

Critical Illness Comparison Report

Prepared by Arthur Adviser
Of Adviser Firm Ltd
On 25th August 2015
For Jennifer James

Client Details

Age 39
Date of Birth 12/09/1975
Age Group Female, 35 - 44, Non-smoker
Childrens Cover Yes
Sum Assured £95,000

Contents

Adviser Summary & Policies Compared
Policy Ranking Versus Price
Detailed Policy Comparison
Detailed Description of Differentiating Conditions

Introduction

The detailed ranking system compares policies based upon incidence statistics of an event occurring taking into account the claims wording used by the insurer.

Comparison of policy wording, calculates how likely an insurer is to pay out under the condition. This is influenced by the individual's age, sex, whether they are a smoker or have opted to include children's cover. The sum assured is also considered to ensure that the effect of partial payment conditions are taken into account.

The resulting scores are rankings based upon the specific situation of the client.

Note: the information provided is intended to support the research and advice of a qualified Adviser and should not be relied upon without such advice.

Policies Compared

This enables two policies to be compared head-to-head. It lists all the possible conditions that can be incorporated by the insurers and indicates whether a condition is included. Where both are included it indicates which policy has preferential wording or payout terms.

Differentiating Conditions

are those conditions where a policy has a superior claims wording, partial payment or enhanced payment definition.

 **Tick Icon**

indicates that this condition is included by the policy specified.

 **Thumbs Up Icon**

indicates that this policy has preferential wording and has a higher statistical likelihood of paying out and/or superior partial payment or enhanced payment definition.

 **Historical Icon**

indicates that this is a historical policy that a client may have previously acquired but is not currently available

 **Partial Payment**

indicates that this is a partial payment

 **Enhanced Payment**

indicates that this is an enhanced payment

Policy A

Policy B



SEP 2014

09/14 to present

Score: 12,954

Differentiating Conditions: 6

Additional Payments: 4

Enhanced Payments: 0

FriendsLife

MAR 2015

03/15 to present

Score: 14,732













Difference: +1,778 (+13.73%)

Differentiating Conditions: 37

































Additional Payments: 30

Enhanced Payments: 0

Differentiating Conditions

-   Accidental Hospitalisation
-   Encephalitis
-   Multiple Sclerosis
-   Multiple System Atrophy
-   Primary Pulmonary Hypertension
-   Removal of an Eyeball

Differentiating Conditions

-   Benign Brain Tumour
-   Benign Spinal Cord Tumour
-   Blindness
-    Carcinoma in situ of the Anus
-   Carcinoma in situ of the Bile Duct
-    Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)
-    Carcinoma in situ of the Colon and Rectum
-   Carcinoma in situ of the Gallbladder
-    Carcinoma in situ of the Larynx
-   Carcinoma in situ of the Lung and Bronchus
-   Carcinoma in situ of the Oesophagus
-   Carcinoma in situ of the Oral Cavity or Oropharynx
-   Carcinoma in situ of the Pancreas
-   Carcinoma in situ of the Renal Pelvis (of the Kidney) and Ureter

Policies Compared



Policy A

Policy B

✓	🔄	Carcinoma in situ of the Stomach
✓	👍 🔄	Carcinoma in situ of the Urinary Bladder
✓	🔄	Carcinoma in situ of the Uterus
✓	👍 🔄	Carcinoma in situ of the Vagina
✓	👍 🔄	Carcinoma in situ of the Vulva
✓	👍 🔄	Cerebral Aneurysm
✓	👍 🔄	Cerebral Arteriovenous Malformation
✓	👍 🔄	Childrens Cover
✓		Chronic Rheumatoid Arthritis
✓	👍 🔄	Coronary Angioplasty
✓	👍 🔄	Crohn's Disease (by resection)
✓	👍	Diabetes (Type 1 insulin-dependent)
✓		Intensive Care (Requiring mechanical ventilation)
✓	🔄	Less Advanced Cancers
✓	👍	Liver Failure
✓	👍 🔄	Lobectomy
✓	👍 🔄	Non-Malignant Pituitary Adenoma
✓	👍	Open Heart (Structural) Surgery
✓	👍 🔄	Ovarian Tumour of Borderline Malignancy
✓	👍 🔄	Partial Loss of Hearing
✓	👍	Severe Crohns Disease
✓	👍 🔄	Significant Visual Impairment
✓	👍	Ulcerative Colitis







Policy Rankings

The following shows the relative ranking of the policies compared based upon the clients individual requirements compared with pricing information that can be provided by the adviser.

Policy	Score	Monthly Cost	Quoted Date	Source
 MAR 2015 03/15 to present	14,732	£53.08	24 August, 2015	iress
 NOV 2014 11/14 to present	13,812	£54.16	25 August, 2015	iress
 MAY 2015 05/15 to present	13,106	£51.94	25 August, 2015	iress
 SEP 2014 09/14 to present	13,032	£52.18	25 August, 2015	iress
 SEP 2014 09/14 to present	12,954	£51.72	25 August, 2015	iress

Policy Comparison No.1

The following detailed compares two policies and shows the wording for each condition that is included in the policy.

-  **Tick Icon** indicates that this condition is included by the policy specified.
-  **Thumbs Up Icon** indicates that this policy has preferential wording and has a higher statistical likelihood of paying out and/or superior partial payment or enhanced payment definition.
-  **Historical Icon** indicates that this is a historical policy that a client may have previously acquired but is not currently available
-  **Additional Payment** indicates that this is a additional payment
-  **Enhanced Payment** indicates that this is an enhanced payment
-  **Gender specific condition** indicates that this condition is not relevant to the comparison









SEP 2014
09/14 to present

FriendsLife


















MAR 2015
03/15 to present


















Total Score	12,954	14,732	Difference: +1,778 (+13.73%)
Quoted Price	£51.72	£53.08	
	Differentiating Conditions: 6 Additional Payments: 4 Enhanced Payments: 0	Differentiating Conditions: 37 Additional Payments: 30 Enhanced Payments: 0	














Accidental Hospitalisation	 	Legal & General Payment of £5,000 if life assured admitted to hospital with physical injuries for a minimum of 28 consecutive days immediately following an accident. Physical injury must have resulted solely and directly from unforeseen, external, violent and visible means and must be independent from any other cause. Only one claim per life assured and not payable if a valid claim has been made for terminal illness or a critical illness	-	Not Included
Aorta Graft		Legal & General Undergoing of surgery to the aorta with replacement of a portion of the aorta with a graft		Friends Life Undergoing of surgery with excision and surgical replacement of a portion of the affected aorta with a graft. Excluded: any other surgical procedure e.g. insertion of stents or endovascular repair
Aplastic Anaemia		Legal & General Definite diagnosis of apalstic anaemia. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia		Friends Life Confirmation by a consultant haematologist of a definite diagnosis of a complete bone marrow failure which results in anaemia, neutropenia and thrombocytopenia and requires as a minimum one of the following treatments -mbloo transfusion, bone-marrow transplantation, immunosuppressive agents or marrow stimulating agents. All other forms of anaemia are specifically excluded





Bacterial Meningitis	✓	Legal & General Definite diagnosis with permanent neurological deficit with persisting clinical symptoms. Excludes meningococcal septicaemia and any other form of meningitis	✓	Friends Life BM causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be confirmed by a consultant neurologist
Benign Brain Tumour	✓	Legal & General A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull resulting in permanent neurological deficit with persisting clinical symptoms. Tumours or lesions in the pituitary gland and angiomas are excluded. In addition the requirement for permanent neurological deficit will be waived if the tumour is surgically removed	✓	Friends Life A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull resulting in any of the following - a) permanent neurological deficit with persisting clinical symptoms, or b) undergoing invasive surgery to remove part or all of the tumour, or, c) undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells. Excludes: tumours in the pituitary gland, tumours originating from bone tissue, angiomas & cholesteatoma.
Benign Spinal Cord Tumour	-	Not Included	✓	Friends Life A non-malignant tumour in the spinal canal, involving the meninges or the spinal cord. This tumour must be interfering with the function of the spinal cord which results in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be made by relevant consultant and must be supported by CT, MRI or histopathological evidence. The following are not covered: cysts, granulomas, malformations in the arteries or veins of the spinal cord, haematomas, abscesses, disc protrusions and osteophytes
Bladder Removal	-	Not Included	-	Not Included
Blindness	✓	Legal & General Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart	✓	Friends Life Permanent and irreversible loss of all sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart or visual field is reduced to 20 degrees or less of an arc as certified by an ophthalmologist













Cancer	✓	Legal & General	<p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: – pre-malignant; – non-invasive; – cancer in situ; – having either borderline malignancy; or – having low malignant potential. • All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. • Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). • Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs</p>	✓	Friends Life	<p>Any malignant tumour positively diagnosed characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma except cutaneous lymphoma (lymphoma confined to the skin) The following are not covered: • all cancers which are histologically classified as any of the following:– pre-malignant,– non-invasive,– cancer in situ,– having either borderline malignancy; or – having low malignant potential. • Malignant Melanoma skin cancer that is confined to the epidermis (outer layer of skin). • Any non-melanoma skin cancer (including cutaneous lymphoma) that has not spread to lymph nodes or metastasised to distant organs, • all tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification T2bN0M0 •</p>
Carcinoma in situ of the Anus	-	Not Included		✓	Friends Life	<p>NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if CIS of the anus with surgery to remove the tumour. Excludes Anal Intraepithelial neoplasia (AIN) grade 1 or 2</p>
Carcinoma in situ of the Bile Duct	-	Not Included		✓	Friends Life	<p>NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if CIS of the anus with surgery to remove the tumour. Excludes Anal Intraepithelial neoplasia (AIN) grade 1 or 2</p>
Carcinoma in situ of the Breast	✓	Legal & General	<p>Benefit is lower of 25% of sum assured or £25,000 if the life assured, or for a joint life policy the first of the lives assured, or a relevant child meets the following definition: The undergoing of surgery on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the breast. For the above definition the following is not covered: • Any other type of treatment. Only one claim per policy can be made. Claim will not reduce the sum assured</p>	✓	Friends Life	<p>NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if cancer in situ of the breast with surgery to remove the tumour</p>

Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)	-	Not Included	   Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum insured if cancer in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy. Excludes - loop excision, laser surgery, conisation, cryosurgery or Cervical intraepithelial neoplasia (CIN) grade 1 & 2
Carcinoma in situ of the Colon and Rectum	-	Not Included	   Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the colon or rectum resulting in intestinal resection. Excludes Local excision and polypectomy
Carcinoma in situ of the Gallbladder	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the gallbladder with surgery to remove the tumour
Carcinoma in situ of the Larynx	-	Not Included	   Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the larynx treated with surgery, laser or radiotherapy
Carcinoma in situ of the Lung and Bronchus	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the lung or bronchus resulting in wedge resection or lobectomy
Carcinoma in situ of the Oesophagus	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum insured if cancer in situ of the oesophagus with surgery to remove the tumour
Carcinoma in situ of the Oral Cavity or Oropharynx	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the oral cavity or oropharynx with surgery to remove the tumour. Includes lip, inside or cheek, floor of mouth, tongue, gums, hard palate, soft palate and tonsils





Carcinoma in situ of the Pancreas	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the pancreas with surgery to remove the tumour
Carcinoma in situ of the Renal Pelvis (of the Kidney) and Ureter	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the renal pelvis or ureter. Excludes non-invasive papillary carcinoma and tumours of TNM classification stage Ta
Carcinoma in situ of the Stomach	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the stomach with surgery to remove the tumour
Carcinoma in situ of the Testicle 	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if intra-tubular germ cell neoplasia unclassified (ITGCNU) or benign testicular tumour resulting in orchidectomy
Carcinoma in situ of the Urinary Bladder	-	Not Included	   Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum insured if cancer in situ of the urinary bladder. Excludes - Non-invasive papillary carcinoma and TNM classification stage Ta bladder cancer
Carcinoma in situ of the Uterus	-	Not Included	  Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the lining of the uterus (endothelium) resulting in hysterectomy
Carcinoma in situ of the Vagina	-	Not Included	   Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the vagina resulting in surgery to remove the tumour. Excludes - laser surgery & diathermy and vaginal intraepithelial neoplasia (VAIN) grade 1 or 2

Carcinoma in situ of the Vulva	-	Not Included	  	Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum assured if Cancer in situ of the vulva resulting in surgery to remove the tumour. Excludes - laser surgery and diathermy and vulval intraepithelial neoplasia (VIN) grades 1 or 2
Cardiac Arrest		Legal & General Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted - implantable cardioverter-defibrillator (ICD), or cardiac resynchronisation therapy with defibrillator (CRT-D)		Friends Life Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted - implantable cardioverter-defibrillator (ICD), or cardiac resynchronisation therapy with defibrillator (CRT-D)
Cardiomyopathy		Legal & General Definite diagnosis with clinical impairment of heart function resulting in permanent loss of ability to perform physical activities to at least class 3 NYHA classification. Excluded: all other forms of heart disease, enlargement and myocarditis or secondary to alcohol or drug abuse		Friends Life Unequivocal diagnosis by a consultant cardiologist of cardiomyopathy resulting in one or more of the following - (a) impaired ventricular function and marked limitation of physical activity where the member is unable to progress beyond stage 2 of a treadmill exercise using the standard Bruce protocol, or is, (b) classified as Stage 3 under the NYHA functional classification. NYHA Stage 3 is classified as a marked limitation in activity due to symptoms due to symptoms even during less than ordinary activity. The patient is only comfortable at rest. All other forms, other than those specified above, of heart disease heart enlargement and myocarditis are specifically excluded
Carotid Artery Stenosis	-	Not Included	-	Not Included
Central Retinal Artery	-	Not Included	-	Not Included
Cerebral Aneurysm	-	Not Included	  	Friends Life Lower of £25,000 or 25% of sum assured if insured undergoes either of the following surgical procedures in order to treat a cerebral aneurysm: surgical correction via craniotomy or endovascular treatment using coils or other materials
Cerebral Arteriovenous Malformation	-	Not Included	  	Friends Life Lower of £25,000 or 25% of sum assured if insured undergoes either of the following surgical procedures in order to treat a cerebral arteriovenous malformation - surgical correction via craniotomy or endovascular treatment using coils or other materials

Childrens Cover	 	<p>Legal & General</p> <p>Lower of 50% of sum assured or £25,000 - 30 days to 18 or age 21 if in full time education - 14 day survival period. No pre-existing conditions. Also, £5,000 accidental hospitalisation benefit after 28 consecutive days. Also, £4,000 funeral expenses on death of a child. Also, up to £1,000 childcare costs if you claim and have a child under age 5. Also, Up to £100 per night (£1,000 maximum) for every night the child spends in hospital in the 3 months following diagnosis of a critical illness. Excludes T&PD, Early stage prostate cancer and mastectomy cover</p>	<p>Friends Life</p> <p>Lower of 50% of sum assured or £25,000 (For Additional Payment Conditions the Lower of 25% of sum assured or £25,000) - from birth to 18 years (or to 21 if NOT in full-time employment) 14 day survival period. Additionally includes hydrocephalus treated with insertion of a stent, cerebral palsy, muscular dystrophy, cystic fibrosis, spina bifida and intensive care requiring mechanical ventilation for seven consecutive days. Also payment of £5,000 on childs death once age 30 days is reached. Excludes pre-existing conditions but no exclusion for congenital conditions, also excludes intensive care benefit on child born prematurely (before 37 weeks)</p>
Chronic Lung Disease/Emphysema		<p>Legal & General</p> <p>Advanced emphysema or other chronic lung disease resulting in all of - continuous daily oxygen on a permanent basis FVC & FEV1 less than 50% of normal</p>	<p>Friends Life</p> <p>Confirmation by a consultant physician of severe lung disease which is evidenced by all of the following: • the need for continuous daily oxygen therapy on a permanent basis, • evidence that oxygen therapy has been required for a minimum period of six months, • FEV1 being less than 40 percent of normal; and • vital capacity less than 50 percent of normal</p>
Chronic Rheumatoid Arthritis	-	Not Included	<p>Friends Life</p> <p>Definite diagnosis evidenced by widespread joint destruction with clinical deformity. In addition must be permanently unable to perform 3 or more of the following tasks - bending, dexterity, lifting, walking</p>
Coma		<p>Legal & General</p> <p>State of unconsciousness with no reaction to external stimuli or internal needs persisting continuously with the use of life support systems and resulting in permanent neurological deficit. Excludes misuse of alcohol or drugs</p>	<p>Friends Life</p> <p>A state of unconsciousness with no reaction to external stimuli or internal needs which:• requires the use of life support systems; and • results in permanent neurological deficit with persisting clinical symptoms. The following are not covered: • medically induced coma, • coma secondary to alcohol or drug abuse</p>

Coronary Angioplasty	-	Not Included	  	Friends Life If you undergo any of the following: <ul style="list-style-type: none"> balloon angioplasty atherectomy rotablation laser treatment, or insertion of stents. The above operations must have been carried out on the advice of a consultant cardiologist to treat severe coronary artery disease in two or more main coronary arteries. The above operation must be to treat at least 70 percent diameter narrowing. If an operative procedure is only performed on one main coronary artery there must be at least 70 percent diameter narrowing in another main coronary artery. For the purposes of this definition main coronary arteries are described as one or more of the following: <ul style="list-style-type: none"> right coronary artery left main stem left anterior descending circumflex. The following is not covered: <ul style="list-style-type: none"> procedures to any branches of any of the main coronary arteries
Coronary By-Pass Grafts		Legal & General Undergoing of surgery requiring median sternotomy or anterolateral thoracotomy to correct narrowing or blockage of one of mre coronary arteries with by-pass grafts		Friends Life Undergoing of surgery requiring thoracotomy (keyhole surgery or median sternotomy) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts
Corticobasal Ganglionic Degeneration	-	Not Included	-	Not Included
Craniotomy to Drain a Brain Abscess	-	Not Included	-	Not Included
Creutzfeldt-Jakob Disease		Legal & General Diagonalis of CJD evidenced by significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required		Friends Life Confirmation by a consultant neurologist of a definite diagnosis of CD resulting in permanent neurological deficit with persisting clinical symptoms
Critical Fracture Cover	-	Not Included	-	Not Included
Crohn's Disease (by resection)	-	Not Included	  	Friends Life Pays lower of £25000 or 25% of sum insured if diagnosed with Crohn's disease and has undergone surgical intestinal resection. A definite diagnosis of Crohn's Disease must be confirmed by a consultant gastroenterologist. Claim does not reduce sum assured
Deafness		Legal & General Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram		Friends Life Permanent & irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram

Dementia (inc AD & PSD)	✓	Legal & General Definite diagnosis of AD or pre-senile dementia supported by evidence of progressive loss of ability to; a) remember, b) reason, c) perceive, understand, express and give effect to ideas. Excludes alcohol or drug misuse	✓	Friends Life Definite diagnosis of AD or pre-senile dementia supported by evidence of progressive loss of ability to; a) remember, b) reason, c) perceive, understand, express and give effect to ideas
Devic's Disease	-	Not Included	-	Not Included
Diabetes (Type 1 insulin-dependent)	-	Not Included	✓ 👍	Friends Life A definite diagnosis of Diabetes Mellitus type 1 with first diagnosis over age 40, with abrupt onset requiring the permanent use of insulin injections that must have continued for at least 12 months. Excludes: gestational diabetes, type 2 diabetes (inc type 2 treated with insulin) and latent autoimmune diabetes of adulthood
Diffuse Lewy Body Disease	-	Not Included	-	Not Included
Early-stage Prostate Cancer ♂	✓ 🗨️	Legal & General Lower of £25,000 or 25% of sum insured if diagnosed with prostate cancer with a Gleason score 2 to 6 and the tumour has progressed to at least T1N0M0 and undergoing any treatment. Excludes Prostatic intraepithelial neoplasia. observation or surveillance or surgical biopsy. A claim does not reduce the sum insured	✓ 🗨️	Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS -Lower of £25,000 or 25% of sum assured if a tumour of the prostate histologically classified as having a Gleason score between 2 and 6 or having a TNM classification between T1NOMO and T2aNOMO with prostatectomy, or treatment with brachytherapy/radiotherapy. Excludes Treatment with transurethral resection (TUR) of the prostate, hormone therapy or cryotherapy
Encephalitis	✓ 👍	Legal & General Definite diagnosis resulting in permanent neurological deficit with persisting clinical symptoms	-	Not Included
Heart Attack	✓	Legal & General Death of heart muscle due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction. A) New characteristic ECG changes, b) characteristic rise of cardiac enzymes or toponins. Evidence must show definite myocardial infarction. Excludes other acute coronary syndromes including but not limited to angina	✓	Friends Life Death of heart muscle due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction. a) New characteristic ECG changes or other positive findings on diagnostic imaging tests, b) characteristic rise of cardiac enzymes or toponins. Evidence must show definite myocardial infarction. Excludes other acute coronary syndromes and angina without myocardial infarction
Heart Valve Repair or Replacement	✓	Legal & General Undergoing of surgery to replace or repair one or more heart valves	✓	Friends Life Undergoing surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves

Hepatitis B or C	-	Not Included	-	Not Included
HIV/AIDS	✓	Legal & General Covers physical assault, blood transfusion and health & emergency workers if accidental infection at work - wide geographical area	✓	Friends Life Covers physical assault, blood transfusion and also health & emergency workers if accidental infection at work - worldwide
Infective Bacterial Endocarditis	-	Not Included	-	Not Included
Intensive Care (Requiring mechanical ventilation)	-	Not Included	✓	Friends Life Children only - sickness or injury resulting in continuous mechanical ventilation by tracheal intubation for 7 consecutive days or more in intensive care in a UK hospital. Excluded: sickness or injury as a result of drug or alcohol intake or other self-inflicted means
Kennedy's Disease	-	Not Included	-	Not Included
Kidney Failure	✓	Legal & General Chronic end stage failure of both kidneys resulting in regular dialysis	✓	Friends Life Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required
Less Advanced Cancers	-	Not Included	✓ 	Friends Life Twenty in situ or early stage cancers. These are all shown individually to avoid confusion and to enable comparative scores
Liver Failure	✓	Legal & General Advanced liver failure due to cirrhosis resulting in all of - a) permanent jaundice, b) ascites and c) encephalopathy. Excludes alcohol or drug abuse	✓ 	Friends Life Chronic liver disease, being end stage liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice, • ascites • encephalopathy
Liver Resection	-	Not Included	-	Not Included
Lobectomy	-	Not Included	✓  	Friends Life Lower of £25000 or 25% of sum assured if one or more complete lobes of the lung removed due to disease or trauma. Claim does not reduce the sum assured
Loss of Hands or Feet	✓	Legal & General Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint	✓	Friends Life Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint
Loss of Speech	✓	Legal & General Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease	✓	Friends Life Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease

Major Organ Transplant	✓	<p>Legal & General</p> <p>Recipient of a transplant of a heart, kidney, liver, lung, pancreas or bone marrow or inclusion on an official UK waiting list. Additionally covers transplant of lobe of liver</p>	✓	<p>Friends Life</p> <p>The undergoing as a recipient from another donor, or inclusion on an official United Kingdom, Channel Islands or Isle of Man waiting list for a transplant of any of the following: • bone marrow, or • a complete heart, kidney, liver, lung or pancreas, or • a lobe of liver, or • a lobe of lung. The following are not covered: • transplant of any other organs, parts of organs or cells</p>
Minor Heart Attack	-	Not Included	-	Not Included
Minor Stroke	-	Not Included	-	Not Included
Motor Neurone Disease	✓	<p>Legal & General</p> <p>A definite diagnosis. There must be permanent clinical impairment of motor function</p>	✓	<p>Friends Life</p> <p>A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist - Amyotrophic Lateral Sclerosis (ALS), Primary Lateral Sclerosis (PLS), Progressive Bulbar Palsy (PBP) and Progressive Muscular Atrophy (PMA). There must also be permanent clinical impairment of motor function</p>
Multiple Sclerosis	✓	<p>Legal & General</p> <p>Definite diagnosis with current or previous/historic clinical impairment of motor or sensory function caused by MS</p>	✓	<p>Friends Life</p> <p>A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist that has resulted in any of the following: clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months; or two or more attacks of impaired motor or sensory function together with findings of clinical objective evidence on Magnetic Resonance Imaging (MRI scan). All of the evidence must be consistent with multiple sclerosis</p>
Multiple System Atrophy	✓	<p>Legal & General</p> <p>Definite diagnosis with permanent impairment of either (a) motor function with associated rigidity of movement, (b) ability to coordinate muscle movement, or (c) bladder control and postural hypotension</p>	-	Not Included
Non Severe Cardiomyopathy	-	Not Included	-	Not Included
Non-Malignant Pituitary Adenoma	-	Not Included	✓	<p>Friends Life</p> <p>Lower of £25,000 or 25% of sum assured if diagnosed with a non-malignant pituitary tumour requiring radiotherapy or surgical removal. Non-malignant tumours of the pituitary gland treated by other methods are specifically excluded</p>

Open Heart (Structural) Surgery	✓	Legal & General Undergoing surgery requiring median sternotomy (surgery to divide the breastbone) to correct any structural abnormality of the heart	✓	Friends Life The undergoing of open heart surgery requiring thoracotomy on the advice of a consultant cardiologist. The following is not covered: • any percutaneous, transluminal or investigative procedure
Ovarian Tumour of Borderline Malignancy	-	Not Included	✓	Friends Life NOTE condition listed in policy under LESS ADVANCED CANCERS - Lower of £25,000 or 25% of sum insured if ovarian tumour of borderline malignancy/low malignant potential and has resulted in surgical removal of an ovary. Excludes - removal of an ovary due to a cyst
Paralysis of Limbs	✓	Legal & General Total and irreversible loss of muscle function to the whole of any limb	✓	Friends Life Total and irreversible loss of muscle function to the whole of any limb
Parkinson Plus Syndromes	-	Not Included	-	Not Included
Parkinson's Disease	✓	Legal & General Definite diagnosis with clinical impairment of motor function with associated tremor, rigidity of movement and postural instability	✓	Friends Life Definite diagnosis with clinical impairment of motor function with associated tremor, rigidity of movement and postural instability
Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex	-	Not Included	-	Not Included
Partial Loss of Hearing	-	Not Included	✓	Friends Life Lower of 25% of the benefit and £25,000 if permanent and irreversible loss of hearing to the extent that the quietest sound that can be heard is 70-94 decibels across all frequencies in the better ear using a pure tone audiogram
Pericarditis	-	Not Included	-	Not Included
Peripheral Vascular Disease	-	Not Included	-	Not Included
Permanent Pacemaker Incertion	-	Not Included	-	Not Included
Pneumonectomy	-	Not Included	-	Not Included
Primary Pulmonary Hypertension	✓	Legal & General Definite diagnosis with clinical impairment of heart function resulting in permanent loss of ability to perform physical activities to at least Class 3 of the NYHA classification of functional capacity	-	Not Included

Progressive Supranuclear Palsy	✓	Legal & General Definite diagnosis. There must be permanent clinical impairment of eye movements and motor function	✓	Friends Life A definite diagnosis of Primary Pulmonary Hypertension by a consultant cardiologist or specialist in respiratory medicine. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the NYHA classification of functional capacity. Excludes: Pulmonary Hypertension secondary to any other cause i.e not primary
Pulmonary Artery Replacement	-	Not Included	-	Not Included
Removal of an Eyeball	✓ 👍	Legal & General Permanent surgical removal of an eyeball as a result of injury or disease. Excluded: Self-inflicted injury	-	Not Included
Severe Crohns Disease	-	Not Included	✓ 👍	Friends Life A definite diagnosis by a consultant gastroenterologist of Crohn's disease. There must have been two or more bowel segment resections on separate occasions. There must also be evidence of continued inflammation with current symptoms
Significant Visual Impairment	-	Not Included	✓ 👍 🗣️	Friends Life Lower of £25,000 or 25% of sum insured if permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/24 or worse in the better eye using a Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as certified by an ophthalmologist. Benefit not payable if claim for blindness already paid
Spinal Stroke	-	Not Included	-	Not Included
Stroke	✓	Legal & General Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in either a) permanent neurological deficit with persisting clinical symptoms or b) definite evidence of death of tissue or haemorrhage on a brain scan and neurological deficit with persistent clinical symptoms lasting at least 24 hours. Excludes transient ischaemic attacks	✓	Friends Life Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in either a) permanent neurological deficit with persisting clinical symptoms or b) definite evidence of death of tissue or haemorrhage on a brain scan and neurological deficit with persistent clinical symptoms lasting at least 24 hours. Excludes transient ischaemic attacks or death of tissue of the optic nerve or retina/eye stroke
Syringomelia or Syringobulbia - treated by surgery	-	Not Included	-	Not Included

Systemic Lupus Erythematosus	✓	Legal & General Definite diagnosis resulting in either of the following (1) permanent neurological deficit with persisting clinical symptoms, or; (2) permanent impaired kidney function with Glomerular Filtration Rate (GFR) below 30 ml/min	✓	Friends Life Definite diagnosis resulting in either of the following (1) permanent neurological deficit with persisting clinical symptoms, or; (2) permanent impaired kidney function with Glomerular Filtration Rate (GFR) below 30 ml/min
Third Degree Burns (20% of the body and above)	✓	Legal & General Third degree burns involving damage or destruction of the skin to its full depth through to the underlying tissue either - covering at least 20% of body area or 20% surface area of the face	✓	Friends Life Third degree burns involving damage or destruction of the skin to its full depth through to the underlying tissue either - covering at least 20% of body area or 20% surface area of the face
Third Degree Burns (up to 20% of the body)	-	Not Included	-	Not Included
Traumatic Brain Injury	✓	Legal & General Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms	✓	Friends Life Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms
Ulcerative Colitis	-	Not Included	✓	Friends Life A definite diagnosis of ulcerative colitis which is treated with total colectomy. A definite diagnosis of ulcerative colitis must be confirmed by a consultant gastroenterologist

Differentiating Conditions Detail

The following provides an explanation of the differentiating conditions of each policy together with a summary of incidence rates.

Policy A



SEP 2014

09/14 to present

Score: 12,954

Differentiating Conditions: 6

Additional Payments: 4

Enhanced Payments: 0

Policy B



MAR 2015

03/15 to present

Score: 14,732

Difference: +1,778 (+13.73%)

Differentiating Conditions: 37

Additional Payments: 30

Enhanced Payments: 0

Differentiating Conditions

Accidental Hospitalisation

What Is It?

Being admitted to a hospital due to an accident that has caused a physical injury and on the advice of a medical expert having to stay in hospital for at least 28 consecutive days.

Incidence Rate

No figures are yet available and it is likely that claims will be few as many instances will be covered under conditions such as loss of limbs and paralysis.

Encephalitis

What Is It?

This is a rare condition, resulting in inflammation of the brain which can damage or destroy nerve cells with children and the aged being most prone and, of course, neither group is a specific target for critical illness cover. The symptoms are similar to those of Bacterial Meningitis, Stroke and Brain Tumours.

The condition can lead to some loss of brain function which may be minor or severe. Around 10% of sufferers die.

Incidence Rate

For adults the incidence suggested by different studies is between 35 and 74 per million. The US site Healthcommunities.com suggests between 150 and 3,000 cases per annum and the UK's Encephalitis Society suggests 4,000 p.a.

HES figures for 2011-12 imply around 590 instances, although it seems that around 5% of instances caused permanent neurological deficit.

Differentiating Conditions

Benign Brain Tumour

What Is It?

Malignant tumours will be covered under the cancer definition. Benign brain tumours grow placing pressure on the brain and causing brain damage. They are less likely to come back if completely removed, less likely to spread to other parts of the brain or spinal cord and may simply require surgery as opposed to radiotherapy or chemotherapy. Angiomas are excluded as these are benign tumours on the surface of the skin and in themselves present no concern other than cosmetic. Tumours in the pituitary gland are also excluded in these account for 15% of all brain tumours although they frequently go undiagnosed.

Incidence Rate

Statistics regarding brain tumours are confusing and it is generally accepted that the incidence of brain tumours is under-recorded. McMillan Cancer and Cancer Research UK both suggest almost 4,500 p.a. There appears to be agreement on this figure although some statistics fail to differentiate between primary and secondary cancers. For claim purposes only primary cancers are likely to result in a successful claim as it is likely that an earlier claim under the cancer heading will have been made. English cancer statistics imply a UK figure of around 3,900 benign tumours of which close to 1,700 fall into the 15-59 age range. HES procedural figures suggest that surgery is used in nearly 50% of instances.

Benign Spinal Cord Tumour

What Is It?

A benign growth on or within the spinal canal. To qualify there must also be permanent neurological deficit as a result. Benign brain tumours are always primary. This definition overlaps with that of benign brain tumour.

Incidence Rate

In the UK around 900 p.a. are diagnosed with benign tumours in the spinal cord or spinal meninges.

Policy A

Multiple Sclerosis

What Is It?

Multiple sclerosis (MS) is a disorder of the brain and spinal cord. It may result in various symptoms which can come and go for several years. Eventually, some symptoms become permanent, and cause disability - there is no cure.

Incidence Rate

There are an estimated 85,000 sufferers and 2,600 diagnoses each year with women more than twice as likely to suffer, particularly at younger ages. The UK has the highest prevalence percentage in the world and Taiwan has the lowest. The majority of diagnoses relate to the 20-40 age group with few diagnoses post 60.

Multiple System Atrophy

What Is It?

Multiple system atrophy is a rare condition causing symptoms similar to Parkinson's disease. MSA causes widespread damage to that part of the nervous system which controls important functions such as heart rate, blood pressure, and sweating. The condition cannot be cured or stopped from deteriorating. Around 55% of cases occur in men, with typical age of onset in the late 50s to early 60s. There are no specific tests to confirm this disease. A neurologist can make the diagnosis based on:

- History of symptoms
- Findings during a physical examination
- Ruling out other causes of symptoms

Testing to help confirm the diagnosis may include:

- MRI of head
- Plasma norepinephrine levels
- Urine examination for norepinephrine breakdown products (urine catecholamines)

Incidence Rate

UK prevalence is estimated at around 3,500 which implies an annual incidence of around 240.

Primary Pulmonary Hypertension

What Is It?

An increase in blood pressure in the pulmonary artery, pulmonary vein, or pulmonary capillaries, leading to shortness of breath, dizziness, fainting, and other symptoms which, ultimately can result in heart failure. The condition is known to be caused or exacerbated by certain diet pills.

Incidence Rate

A very rare condition, around 100 cases p.a. and unlikely to provide more than the occasional claim especially as it is frequently symptomatic of other conditions. Women are almost 3 times more likely to suffer than men. Class 3 of NYHA classifications means "Objective evidence of moderately severe cardiovascular disease" anything less will not provide for a successful claim.

Policy B

Blindness

What Is It?

There is no legal definition of blindness, sight impairment or partial sight. The RNIB states:

"Generally, to be registered as severely sight impaired (blind), your sight has to fall into one of the following categories, while wearing any glasses or contact lenses that you may need:

- visual acuity of less than 3 / 60 with a full visual field
- visual acuity between 3 / 60 and 6 / 60 with a severe reduction of field of vision, such as tunnel vision
- visual acuity of 6 / 60 or above but with a very reduced field of vision, especially if a lot of sight is missing in the lower part of the field.

To be registered as sight impaired (partially sighted) your sight has to fall into one of the following categories, while wearing any glasses or contact lenses that you may need:

- visual acuity of 3 / 60 to 6 / 60 with a full field of vision
- visual acuity of up to 6 / 24 with a moderate reduction of field of vision or with a central part of vision that is cloudy or blurry
- visual acuity of up to 6 / 18 if a large part of your field of vision, for example a whole half of your vision, is missing or a lot of your peripheral vision is missing."

Incidence Rate

The NHS definition is less harsh than that required by the wordings of most critical illness plans. NHS statistics from the 2006 review showed over 10,000 new cases of 'blindness'. The over 75s accounted for 71% of these with the group aged 18-64 accounting for 15.9% of the total. Figures for the 'sight impaired' were much higher showing over 14,000 new cases with 15% in the 18-64 age group.

Carcinoma in situ of the Anus

What Is It?

Cancer of the anus that has not yet spread from its originating site. 87% of sufferers undergo surgical resection.

Incidence Rate

There are around 230 diagnoses annually, mainly in the age 35-60 age group.

Carcinoma in situ of the Bile Duct

What Is It?

Cancer of the bile duct that has not yet spread from its originating site. 87% of sufferers undergo surgical resection.

Incidence Rate

This is an extremely rare condition with less than 60 diagnoses annually, mainly affecting the over 60s.

Policy A

Removal of an Eyeball

What Is It?

The physical removal of an eyeball due to injury or disease. In majority of instances this is due to cancer which is likely to be covered under the cancer definition.

Incidence Rate

Figures from HES suggest around 500 instances p.a. but most of these will be due to cancer, UK cancer statistics highlight that, annually, over 230 incidences of eye cancer occur.

Policy B

Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)

What Is It?

Cancer in situ is an early stage cancer (also called dysplasia) which has yet to exhibit invasive tendencies. Treatment by hysterectomy is usually considered for women past child-bearing age and is assessed at 10% of diagnoses.

Incidence Rate

Latest figures suggest around 28,000 diagnoses with nearly 70% being between the ages of 25 and 35. However certain conditions which may be called Carcinoma in Situ are excluded. CIN is often described as Carcinoma in Situ but it is a specific exclusion as it is a very early stage indicator. Not all instances are treated by hysterectomy, a treatment that is normally avoided for women of child-bearing age. Trachelectomy, radiotherapy and chemotherapy are all used although hysterectomy remains the favoured course as it offers a more assured prognosis.

Carcinoma in situ of the Colon and Rectum

What Is It?

Cancer of the colon or rectum that has not yet spread from its originating site. 87% of sufferers undergo surgical resection.

Incidence Rate

Around 3,000 people are diagnosed each year, although to meet the claim requirements intestinal resection has to take place. Generally only the larger tumours are removed by resection.

Carcinoma in situ of the Gallbladder

What Is It?

Cancer which is confined to the inside lining of the gallbladder.

Incidence Rate

Very few instances occur and these are generally found when the gallbladder is removed.

Carcinoma in situ of the Larynx

What Is It?

Noninvasive cancer of the larynx. Cancer Research UK describes it thus: "Tis (tumour in situ) means an early cancer that has not broken through the basement membrane of the tissue it is growing in."

Incidence Rate

Around 300 instances per annum with diagnosis comparatively rare before age 50. Male/Female ratio is 3:1.

Carcinoma in situ of the Lung and Bronchus

What Is It?

Abnormal cells found in the lining of the lungs and bronchus which may be pre-cancerous.

Incidence Rate

Just over 100 instances annually. Lobectomy is covered by a number of insurers so the value of this definition to them is muted by the claim requirements.

Carcinoma in situ of the Oesophagus

What Is It?

Non-invasive cancer of the oesophagus, which is the connective tube between the mouth and the stomach often known as the gullet. Once the cancer has started to spread it is covered under the 'cancer' definition.

Incidence Rate

Around 1,000 diagnoses are made annually. The condition is more likely to affect older lives and men are five times more likely to suffer than women.

Carcinoma in situ of the Oral Cavity or Oropharynx

What Is It?

Abnormal cells found inside the mouth and throat which may turn into an aggressive cancer.

Incidence Rate

Over 300 instances each year and generally treated by surgical removal. Until age 60 the male/female ratio is 5:2.

Carcinoma in situ of the Pancreas

What Is It?

Very early stage pancreatic cancer, which has not had a chance to spread.

Incidence Rate

A very rare condition inasmuch as it is rarely diagnosed at this early stage. When it is, surgery is the usual treatment.

Carcinoma in situ of the Renal Pelvis (of the Kidney) and Ureter

What Is It?

Abnormal cells found in tissue lining the inside of the renal pelvis or ureter. These may turn into cancer and spread into nearby tissue. Stage 0 is divided into stages 0a (non-invasive papillary carcinoma) and 0is (carcinoma in situ).

Incidence Rate

Around 130 instances per annum with the majority being male until age 65.

Policy A

Policy B

Carcinoma in situ of the Stomach

What Is It?

Cancer Research UK says, "If you are told you have CIS or stage 0 stomach cancer, you have a very early stage of stomach cancer. There are cancer cells in your stomach lining. But they are completely contained within the innermost layer of the lining. So there is very little risk of any cancer cells having spread. It is not usual for stomach cancer to be diagnosed this early."

Incidence Rate

Fairly rare with few diagnoses before age 50.

Carcinoma in situ of the Urinary Bladder

What Is It?

The earliest stage of bladder cancer that involves only the surface layer of the bladder. Whilst treatable it still carries a high risk that it will develop into invasive bladder cancer.

It is treated by transurethral resection or laser destruction. Cystectomy is carried out where the other treatments have failed.

Incidence Rate

There are around 3,500 diagnoses annually of which almost 80% are male. Only 23% of diagnoses apply to those aged below 65. Non-invasive Papillary Carcinoma is excluded by insurers and constitutes nearly 30% of diagnoses.

Carcinoma in situ of the Uterus

What Is It?

Early-stage cancer of the uterus which has not yet invaded adjoining cells.

Incidence Rate

Only around 90 instances each year with doctors reluctant to use hysterectomy on females of child-bearing age.

Carcinoma in situ of the Vagina

What Is It?

Early-stage cancer of the vagina which has not yet invaded adjoining cells. CIS is stage 0 cancer and is categorised as VAIN 3.

Incidence Rate

Only around 150 instances each year with treatments ranging from surgery, laser treatment, diathermy and application of creams.

Carcinoma in situ of the Vulva

What Is It?

Early-stage cancer of the vulva which has not yet invaded adjoining cells. CIS is stage 0 cancer and is categorised as VIN 3.

Incidence Rate

There are approximately 750 diagnoses each year with surgical removal the preferred treatment.

Cerebral Aneurysm

What Is It?

A weakness in the wall of a cerebral artery or vein causes a localized dilation or ballooning of the blood vessel.

Incidence Rate

Each year over 2,000 aneurysms are diagnosed. The two treatments employed are clipping the damaged vessel, with over 550 such operations carried out annually, and the use of transluminal coils, which account for over 1,500.

Cerebral Arteriovenous Malformation

What Is It?

A cerebral arteriovenous malformation is an abnormal connection between the arteries and veins in the brain that usually forms before birth.

Incidence Rate

This condition occurs in less than 1% of people and mainly hits the age 15-20 group.

Childrens Cover

What Is It?

This is an addition to the plan whereby one or more children are insured against being diagnosed with one of a list of critical conditions. A successful claim does not reduce the life insured's sum insured.

Incidence Rate

Cancer Research advises that 1,400 children under the age of 14 were diagnosed with cancer during 2006. HES advise 12,850 instances of Acute Lymphoblastic Leukaemia in the under 15's during 2008-09.

The International Burn Injury Database for 2008 confirmed that 41% of all third degree burns that exceeded 20% of the body surface applied to the under 19s.

Chronic Rheumatoid Arthritis

What Is It?

Rheumatoid Arthritis is a severe inflammation of the joints caused by the body's own immune system, the cause is unknown. To be categorised as having Rheumatoid Arthritis four criteria have to be met and rheumatologists tend to treat potential sufferers, even when a definite diagnosis is unclear, as a delay can lead to the permanent erosion of bone joints. Over 400,000 people suffer from Rheumatoid Arthritis.

Incidence Rate

One reinsurer advises a UK incidence rate of 440 per million, a figure at odds with the 200 per million reported by the French Society of Rheumatologie. The NOAR study indicated a UK incidence of 19,600, although their definition is not the same as that required by insurers. Diagnoses are mainly in the 40-60 age group. Smokers suffer more than average and women are around twice as likely to suffer as men, although up to age 45 the ratio is 4:1. Around 15% of sufferers will eventually become wheelchair bound or bed-ridden.

Coronary Angioplasty

What Is It?

Often called a Percutaneous Coronary Intervention (PCI) a Coronary Angioplasty operation is a procedure where a narrowed section of a coronary artery is widened by using a balloon and a stent attached to a catheter. This procedure is favoured, where feasible, over the more invasive by-pass operation. Stents may have a 10 year lifespan after which a further operation may be required.

Other techniques such as atherectomy, rotablation or laser treatment may be utilised although only the latter is now usually considered. This operation or a Coronary Artery By-Pass is generally considered when the stenosis (narrowing of the artery) is 50% of normal and blood flow is seriously restricted leading, potentially, to a heart attack.

Incidence Rate

The numbers of coronary angioplasty operations has risen steadily from 9,933 in 1991 (when figures were first made available) to 92,500 in 2012. However 55% of recipients had previously suffered a heart attack or undergone some form of heart surgery. 92% of these operations involved the insertion of stents. The operation is generally carried out with a stenosis (narrowing) of less than 70% each artery, although angioplasty is often considered appropriate where there is a 50% reduction of the internal diameter of the left main coronary artery. Approximately 19% of angioplasty operations involved two or more arteries.

This condition was a staple of most critical illness policies until around 2002 when the prospect of accelerated claims convinced most insurers to remove future cover.

Crohn's Disease (by resection)

What Is It?

An inflammatory bowel disease that most commonly affects the lower part of the small intestine, called the ileum. It is believed to be caused by the body's immune system mistaking food for bacteria and attacking the bowel lining. Around 70% of sufferers will require surgery at some point. Although it is not uncommon for it to recur. Smokers are twice as likely to develop this condition. Statistics highlight that it has a strong familial link. It affects women more than men with diagnoses more common in the 15-25 age range and reducing with age.

Incidence Rate

Around 8,000 are diagnosed with Crohn's Disease each year. Around 80% of these will undergo surgery at some stage.

Diabetes (Type 1 insulin-dependent)

What Is It?

A condition in which a person has a high blood sugar (glucose) level as a result of the body either not producing enough insulin, or because body cells do not properly respond to the insulin that is produced. Type 1 develops when the insulin-producing cells in the pancreas have been destroyed. On average Type 1 Diabetes shortens life expectancy by 15 years. Diabetes sufferers have around a 3 x higher risk of suffering heart disease or a stroke. It is also the leading cause of new cases of blindness and kidney failure for the policy age range. Diabetes sufferers have around a 3 x higher risk of suffering heart disease or a stroke. It is also the leading cause of new cases of blindness and kidney failure for the policy age range.

Incidence Rate

Whilst the vast majority of insulin dependent diagnoses occur prior to age 40 (with 25,000 sufferers below age 25 and around 4,000 between the ages 21 – 39), the 2011 Scottish Diabetes Audit showed 214 diagnoses in the age range 40-69 which suggests 2,600 in the UK as a whole. The peak years for diagnosis are between ages 10 and 14. With children, over 95% of diagnoses are Type 1.

Intensive Care (Requiring mechanical ventilation)

What Is It?

Insertion of a tube into the throat to assist the ventilation of the lungs. This could be due to burns, smoke inhalation or traumatic injury. It is frequently used for neck cancer sufferers, stroke victims, those with emphysema and other critically ill patients.

Incidence Rate

Hospital episode figures suggest up to 540 instances each year, although many of these will be procedures due to other critical conditions that will have resulted in a claim.

Less Advanced Cancers

What Is It?

A selection of in situ cancers that may require surgery or other acceptable medical treatment. The in situ cancers included are – anus, bile duct, breast, cervix, colon/rectum, gallbladder, larynx, lung/bronchus, oesophagus, oral cavity/oropharynx, ovary, pancreas, prostate, renal pelvis/ureter, stomach, testicle, urinary bladder, uterus, vagina & vulva.

Incidence Rate

We have calculated that around 10,000 people aged 25-64 are likely to suffer one or more of the above conditions.

Liver Failure

What Is It?

Most liver failures are due to cirrhosis, which is the building up of scar tissue on the liver. This blocks the normal flow of blood meaning the liver can no longer function properly.

The claim requirement includes Ascites (fluid retention in the abdominal cavity), permanent jaundice and encephalopathy (mental confusion due to nitrogenous substances not being removed by the liver).

Incidence Rate

Using HES figures we calculate around 15,000 diagnoses of cirrhosis of which around 8,600 - 57% were due to alcoholic excess. A third of all diagnoses failed to specify the cause so it is possible that around 85% of all instances are due to alcohol.

As is often the case the claim requirements are more severe than the simple clinical diagnosis of cirrhosis. Around 60% of cirrhosis sufferers develop ascites, but only 11% develop encephalopathy. 34% of cirrhosis sufferers also have jaundice which makes for a very small number many of whom will undergo a transplant or be on the waiting list.

Lobectomy

What Is It?

The surgical removal of at least one lobe of the lung. This is usually carried out because of lung cancer which is already covered under the standard cancer definition. A minority of instances will be due to trauma such as road traffic injuries or due to chronic infections from a collapsed lung or bleeding from a Pulmonary aspergilloma.

Incidence Rate

Around 3,800 lobectomies or bilobectomies are carried out each year with around 75% due to lung cancer.

Policy A

Policy B

Non-Malignant Pituitary Adenoma

What Is It?

A benign tumour in the pituitary gland. This is a standard exclusion within the definition used by all companies for Benign Brain Tumour. A claim is paid if the tumour is treated by radiotherapy or surgical removal.

Incidence Rate

There are around 700 new diagnoses annually of which around 460 affect those below age 65.

Open Heart (Structural) Surgery

What Is It?

Surgery to repair the heart but not the Pericardium that contains the heart, or the valves or arteries. This condition overlaps with other heart operations such as aorta graft, valve repair or replacement and pulmonary artery surgery.

Incidence Rate

Ignoring those already covered by other heart operations, the majority of open-heart surgery operations relate to congenital heart defects. Many of these are likely to have been diagnosed prior to adulthood. HES figures imply a UK figure of around 550 for the 25-65 age group. This figure excludes percutaneous and transluminal operations which are excluded by all insurers.

Ovarian Tumour of Borderline Malignancy

What Is It?

Abnormal cells within the ovary. This is a precursor to cancer and the usual treatment is to surgically remove the affected ovary.

Incidence Rate

Around 9% of all ovarian tumours have low malignant potential.

Partial Loss of Hearing

What Is It?

The medical definition of severe hearing loss is "the quietest sounds they can hear average between 70 and 94 decibels." Hearing loss more extensive than this is called 'profound deafness' and would trigger a claim under the deafness heading.

Incidence Rate

Within the UK, over 135,000 people of working age suffer severe or profound hearing loss. Almost 8% of those over 70 and 3% of those over 50 suffer in this way.

Severe Crohns Disease

What Is It?

Inflammatory bowel disease that most commonly affects the lower part of the small intestine, called the ileum. It is believed to be caused by the body's immune system mistaking food for bacteria and attacking the bowel lining. Smokers are twice as likely to develop this condition. Statistics highlight that it has a strong familial link. It affects men and women equally with diagnoses more common in the 15-25 age range.

The claim definition for 'Severe Crohn's' is different from 'Crohn's Disease' in that it requires at least two bowel segment resections and continued evidence of inflammation and ongoing symptoms.

Incidence Rate

Precise statistics are unclear but it appears that around 8,000 new diagnoses of Crohn's Disease are made each year. Around 75% of sufferers will require surgery and half of these will require subsequent surgery. However it is policy to avoid operating until other therapies have been exhausted. This defers the prospect of a claim as it may be 10 years after diagnosis that the first operation is carried out.

Significant Visual Impairment

What Is It?

The claim definition for 'blindness' is more severe than that required to be registered blind. Severe visual impairment is a condition of near blindness.

Incidence Rate

Over 350,000 are registered as blind or sight-impaired with over 11,000 new registrations each year.

Ulcerative Colitis

What Is It?

An inflammatory bowel disease that affects the colon and is characterised by open sores, ulcers and bleeding. There is no known cause but health professionals suspect it is genetic.

Incidence Rate

It affects around 100,000 people in the UK. Around a third of all sufferers undergo a colectomy. HES statistics suggest that this is around 850 p.a. for the UK although many of these operations will be to relieve other conditions. St Marks Foundation suggests around 600 new diagnoses annually a figure supported by US statistics. Between 25%-40% of sufferers will undergo a colectomy. There are no major differences between the sexes.
