brain tumour - resulting in permanent symptoms	✓	✓16	√ 16	√ ¹⁶	✓	√ 16	√79	✓16	✓	√16	√74
Benign spinal cord tumour			✓			✓		✓	✓		
Blindness - permanent and irreversible	✓	√	✓	√ .100	✓	✓	✓	✓	✓	✓	✓
Cancer - excluding less advanced cases Carcinoma in situ of the cervix uteri	✓	√ ¹⁰²	✓	√ ¹⁰⁹	✓	√ √82	✓	✓ ✓	✓ ✓	✓	✓
Carcinoma in situ of the cervix uteri Carcinoma in situ of the urinary bladder				√ ¹¹¹		√84		✓ ✓	√		
Carcinoma in situ of the oesophagus				√ ¹¹¹					√97		
Cardiomyopathy	√8	√8	√28	√8		√8	√8	✓ 10	√8	√8	√8
Coma - resulting in permanent symptoms	✓ ✓	√18 √28	✓ ✓	√18 √28	✓ ✓	√18 √28	√ ¹⁹ √ ²⁸	√ ¹⁹ √ ²⁸	✓ ✓	√19 √28	√ ¹⁷
Coronary artery by-pass grafts - with surgery to divide the breastbone Creutzfeldt-Jakob disease (CJD)	√ √ ¹⁴	√ ²⁶	✓ ✓	√ ²⁰	Ý	√ ²⁰	√ ²⁰	√ ²⁰	✓ ✓	√ ²⁰ √ ¹⁴	√ √15
Crohn's disease - treated with surgical intestinal resection			√ ¹⁰⁴			√84		√	√		
Deafness - permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Degenerative organic brain disease	√22	√ ²⁵	√2, 26	-26		√ ²³ √ ²⁶	√77	√ ²⁵	√23		2.26
Dementia - resulting in permanent symptoms Dustal acceptance in situ, with procified treatment	✓	√ ²⁶ √91	√2,20 √104	√26 √45,66,92		√84,94	√ 65,91	√ ²¹ √87,90	√ √93	√ 45,66,92	√ ^{2, 26}
Ductal carcinoma in situ - with specified treatment Emphysema		√54	V -	•		√54	√36,57	√56	√67	•	
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓		·	· /	·	· ·	✓	√75
Removal of an eyeball			√ ¹⁰⁴				✓	✓	✓		
Heart attack - of specified severity	✓	✓	✓27	√ ¹⁰⁸	✓	√27	✓27	√27	✓	√27	√27
Heart valve replacement or repair - with surgery to divide the breastbone	✓	√28	✓28	√28	✓	√73	✓	√28	✓	√28	✓
HIV infection - caught from a blood transfusion, a physical assault or at work in an eligible occupation	√33	√29,31,86	√34	√29	✓	√31	√29,34	√31,34	✓	√29	√32
Insulin dependent diabetes mellitus		✓				✓			✓		
Intensive care	√	1	√ ¹⁰⁶	✓ ✓	√	✓	√	√	√	✓ ✓	1
Kidney failure - requiring dialysis Liver failure	√36	√37	√37	√37	v	√37	√36	·	√	√ ¹²	√37
Loss of hands or feet - permanent physical severance	·	√38	√38	✓	√	√38	√38	√38	✓	✓	V
Loss of independent existence		√42	✓	√14		✓	√78	✓	✓ 69	√14	√14
Loss of muscle power								:44	√98		
Loss of speech - permanent and irreversible Major organ transplant	✓ ✓	✓ ✓	✓ ✓	√ √110	✓ ✓	✓ ✓	√	√ ⁴⁴	✓ ✓	√ √44	✓ ✓
Motor neurone disease - resulting in permanent symptoms	✓	✓	✓	· /	1	✓	✓	✓	✓	✓	√
Multiple sclerosis - with persisting symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple system atrophy	√14	✓	✓	✓			✓	✓		✓	
Nephrectomy Open heart surgery	√46	√46	√	√46		✓	√46	√	√ √ ⁷⁰	√46	√46
Paralysis of limbs - total and irreversible	· ·	√80	·	· /	√	✓80	√ ⁸⁰	√80	· ·	·	·
Parkinson's disease - resulting in permanent symptoms	✓	√85	√2	✓	✓	√81	√ 81	✓81,85	✓	✓	√2
Partial loss of sight								✓	✓		
Permanent pacemaker insertion	√96		√	✓				√	✓ ✓	√	
Prieumonectomy Primary pulmonary hypertension - of specified severity	V	✓	√	· ·			√	✓	√	✓	√14
Progressive supranuclear palsy	√14	√14	✓	√14		√14	√14	✓	✓	√14	·
Low grade prostatectomy		✓	√ ¹⁰⁵	√ ^{45,66}		√ ^{45,65,83}	✓	√87	✓	√ ^{45,66}	
Pulmonary artery surgery Perceival of one or more lebel(a) of the lung. for disease and trauma	√95	√46	✓	√46		√84		✓ ✓	√	√46	√46
Removal of one or more lobe(s) of the lung - for disease and trauma Respiratory failure	√36	√53	√56	√52		√ ⁵⁶	√36	√56	√ √58	√52	√8
Rheumatoid arthritis	√51		√			√ ⁵⁰			√		
Severe crohn's disease - with persisting symptoms						✓		√84	✓		
Severe lung disease	√55	√53	√8 √104	√52		√ ⁵⁷ √ ⁸³	√57	√	√58	√52	√8
Severe visual impairment Stroke - resulting in permanent symptoms	√	√89	√104 ✓	√89	√	√°°°	√	✓ ✓	✓ ✓	√89	√
Systemic lupus erythematosus	√59	√	·	√59		· ✓	√59	✓	✓	√59	√8
Terminal illness	✓	√60,61	√60	√60		√60	✓	✓	√60	√60	✓
Third degree burns - covering 20% of the body's surface area	√ ¹⁰¹	√63	✓99	√62 √66 103	✓	√ ⁶²	√ ¹⁰⁰	√88	√	√62 √66 103	√76
Third degree burns - covering at least 10% but less than 20% of body's surface area Traumatic head injury - resulting in permanent symptoms	√	1	4	√66,103 ✓	√	✓	√	✓ ✓	✓ ✓	√66,103 ✓	1
Ulcerative colitis					·	√		✓	√		
Cardiac Arrest		✓				✓	✓		✓		
Cerebral aneurysm		✓				√84			✓		
Cerebral arteriovenous malformation		✓				√84		✓	✓		
L	_										
Testicular carcinoma in situ Total conditions covered	41	√ 49	48	√ ¹¹¹ 48	22 ^c	53	44	√ 59	√ 65ª	45	38



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104 Aviva covers as an additional payment
199. Aviac calls this low grade prostate cancer and pays an additional payment
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ww 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 invade
spread to lymph nodes or distant organs has also been included. 10 Major organ transplant - Extended to provide cover for the transplant of the whole lobe of the lung or liver.
"Major organ transpart - Extended to provide cover for the transpart of the whole tobe of the lung or liver." "Will play 20% of sum assured up to maximum £00,000 "Will play 20% of sum assured up to maximum £00,000
^a PruProtect Serious Illness Cover plan covers over 161 illnesses, conditions and procedures - please see their guide in Webline's document library for more information
^b 28 days in the case of children's cover
zo days in the case or critinens cover There are no ABI+ definitions under this plan * Avia include Children's CI cover as a benefit in the Critical Illness proposition

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