

Our critical illness cover

- included as standard

33 full payment conditions (including terminal illness) plus 2 additional critical illness benefits and children's cover

Cancer Critical illness benefit (full payment)

Cancer	
additional critical illness benefit (pays the lower of 25% of your cover amount or £25,000)	
Less advanced cancer of the breast	Less advanced cancer of the prostate

Brain and central nervous system Critical illness benefit (full payment)

Bacterial meningitis	Encephalitis
Benign brain tumour	Motor neurone disease
Brain injury due to trauma, anoxia or hypoxia	Multiple sclerosis
Coma	Paralysis of a limb
Creutzfeldt-Jakob disease	Parkinson's disease
Dementia	Stroke or spinal cord stroke

Heart & the circulatory system Critical illness benefit (full payment)

Aorta graft surgery	Primary cardiomyopathy
Cardiac arrest	Pulmonary arterial hypertension
Coronary artery bypass grafts	Pulmonary artery surgery
Heart attack	Structural heart surgery
Heart valve replacement or repair	

Organs Critical illness benefit (full payment)

Kidney failure	Respiratory failure
Liver failure	Third degree burns
Major organ transplant	

Auto-immune disorders Critical illness benefit (full payment)

Aplastic anaemia – of specified severity	Systemic lupus erythematosus
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Senses Critical illness benefit (full payment)

Blindness	Loss of hand or foot
Deafness	

Terminal illness (full payment)

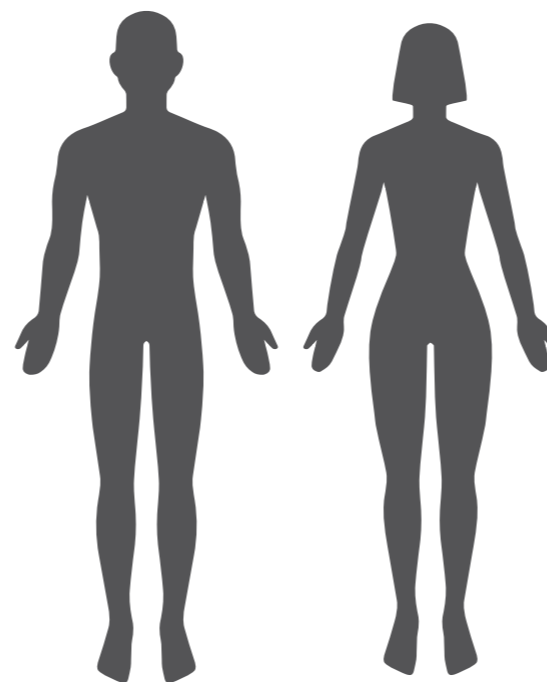
Terminal illness	
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Our critical illness cover has no cash in value and if you stop paying premiums, the policy will end. If you take critical illness without life insurance, it will not pay out if you die.

Our upgraded critical illness cover

- available at an additional cost

15 further full payment conditions, 24 further additional critical illness benefits and hospital benefit paying £100 per night from the 8th night in hospital, up to £3,000



Critical illness cover is available as a stand alone product called Critical Illness+ and is also available as part of a Life Insurance+ policy. Critical illness cover is for specifically listed definitions, covered for the term of the policy. Depending on the definition, it may pay on diagnosis only, when the condition meets a specific severity point or when named treatments or surgeries are performed. After meeting the definition, you need to survive for 10 days. The definition wordings can be found in the policy conditions.

With our critical illness cover, you are covered for the definitions on the left as standard. You can choose to pay more and be covered for more conditions shown under upgraded critical illness cover.

A successful claim on any of our full payment conditions will pay the full cover amount and the policy will end. If you claim for an additional critical illness benefit, your policy will continue after the claim.

As well as upgrading your cover you can also add other options including **Extra Care Cover** and **Total Permanent Disability**. Speak to your adviser to find out more about these.

Cancer additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Less advanced cancer of the breast	Less advanced cancer in situ – with surgery
Less advanced cancer of the larynx	Less advanced tumour of gastrointestinal stromal (GIST) or Neuroendocrine (NET) types – with surgery
Less advanced cancer of the ovary	Less advanced cancer of the testicle
Less advanced cancer of the prostate	Skin cancer (not including melanoma)
Less advanced cancer of the renal pelvis & ureter	
Less advanced cancer of the urinary bladder	

Brain and central nervous system Upgraded Critical illness benefit (full payment)

Benign spinal cord tumour	Neuromyelitis optica (Devic's disease)
Brain abscess	Parkinson's plus syndromes
Intensive care	Syringomyelia or syringobulbia

additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Cauda equina syndrome	Drug resistant epilepsy
Cerebral spinal aneurysm	Non-malignant pituitary adenoma
Cerebral or spinal arteriovenous malformation	

Heart & the circulatory system Upgraded critical illness benefit (full payment)

Heart failure	Peripheral vascular disease
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additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Aortic aneurysm	Central retinal artery or vein occlusion
Carotid artery stenosis	Coronary angioplasty

Organs Upgraded critical illness benefit (full payment)

Crohn's disease – treated with 2 resections	Pneumonectomy
Interstitial lung disease	Ulcerative colitis
Necrotising fasciitis	

additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Crohn's disease – 1 intestinal resection	Removal of one or more lobe(s) of the lung
Less severe third degree burns	

Auto-immune disorders Upgraded critical illness benefit (full payment)

Rheumatoid arthritis	
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additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Aplastic anaemia – of specified severity	Guillain-Barre syndrome
Diabetes mellitus type 1	

Senses additional critical illness benefit (pays the lower of £30,000 or your cover amount)

Significant visual loss	
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Mental Health Upgraded critical illness benefit (full payment)

Psychosis and bipolar affective disorder	
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Children's benefit

- automatically included with critical illness cover

Children's benefit

pays out the lower of £25,000 or 50% of your cover amount

If your child between the ages of 30 days and 18 (21 if in full time education) meets one of the 34 definitions included in our standard adult's cover (excluding terminal illness) we will pay out children's benefit.

Children's death benefit

pays out £5,000

We will pay out if your child dies. If you have already made a children's benefit claim, this would be in addition to that. Children are covered between the ages of 30 days and 18 (21 in full time education).

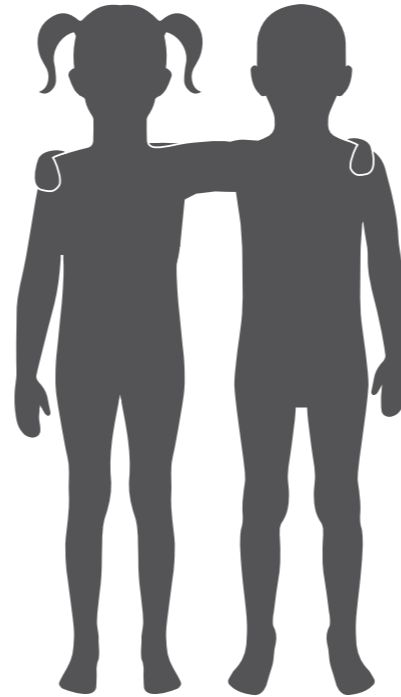
Child's hospital benefit

pays out £100 per night

To help with the costs of your child being unwell if your child spends more than 7 consecutive nights in hospital, we will pay £100 per night from the eighth night onwards for up to 30 days. Children are covered between the ages of 30 days and 18 (21 in full time education). We won't pay if the hospital stay is due to being born prematurely (before 37th week of pregnancy)

Summary

Children's benefit	Upgraded children's benefit (extra cost)
34 conditions covered	16 further conditions and 7 enhanced payments
Pays out the lower of £25,000 or 50% of your cover amount	Conditions pay £25,000, or for 12 child extra care cover conditions, pays up to £50,000
Cover from age 30 days to age 18 (or 21 in full time education)	Cover from birth up to age 22
Children's death benefit	Children's death benefit covering from 24 weeks of pregnancy
Children's hospital benefit - £100 per night up to £3,000	Advanced illness



When you take critical illness cover you get children's benefit as standard. You can also opt to pay more and take out our upgraded children's benefit.

There are limits on how many times you can claim for children's benefit or upgraded children's benefit conditions.

Upgraded children's benefit

- available for an additional cost

Upgraded children's benefit

If you choose to add Upgraded children's benefit, your children will be covered from birth to age 22. You will receive all the benefits included with standard cover as well as the benefits included below. If a successful claim is made for one of the 34 critical illness definitions which were included under standard children's benefit, we will pay out £25,000 unless stated below.

Upgraded children's critical illnesses

pays out £25,000

Benign spinal cord tumour	Diabetes mellitus type 1
Brain abscess	Down's syndrome
Cerebral palsy	Hydrocephalus
Crohn's disease – treated with two intestinal resections or total colectomy	Intensive care
Cystic fibrosis	Less severe third degree burns
	Ulcerative colitis

Child extra care cover conditions

pays out £50,000 or £25,000 if a payment has already been received

Blindness	Major organ transplant
Cancer – excluding less advanced cases	Motor neurone disease
Kidney failure	Muscular dystrophy
Liver failure	Paralysis of two limbs
Loss of independence	Spina bifida myelomeningocele
Loss of two limbs	Third degree burns – of specified severity

Children's death benefit

We extend the standard children's death benefit by covering from the 24th week of pregnancy to age 22.

Advanced illness cover

pays out £10,000

We'll pay this benefit if your child is diagnosed with an advanced or rapidly progressing illness with a life expectancy of less than 12 months, and we haven't already paid under child extra care cover for that child.

Please speak to your financial adviser or see our policy summary and conditions to find out more about how our critical illness cover works.

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