Critical illness – What's covered?

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 at an affordable price.

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) and Care Concierge included as standard.**

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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 (formerly Devics's diseases)
- Parkinson's plus syndromes
- Peripheral vascular disease
- Primary sclerosing cholangitis
- Pulmonary artery surgery
- Removal of an entire lung
- Removal of an eyeball
- Severe bowel disease
- Severe mental illness
- Syringomyelia or syringobulbia

Surgical treatment

Additional payments covered with Critical Illness Extra – the lower of £35,000 or 100% of the cover amount

- Aortic aneurysm
- Aplastic anemia
- Bowel disease
- 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
- Desmoid type fibromatosis
- Diabetes Mellitus type 1
- Drug resistant epilepsy
- Guillain-Barre syndrome
- Infective Endocarditis
- Less advanced cancers†
  - Carcinoma in situ of the breast
  - Cervix
  - Larynx
  - Low-grade prostate cancer
  - Ovary
  - Renal pelvis (of the kidney) or ureter
  - Urinary bladder
  - Uterus
- Less advanced cancer of the skin
- Non-invasive gastro intenstinal stromal tumour
- Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential
- Permanent pacemaker or ICD insertion
- Pituitary gland tumour
- Removal of one or more lobe(s) of a lung
- Removal of urinary bladder
- Significant visual loss
- Third-degree burns

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 72 conditions covered under Critical Illness Cover and Critical Illness Extra, and a further 12 specific child critical illness conditions.**

- The lower of £40,000 or 100% of the cover amount**
- Cover from birth until their 23rd birthday
- Family Accommodation Benefit up to £3,000
- 10-day survival period
- Cover for an unlimited number of relevant children*
- Children's Terminal Illness Cover of £40,000 (or 100% of the amount of cover if lower)

Additional illness covered

- Cerebral palsy
- Child's intensive care benefit
- Craniosynostosis
- Cystic fibrosis
- Down's syndrome
- Edwards' Syndrome
- Hydrocephalus
- Muscular dystrophy
- Osteogenesis imperfecta
- Patau syndrome
- Spina bifida meningocele and myelomeningocele
- Surgical repair of an atrial or ventricular septal defect

†Of named sites and specified severity

*Relevant child – a natural child, legally adopted child, child under legal guardianship 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.