

## Critical Illness Comparison Report

**Prepared by** Arthur Adviser  
**Of** Adviser Firm Ltd  
**On** 29th June 2017  
**For** John New client

### Client Details

**Age** 36  
**Date of Birth** 11/06/1980  
**Age Group** Male, 35 - 44, Non-smoker  
**Childrens Cover** Yes  
**Sum Assured** £120,000

### 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



DEC 2015

12/15 to present

Score: 8,953

Differentiating Conditions: 2

Additional Payments: 4

Enhanced Payments: 0



NOV16

11/16 to present

Score: 10,752





**Difference: +1,799 (+20.09%)**

Differentiating Conditions: 57







































Additional Payments: 41

Enhanced Payments: 0

### Differentiating Conditions

-   Accidental Hospitalisation
-   Removal or Loss of an Eye

### Differentiating Conditions

-    Aortic Aneurysm
-    Aplastic Anaemia (of Specified Severity)
-   Benign Brain Tumour
-   Benign Spinal Cord Tumour
-   Blindness
-    Carotid Artery Stenosis
-    Cauda Equina
-   Central Retinal Artery
-    Cerebral Aneurysm
-    Cerebral Arteriovenous Malformation
-    Childrens Cover
-  Chronic Rheumatoid Arthritis
-    Coronary Angioplasty
-   Corticobasal Ganglionic Degeneration
-    Crohn's Disease (by resection)

## Policies Compared

### Policy A
















### Policy B

✓	✓	Devic's Disease
✓	✓	Diabetes (Type 1 insulin-dependent)
✓		Diffuse Lewy Body Disease
✓	✓	Drug Resistant Epilepsy
✓	✓	Guillan-Barre Syndrome
✓	✓	Heart Failure
✓	✓	Hypoxia/Anoxia
✓	✓	Intensive Care (Requiring mechanical ventilation)
✓		Interstitial Lung Disease
✓		Kennedy's Disease
✓	✓	Less Advanced Cancer of the Anus
✓	✓	Less Advanced Cancer of the Bile Duct
✓	✓	Less Advanced Cancer of the Colon and Rectum
✓	✓	Less Advanced Cancer of the Gallbladder
✓	✓	Less Advanced Cancer of the Larynx
✓	✓	Less Advanced Cancer of the Lung and Bronchus
✓	✓	Less Advanced Cancer of the Oesophagus
✓	✓	Less Advanced Cancer of the Oral Cavity or Oropharynx
✓	✓	Less Advanced Cancer of the Pancreas
✓	✓	Less Advanced Cancer of the Renal Pelvis (of the Kidney) and Ureter
✓	✓	Less Advanced Cancer of the Small Intestine
✓	✓	Less Advanced Cancer of the Stomach
✓	✓	Less Advanced Cancer of the Testicle
✓	✓	Less Advanced Cancer of the Thymus
✓	✓	Less Advanced Cancer of the Thyroid
✓	✓	Less Advanced Cancer of the Urinary Bladder
✓	✓	Less Advanced Cancers
✓	✓	Liver Failure
✓	✓	Lobectomy
✓	✓	Motor Neurone Disease
✓	✓	Non-Malignant Pituitary Adenoma
✓	✓	Open Heart (Structural) Surgery
✓		Parkinson Plus Syndromes
✓		Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
✓	✓	Peripheral Vascular Disease

## Policies Compared











### Policy A

### Policy B

- 
- |   |  |
|---|--|
|     | Pneumonectomy                                      |
|     | Psychosis & Bipolar Affective Disorder             |
|     | Pulmonary Artery Replacement                       |
|     | Severe Crohn's Disease                             |
|    | Significant Visual Impairment                      |
|     | Syringomelia or Syringobulbia - treated by surgery |
|     | 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
 DEC 2015 12/15 to present	11,211			
 NOV16 11/16 to present	10,752	£32.81	27 March, 2017	LifeQuote
 NOV 2016 11/16 to present	10,220			
 MAY 2017 05/17 to present	10,026			
 JAN 2016 01/16 to present	9,955			
 FEB 2017 02/17 to present	9,822			
 NOV 2016 11/16 to present	9,582			
 NOV 2014 11/14 to present	9,539			
 JUN 2016 06/16 to present	9,272	£32.00	27 March, 2017	LifeQuote
 OCT 2016 10/16 to present	9,216			

## 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



NOV16  
11/16 to present



<b>Total Score</b>	8,953	10,752	<b>Difference: +1,799 (+20.09%)</b>
<b>Quoted Price</b>	£29.82	£32.81	
	Differentiating Conditions: 2 Additional Payments: 4 Enhanced Payments: 0	Differentiating Conditions: 57 Additional Payments: 41 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>Aviva LI+ Child&amp;Adult Upgrade</b> The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the affected aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. The following is not covered: any other surgical procedure, for example, the insertion of stents or endovascular repair
Aortic Aneurysm	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or the sum insured if the undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. The following is not covered: - procedures to any branches of the thoracic or abdominal aorta

















Aplastic Anaemia (of Specified Severity)	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or the sum insured if a definite diagnosis of aplastic anaemia by a consultant haematologist. There must be bone marrow hypercellularity confirmed by biopsy with at least two of the following - a) absolute neutrophil count (ANC)</p>
Aplastic Anaemia (with Bone Marrow Failure)	✓	<p><b>Legal &amp; General</b> Definite diagnosis of aplastic anaemia. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of aplastic anaemia by a Consultant Haematologist. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia</p>
Bacterial Meningitis	✓	<p><b>Legal &amp; General</b> Definite diagnosis with permanent neurological deficit with persisting clinical symptoms. Excludes meningococcal septicaemia and any other form of meningitis</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Bacterial meningitis 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. The following are not covered: - all other forms of meningitis including viral meningitis</p>
Benign Brain Tumour	✓	<p><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:  <ul style="list-style-type: none"> <li>• Tumours in the pituitary gland.</li> <li>• Angiomas and cholesteatoma.</li> <li>• Tumours originating from bone tissue</li> </ul> </p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</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, 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 &amp; cholesteatoma.</p>
Benign Spinal Cord Tumour	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> 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 following are not covered:  <ul style="list-style-type: none"> <li>- cysts</li> <li>- granulomas</li> <li>- malformations in the arteries or veins of the spinal cord</li> <li>- haematomas</li> <li>- abscesses</li> <li>- disc protrusions</li> <li>- osteophytes</li> </ul> </p>
Bladder Removal	-	Not Included	-	Not Included
Blindness	✓	<p><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</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> 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</p>

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>Aviva LI+ Child&amp;Adult Upgrade</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:</p> <ul style="list-style-type: none"> <li>• leukaemia</li> <li>• sarcoma</li> <li>• lymphoma (except cutaneous lymphoma - lymphoma confined to the skin)</li> <li>• pseudomyxoma peritonei</li> <li>• Merkel cell cancer.</li> </ul> <p>The following are not covered: all cancers which are histologically classified as any of the following:</p> <ul style="list-style-type: none"> <li>– pre-malignant</li> <li>– non-invasive</li> <li>– cancer in situ</li> <li>– having borderline malignancy</li> <li>– having low malignant potential</li> <li>- 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 T2bNOM0</li> <li>- malignant melanoma skin cancer that is confined to the epidermis (outer layer of skin)</li> <li>- any non-melanoma skin cancer or cutaneous lymphoma unless it has spread to lymph nodes or distant organs</li> </ul>
Cardiac Arrest	✓	<p><b>Legal &amp; General</b></p> <p>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)</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>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)</p>
Cardiomyopathy	✓	<p><b>Legal &amp; General</b></p> <p>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</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>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 classifications of functional capacity. The diagnosis must be supported by echocardiogram. The following are not covered: • All other forms of heart disease, heart enlargement and myocarditis</p>
Carotid Artery Stenosis	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>The lower of £25,000 or the sum insured if the undergoing of endarterectomy or angioplasty with or without stent on the advice of a consultant physician to treat severe symptomatic stenosis in a carotid artery. This operation must be to treat:</p> <ul style="list-style-type: none"> <li>• at least 50% diameter narrowing; and</li> <li>• angiographic evidence will be required</li> </ul>



Cauda Equina	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if compression of the lumbrosacral nerve roots (cauda equina) resulting in all of the following: (a) permanent bladder dysfunction; and (b) permanent weakness and loss of sensation in the legs. The diagnosis must be supported by appropriate neurological evidence
Central Retinal Artery	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if death of the optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. The following are not covered: <ul style="list-style-type: none"> <li>• branch retinal artery or vein occlusion or haemorrhage</li> <li>• traumatic injury to tissue of the optic nerve or retina</li> </ul>
Cerebral Aneurysm	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if the undergoing of either of the following surgical procedures: <ul style="list-style-type: none"> <li>• surgical correction via craniotomy (surgical opening of the skull) or embolisation treatment using coils or other materials, in order to treat a cerebral aneurysm; or</li> <li>• surgical resection, wrapping, clipping or embolisation of a spinal aneurysm</li> </ul>
Cerebral Arteriovenous Malformation	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if the undergoing of either of the following surgical procedures: <ul style="list-style-type: none"> <li>• surgical correction via craniotomy (surgical opening of the skull) or endovascular treatment using coils or other materials, in order to treat a cerebral arteriovenous malformation; or</li> <li>• surgical correction or embolisation of a spinal arteriovenous malformation</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>Aviva LI+ Child&amp;Adult Upgrade</b> From birth to age 18 (21 if in full-time education). 10 day survival period. Fixed £25,000. 10 days survival period. If a child extra care cover condition then a fixed £50,000 or £25,000 if already claimed for an upgraded child condition. Includes hospital benefit, £5,000 death benefit and advanced illness benefit

Chronic Lung Disease/Emphysema	✓	<p><b>Legal &amp; General</b> Advanced emphysema or other chronic lung disease resulting in all of - continuous daily oxygen on a permanent basis FVC &amp; FEV1 less than 50% of normal</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Confirmation by a consultant physician of severe lung disease with permanent impairment of lung function resulting in all of the following:</p> <ul style="list-style-type: none"> <li>• the need for daily oxygen therapy for a minimum of 15 hours per day for at least six months</li> <li>• forced expiratory volume at 1 second (FEV1) below 50% of normal</li> <li>• forced vital capacity (FVC) below 50% of normal</li> </ul>
Chronic Rheumatoid Arthritis	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Severe chronic Rheumatoid Arthritis evidenced by joint destruction and deformity of at least three major joint groups, resulting in the inability to do three of the following; bend or kneel to pick up an object from the floor; use hands or fingers to pick up or manipulate small objects such as cutlery or a pen; lift or carry an everyday object such as a kettle; walk a distance of 200m on flat ground with or without use of a walking stick and without experiencing severe discomfort</p>
Coma	✓	<p><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</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> 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</p>
Coronary Angioplasty	-	Not Included	✓  	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum inured if percutaneous coronary intervention (PCI) to correct narrowing or blockages of the left main stem artery, or two or more main coronary arteries. Multiple vessels must be treated at the same time or as part of a planned stage procedure within 60 days for the first PCI. The main coronary arteries for this purpose are defined as right coronary artery, left anterior descending artery, circumflex artery, or their branches. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting. The following are not covered:</p> <ul style="list-style-type: none"> <li>- diagnostic angioplasty</li> <li>- two angioplasty procedures to a single main artery or branches of the same artery</li> </ul>
Coronary By-Pass Grafts	✓	<p><b>Legal &amp; General</b> Undergoing of surgery requiring median sternotomy or anterolateral thoracotomy to correct narrowing or blockage of one of mre coronary arteries with by-pass grafts</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</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</p>
















Corticobasal Ganglionic Degeneration	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</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>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist
Critical Fracture Cover	-	Not Included	-	Not Included
Crohn's Disease (by resection)	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a definite diagnosis by a consultant gastroenterologist of Crohn's disease, which has been treated with surgical intestinal resection
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>Aviva LI+ Child&amp;Adult Upgrade</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
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>Aviva LI+ Child&amp;Adult Upgrade</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
Devic's Disease	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of neuromyelitis optica (Devic's disease) by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica. The following is not covered: • neuromyelitis optica spectrum disorder
Diabetes (Type 1 insulin-dependent)	-	Not Included	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: • gestational diabetes • type 2 diabetes (including type 2 diabetes treated with insulin)

Diffuse Lewy Body Disease	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</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
Drug Resistant Epilepsy	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if undergoing invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication. The following is not covered: deep brain stimulation
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>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive providing the tumour has progressed to a clinical TNM classification between T1N0M0 and T2aN0M0 and the tumour has been treated by one of the following: <ul style="list-style-type: none"> <li>• complete removal of the prostate</li> <li>• external beam or interstitial implant therapy</li> <li>• cryotherapy</li> <li>• hormone therapy</li> <li>• high intensity focused ultrasound. The following is not covered: <ul style="list-style-type: none"> <li>• prostate cancers where the treatment is not one of the specified treatments above, or requires observation only</li> </ul> </li> </ul>
Encephalitis		<b>Legal &amp; General</b> Definite diagnosis resulting in permanent neurological deficit with persisting clinical symptoms		<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms
Extra Care Cover	-	Not Included	-	Not Included
Guillan-Barre Syndrome	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be clinical impairment of motor or sensory function which must have persisted for a continuous period of 6 months

















Heart Attack	✓	<p><b>Legal &amp; General</b></p> <p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • New characteristic electrocardiographic changes. • 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: • Other acute coronary syndromes. • Angina without myocardial infarction</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: - new characteristic electrocardiographic changes.- the characteristic rise of cardiac enzymes or Troponins The evidence must show a definite acute myocardial infarction .For the above definition, the following are not covered:- other acute coronary syndromes - angina without myocardial infarction</p>
Heart Failure	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>A definite diagnosis by a consultant cardiologist of failure of the heart to function as a pump which is evidenced by all of the following • Permanent and irreversible limitation of function to at least class III on the New York Heart Association functional classification (i.e. heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitations, breathlessness or chest pain. • Permanent and irreversible left ventricular ejection fraction of 39% or less</p>
Heart Valve Repair or Replacement	✓	<p><b>Legal &amp; General</b></p> <p>Undergoing of surgery to replace or repair one or more heart valves</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>Undergoing surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves</p>
Hepatitis B or C	-	Not Included	-	Not Included



















HIV/AIDS	✓	<p><b>Legal &amp; General</b> Covers physical assault, blood transfusion and health &amp; emergency workers if accidental infection at work - wide geographical area</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Infection by Human Immunodeficiency Virus resulting from:  <ul style="list-style-type: none"> <li>• a blood transfusion given as part of medical treatment; or</li> <li>• a physical assault; or</li> <li>• 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>• the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures</li> <li>• 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 five days of the incident</li> <li>• there must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. The following are not covered: <ul style="list-style-type: none"> <li>• HIV infection resulting from any other means, including sexual activity or drug misuse</li> </ul> </li> </ul> </li> </ul> </p>
Hypoxia/Anoxia	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Death of brain tissue due to reduced oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms</p>
Infective Bacterial Endocarditis	-	Not Included	-	Not Included
Intensive Care (Requiring mechanical ventilation)	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Any sickness or injury resulting in the insured 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</p>
Interstitial Lung Disease	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of interstitial lung disease by a consultant respiratory physician resulting in all of the following  - radiological evidence of pulmonary disease and permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted</p>
Kennedy's Disease	-	Not Included	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> NOTE: Covered within the motor neurone disease definition</p>
Kidney Failure	✓	<p><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</p>	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b> Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required</p>

Less Advanced Cancer of the Anus	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the anus with surgery to remove the tumour. The following are not covered: <ul style="list-style-type: none"> <li>• anal intraepithelial neoplasia (AIN) grade 1 or 2, or low grade squamous intraepithelial lesions (LGSIL)</li> <li>• all non-surgical therapies which include but are not limited to all forms of ablative therapy and topical therapy</li> </ul>
Less Advanced Cancer of the Bile Duct	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the extra-hepatic bile ducts with surgery to remove the tumour
Less Advanced Cancer of the Breast		<b>Legal &amp; General</b> 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: <ul style="list-style-type: none"> <li>• Any other type of treatment.</li> </ul> Only one claim per policy can be made. Claim will not reduce the sum assured		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ or neuroendocrine tumour (NET) of low malignant potential of the breast with surgery to remove the tumour
Less Advanced Cancer of the Cervix Uteri (requiring Hysterectomy)	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy. The following are not covered: <ul style="list-style-type: none"> <li>• loop excision</li> <li>• laser surgery</li> <li>• conisation</li> <li>• cryosurgery</li> <li>• cervical intraepithelial neoplasia (CIN) grade I or II, or low grade squamous intraepithelial lesions (LGSIL)</li> </ul>
Less Advanced Cancer of the Colon and Rectum	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum resulting in surgery to remove a portion of the colon, rectum or appendix
Less Advanced Cancer of the Endometrium	-	Not Included		<b>Aviva LI+ Child&amp;Adult Upgrade</b> NOTE: Shown in policy under Less advanced cancer of the uterus. Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the lining of the uterus (endometrium) resulting in hysterectomy resulting in hysterectomy

Less Advanced Cancer of the Gallbladder	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the gallbladder with surgery to remove the tumour
Less Advanced Cancer of the Larynx	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the larynx treated with surgery, laser or radiotherapy
Less Advanced Cancer of the Lung and Bronchus	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of any of the following tumours of the lung or bronchus resulting in wedge resection or lobectomy: - cancer in situ; or - neuroendocrine tumour (NET) of low malignant potential; or - carcinoid tumour
Less Advanced Cancer of the Oesophagus	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the oesophagus with surgery to remove the tumour
Less Advanced Cancer of the Oral Cavity or Oropharynx	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the oral cavity or oropharynx with surgery to remove the tumour. This includes lips, inside of the cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils
Less Advanced Cancer of the Other Sites	-	Not Included	-	Not Included
Less Advanced Cancer of the Ovary 	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of ovarian tumour of borderline malignancy or low malignant potential which has resulted in surgical removal of an ovary. The following is not covered: • removal of an ovary due to a cyst
Less Advanced Cancer of the Pancreas	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas with surgery to remove the tumour



Less Advanced Cancer of the Renal Pelvis (of the Kidney) and Ureter	-	Not Included	   <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the renal pelvis or ureter. The following are not covered: <ul style="list-style-type: none"> <li>• non-invasive papillary carcinoma</li> <li>• tumours of TNM classification stage Ta</li> </ul>
Less Advanced Cancer of the Small Intestine	-	Not Included	   <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or the sum insured if a positive diagnosis with histological confirmation of neuroendocrine tumour (NET) of low malignant potential of the duodenum, jejunum or ileum resulting in intestinal resection
Less Advanced Cancer of the Stomach	-	Not Included	  <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ or neuroendocrine tumour (NET) of low malignant potential of the stomach with surgery to remove the tumour
Less Advanced Cancer of the Testicle	-	Not Included	   <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of intra-tubular germ cell neoplasia unclassified (ITGCNU) or benign testicular tumour resulting in orchidectomy (removal of a testicle)
Less Advanced Cancer of the Thymus	-	Not Included	  <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or the sum insured if a positive diagnosis with histological confirmation of neuroendocrine tumour (NET) of low malignant potential of the thymus resulting in surgery to remove the tumour
Less Advanced Cancer of the Thyroid	-	Not Included	  <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or the sum insured if a positive diagnosis with histological confirmation of neuroendocrine tumour (NET) of low malignant potential of the thyroid with surgery to remove the tumour
Less Advanced Cancer of the Urinary Bladder	-	Not Included	   <b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the urinary bladder. The following are not covered: <ul style="list-style-type: none"> <li>? non-invasive papillary carcinoma</li> <li>? TNM classification stage Ta bladder cancer.</li> </ul>
Less Advanced Cancer of the Uterus 	-	Not Included	  <b>Aviva LI+ Child&amp;Adult Upgrade</b> NOTE: More precisely called less advanced cancer of the endometrium (lining of the uterus) however in policy shown under Less Advanced Cancer of the uterus. Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the lining of the uterus (endometrium) resulting in hysterectomy

Less Advanced Cancer of the Vagina 	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the vagina resulting in surgery to remove the tumour. The following are not covered: • all non-surgical therapies which include but are not limited to all forms of ablative therapy and topical therapy • vaginal intraepithelial neoplasia (VAIN) grade 1 or 2 or low grade squamous intraepithelial neoplasia
Less Advanced Cancer of the Vulva 	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or sum insured if a positive diagnosis with histological confirmation of cancer in situ of the vulva resulting in surgery to remove the tumour. The following are not covered: • all non-surgical therapies which include but are not limited to all forms of ablative therapy and topical therapy • vulval intraepithelial neoplasia (VIN) grade 1 or 2 or low grade squamous intraepithelial neoplasia
Less Advanced Cancers	-	Not Included	 	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Numerous Less Advanced Cancers are shown individually
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>Aviva LI+ Child&amp;Adult Upgrade</b> 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	  	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 and sum insured if undergoing of surgery for the removal of one or more lobes of the lung due to underlying disease or trauma. The surgery must be carried out on the advice of a consultant physician
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>Aviva LI+ Child&amp;Adult Upgrade</b> Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint
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>Aviva LI+ Child&amp;Adult Upgrade</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>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>The undergoing as a recipient a transplant of:</p> <ul style="list-style-type: none"> <li>• bone marrow; or</li> <li>• haematopoietic stem cells preceded by total bone marrow ablation; or</li> <li>• a complete heart, kidney, liver, lung, or pancreas from another donor; or</li> <li>• a whole lobe of the lung or liver from another donor; or</li> <li>• inclusion on an official UK waiting list for such a procedure. The following is not covered:</li> <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>Aviva LI+ Child&amp;Adult Upgrade</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), Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA) and spinal muscular atrophy (SMA). There must also be permanent clinical impairment of motor function</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>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>A definite diagnosis of multiple sclerosis by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by multiple sclerosis</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>Aviva LI+ Child&amp;Adult Upgrade</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	✓	<p><b>Aviva LI+ Child&amp;Adult Upgrade</b></p> <p>Lower of £25,000 or sum insured if a non-malignant pituitary tumour requiring radiotherapy or surgical removal. The following is not covered:</p> <ul style="list-style-type: none"> <li>• non-malignant tumours of the pituitary gland treated by any other method</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>Aviva LI+ Child&amp;Adult Upgrade</b> The undergoing of heart surgery requiring median sternotomy (surgery to divide the breast bone) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart
Paralysis of Limbs	✓	<b>Legal &amp; General</b> Total and irreversible loss of muscle function to the whole of any limb	✓	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Total and irreversible loss of muscle function to the whole of any limb
Parkinson Plus Syndromes	-	Not Included	✓	<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist: <ul style="list-style-type: none"> <li>• multiple system atrophy</li> <li>• progressive supranuclear palsy</li> <li>• Parkinsonism-dementia-ALS complex</li> <li>• diffuse lewy body disease</li> <li>• corticobasal degeneration. There must also be permanent clinical impairment of at least one of the following:  <ul style="list-style-type: none"> <li>• motor function; or</li> <li>• eye movement disorder; or</li> <li>• postural instability; or</li> <li>• dementia. The following are not covered:  <ul style="list-style-type: none"> <li>• other Parkinsonian syndromes</li> <li>• Parkinsonism</li> </ul> </li> </ul> </li> </ul>
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>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of Parkinson's Disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. Excludes : Parkinsonian Syndromes/Parkinsonism
Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex	-	Not Included	✓	<b>Aviva LI+ Child&amp;Adult Upgrade</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	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring by-pass graft surgery to the arteries of the legs. The following is not covered: <ul style="list-style-type: none"> <li>• angioplasty</li> </ul>
Permanent Pacemaker Incertion	-	Not Included	-	Not Included
Pneumonectomy	-	Not Included	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung due to disease or traumatic injury. The following is not covered: <ul style="list-style-type: none"> <li>• other forms of surgery to the lungs including removal of a lobe of the lungs (lobectomy) or lung resection</li> </ul>
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>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of one of the following by a consultant cardiologist or consultant respiratory physician of either: <ul style="list-style-type: none"> <li>• idiopathic pulmonary arterial hypertension</li> <li>• chronic thrombo-embolic pulmonary hypertension. There must be all of the following <ul style="list-style-type: none"> <li>• a systolic pulmonary arterial pressure (PAP) of greater than 50mmHg (mm of mercury) for more than a year</li> <li>• permanent and irreversible right ventricular dilatation and hypertrophy on echocardiogram and electrocardiogram (ECG)</li> </ul> </li> </ul>
Progressive Supranuclear Palsy	✓	<b>Legal &amp; General</b> Definite diagnosis. There must be permanent clinical impairment of eye movements and motor function	✓	<b>Aviva LI+ Child&amp;Adult Upgrade</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

Psychosis & Bipolar Affective Disorder	-	Not Included	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis by a consultant psychiatrist of any of the following • Bipolar affective disorder • Paranoid (delusional) psychosis • Schizo-affective disorder • Schizophrenia. Which has resulted in at least three of the following occurring within one year: a) Being under the care of a psychiatrist, psychiatric nurse, community mental health team or approved social worker, b) Chronic symptoms lasting at least a year or requiring continuous therapy or medication to control them, c) In-patient admission to a psychiatric ward for at least 14 consecutive nights, d) A court order being made by the Court of Protection under the Mental Capacity Act. For the above definition the following are not covered;• Delerium where there is no underlying psychiatric disorder • Conditions caused by or exacerbated by alcohol or drug misuse
Pulmonary Artery Replacement	-	Not Included	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) or thoracotomy on the advice of a consultant cardiologist 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 Crohn's Disease	-	Not Included	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis by a consultant gastroenterologist of Crohn's disease, resulting in either: <ul style="list-style-type: none"> <li>• surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or</li> <li>• total colectomy (removal of entire large bowel)</li> </ul>
Significant Visual Impairment	-	Not Included	✓ 👍 🔄	<b>Aviva LI+ Child&amp;Adult Upgrade</b> Lower of £25,000 or 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
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>Aviva LI+ Child&amp;Adult Upgrade</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>Aviva LI+ Child&amp;Adult Upgrade</b> 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, death of the optic nerve or retina/eye stroke
Syringomelia or Syringobulbia - treated by surgery	-	Not Included	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> The undergoing of surgery to treat a syrinx in the spinal cord or brain stem
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>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following: <ul style="list-style-type: none"> <li>• permanent neurological deficit with persisting clinical symptoms; or</li> <li>• permanent impairment of kidney function with glomerular filtration rate (GFR) below 30 ml/min</li> </ul>
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>Aviva LI+ Child&amp;Adult Upgrade</b> Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering at least 20% of the surface area of the face or head
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>Aviva LI+ Child&amp;Adult Upgrade</b> Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms
Ulcerative Colitis	-	Not Included	✓ 👍	<b>Aviva LI+ Child&amp;Adult Upgrade</b> A definite diagnosis of ulcerative colitis by a consultant gastroenterologist, which is treated with total colectomy (removal of entire large bowel)

## Differentiating Conditions Detail

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

### Policy A



DEC 2015

12/15 to present

Score: 8,953

Differentiating Conditions: 2

Additional Payments: 4

Enhanced Payments: 0

### Policy B



NOV16

11/16 to present

Score: 10,752

**Difference: +1,799 (+20.09%)**

Differentiating Conditions: 57

Additional Payments: 41

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.

##### Removal or Loss of an Eye

###### 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 820 instances p.a. but around 75% of these will be due to cancer, UK cancer statistics highlight that, annually, over 800 incidences of eye cancer occur.

#### Differentiating Conditions

##### Aortic Aneurysm

###### What Is It?

A swelling of the aorta—the main blood vessel that leads away from the heart. The abdominal aorta is the largest blood vessel in the body. Surgeons have a preference for endovascular repair, which is a minimally-invasive option to open surgery.

###### Incidence Rate

Over 3,800 interventions were carried out during 2014/15 with 92% being on people age 65 and over. Nearly 90% are carried out on males.

##### Aplastic Anaemia (of Specified Severity)

###### What Is It?

Aplastic anaemia is a rare, potentially life-threatening failure of haemopoiesis (the ability to produce sufficient red blood cells). This leaves the sufferer liable to infections and bleeding. A Swedish study suggests that smokers are more susceptible but this has yet to be validated.

###### Incidence Rate

This affects around 180 people each year and statistics suggest that only around 100 of these. It is most common between the ages of 4 and 16.



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## 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. 2013 English cancer statistics imply a UK figure of around 3,900 benign tumours of which 68% fall into the 25-65 age range. HES procedural figures suggest that surgery is used in nearly 50% of instances. Brain tumours are often not treated but dealt with by surveillance as this avoids the dangers of surgery.

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## 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.&nbsp;

### Incidence Rate

In the UK around 900 p.a. are diagnosed with benign tumours in the spinal cord or spinal meninges but in most instances they are surgically removed without causing any neurological deficit.

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#### 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.

#### Carotid Artery Stenosis

##### What Is It?

There are two carotid arteries – one on each side of the neck under the jaw. These can become blocked or narrowed (a condition called atherosclerosis) and cause either a stroke or a transient ischaemic attack (mini stroke).

Once narrowing has reached 50% consultants will normally suggest an endarterectomy which is removal of the plaque causing the blockage. The condition can also be remedied by inserting a stent, as in angioplasty.

##### Incidence Rate

There are around 780 new procedures each year.

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#### Cauda Equina

**What Is It?**

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
A rare emergency condition where compression and swelling of the nerves of the spinal cord can lead to permanent disability if not treated swiftly.

**Incidence Rate**

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
There are around 1,500 diagnoses each year although the vast majority will not meet the claim definition.

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#### Central Retinal Artery

**What Is It?**

Also known as 'eye strokes' this is a disease where the bloodflow to the eye is blocked with subsequent visual loss.

**Incidence Rate**

Around 500 instances occur annually with over 85% of instances occurring after age 60.

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#### 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.

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#### 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.

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#### 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.&nbsp;

**Incidence Rate**

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Around 650 children under the age of 19 were diagnosed with cancer during 2014. The International Burn Injury Database confirmed that 41% of all third degree burns that exceeded 20% of the body surface applied to the under 19s.

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## 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.

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## 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 96,143 in 2014. 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.

### Policy A

### Policy B

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#### Corticobasal Ganglionic Degeneration

**What Is It?**

A progressive neurological disorder which presents as nerve cell loss and shrinkage of the brain. A conclusive diagnosis is only possible post mortem. This condition mainly affects the over 60s.&nbsp;

**Incidence Rate**

It is estimated that around 3,500 people have this condition with an annual incidence of around 450.

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#### 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 2,650 are diagnosed with Crohn's Disease each year. Around 80% of these will undergo surgery at some stage and around 330 will require more than one resection.

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#### Devic's Disease

**What Is It?**

An autoimmune disorder also known as neuromyelitis optica in which the immune system attacks the myelin cells in the spinal cord or/and optic nerves. The symptoms are similar in impact to Multiple Sclerosis.

**Incidence Rate**

Just over 600 diagnoses each year with females four times more likely to suffer.

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## 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. &nbsp; 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.&nbsp;

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## Diffuse Lewy Body Disease

### What Is It?

A type of Parkinsonism which turns into dementia within a year. Like Corticobasal Ganglionic Degeneration a conclusive diagnosis can only be made after death. &nbsp;

### Incidence Rate

Most diagnoses start as Parkinson's Disease and are later changed to Dementia.&nbsp;As both conditions are specifically covered this indicates no additional claims are likely under this heading.

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## Drug Resistant Epilepsy

### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana} Epilepsy that cannot be controlled by medication. Affects men more than women.

### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana} Around 25,000 pa with around 15%- 30% of instances that cannot be controlled by medication although few undergo surgery.

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## Guillan-Barre Syndrome

### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
The syndrome consisting of six different forms where the body's immune system attacks the nervous system leading to some form of paralysis.

### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Annually, around 1,500 people are diagnosed. Some 60% recover within 6 months with 85% within 24 months. It affects male slightly more than females.

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## Heart Failure

### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
When the heart is so damaged or overworked that it can no longer pump blood effectively around the body.

### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
There are around 11,200 instances below age 75. Over 70% will have suffered a previous heart attack, heart operation or cardiac arrest. Over 50% of sufferers retain a preserved (normal) ejection fraction. Additionally, the claim requirements are strict and precise which removes claim potential from all but the most serious cases.

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## Hypoxia/Anoxia

### What Is It?

Oxygen starvation causing the death of brain tissue. &nbsp;

### Incidence Rate

It is difficult to pin down the exact number because many instances are caused by coma, heart attack, heart failure, cardiac arrest, traumatic brain injury and birth trauma, many of which are already covered or are excluded.

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## 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.

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## Interstitial Lung Disease

### What Is It?

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A number of conditions that conspire to reduce the amount of air passing from the lungs into the blood. Idiopathic pulmonary fibrosis and sarcoidosis are the main conditions.

### Incidence Rate

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p.p2 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Each year around 2,500 are affected although the claim criteria will reduce this markedly as will the overlap with chronic lung disease and heart failure.

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## Kennedy's Disease

### What Is It?

This rare neurological genetic condition which has a number of other names - X-linked spinal and bulbar muscular atrophy (SBMA), spinobulbar muscular atrophy or X-Linked bulbo-spinal atrophy.&nbsp; It is the adult form of spinal muscular atrophy which is included by some companies within the Moteo Neurone Disease heading.&nbsp; It is a neuro-muscular disease that mainly affects men and tends to first occur around age 25-35. As the symptoms were similar it was often misdiagnosed as multiple sclerosis and other conditions with similar outcomes, however there is now a simple blood test.

### Incidence Rate

Whilst figures are unclear it seems that around 60 people are diagnosed each year although the claim requirement makes potential claims very low.

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## Less Advanced Cancer of the Anus

### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
In situ cancer of the anus that has not yet spread from its originating site. The majority of sufferers undergo surgical resection.

### Incidence Rate

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

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## Less Advanced Cancer 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.

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#### Less Advanced Cancer of the Colon and Rectum

**What Is It?**

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Cancer of the colon/rectum that has not yet spread from its originating site.&nbsp;

**Incidence Rate**

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Around 3,000 people are diagnosed each year with a further 450 or so suffering CIS of the appendix, although to meet the claim requirements intestinal resection has to take place.&nbsp;Generally only the larger tumours are removed by resection.

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#### Less Advanced Cancer 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.

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#### Less Advanced Cancer 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.

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#### Less Advanced Cancer 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**

ust 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.

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#### Less Advanced Cancer 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 430 diagnoses are made annually. The condition is more likely to affect older lives and men are over twice as likely to suffer than women.

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#### Less Advanced Cancer 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.

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#### Less Advanced Cancer 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.

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#### Less Advanced Cancer 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.

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#### Less Advanced Cancer of the Small Intestine

**What Is It?**

A neuroendocrine tumour (NET) within the small intestine, often called a carcinoid. NET's may be benign or malignant, although malignant cases will fall within the 'cancer' heading.

**Incidence Rate**

Over 1,100 diagnoses each year of which less than 400 affect those age below 65. Only the larger tumours are automatically resected so the real population is more like 300.

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#### Less Advanced Cancer 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.

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#### Less Advanced Cancer of the Testicle

##### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Non-invasive cancer of one or more testicles treated by Orchiectomy (surgical removal of a testicle).

##### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Diagnoses have fallen to less than 50 p.a.

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#### Less Advanced Cancer of the Thymus

##### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
The thymus is a small organ situated behind the breastbone just above the heart. &nbsp;

##### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
Tumours are relatively rare with around 60 in situ diagnoses and 200 invasive cancer diagnoses.

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#### Less Advanced Cancer of the Thyroid

##### What Is It?

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A tumour of the thyroid which has yet to spread to adjacent cells.

##### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana}  
There are 3,500 diagnoses of thyroid cancer although the majority will have progressed to the aggressive phase and claims will fall under the main cancer definition. Only 14 in situ diagnoses were made during 2014.

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## Less Advanced Cancer 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 8,000 diagnoses annually of which almost 80% are male. Only 24% of diagnoses apply to those aged below 65. Non-invasive Papillary Carcinoma is excluded by insurers and constitutes nearly 30% of diagnoses.

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## 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.

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## 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

We calculate around 17,200 diagnoses in the 0-65 age group - 73% 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.

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## 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 4,700 lobectomies or bilobectomies are carried out each year with around 75% due to lung cancer.

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## Motor Neurone Disease

### What Is It?

Motor Neurone Disease (MND) is a descriptive applied to a number of progressive neurodegenerative diseases that lead to weakness and wasting of muscles, causing an increasing loss of mobility in the limbs, and difficulties with speech, swallowing and breathing. The cause is not fully known, although genetic, environmental and lifestyle factors are believed to be involved. The majority of sufferers die within five years.

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p.p2 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana;  
min-height: 15.0px}

The 2014 ABI Statement of Best Practice stipulated the naming of four specific motor neurone diseases.&nbsp; This has weakened the claims paying ability as other motor neurone diseases have been excluded.

### Incidence Rate

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font: 12.0px Verdana; color: #555555; -webkit-text-stroke:  
#555555}

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The Motor Neurone Disease Association reports that most people diagnosed with the disease are over the age of 40, with the highest incidence occurring between the ages of 50 and 70. Men are affected approximately twice as often as women. The number of people who will develop MND each year is about two people in every 100,000; around 1,200-1,500. These figures are mirrored worldwide. HES figures indicate that over 75% of diagnoses are in the over 60's.

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## 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.&nbsp;

### Incidence Rate

There are around 900 new diagnoses annually of which around 55% are below age 65.

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## Open Heart (Structural) Surgery

### What Is It?

Insurers sometimes refer to this as 'Heart Surgery' or 'Structural Heart Surgery'. Nonetheless it means 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.

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## Parkinson Plus Syndromes

### What Is It?

Rather than list individual neurological conditions this wider heading enables the inclusion of Progressive Supranuclear Palsy, Multiple System Atrophy, Parkinsonian-dementia-amyotrophic lateral sclerosis complex, Corticobasal ganglionic degeneration and Diffuse Lewy body disease.

### Incidence Rate

It affects around 725 people p.a. in the UK. Approximately 1% of sufferers are aged below 50 with 30% aged between 50 and 60. Men are twice as likely to develop these conditions at a younger age but by age 70 the incidence figures are almost equal.

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## Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex

### What Is It?

A neurological condition which is also known as Lou Gehrig's Disease, Charcot Disease or, in the UK, Motor Neurone Disease and results in muscle wasting with death normally within five years.

### Incidence Rate

Each year around 1,250 people will be affected with a male/female ratio of around 4:1.

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## Peripheral Vascular Disease

### What Is It?

Also known as Peripheral Arterial Disease or hardening of the arteries this is a narrowing of the arteries caused by fatty patches called atheroma, occurring mainly in the legs. The likelihood of suffering is exacerbated by smoking, obesity and lack of exercise.

### Incidence Rate

20% of men and 12% of women aged 50-75 suffer from this condition however the claim wording only accommodates very severe instances where exercise and other therapy fails. NICE recommends angioplasty before grafting and this is excluded for claim purposes.

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## Pneumonectomy

### What Is It?

Surgery for the removal of an entire lung due to disease or traumatic injury. The majority of instances relate to lung cancer, which is covered already, or for bleeding from a Pulmonary aspergilloma.

### Incidence Rate

Just under 500 instances p.a. As with Lobectomy the majority of instances are due to lung cancer. Multi Drug Resistant (MDR) Tuberculosis and traumatic injury may also be treated by pneumonectomy.

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## Psychosis & Bipolar Affective Disorder

### What Is It?

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana} Four named disorders that have advanced to such a serious state that they have lasted a year and/or in-patient psychiatric care and ongoing therapy is required.

### Incidence Rate

p.p1 {margin: 0.0px 0.0px 0.0px 0.0px; font: 12.0px Verdana} Around 9,000 people are affected each year with, in general, the main age range being 15-40 with more males than females affected.&nbsp; A minority of cases will meet the strict claim criteria.

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## Pulmonary Artery Replacement

### What Is It?

The pulmonary artery delivers deoxygenated blood to the lungs. Pulmonary embolism or Pulmonary hypertension are the two prime diseases.

### Incidence Rate

A rare condition which is difficult to assess in terms of likely incidence. US figures suggest that each year around 50 babies are born with pulmonary artery defects. Most operations on the pulmonary artery do not involve grafting.

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#### Severe Crohn's 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.

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#### 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.

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#### Syringomelia or Syringobulbia - treated by surgery

##### What Is It?

A rare condition showing as a tubular cyst filled with fluid within the central spinal cord. This can lead to discomfort, loss of sensation and paralysis.

##### Incidence Rate

Annual diagnoses appear to be less than 100 although statistics are based around a 1966 UK study and a Japanese survey. Not all cases are treated by surgery.

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### Policy A

### Policy B

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#### Ulcerative Colitis

##### What Is It?

An inflammatory bowel disease that affects the colon (bowel) 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.

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