

## Critical Illness Comparison Report

**Prepared by** Arthur Adviser  
**Of** Adviser Firm Ltd  
**On** 31st October 2016  
**For** Jill James

### Client Details

**Age** 34  
**Date of Birth** 18/08/1982  
**Age Group** Female, 25 - 34, Non-smoker  
**Childrens Cover** Yes  
**Sum Assured** £120,000

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Adviser Summary & Policies Compared  
Policy Ranking Versus Price  
Detailed Policy Comparison

### 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
	
DEC 2015	APR 2016
12/15 to present	04/16 to present
Score: 5,975	Score: 6,790 <b>Difference: +815 (+13.64%)</b>
Differentiating Conditions: 2	Differentiating Conditions: 21
Additional Payments: 4	Additional Payments: 13
Enhanced Payments: 0	Enhanced Payments: 0

### Differentiating Conditions

-   Accidental Hospitalisation
-   Removal or Loss of an Eye

### Differentiating Conditions

-   Benign Brain Tumour
-   Benign Spinal Cord Tumour
-   Blindness
-    Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)
-   Carcinoma in situ of the Endometrium
-   Carcinoma in situ of the Oesophagus
-   Carcinoma in situ of the Urinary Bladder
-    Cerebral Aneurysm
-    Cerebral Arteriovenous Malformation
-    Childrens Cover
-    Coronary Angioplasty
-  Corticobasal Ganglionic Degeneration
-   Devic's Disease
-  Diffuse Lewy Body Disease
-   Hypoxia/Anoxia

## Policies Compared

### Policy A

### Policy B

- 
- ✓  Intensive Care (Requiring mechanical ventilation)
  - ✓   Non-Malignant Pituitary Adenoma
  - ✓   Ovarian Tumour of Borderline Malignancy
  - ✓ Parkinson Plus Syndromes
  - ✓ Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
  - ✓  Pulmonary Artery Replacement

## 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
 DEC 2015 12/15 to present	8,143	£25.96	31 October, 2016	LifeQuote
 JUN 2016 06/16 to present	7,072	£29.29	31 October, 2016	LifeQuote
 JAN 2016 01/16 to present	6,808	£29.40	31 October, 2016	LifeQuote
 APR 2016 04/16 to present	6,790	£24.89	31 October, 2016	LifeQuote
 AUG 2015 08/15 to present	6,293	£27.29	31 October, 2016	LifeQuote
 OCT 2016 10/16 to present	6,265	£26.98	31 October, 2016	LifeQuote
 JUN 2016 06/16 to present	6,177	£27.69	31 October, 2016	LifeQuote
 DEC 2015 12/15 to present	5,975	£27.38	31 October, 2016	LifeQuote
 JAN 2016 01/16 to present	5,391			
 AUG 2016 08/16 to present	3,946			

## 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



DEC 2015  
12/15 to present



APR 2016  
04/16 to present

<b>Total Score</b>	5,975	6,790	<b>Difference: +815 (+13.64%)</b>
<b>Quoted Price</b>	£27.38	£24.89	
	Differentiating Conditions: 2 Additional Payments: 4 Enhanced Payments: 0	Differentiating Conditions: 21 Additional Payments: 13 Enhanced Payments: 0	

Accidental Hospitalisation	  <b>Legal &amp; General</b> 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	 <b>Legal &amp; General</b> Undergoing of surgery to the aorta with replacement of a portion of the aorta with a graft	 <b>Scottish Widows (Protect)</b> The undergoing of surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased or damaged aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following is not covered: any other surgical procedure, for example the insertion of stents or endovascular repair	

Aplastic Anaemia	✓	<b>Legal &amp; General</b> Definite diagnosis of aplastic anaemia. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia	✓	<b>Scottish Widows (Protect)</b> A definite diagnosis of aplastic anaemia by a Consultant Haematologist of aplastic anaemia, resulting in permanent and irreversible bone marrow failure and requiring treatment with at least one of the following: • Blood transfusion • Marrow stimulating agents • Immunosuppressive agents • Bone marrow transplant. For the above definition, the following are not covered: • Other forms of anaemia
Bacterial Meningitis	✓	<b>Legal &amp; General</b> Definite diagnosis with permanent neurological deficit with persisting clinical symptoms. Excludes meningococcal septicaemia and any other form of meningitis	✓	<b>Scottish Widows (Protect)</b> A definite diagnosis of BM by a consultant neurologist. This must be supported by persisting clinical symptoms for at least 3 months. Excludes other forms of meningitis including viral meningitis
Benign Brain Tumour	✓	<b>Legal &amp; General</b> A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Tumours in the pituitary gland. }Angiomas and cholesteatoma. Tumours originating from bone tissue	✓	<b>Scottish Widows (Protect)</b> 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. Excludes: tumours in the pituitary gland, tumours originating from bone tissue, angiomas & cholesteatoma
Benign Spinal Cord Tumour	-	Not Included	✓	<b>Scottish Widows (Protect)</b> A non-malignant tumour or cyst originating from the spinal cord, spinal nerves or meninges, resulting in either of the following: • permanent neurological deficit with persisting clinical symptoms; or • undergoing invasive surgery to remove the tumour. For the above definition, the following are not covered: • Tumours treated with radiotherapy • granulomas, haematomas, abscesses, disc protrusions and osteophytes
Bladder Removal	-	Not Included	-	Not Included
Blindness	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, is measured to be either of the following: • visual acuity at 3/60 or worse in the better eye using a Snellen eye chart; or • visual acuity at 6/60 or worse in the better eye together with a loss of peripheral visual field and a central visual field of no more than 20 degrees in total

Cancer	✓	<p><b>Legal &amp; General</b></p> <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 of 7 or above or having progressed to at least clinical TNM classification T2bNOM0. • Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the 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>	✓	<p><b>Scottish Widows (Protect)</b></p> <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 borderline malignancy; or- having low malignant potential; • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bNOM0 • 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. • Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin)</p>
Carcinoma in situ of Other Sites	-	Not Included	-	Not Included
Carcinoma in situ of the Anus	-	Not Included	-	Not Included
Carcinoma in situ of the Bile Duct	-	Not Included	-	Not Included
Carcinoma in situ of the Breast	✓ 	<p><b>Legal &amp; General</b></p> <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>	✓ 	<p><b>Scottish Widows (Protect)</b></p> <p>Lower of £25,000 or 25% of sum assured if a diagnosis of carcinoma in situ of the breast treated with surgery and the following criteria are met: • Histological evidence of carcinoma in situ of the breast has been obtained by biopsy resulting in a definite diagnosis being made by a consultant • Surgery is on the advice of a consultant, specifically to treat Carcinoma in situ • Surgery consists of mastectomy, partial mastectomy, segmentectomy or lumpectomy . For the above definition the following are not covered: • carcinoma in situ treated by any other methods • prophylactic mastectomy</p>

Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)	-	Not Included	 	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured. A diagnosis of carcinoma in situ of the Cervix Uteri (cervix) requiring treatment with hysterectomy. Diagnosis must be supported by histological evidence and hysterectomy performed on advice of a consultant specifically to treat Carcinoma in situ. For the above definition the following are not covered: • All grades of dysplasia • Cervical squamous epithelial lesion (SIL) and • Cervical intra-epithelial neoplasia (CIN), unless carcinoma in situ is present
Carcinoma in situ of the Colon and Rectum	-	Not Included	-	Not Included
Carcinoma in situ of the Endometrium	-	Not Included	 	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if a diagnosis of Carcinoma in situ of the Endometrium requiring treatment with hysterectomy. Diagnosis must be supported by histological evidence and hysterectomy performed on advice of a consultant specifically to treat Carcinoma in situ. X63For the above definition the following are not covered:i) Endometrial hyperplasia; ii) Any form of treatment other than hysterectomy
Carcinoma in situ of the Gallbladder	-	Not Included	-	Not Included
Carcinoma in situ of the Larynx	-	Not Included	-	Not Included
Carcinoma in situ of the Lung and Bronchus	-	Not Included	-	Not Included
Carcinoma in situ of the Oesophagus	-	Not Included	 	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of the sum assured if a diagnosis by histological confirmation with Carcinoma in situ of the oesophagus and treated with surgery to remove a portion of, or the entire oesophagus. For the above definition the following are not covered: • Any form of treatment other than surgery
Carcinoma in situ of the Oral Cavity or Oropharynx	-	Not Included	-	Not Included
Carcinoma in situ of the Pancreas	-	Not Included	-	Not Included
Carcinoma in situ of the Renal Pelvis (of the Kidney) and Ureter	-	Not Included	-	Not Included

Carcinoma in situ of the Stomach	-	Not Included	-	Not Included
Carcinoma in situ of the Testicle ♂	-	Not Included	✔ 	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if cancer in situ of the testis or benign tumour of the testicle, diagnosed with histological confirmation by biopsy, together with the undergoing of surgery to remove a testicle
Carcinoma in situ of the Urinary Bladder	-	Not Included	✔ 	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if a diagnosis of carcinoma in situ of the urinary bladder. Diagnosis must be supported by histological evidence and confirmed by a consultant. For the above definition the following are not covered: • Non-invasive papillary carcinoma • Stage Ta bladder carcinoma • All other forms of non-invasive carcinoma
Carcinoma in situ of the Uterus	-	Not Included	-	Not Included
Carcinoma in situ of the Vagina	-	Not Included	-	Not Included
Carcinoma in situ of the Vulva	-	Not Included	-	Not Included
Cardiac Arrest	✔	<b>Legal &amp; General</b> 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)	✔	<b>Scottish Widows (Protect)</b> Sudden loss of heart function with interruption of blood flow around the body resulting in unconsciousness and either of the following devices being surgically inserted: Implantable Cardioverter-Defibrillator (ICD); or Cardiac Resynchronisation Therapy with Defibrillator (CRT-D). The following are not covered: insertion of a pacemaker; and insertion of a defibrillator without cardiac arrest
Cardiomyopathy	✔	<b>Legal &amp; General</b> 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	✔	<b>Scottish Widows (Protect)</b> A definite diagnosis of cardiomyopathy by a Consultant Cardiologist. 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 New York Heart Association classification of functional capacity. The diagnosis should be supported by a current echocardiogram or cardiac MRI showing abnormalities consistent with the diagnosis of cardiomyopathy. For the above definition, the following are not covered: • Cardiomyopathy secondary to alcohol or drug abuse • All other forms of heart disease, heart enlargement and myocarditis
Carotid Artery Stenosis	-	Not Included	-	Not Included

Central Retinal Artery	-	Not Included	-	Not Included
Cerebral Aneurysm	-	Not Included		<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of the sum assured if the life assured undergoes treatment of a cerebral aneurysm via craniotomy, or stereotactic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolisation) of a cerebral aneurysm. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• Cerebral arteriovenous malformation</li> </ul>
Cerebral Arteriovenous Malformation	-	Not Included		<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of the sum assured if Life assured undergoes treatment of a cerebral arteriovenous malformation via craniotomy, or stereotactic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolisation) of a cerebral arteriovenous malformation. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• Cerebral aneurysm</li> </ul>
Childrens Cover		<b>Legal &amp; General</b> 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		<b>Scottish Widows (Protect)</b> NOTE: Added in April 2016 but backdated to launch in October 2015. Lower of £25,000 or 50% of the sum assured. Age Birth till 21 years. 14 days survival period. Excludes pre-existing conditions and additional critical conditions but specifically includes Spina Bifida, Muscular Dystrophy, Cerebral Palsy, Cystic Fibrosis and Hydrocephalus for lower of £25,000 or 25% of sum assured. £5,000 death benefit
Chronic Lung Disease/Emphysema		<b>Legal &amp; General</b> 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		<b>Scottish Widows (Protect)</b> Advanced stage emphysema or other chronic lung disease diagnosed by a Respiratory Physician, resulting in all of the following: <ul style="list-style-type: none"> <li>• The need for regular daily oxygen treatment on a permanent basis</li> <li>• The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal</li> </ul>
Chronic Rheumatoid Arthritis	-	Not Included	-	Not Included

Coma	✓	<b>Legal &amp; General</b> A state of unconsciousness with no reaction to external stimuli or internal needs which, - requires the use of life support systems, and, - with associated permanent neurological deficit with persisting clinical symptoms. The following aren't covered - medically induced coma, coma secondary to drug abuse	✓	<b>Scottish Widows (Protect)</b> A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 96 hours. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• Medically induced coma</li> <li>• Coma secondary to alcohol or drug abuse</li> </ul>
Coronary Angioplasty	-	Not Included	✓	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if life assured undergoes balloon angioplasty to two or more of the main coronary arteries, including atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist to correct: <ul style="list-style-type: none"> <li>• narrowing or blockages of at least 70%, or</li> <li>• narrowing or blockages where there is a fractional flow reserve ratio of</li> </ul>
Coronary By-Pass Grafts	✓	<b>Legal &amp; General</b> Undergoing of surgery requiring median sternotomy or anterolateral thoracotomy to correct narrowing or blockage of one or more coronary arteries with by-pass grafts	✓	<b>Scottish Widows (Protect)</b> The undergoing of surgery 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	✓	<b>Scottish Widows (Protect)</b> NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis by a consultant neurologist or geriatrician of Corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. Excludes degenerative disorders secondary to drug abuse
Craniotomy to Drain a Brain Abscess	-	Not Included	-	Not Included
Creutzfeldt-Jakob Disease	✓	<b>Legal &amp; General</b> Diagnosis of CJD evidenced by significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required	✓	<b>Scottish Widows (Protect)</b> 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	-	Not Included
Deafness	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> 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)	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> A definite diagnosis of dementia (or Alzheimer's disease) by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of ability to do all of the following: • Remember; • Reason; and • Perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • Dementia secondary to alcohol or illegal drug abuse
Devic's Disease	-	Not Included	✓	<b>Scottish Widows (Protect)</b> A definite diagnosis of Devic's disease by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months
Diabetes (Type 1 insulin-dependent)	-	Not Included	-	Not Included
Diffuse Lewy Body Disease	-	Not Included	✓	<b>Scottish Widows (Protect)</b> NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis by a consultant neurologist or geriatrician of diffuse lewy body disease. There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. Excludes degenerative disorders secondary to drug abuse
Donor Cover	-	Not Included	-	Not Included
Early-stage Prostate Cancer ♂	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if the life assured undergoes treatment on the advice of a Hospital Consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification T1c or T2a. For the above definition, the following are not covered: • Prostatic intraepithelial neoplasia (PIN). • Observation or surveillance. • Surgical biopsy
Encephalitis	✓	<b>Legal &amp; General</b> Definite diagnosis resulting in permanent neurological deficit with persisting clinical symptoms	✓	<b>Scottish Widows (Protect)</b> Confirmation by a Consultant Neurologist of a definite diagnosis of encephalitis with persisting clinical symptoms for at least 3 months
Extra Care Cover	-	Not Included	-	Not Included

Heart Attack	✓	<b>Legal &amp; General</b> Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: <ul style="list-style-type: none"> <li>• New characteristic electrocardiographic changes.</li> <li>• The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• Other acute coronary syndromes.</li> <li>• Angina without myocardial infarction</li> </ul> </li> </ul>	✓	<b>Scottish Widows (Protect)</b> Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: <ul style="list-style-type: none"> <li>• the characteristic rise of cardiac enzymes or Troponins; and</li> <li>• new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• other acute coronary syndromes;</li> <li>• angina without myocardial infarction</li> </ul> </li> </ul>
Heart Valve Repair or Replacement	✓	<b>Legal &amp; General</b> Undergoing of surgery to replace or repair one or more heart valves	✓	<b>Scottish Widows (Protect)</b> Open heart surgery to repair or replace one or more heart valves
Hepatitis B or C	-	Not Included	-	Not Included
HIV/AIDS	✓	<b>Legal &amp; General</b> Covers physical assault, blood transfusion and health & emergency workers if accidental infection at work - wide geographical area	✓	<b>Scottish Widows (Protect)</b> Infection by Human Immunodeficiency Virus resulting from: <ul style="list-style-type: none"> <li>i) a blood transfusion given as part of medical treatment;</li> <li>ii) a physical assault; or</li> <li>iii) an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following: <ul style="list-style-type: none"> <li>(i) The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.</li> <li>(ii) Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.</li> <li>(iii) There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.</li> <li>(iv) The incident causing infection must have occurred in the European Union, North America, Australia or New Zealand.</li> </ul> </li> </ul> For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>(i) HIV infection resulting from any other means, including sexual activity or drug abuse</li> </ul>
Hypoxia/Anoxia	-	Not Included	✓	<b>Scottish Widows (Protect)</b> Death of brain tissue due to reduced oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms. Excludes children under age of 90 days
Infective Bacterial Endocarditis	-	Not Included	-	Not Included

Intensive Care (Requiring mechanical ventilation)	-	Not Included	✓	<b>Scottish Widows (Protect)</b> Any sickness or injury resulting in the life assured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition the following are not covered: (i) Sickness or injury as a result of drug or alcohol intake or other self inflicted means; (ii) Children under the age of 90 days
Kennedy's Disease	-	Not Included	-	Not Included
Kidney Failure	✓	<b>Legal &amp; General</b> Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required	✓	<b>Scottish Widows (Protect)</b> 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	-	Not Included
Liver Failure	✓	<b>Legal &amp; General</b> Advanced liver failure due to cirrhosis resulting in all of - a) permanent jaundice, b) ascites and c) encephalopathy. Excludes alcohol or drug abuse	✓	<b>Scottish Widows (Protect)</b> Liver failure due to cirrhosis diagnosed by a Hospital Specialist and resulting in any of the following: • Encephalopathy • TIPS – shunt insertion to decrease portal venous pressure due to the presence of variceal bleeding or refractory ascites. For the above definition, the following is not covered: • Liver disease secondary to alcohol or drug abuse or self inflicted injury
Liver Resection	-	Not Included	-	Not Included
Lobectomy	-	Not Included	-	Not Included
Loss of Hands or Feet	✓	<b>Legal &amp; General</b> Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint	✓	<b>Scottish Widows (Protect)</b> Permanent physical severance of a hand or foot at or above the wrist or ankle joints
Loss of Speech	✓	<b>Legal &amp; General</b> Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease	✓	<b>Scottish Widows (Protect)</b> Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease

Major Organ Transplant	✓	<p><b>Legal &amp; General</b></p> <p>The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete heart, kidney, lung, pancreas, liver, or a lobe of the liver, or inclusion on an official UK, the Channel Islands or the Isle of Man waiting list for such a procedure. For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells</li> </ul>	✓	<p><b>Scottish Widows (Protect)</b></p> <p>The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung or pancreas, or a whole lobe of the lung or liver, or inclusion on an official UK waiting list for such a procedure. For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells</li> </ul>
Minor Heart Attack	-	Not Included	-	Not Included
Minor Stroke	-	Not Included	-	Not Included
Motor Neurone Disease	✓	<p><b>Legal &amp; General</b></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), Progressive Muscular Atrophy (PMA), Spinal Muscular Atrophy (SMA). There must also be permanent clinical impairment of motor function</p>	✓	<p><b>Scottish Widows (Protect)</b></p> <p>A definite diagnosis of Motor Neurone Disease by a Consultant Neurologist. For the above definition the following is not covered:- any disorders of the motor neurones</p>
Multiple Sclerosis	✓	<p><b>Legal &amp; General</b></p> <p>Definite diagnosis with current or previous/historic clinical impairment of motor or sensory function caused by MS</p>	✓	<p><b>Scottish Widows (Protect)</b></p> <p>A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist. There must be previously recorded or current clinical impairment of motor or sensory function together with findings of clinical objective evidence on Magnetic Resonance Imaging (MRI)</p>
Multiple System Atrophy	✓	<p><b>Legal &amp; General</b></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>	✓	<p><b>Scottish Widows (Protect)</b></p> <p>NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis by a consultant neurologist or geriatrician of one of multiple system atrophy. There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. Excludes MSA secondary to drug abuse</p>
Non Severe Cardiomyopathy	-	Not Included	-	Not Included

Non-Malignant Pituitary Adenoma	-	Not Included	  	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if a diagnosis of non-malignant tumour in the pituitary gland resulting in either of the following:- <ul style="list-style-type: none"> <li>• Permanent neurological deficit with persisting clinical symptoms;</li> <li>or • Surgical removal of the tumour. For the above definition, the following are not covered:- Tumours treated with radiotherapy- Where symptoms are absent with on-going medical treatment</li> </ul>
Open Heart (Structural) Surgery		<b>Legal &amp; General</b> Undergoing surgery requiring median sternotomy (surgery to divide the breastbone) to correct any structural abnormality of the heart		<b>Scottish Widows (Protect)</b> The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct any structural abnormality of the heart
Ovarian Tumour of Borderline Malignancy	-	Not Included	  	<b>Scottish Widows (Protect)</b> Lower of £25,000 or 25% of sum assured if life assured is diagnosed with an ovarian tumour of borderline malignancy/low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• Removal of an ovary due to cyst</li> </ul>
Paralysis of Limbs		<b>Legal &amp; General</b> Total and irreversible loss of muscle function to the whole of any limb		<b>Scottish Widows (Protect)</b> Total and irreversible loss of muscle function to the whole of any limb
Parkinson Plus Syndromes	-	Not Included		<b>Scottish Widows (Protect)</b> NOTE: These conditions are all shown individually to avoid confusion and to enable comparative scores - A definite diagnosis by a consultant neurologist or geriatrician of one of the following parkinsons plus syndromes - multiple system atrophy, progressive supranuclear palsy, parkinsonism-dementia-amyotrophic-lateral sclerosis complex, corticobasal ganglionic degeneration, diffuse lewy body disease. There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. Excludes degenerative disorders secondary to drug abuse
Parkinson's Disease		<b>Legal &amp; General</b> A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with either associated tremor or muscle rigidity. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• Parkinsonian syndromes/Parkinsonism</li> </ul>		<b>Scottish Widows (Protect)</b> A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with either associated tremor or muscle rigidity. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• Parkinsonian syndromes/Parkinsonism</li> </ul>

Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex		Not Included	✓	<b>Scottish Widows (Protect)</b> NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis by a consultant neurologist or geriatrician of Parkinsonism-dementia-amyotrophic lateral sclerosis complex. There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. Excludes degenerative disorders secondary to drug abuse
Partial Loss of Hearing	-	Not Included	-	Not Included
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	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> Pulmonary arterial hypertension of unknown cause that has resulted in all of the following: • Elevated pulmonary arterial pressure • Right ventricular dysfunction • Shortness of breath. For the above definition, the following are not covered: • Pulmonary Hypertension due to established cause • Other types of hypertension
Progressive Supranuclear Palsy	✓	<b>Legal &amp; General</b> Definite diagnosis. There must be permanent clinical impairment of eye movements and motor function	✓	<b>Scottish Widows (Protect)</b> NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis. There must be permanent clinical impairment of eye movements and motor function confirmed by diagnostic techniques current at the time of claim There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. Excludes degenerative disorders secondary to drug abuse
Pulmonary Artery Replacement	-	Not Included	✓	<b>Scottish Widows (Protect)</b> Undergoing surgery for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft

Removal or Loss of an Eye	✓	<b>Legal &amp; General</b> Permanent surgical removal of an eyeball as a result of injury or disease. Excluded: Self-inflicted injury	-	Not Included
Severe Crohns Disease	-	Not Included	-	Not Included
Significant Visual Impairment	-	Not Included	-	Not Included
Skin Cancer	-	Not Included	-	Not Included
Spinal Stroke	✓	<b>Legal &amp; General</b> Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours	✓	<b>Scottish Widows (Protect)</b> Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in permanent neurological deficit with persisting clinical symptoms
Stroke	✓	<b>Legal &amp; General</b> Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. Excluded: Transient ischaemic attacks and death of tissue of the optic nerve or retina	✓	<b>Scottish Widows (Protect)</b> Death of brain tissue due to inadequate blood supply or haemorrhage within the skull that has resulted in all of the following evidence of stroke: • Neurological deficit with persistent clinical symptoms lasting at least 24 hours; and • Definite evidence of death of tissue or haemorrhage on a brain scan. For the above definition, the following are not covered: • Transient ischaemic attack
Syringomelia or Syringobulbia - treated by surgery	-	Not Included	-	Not Included
Systemic Lupus Erythematosus	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following: permanent neurological deficit with persisting clinical symptoms; or, permanent impairment of kidney function with a glomerular filtration rate(GFR) below 30ml/min
Third Degree Burns (20% of the body and above)	✓	<b>Legal &amp; General</b> 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	✓	<b>Scottish Widows (Protect)</b> 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	✓	<b>Legal &amp; General</b> Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms	✓	<b>Scottish Widows (Protect)</b> Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms
Ulcerative Colitis	-	Not Included	-	Not Included