

Critical Illness Comparison Report

Prepared by Steve Field
Of LifeLink Services Ltd
On 8th October 2019
For Mr A Sample

Client Details

Age 35
Date of Birth
Age Group Male, 35 - 44, Non-smoker
Childrens Cover No
Sum Assured £100,000

Contents

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

Introduction

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

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

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

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

Policies Compared

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

Differentiating Conditions

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

 **Tick Icon**

indicates that this condition is included by the policy specified.

 **Thumbs Up Icon**

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

 **Historical Icon**




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

 **Partial Payment**







indicates that this is a partial payment

 **Enhanced Payment**








































indicates that this is an enhanced payment

Policy A	Policy B
	
JUN 1996 	AUG 2018
06/96 to 07/97	08/18 to present
Score: 7,483	Score: 9,316 Difference: +1,833 (+24.50%)
Differentiating Conditions: 3	Differentiating Conditions: 95
Additional Payments: 0	Additional Payments: 54
Enhanced Payments: 0	Enhanced Payments: 15

Differentiating Conditions

-   Benign Brain Tumour
-   Cancer
-   Coronary Angioplasty

Differentiating Conditions

-    Aortic Aneurysm
-    Aplastic Anaemia (of Specified Severity)
-   Aplastic Anaemia (with Bone Marrow Failure)
-   Bacterial Meningitis
-   Benign Spinal Cord Tumour
-    Bladder Removal
-    Blindness
-    Bowel Disease
-   Cardiac Arrest
-   Cardiomyopathy
-    Carotid Artery Stenosis
-    Cauda Equina
-   Central Retinal Artery
-    Cerebral & Spinal Aneurysm
-    Cerebral & Spinal Arteriovenous Malformation

Policies Compared

Policy A

Policy B

✓	✓	Chronic Lung Disease/Emphysema
✓	✓	Coronary By-Pass Grafts
✓	✓	✱ Corticobasal Ganglionic Degeneration
✓	✓	✱ Craniotomy to Drain a Brain Abscess
✓		Creutzfeldt-Jakob Disease
✓	✓	✱ Crohn's Disease (by resection)
✓	✓	✱ Deafness
✓	✓	Devic's Disease
✓	✓	✱ Diabetes (Type 1 insulin-dependent)
✓		✱ Diffuse Lewy Body Disease
✓	✓	✱ Drug Resistant Epilepsy
✓	✓	✱ Early-stage Prostate Cancer
✓	✓	Encephalitis
✓	✓	✱ Facial Reconstruction Surgery
✓	✓	✱ Guillain-Barre Syndrome
✓	✓	Heart Failure
✓	✓	Hypoxia/Anoxia
✓	✓	✱ Infective Bacterial Endocarditis
✓	✓	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 Breast
✓	✓	✱ 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 Other Sites
✓		✱ 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

Policies Compared

Policy A

Policy B

✓	✎	🔄	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
✓	✎	🔄	Liver Resection
✓	✎	🔄	Lobectomy
✓	✎		Loss of Hands or Feet
✓	✎	⬆️	Loss of Two Limbs
✓	✎		Major Organ Transplant
✓	✎	⬆️	Motor Neurone Disease
✓	✎		Multiple Sclerosis
✓	✎	⬆️	Multiple System Atrophy
✓	✎		Necrotising Fasciitis
✓	✎	🔄	Neuroendocrine tumour (NET)
✓	✎	🔄	Non-Invasive Gastro Intestinal Stromal Tumour
✓	✎	🔄	Non-Malignant Pituitary Adenoma
✓	✎		Open Heart (Structural) Surgery
✓	✎		Paralysis of Limbs
✓	✎	⬆️	Paralysis of Two Limbs
✓		⬆️	Parkinson Plus Syndromes
✓	✎	⬆️	Parkinson's Disease
✓		⬆️	Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
✓	✎	🔄	Partial Loss of Hearing
✓	✎	🔄	Pericarditis
✓	✎		Peripheral Vascular Disease
✓	✎		Pneumonectomy
✓	✎		Primary Pulmonary Hypertension
✓	✎		Primary Sclerosing Cholangitis
✓	✎	⬆️	Progressive Supranuclear Palsy
✓	✎		Psychosis & Bipolar Affective Disorder
✓	✎		Pulmonary Artery Replacement
✓	✎		Removal or Loss of an Eye
✓	✎		Severe Crohn's Disease
✓	✎	🔄	Significant Visual Impairment
✓	✎	🔄	Skin Cancer

Policies Compared

Policy A

Policy B

-
- ✓ 👍 Spinal Stroke
 - ✓ 👍 Stroke
 - ✓ 👍 Syringomelia or Syringobulbia - treated by surgery
 - ✓ 👍 Systemic Lupus Erythematosus
 - ✓ 👍 Third Degree Burns (20% of the body and above)
 - ✓ 👍 🌐 Third Degree Burns (up to 20% of the body)
 - ✓ 👍 📈 Traumatic Brain Injury
 - ✓ 👍 🌐 Ulcerative Colitis

Policies Compared

Policy A



JUN 1996

06/96 to 07/97

Score: 7,483

Differentiating Conditions: 4

Additional Payments: 0

Enhanced Payments: 0

Differentiating Conditions

- Benign Brain Tumour
- Cancer
- Coronary Angioplasty
- HIV/AIDS

Policy B



JUL 2019

07/19 to present

Score: 8,897

Difference: +1,414 (+18.90%)

Differentiating Conditions: 87

Additional Payments: 48

Enhanced Payments: 0

Differentiating Conditions

- Accidental Hospitalisation
- Aortic Aneurysm
- Aplastic Anaemia (of Specified Severity)
- Aplastic Anaemia (with Bone Marrow Failure)
- Bacterial Meningitis
- Benign Spinal Cord Tumour
- Bladder Removal
- Blindness
- Cardiac Arrest
- Cardiomyopathy
- Carotid Artery Stenosis
- Cauda Equina
- Central Retinal Artery
- Cerebral & Spinal Aneurysm
- Cerebral & Spinal Arteriovenous Malformation
- Chronic Lung Disease/Emphysema
- Coronary By-Pass Grafts
- Corticobasal Ganglionic Degeneration
- Craniotomy to Drain a Brain Abscess
- Creutzfeldt-Jakob Disease
- Crohn's Disease (by resection)
- Desmoid Type Fibromatosis
- Devic's Disease
- Diabetes (Type 1 insulin-dependent)
- Diffuse Lewy Body Disease
- Drug Resistant Epilepsy
- Drug Resistant Epilepsy (vagus nerve stimulation)

Policies Compared

Policy A

Policy B

			Early-stage Prostate Cancer
			Encephalitis
			Guillain-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 Breast
			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 Other Sites
			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
			Loss of Hands or Feet
			Major Organ Transplant
			Multiple Sclerosis
			Multiple System Atrophy
			Myasthenia Gravis
			Necrotising Fasciitis

Policies Compared











Policy A

Policy B

✓	✗	✗	Neuroendocrine tumour (NET)
✓	✗	✗	Non-Invasive Gastro Intestinal Stromal Tumour
✓	✗	✗	Non-Malignant Pituitary Adenoma
✓	✗		Open Heart (Structural) Surgery
✓	✗		Paralysis of Limbs
✓			Parkinson Plus Syndromes
✓			Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
✓	✗		Peripheral Vascular Disease
✓	✗		Pneumonectomy
✓	✗		Primary Pulmonary Hypertension
✓	✗		Primary Sclerosing Cholangitis
✓	✗		Progressive Supranuclear Palsy
✓	✗		Pulmonary Artery Replacement
✓	✗		Removal or Loss of an Eye
✓	✗		Severe Crohn's Disease
✓	✗	✗	Significant Visual Impairment
✓	✗		Spinal Stroke
✓	✗		Stroke
✓	✗		Syringomelia or Syringobulbia - treated by surgery
✓	✗		Systemic Lupus Erythematosus
✓	✗		Third Degree Burns (20% of the body and above)
✓	✗	✗	Third Degree Burns (up to 20% of the body)
✓			Total Colectomy
✓	✗		Traumatic Brain Injury
✓	✗		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
 ZURICH Select AUG 2018 08/18 to present	9,316			
 GUARDIAN LIFE MADE BETTER + 25K CHILDREN'S COVER MAY 2018 05/18 to present	9,072			
 GUARDIAN LIFE MADE BETTER + 50K CHILDREN'S COVER MAY 2018 05/18 to present	9,072			
 Legal & General Child & Adult Extra JUL 2019 07/19 to present	8,897			
 Legal & General Adult Extra JUL 2019 07/19 to present	8,897			
 OLDMUTUAL WEALTH JUL 2018 07/18 to present	8,779			
 AIG JUL 2018 07/18 to present	8,725			
 AVIVA Life Insurance + Adult Upgrade JUL 2019 07/19 to present	8,678			
 AVIVA Life Insurance + Child & Adult Upgrade JUL 2019 07/19 to present	8,678			
 Canada Life MAR 2019 03/19 to present	8,674			

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






JUN 1996 
06/96 to 07/97



AUG 2018
08/18 to present

Total Score	7,483	9,316	Difference: +1,833 (+24.50%)
Quoted Price	£0.00	£0.00	
	Differentiating Conditions: 3 Additional Payments: 0 Enhanced Payments: 0	Differentiating Conditions: 95 Additional Payments: 54 Enhanced Payments: 15	

Accidental Hospitalisation	-	Not Included	-	Not Included
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Aorta Graft		Legal & General  Undergoing surgery for disease of the aorta requiring surgical replacement with a graft		Zurich Select The undergoing of, or inclusion on the NHS waiting list for, 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 are not covered: • any other surgical procedure, for example, the insertion of stents or endovascular repair
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Aortic Aneurysm	-	Not Included	  	Zurich Select Lower of £25,000 or 25% of 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
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Aplastic Anaemia (of Specified Severity)	-	Not Included		<p>Zurich Select</p> <p>Lower of £25,000 or 25% of sum insured if</p> <p>A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be bone marrow hypocellularity confirmed by biopsy with at least two of the following:</p> <ul style="list-style-type: none"> • absolute neutrophil count (ANC)
Aplastic Anaemia (with Bone Marrow Failure)	-	Not Included		<p>Zurich Select</p> <p>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	-	Not Included		<p>Zurich Select</p> <p>A definite diagnosis of bacterial meningitis by a consultant neurologist. There must be inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms. Excluded: all other forms of meningitis not mentioned above, including viral meningitis</p>
Benign Brain Tumour		<p>Legal & General ⓘ</p> <p>A non-malignant tumour within the cranium. Excludes cysts, granulomas, malformation in or of the arteries or veins of the brain and haematomas or tumours in the pituitary gland or spine</p>		<p>Zurich Select</p> <p>A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in any of the following:</p> <ul style="list-style-type: none"> • permanent neurological deficit with persisting clinical symptoms; or • undergoing invasive surgery to remove part or all of the tumour; or • undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells. <p>The following are not covered:</p> <ul style="list-style-type: none"> • tumours in the pituitary gland • angiomas and cholesteatoma
Benign Spinal Cord Tumour	-	Not Included		<p>Zurich Select</p> <p>A non-malignant tumour or cyst in the spinal cord, spinal nerves or meninges, resulting in any of the following:</p> <p>Permanent neurological deficit with persisting clinical symptoms; or Surgical removal of part or all of the tumour, undergoing stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells. The following are not covered:</p> <p>angiomas</p>
Bladder Removal	-	Not Included		<p>Zurich Select</p> <p>Lower of £25,000 or 25% of sum insured if complete surgical removal of the urinary bladder (total cystectomy). For the above definition the following are not covered:</p> <p>urinary bladder biopsy and removal of a portion of the urinary bladder</p>

Blindness



Legal & General

Total and irreversible loss of sight in both eyes. Total is defined as a corrected visual acuity of 3/60 or less in each eye



Zurich Select



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, or visual field is reduced to 20 degrees or less of an arc, as certified by an ophthalmologist. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured

Bowel Disease

-

Not Included



Zurich Select



Lower of £25,000 or 25% of sum insured if a definite diagnosis of one of the following bowel diseases by a consultant gastroenterologist, treated with, or inclusion on the NHS waiting list for, surgical intestinal resection: • Crohn's disease • Diverticulitis • Intestinal ischaemia • Ulcerative colitis. The following are not covered:- Local excision and polypectomy

Cancer



Legal & General

Malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. Includes leukaemia and Hodgkin's disease. Excludes: tumours in the presence of HIV, non-invasive cancer in situ and any skin cancer other than malignant melanoma



Zurich Select

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 • Lymphoma (except cutaneous lymphoma – lymphoma confined to the skin). • Pseudomyxoma peritonei • Merkel cell cancer. The following are not covered: • All cancers which are histologically classified as any of the following: – pre-malignant; – non-invasive; – cancer in situ; – having borderline malignancy; or – having low malignant potential; • Malignant melanoma skin cancer that is confined to the epidermis (outer layer of skin) • Any non-melanoma skin cancer (including cutaneous lymphoma) that has not spread to lymph nodes or metastasised to distant organs • All Tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification T2bN0M0

Cardiac Arrest

-

Not Included



Zurich Select

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and either of the following devices being surgically implanted: • implantable cardioverter-defibrillator (ICD); or • cardiac resynchronisation therapy with defibrillator (CRT-D)

Cardiomyopathy

-

Not Included



Zurich Select

A definite diagnosis of cardiomyopathy by a consultant cardiologist. The diagnosis must be supported by echocardiogram. The disease must result in at least one of the following: • Left ventricular ejection fraction (LVEF) of less than 40% measured twice at an interval of at least 3 months by an MRI scan. • Marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain (Class III or IV of the New York Heart Association classification) over a period of at least 6 months. • Implantation of a Cardioverter Defibrillator (ICD) on the specific advice of a consultant cardiologist for the prevention of sudden cardiac death. The following are not covered: • all other forms of heart disease, heart enlargement and myocarditis

Carotid Artery Stenosis

-

Not Included



Zurich Select

Lower of £25,000 or 25% of 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 at least 50% diameter narrowing which has been confirmed by angiographic evidence

Cauda Equina

-

Not Included



Zurich Select

Lower of £25,000 or 25% of sum insured if compression of the lumbosacral nerve roots (cauda equina) resulting in all of the following: • permanent bladder dysfunction; and • permanent weakness and loss of sensation in the legs. The diagnosis must be supported by appropriate neurological evidence

Central Retinal Artery










-




















Not Included


























Zurich Select




Lower of £25,000 or 25% of sum insured if death of optic nerve or retinal tissue due to inadequate blood supply within the central retinal artery or vein. This must result in permanent visual impairment. The following are not covered: • branch retinal artery or branch retinal vein occlusion or haemorrhage • traumatic injury to tissue of the optic nerve or retina

Cerebral & Spinal Aneurysm	-	Not Included	 	Zurich Select Lower of £25,000 or 25% of sum insured if undergoing either of the following surgical procedures: • 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 • surgical resection, wrapping, clipping or embolisation of a spinal aneurysm
Cerebral & Spinal Arteriovenous Malformation	-	Not Included	 	Zurich Select Lower of £25,000 or 25% of sum insured if undergoing either of the following surgical procedures: • 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 • surgical correction or embolisation of a spinal arteriovenous malformation
Childrens Cover	-	Not Included	-	Not Included
Chronic Lung Disease/Emphysema	-	Not Included	 	Zurich Select Shown in policy under Respiratory Failure. Confirmation by a consultant physician of severe lung disease with permanent impairment of lung function resulting in all of the following: • the need for daily oxygen therapy for a minimum of 15 hours per day for at least six months • forced expiratory volume at 1 second (FEV1) below 50% of normal, and • forced vital capacity (FVC) below 50% of normal
Chronic Rheumatoid Arthritis	-	Not Included	-	Not Included
Coma		Legal & General  Unconsciousness with no reaction to stimuli continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness		Zurich Select A state of unconsciousness with no reaction to external stimuli or internal needs which: • requires the use of life support systems, with associated permanent neurological deficit with persisting clinical symptoms
Connective Tissue Disorder	-	Not Included	-	Not Included

Coronary Angioplasty	 	Legal & General  Undergoing balloon angioplasty to correct 70% narrowing of two or more coronary arteries when insured has limiting anginal symptoms	 	Zurich Select Lower of £25,000 or 25% of the sum insured if undergoing balloon angioplasty, including atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist to two or more main coronary arteries to correct narrowing or blockages. The main coronary arteries for this purpose are defined as Right Coronary Artery, Left Main Stem, Left Anterior Descending and Circumflex. Angiographic evidence will be required. Two coronary angioplasty procedures performed in different arteries at different times is covered. The following are not covered: • Diagnostic angioplasty • Two angioplasty procedures to a single main artery or branches of the same artery
Coronary By-Pass Grafts		Legal & General  Undergoing of open-heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts	 	Zurich Select The undergoing of, or inclusion on the NHS waiting list for, surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts
Corticobasal Ganglionic Degeneration	-	Not Included	  	Zurich Select 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. If diagnosed before age 50 there will be an additional payment of the lower of £100,000 or the sum insured
Craniotomy to Drain a Brain Abscess	-	Not Included	  	Zurich Select The lower of £25,000 or 25% of sum insured if Surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a consultant neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging
Creutzfeldt-Jakob Disease	-	Not Included		Zurich Select 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	  	Zurich Select Lower of £25,000 or 25% of sum insured if a definite diagnosis of Crohn's disease by a consultant gastroenterologist, treated with, or inclusion on the NHS waiting list for, surgical intestinal resection. The following are not covered: • Local excision and polypectomy. Claim does not reduce sum assured

Deafness	✓	Legal & General  Total and irreversible loss of hearing in both ears which must be established for a continuous 12 month period	✓   Zurich Select Permanent and irreversible loss of hearing to the extent that the loss is greater than 90 decibels across all frequencies in the better ear using a pure tone audiogram. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured
Dementia (inc AD & PSD)	✓	Legal & General  Definite diagnosis before age 65. Must be permanent clinical loss of the ability to do all of the following - a) remember, b) reason, c) perceive, understand, express and give effect to ideas	✓  Zurich Select A definite diagnosis of dementia, including Alzheimer's disease, by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following: • remember • reason; and • perceive, understand, express and give effect to ideas. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured
Desmoid Type Fibromatosis	-	Not Included	- Not Included
Devic's Disease	-	Not Included	✓  Zurich Select Shown in policy as Neurmyelitis Optica - 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	✓   Zurich Select Lower of £25,000 or 25% of the 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	✓  Zurich Select 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. Additionally, on diagnosis before age 50 there will be an additional payment of the lower of £100,000 or the sum insured
Donor Cover	-	Not Included	- Not Included

Drug Resistant Epilepsy	-	Not Included	   Zurich Select The lower of £25,000 or 25% of the sum insured if undergoing invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication. The following are not covered: <ul style="list-style-type: none"> • deep brain stimulation • vagus nerve stimulation
Drug Resistant Epilepsy (vagus nerve stimulation)	-	Not Included	- Not Included
Early-stage Prostate Cancer	-	Not Included	   Zurich Select Lower of £25,000 or 25% of sum insured if cancer of the prostate histologically classified as having either a Gleason score between 2 and 6, or having a TNM classification between T1N0M0 and T2aN0M0, with prostatectomy (complete surgical removal of the prostate) or treatment with brachytherapy/radiotherapy. The following are not covered: <ul style="list-style-type: none"> • treatment with transurethral resection (TUR) of the prostate, hormone therapy or cryotherapy
Encephalitis	-	Not Included	  Zurich Select A definite diagnosis of encephalitis by a UK Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms
Endovascular Procedure	-	Not Included	- Not Included
Extra Care Cover	-	Not Included	- Not Included
Facial Reconstruction Surgery	-	Not Included	   Zurich Select Lower of £25,000 or 25% of the sum insured if undergoing Le Fort III Reconstruction of the maxillofacial bones for severe facial trauma
Guillain-Barre Syndrome	-	Not Included	   Zurich Select Lower of £25,000 or 25% of sum insured if a definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months
Haematoma of the Brain	-	Not Included	- Not Included

Heart Attack	✓	<p>Legal & General  Death of portion of the heart muscle as a result of an inadequate blood supply as evidenced by an episode of typical chest pain, new ECG changes and by the elevation of cardiac enzymes. The evidence must be consistent with the diagnosis of a heart attack</p>	✓	<p>Zurich Select Death of heart muscle due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction - the characteristic rise of cardiac enzymes or Troponins, new characteristic ECG changes or other positive findings on diagnostic imaging tests,. The evidence must show a definite myocardial infarction. The followin are not covered - other acute coronary syndromes, angina without myocardial infarction</p>	
Heart Failure	-	Not Included	✓		<p>Zurich Select A definite diagnosis of heart failure by a consultant cardiologist. There must be permanent clinical impairment of heart function resulting in all of the following:</p> <ul style="list-style-type: none"> • permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association (NYHA) classification of functional capacity (heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitations, breathlessness or chest pain) and; • permanent and irreversible ejection fraction of less than 40%
Heart Valve Repair or Replacement	✓	<p>Legal & General  Undergoing of open-heart surgery to correct valvular abnormalities</p>	✓	<p>Zurich Select The undergoing of, or inclusion on the NHS waiting list for, 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



Legal & General

Covers occupational infection for health & emergency workers



Zurich Select

Infection by Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) provided: The infection results from contact with a person, blood or blood stained fluid, or medical instrument infected with HIV; The contact happens in the UK after the start of the plan; The accident was followed up in accordance with established occupational procedures; The infection arises during the course of normal duties of any occupation which provides accident and emergency, medical, laboratory, phlebotomy, dental or nursing services, in the police force, in the prison service. A test, showing no HIV antibodies, is made within 5 days of the incident and a later test, showing infection by HIV or AIDS, is made within 12 months. Infection by Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) provided: The infection results from a physical assault involving needlestick injury, injury with a sharp instrument or by mucous membrane exposure to blood or blood stained body fluid. The assault happens in the UK after the start of the plan. Sero-conversion to the AIDS/HIV infection occurs within six months of the assault. The assault is reported to the police within 24 hours and to Zurich Assurance plc within 14 days of the assault. A negative HIV antibody test is taken immediately after the assault

Hypoxia/Anoxia

-

Not Included



Zurich Select

Death of brain tissue due to reduced oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms

Infective Bacterial Endocarditis

-

Not Included



Zurich Select

Lower of £25,000 or 25% of sum assured. A definite diagnosis by a consultant cardiologist of infective bacterial endocarditis

Intensive Care (Requiring mechanical ventilation)

-


Not Included



































Zurich Select













Any sickness or injury resulting in 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. The following are not covered: • Children born prematurely (before 37 weeks of pregnancy)

Interstitial Lung Disease	-	Not Included	✓	Zurich Select 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
Kennedy's Disease	-	Not Included	✓	Zurich Select NOTE: Covered within the motor neurone disease definition
Kidney Failure	✓	Legal & General ⓘ End stage renal failure - chronic irreversible failure of both kidneys to function resulting in regular renal dialysis or transplant initiated	✓	Zurich Select Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required
Less Advanced Cancer of the Anus	-	Not Included	✓	Zurich Select The lower of £25,000 or 25% of sum insured if a positive diagnosis with histological confirmation of cancer in situ of the anus with surgery to remove the tumour. The following is not covered: • anal intraepithelial neoplasia (AIN) grade 1 or 2
Less Advanced Cancer of the Bile Duct	-	Not Included	✓	Zurich Select Lower of £25,000 or 50% of sum assured 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	-	Not Included	✓	Zurich Select Lower of £25,000 or 25% of the 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. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Cervix Uteri (requiring Hysterectomy) ♀	-	Not Included	✓	Zurich Select The lower of £25,000 or 25% of the 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: • loop excision, laser surgery, conisation and cryosurgery. • cervical Intra-epithelial neoplasia (CIN) grade 1 or 2















Less Advanced Cancer of the Colon and Rectum	-	Not Included	   Zurich Select The lower of £25,000 or 25% of sum insured if a positive diagnosis with histological confirmation of cancer in-situ or neuroendocrine tumour (NET) of low malignant potential or gastrointestinal stromal tumour (GIST) of low malignant potential of the appendix, colon or rectum resulting in intestinal resection. The following are not covered: • local excision • polypectomy. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Endometrium 	-	Not Included	  Zurich Select NOTE condition listed in policy under 'Less advanced cancer of the uterus' - Lower of £25,000 or 25% of sum assured if positive diagnosis with histological confirmation of cancer in situ of the lining of the uterus (endometrium) resulting in hysterectomy
Less Advanced Cancer of the Gallbladder	-	Not Included	   Zurich Select Lower of £25,000 or 25% of the 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	  Zurich Select Lower of £25,000 or 25% of the 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	  Zurich Select Lower of £25,000 or 25% of sum insured if a positive diagnosis with histological confirmation of cancer in-situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus resulting in wedge resection or lobectomy. NOTE condition listed in policy under LESS ADVANCED CANCER - Lower of £25,000 or 25% of sum assured if undergoing wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Oesophagus	-	Not Included	   Zurich Select Lower of £25,000 or 25% of sum insured if a positive diagnosis with histological confirmation of cancer in situ with surgery to remove the tumour.

Less Advanced Cancer of the Oral Cavity or Oropharynx	-	Not Included	   Zurich Select Lower of £25,000 or 25% of the 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 lip, inside of cheek, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils
Less Advanced Cancer of the Other Sites	-	Not Included	   Zurich Select Lower of £25,000 or 25% of sum insured if a positive diagnosis with histological confirmation of cancer in-situ or neuroendocrine tumour (NET) or gastrointestinal stromal tumour (GIST) of low malignant potential treated by surgery to remove the tumour. The following are not covered: • any skin cancer (including melanoma); and • tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Ovary 	-	Not Included	  Zurich Select Lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of ovarian tumour of borderline malignancy/low malignant potential and has resulted in surgical removal of an ovary. The following are not covered: • removal of an ovary due to a cyst
Less Advanced Cancer of the Pancreas	-	Not Included	  Zurich Select Lower of £25,000 or 25% of 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	   Zurich Select Lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of cancer in situ of the renal pelvis or ureter. The following are not covered: • non-invasive papillary carcinoma • tumours of TNM classification stage Ta
Less Advanced Cancer of the Small Intestine	-	Not Included	   Zurich Select Lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of neuroendocrine tumour (NET) of low malignant potential or gastrointestinal stromal tumour (GIST) of low malignant potential of the duodenum, jejunum or ileum resulting in intestinal resection. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers

Less Advanced Cancer of the Stomach	-	Not Included	  Zurich Select Lower of £25,000 or 25% of sum insured if a positive diagnosis with histological confirmation of cancer in-situ or neuroendocrine tumour (NET) of low malignant potential or gastrointestinal stromal tumour (GIST) of low malignant potential of the stomach with surgery to remove the tumour. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Testicle	-	Not Included	   Zurich Select Lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of benign testicular tumour or intra-tubular germ cell neoplasia unclassified (ITGCNU) resulting in orchidectomy (removal of a testicle)
Less Advanced Cancer of the Thymus	-	Not Included	   Zurich Select Lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of epithelial or neuroendocrine tumour (NET) of low malignant potential of the thymus with surgery to remove the tumour. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Thyroid	-	Not Included	  Zurich Select Lower of £25,000 or 25% of 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. NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers
Less Advanced Cancer of the Urinary Bladder	-	Not Included	   Zurich Select The lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of cancer in situ of the urinary bladder. The following are not covered: • non-invasive papillary carcinoma • TNM classification stage Ta bladder cancer
Less Advanced Cancer of the Uterus 	-	Not Included	  Zurich Select 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. The lower of £25,000 or 25% of the 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	✓ 	Zurich Select The lower of £25,000 or 25% of the 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: • laser surgery and diathermy. • vaginal intra-epithelial neoplasia (VAIN) grade 1 or 2
Less Advanced Cancer of the Vulva ♀	-	Not Included	✓ 	Zurich Select Lower of £25,000 or 25% of the 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: • laser surgery and diathermy. • vulval intra-epithelial neoplasia (VIN) grade 1 or 2
Less Advanced Cancers	-	Not Included	✓ 	Zurich Select Twenty two in situ or less advanced cancers are covered and are shown in the system as individual conditions. Claiming for one does not stop a future claim for a different in situ cancer
Liver Failure	-	Not Included	✓ 	Zurich Select End-stage liver failure resulting in all of - a) permanent jaundice, b) ascites and c) encephalopathy
Liver Resection	-	Not Included	✓  	Zurich Select Lower of £25,000 or 25% of the sum insured if undergoing a partial hepatectomy (liver resection) on the advice of a specialist surgeon in gastroenterology and hepatology. The following are not covered: • surgery for liver donation (as a donor) • liver biopsy
Lobectomy	-	Not Included	✓  	Zurich Select Shown in policy under 'removal of one or more lobes of the lung'. Lower of £25,000 or 25% of sum insured if the 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	✓	Legal & General 	✓ 	Zurich Select Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint
Loss of Speech	✓	Legal & General 	✓ 	Zurich Select Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease before age 50. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured













Loss of Two Limbs	-	Not Included		Zurich Select Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints before age 50. This is in addition to a payment for loss of one limb. If before age 50 in addition to the sum assured we will pay an additional amount equal to the lower of £100,000 or the sum assured and the policy will stop
Major Organ Transplant		Legal & General Recipient of a transplant of a heart, liver, lung, pancreas or bone marrow or inclusion on an official UK waiting list		Zurich Select Major organ transplant - from another donor. The undergoing as a recipient of a transplant from either a human donor, animal or insertion of an artificial device, or inclusion on an official UK waiting list for any of the following: <ul style="list-style-type: none"> • transplant of a bone marrow; • haematopoietic stem cells preceded by total bone marrow ablation • transplant of a complete heart, kidney, liver, lung or pancreas; • transplant of a lobe of liver; or • transplant of a lobe of lung. For the above definition, the following is not covered: <ul style="list-style-type: none"> • Transplant of any other organs, parts of organs, tissues or cells
Minor Heart Attack	-	Not Included	-	Not Included
Minor Stroke	-	Not Included	-	Not Included
Motor Neurone Disease		Legal & General A definite diagnosis		Zurich Select A definite diagnosis of the following motor neurone diseases by a consultant neurologist: <ul style="list-style-type: none"> • 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) • Spinal muscular atrophy (SMA). There must also be permanent clinical impairment of motor function. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured
Multiple Sclerosis		Legal & General Definite diagnosis producing at least moderate neurological abnormalities persisting for at least 6 months		Zurich Select A definite diagnosis of Multiple Sclerosis by a consultant neurologist that has resulted in either of the following: <ul style="list-style-type: none"> • clinical impairment of motor or sensory function that has persisted from the time of diagnosis; or • clinical impairment of motor or sensory function that has recovered with evidence on Magnetic Resonance Imaging (MRI)

Multiple System Atrophy	-	Not Included	  	Zurich Select NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis by a consultant neurologist or geriatrician 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. Additionally, on diagnosis before age 50 there will be an additional payment of the lower of £100,000 or the sum insured
Myasthenia Gravis	-	Not Included	-	Not Included
Necrotising Fasciitis	-	Not Included	 	Zurich Select A definite diagnosis of life threatening necrotising fasciitis or gas gangrene by a consultant physician, requiring immediate surgery to remove necrotic tissue and intravenous antibiotic treatment to prevent imminent death. The following are not covered: • All other forms of gangrene or cellulitis
Neuroendocrine tumour (NET)	-	Not Included	  	Zurich Select NOTE: Shown in policy under Less Advanced Cancers - lower of £25,000 or 25% of the sum insured if a positive diagnosis with histological confirmation of neuroendocrine tumour (NET) or carcinoid tumour of low malignant potential of the appendix, colon or rectum resulting in intestinal resection. surgery to remove a tumour of the breast, colon, lung or bronchus, pancreas, rectum, small intestine, stomach, thymus, thyroid or any other neuroendocrine tumour requiring surgery.
Non Severe Cardiomyopathy	-	Not Included	-	Not Included
Non-Invasive Gastro Intestinal Stromal Tumour	-	Not Included	  	Zurich Select NOTE: neuroendocrine tumour (NET) is shown as a separate condition for comparison with other providers. Wording is shown within Less Advanced cancer definitions.Lower of £25,000 or 25% of the sum insured A positive diagnosis with histological confirmation of gastrointestinal stromal tumour (GIST) of low malignant potential treated by surgery to remove the tumour. The following are not covered: • any skin cancer (including melanoma); and • tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment
Non-Malignant Pituitary Adenoma	-	Not Included	  	Zurich Select Lower of £25,000 or 25% of sum insured if a diagnosis of a non-malignant pituitary tumour requiring radiotherapy or surgical removal. For the above definition, the following are not covered: Non-malignant tumours of the pituitary gland treated by other methods

Open Heart (Structural) Surgery	-	Not Included		Zurich Select The undergoing of, or inclusion on the NHS waiting list for, heart surgery requiring thoracotomy on the advice of a consultant cardiologist to correct a structural abnormality of the heart. The following are not covered: <ul style="list-style-type: none"> any percutaneous, transluminal or investigative procedure
Paralysis of Limbs		Legal & General Total and irrecoverable loss of the use of two or more limbs		Zurich Select Total and irreversible loss of muscle function to the whole of any limb
Paralysis of Two Limbs	-	Not Included		Zurich Select Total and irreversible loss of muscle function to the whole of any two limbs before age 50. This is in addition to a payment for paralysis of one limb. If before age 50 in addition to the sum assured we will pay an additional amount equal to the lower of £100,000 or the sum assured and the policy will stop
Parkinson Plus Syndromes	-	Not Included		Zurich Select NOTE: These conditions are all shown individually to avoid confusion and to enable comparative scores - A definite diagnosis by a consultant neurologist or geriatrician of one of the following parkinsons plus syndromes - multiple system atrophy, progressive supranuclear palsy, parkinsonism-dementia-amyotrophic-lateral sclerosis complex, corticobasal ganglionic degeneration, diffuse lewy body disease. There must also be permanent clinical impairment of at least one of the following; motor function, or, eye movement disorder, or, postural instability, dementia. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured
Parkinson's Disease		Legal & General Diagnosis of idiopathic PD		Zurich Select A definite diagnosis of Parkinson's disease by a consultant neurologist or consultant geriatrician. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. The following are not covered: <ul style="list-style-type: none"> Parkinsonian syndromes/Parkinsonism. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured

Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex	-	Not Included	Zurich Select 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. Additionally, on diagnosis before age 50 there will be an additional payment of the lower of £100,000 or the sum insured
Partial Loss of Hearing	-	Not Included	Zurich Select Lower of £25,000 or 25% of sum insured if permanent and irreversible loss of hearing to the extent that the quietest sound that can be heard is 70-89 decibels across all frequencies in the better ear using a pure tone audiogram
Pericarditis	-	Not Included	Zurich Select Lower of £25,000 or 25% of sum assured. A definite diagnosis by a consultant cardiologist of either of the following: <ul style="list-style-type: none"> • chronic constrictive pericarditis; or • pericarditis treated with surgery to remove fluid or heart tissue. Excluded: Other forms of pericarditis
Peripheral Vascular Disease	-	Not Included	Zurich Select A definite diagnosis of peripheral vascular disease with objective evidence from an ultrasound of obstruction in the arteries which results in the undergoing of, or inclusion on the NHS waiting list for, by-pass graft surgery to the arteries of the legs. The following are not covered: <ul style="list-style-type: none"> • angioplasty
Permanent Pacemaker Insertion	-	Not Included	- Not Included
Pneumonectomy	-	Not Included	Zurich Select The undergoing of, or inclusion on the NHS waiting list for, surgery on the advice of a consultant physician to remove an entire lung due to disease or trauma. The following are not covered: <ul style="list-style-type: none"> • removal of a lobe of the lungs (lobectomy) • lung resection or incision

Primary Pulmonary Hypertension	-	Not Included		<p>Zurich Select</p> <p>Primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent irreversible physical impairment to the degree of at least Class 3 of the New York Heart Association Classification of cardiac impairment. For the purposes of this condition NYHA Stage 3 (as classified) means - a marked limitation of physical activity of the person covered due to symptoms of less than ordinary activity causing fatigue, palpitations, dyspnoea or anginal pain. The person covered is only comfortable at rest</p>
Primary Sclerosing Cholangitis	-	Not Included		<p>Zurich Select</p> <p>A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic and/or extrahepatic bile ducts. The following are not covered: • All other causes of bile duct stricture formation and dilation</p>
Progressive Supranuclear Palsy	-	Not Included		<p>Zurich Select</p> <p>NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - There must also be permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability; or • dementia. Additionally, on diagnosis before age 50 there will be an additional payment of the lower of £100,000 or the sum insured</p>
Psychosis & Bipolar Affective Disorder	-	Not Included		<p>Zurich Select</p> <p>NOTE: Shown in policy under 'Mental Illness'. A severe mental illness diagnosed by a consultant psychiatrist that has resulted in all of the following: • An admission to a psychiatric ward, on the advice of a consultant psychiatrist, where treatment was provided for at least 14 consecutive nights; and • Chronic unremitting symptoms; and • No response to comprehensive management and treatment, under the supervision of a consultant psychiatrist, for which the person has completed on best clinical practice for more than 1 year; and • The inability to perform any type of work for payment or reward for a period of at least one year or if not in employment at the time of diagnosis, in the opinion of the treating consultant, the life assured will be unable to perform any type of work for payment or reward for a period of at least one year. The following are not covered: • Conditions related to or exacerbated by alcohol or drug abuse.</p>

Pulmonary Artery Replacement	-	Not Included	 	Zurich Select The undergoing of, or inclusion on the NHS waiting list for, surgery on the advice of a consultant cardiothoracic surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft
Removal of the Urinary Bladder	-	Not Included	-	Not Included
Removal or Loss of an Eye	-	Not Included	 	Zurich Select Permanent surgical removal of an eyeball as a result of injury or disease
Severe Crohn's Disease	-	Not Included	 	Zurich Select A definite diagnosis by a consultant gastroenterologist of Crohn's disease, resulting in either: • surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or • total colectomy (removal of entire large bowel)
Severe Heart Condition	-	Not Included	-	Not Included
Severe Sepsis	-	Not Included	-	Not Included
Significant Visual Impairment	-	Not Included	  	Zurich Select Shown in policy under 'significant visual loss'. Lower of £25,000 or 25% of the 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	  	Zurich Select The lower of £25,000 or 25% of the sum insured if non-melanoma skin cancer diagnosed with histological confirmation that the tumour is larger than 2 centimetres across and has at least one of the following features: • tumour thickness of at least 4 millimetres (mm); • invasion into subcutaneous tissue (Clark level V); • invasion into nerves in the skin (perineural invasion); • poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); or • has recurred despite previous treatments. The following are not covered: • melanoma

Spinal Stroke	-	Not Included		Zurich Select Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in either permanent neurological deficit with persisting clinical symptoms, or, definite evidence of death of spinal cord tissue or haemorrhage within the spinal column on a relevant scan and neurological deficit with persistent clinical symptoms lasting at least 24 hours. The following are not covered - transient ischaemic attacks
Stroke		Legal & General A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded		Zurich Select 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		Zurich Select The undergoing of, or inclusion on the NHS waiting list for, surgery to treat a syrinx in the spinal cord or brain stem
Systemic Lupus Erythematosus	-	Not Included		Zurich Select A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following: permanent neurological deficit with persisting clinical symptoms; or, permanent impairment of kidney function with a glomerular filtration rate(GFR) below 30ml/min
Third Degree Burns (20% of the body and above)		Legal & General Third degree burns covering at least 20% of body surface area		Zurich Select 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 20% of the face's surface area
Third Degree Burns (up to 20% of the body)	-	Not Included		Zurich Select The lower of £25,000 or 25% of the sum insured if burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% of the body's surface area or 19% of the face's surface area
Total Colectomy	-	Not Included	-	Not Included

Traumatic Brain Injury

-

Not Included



Zurich Select

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms. If before age 50 in addition to the sum assured will pay an additional amount equal to the lower of £100,000 or the sum assured

Ulcerative Colitis

-

Not Included









Zurich Select


Shown in policy under Bowel Disease - Lower of £25,000 or 25% of sum insured if a definite diagnosis of ulcerative colitis by a consultant gastroenterologist, treated with, or inclusion on the NHS waiting list for, surgical intestinal resection. The following are not covered Local excision and polypectomy

Policy Comparison No.2

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





JUN 1996 
06/96 to 07/97






JUL 2019
07/19 to present

Total Score	7,483	8,897	Difference: +1,414 (+18.90%)
Quoted Price	£0.00	£0.00	
	Differentiating Conditions: 4 Additional Payments: 0 Enhanced Payments: 0	Differentiating Conditions: 87 Additional Payments: 48 Enhanced Payments: 0	




Accidental Hospitalisation - Not Included

-   **Legal & General + Adult Extra**
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

Aorta Graft  **Legal & General** 
Undergoing surgery for disease of the aorta requiring surgical replacement with a graft

-  **Legal & General + Adult Extra**
The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches.

Aortic Aneurysm - Not Included

-   **Legal & General + Adult Extra**
 Lower of £30,000 or 50% of 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		Legal & General + Adult Extra Lower of £30,000 or 50% of the sum assured if a definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than 0.5 x 10 ⁹ /L and at least one of the following: - a platelet count of less than 20 x 10 ⁹ /L - a reticulocyte count of less than 20 x 10 ⁹ /L
Aplastic Anaemia (with Bone Marrow Failure)	-	Not Included		Legal & General + Adult Extra A definite diagnosis of very severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be permanent bone marrow failure with: anaemia, thrombocytopenia and an absolute neutrophil count of less than 0.2 x 10 ⁹ /L
Bacterial Meningitis	-	Not Included		Legal & General + Adult Extra A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms.
Benign Brain Tumour		Legal & General A non-malignant tumour within the cranium. Excludes cysts, granulomas, malformation in or of the arteries or veins of the brain and haematomas or tumours in the pituitary gland or spine		Legal & General + Adult Extra A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • tumours in the pituitary gland. • tumours originating from bone tissue. • angioma and cholesteatoma
Benign Spinal Cord Tumour	-	Not Included		Legal & General + Adult Extra A non-malignant tumour or cyst originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • angiomas; • granulomas; • haematomas; or • osteophytes.
Bladder Removal	-	Not Included		Legal & General + Adult Extra Shown in policy under 'Removal of Urinary Bladder'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the urinary bladder (total cystectomy) due to injury or disease.
Blindness		Legal & General Total and irreversible loss of sight in both eyes. Total is defined as a corrected visual acuity of 3/60 or less in each eye		Legal & General + Adult Extra 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, or visual field is reduced to 20 degrees or less of an arc, as certified by an ophthalmologist

Bowel Disease

-

Not Included

-

Not Included

Cancer



Legal & General ⓘ

Malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. Includes leukaemia and Hodgkin's disease. Excludes: tumours in the presence of HIV, non-invasive cancer in situ and any skin cancer other than malignant melanoma



Legal & General + Adult Extra

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
- lymphoma (except cutaneous lymphoma - lymphoma confined to the skin)
- pseudomyxoma peritonei
- Merkel cell cancer.

The following are not covered:
all cancers which are histologically classified as any of the following:

- pre-malignant
- non-invasive
- cancer in situ
- having borderline malignancy
- 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 TNM classification T2bN0M0
- malignant melanoma skin cancer that is confined to the epidermis (outer layer of skin)
- any non-melanoma skin cancer or cutaneous lymphoma unless it has spread to lymph nodes or distant organs

Cardiac Arrest
















-

Not Included


















Legal & General + Adult Extra

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted: - implantable cardioverter-defibrillator (ICD); or - cardiac resynchronisation therapy with defibrillator (CRT-D). For the above definition, the following are not covered:- insertion of a pacemaker; - insertion of a defibrillator without cardiac arrest.








Cardiomyopathy	-	Not Included	  <p>Legal & General + Adult Extra A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in at least one of the following: • permanent and irreversible ejection fraction of 39% or less • permanent loss of ability to perform physical activities where less than ordinary activities to at least Class 3 of the New York Heart Association classifications of functional capacity*; or • implantation of a Cardioverter Defibrillator (ICD). For the above definition, the following are not covered: • cardiomyopathy secondary to alcohol or drug intake. • all other forms of heart disease, heart enlargement and myocarditis.* NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain</p>
Carotid Artery Stenosis	-	Not Included	   <p>Legal & General + Adult Extra The lower of £30,000 or 50% of the sum insured if the undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.</p>
Cauda Equina	-	Not Included	  <p>Legal & General + Adult Extra A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) resulting in all of the following: permanent bladder dysfunction; and permanent weakness and loss of sensation in the legs</p>
Central Retinal Artery	-	Not Included	  <p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if death of 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. For the above definition, the following are not covered: • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina.</p>
Cerebral & Spinal Aneurysm	-	Not Included	   <p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.</p>
Cerebral & Spinal Arteriovenous Malformation	-	Not Included	   <p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat cerebral or spinal arteriovenous fistula or malformation</p>











Childrens Cover	-	Not Included	-	Not Included
Chronic Lung Disease/Emphysema	-	Not Included	✓	Legal & General + Adult Extra Shown in policy as 'Respiratory Failure'. Advanced stage Emphysema or other chronic lung disease, resulting in all of the following - the need for regular oxygen treatment on a permanent basis, and; the permanent impairment of lung function tests as follows : Forced Vital Capacity (FVC) and Forced Expiratory Volume (FEV) being less than 50% of normal
Chronic Rheumatoid Arthritis	-	Not Included	-	Not Included
Coma	✓	Legal & General ⓘ Unconsciousness with no reaction to stimuli continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness	✓	Legal & General + Adult Extra A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 96 hours. For the above definition, the following are not covered: - medically induced coma • coma secondary to alcohol or drug intake.
Connective Tissue Disorder	-	Not Included	-	Not Included
Coronary Angioplasty	✓	Legal & General ⓘ Undergoing balloon angioplasty to correct 70% narrowing of two or more coronary arteries when insured has limiting anginal symptoms	✓	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either: - two or more main coronary arteries, or - the left main stem artery. The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty/and or stenting. The following are not covered: - angiography; and - two procedures to a single main artery or branches of the same.
Coronary By-Pass Grafts	✓	Legal & General ⓘ Undergoing of open-heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts	✓	Legal & General + Adult Extra Shown in policy under 'Specified Heart Surgery'. Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either: - correct narrowing or blockage of one or more coronary arteries with by-pass grafts; - correct any structural abnormality of the heart









Corticobasal Ganglionic Degeneration	-	Not Included	✓	Legal & General + Adult Extra 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, eye movement disorder, or postural instability, or dementia.
Craniotomy to Drain a Brain Abscess	-	Not Included	✓	Legal & General + Adult Extra Lower of £30,000 or 50% of sum insured if undergoing craniotomy to drain an intracerebral abscess within the brain tissue by a consultant neurosurgeon.
Creutzfeldt-Jakob Disease	-	Not Included	✓	Legal & General + Adult Extra 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	✓	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if a definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical internal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered - surgical treatment for abscesses, fistulas or strictures. Claim does not reduce sum assured
Deafness	✓	Legal & General ⓘ Total and irreversible loss of hearing in both ears which must be established for a continuous 12 month period	✓	Legal & General + Adult Extra 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)	✓	Legal & General ⓘ Definite diagnosis before age 65. Must be permanent clinical loss of the ability to do all of the following - a) remember, b) reason, c) perceive, understand, express and give effect to ideas	✓	Legal & General + Adult Extra A definite diagnosis of dementia, including Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: · remember; · reason; and · to perceive, understand, express and give effect to ideas
Desmoid Type Fibromatosis	-	Not Included	✓	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if a positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: • surgical removal; • radiotherapy; or • chemotherapy.














Devic's Disease	-	Not Included	 	Legal & General + Adult Extra Shown in policy as Neuromyelitis Optica. 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
Diabetes (Type 1 insulin-dependent)	-	Not Included	  	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if a definite diagnosis of Type 1 diabetes mellitus, requiring the permanent use of diabetes injections. The following are not covered - gestational diabetes, type 2 diabetes (including type 2 diabetes treated with insulin).
Diffuse Lewy Body Disease	-	Not Included		Legal & General + Adult Extra 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.
Donor Cover	-	Not Included	-	Not Included
Drug Resistant Epilepsy	-	Not Included	  	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing any of the following in order to control epilepsy that cannot be controlled by oral medication: – invasive surgery to the brain tissue; or - implantation under the skin of a stimulator, which is connected to the vagus nerve
Drug Resistant Epilepsy (vagus nerve stimulation)	-	Not Included	  	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing any of the following in order to control epilepsy that cannot be controlled by oral medication: – invasive surgery to the brain tissue; or - implantation under the skin of a stimulator, which is connected to the vagus nerve
Early-stage Prostate Cancer	-	Not Included	  	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing treatment on the advice of your hospital consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification between T1N0M0 and T2aN0M0. For the above definition, the following are not covered: • Prostatic intraepithelial neoplasia (PIN) • Observation or surveillance • Surgical biopsy. Only one claim per policy can be made.

Encephalitis	-	Not Included	✓ 👍	Legal & General + Adult Extra A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms
Endovascular Procedure	-	Not Included	-	Not Included
Extra Care Cover	-	Not Included	-	Not Included
Facial Reconstruction Surgery	-	Not Included	-	Not Included
Guillain-Barre Syndrome	-	Not Included	✓ 👍	Legal & General + Adult Extra Lower of £30,000 or 50% of the 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.
Haematoma of the Brain	-	Not Included	-	Not Included
Heart Attack	✓	Legal & General ⓘ Death of portion of the heart muscle as a result of an inadequate blood supply as evidenced by an episode of typical chest pain, new ECG changes and by the elevation of cardiac enzymes. The evidence must be consistent with the diagnosis of a heart attack	✓	Legal & General + Adult Extra 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 or other positive findings on diagnostic imaging tests; · 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
Heart Failure	-	Not Included	✓ 👍	Legal & General + Adult Extra 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 ejection fraction of 39% or less; and permanent and irreversible loss of ability to perform physical activities where less than ordinary activities to at least Class 3 of the New York Heart Association classifications of functional capacity
Heart Valve Repair or Replacement	✓	Legal & General ⓘ Undergoing of open-heart surgery to correct valvular abnormalities	✓	Legal & General + Adult Extra Undergoing surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves
Hepatitis B or C	-	Not Included	-	Not Included

HIV/AIDS	✓	Legal & General  Covers occupational infection for health & emergency workers	-	Not Included
Hypoxia/Anoxia	-	Not Included	✓ 	Legal & General + Adult Extra Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms.
Infective Bacterial Endocarditis	-	Not Included	-	Not Included
Intensive Care (Requiring mechanical ventilation)	-	Not Included	✓ 	Legal & General + Adult Extra Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) in an intensive care unit in a UK hospital. For the above definition, the following is not covered: • sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake
Interstitial Lung Disease	-	Not Included	✓	Legal & General + Adult Extra 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
Kennedy's Disease	-	Not Included	✓	Legal & General + Adult Extra NOTE: Covered within the motor neurone disease definition
Kidney Failure	✓	Legal & General  End stage renal failure - chronic irreversible failure of both kidneys to function resulting in regular renal dialysis or transplant initiated	✓	Legal & General + Adult Extra Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required
Less Advanced Cancer of the Anus	-	Not Included	✓  	Legal & General + Adult Extra Shown in policy under 'Other Cancer in situ or neuroendocrine (NET) of low malignant potential'. Lower of £30,000 or 50% of the sum insured
Less Advanced Cancer of the Bile Duct	-	Not Included	✓ 	Legal & General + Adult Extra Shown in policy under 'Other Cancer in situ or neuroendocrine (NET) of low malignant potential'. Lower of £30,000 or 50% of the sum insured

Less Advanced Cancer of the Breast	-	Not Included	 	<p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. For the above definition, the following is not covered:- any other type of treatment.</p>
Less Advanced Cancer of the Cervix Uteri (requiring Hysterectomy) 	-	Not Included	 	<p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. For the above definition, the following are not covered: • loop excision; • laser surgery; • conisation and cryosurgery; or • cervical intraepithelial neoplasia (CIN) grade 1 or 2</p>
Less Advanced Cancer of the Colon and Rectum	-	Not Included	 	<p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions</p>
Less Advanced Cancer of the Endometrium 	-	Not Included	 	<p>Legal & General + Adult Extra Shown in policy under 'Other Cancer in situ or Neuroendocrine (NET) of low malignant potential'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions</p>

Less Advanced Cancer of the Gallbladder	-	Not Included	  <p>Legal & General + Adult Extra Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured ""Shown in policy under 'Other Cancer in situ or Neuroendocrine (NET) of low malignant potential'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions</p>
Less Advanced Cancer of the Larynx	-	Not Included	  <p>Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.</p>
Less Advanced Cancer of the Lung and Bronchus	-	Not Included	  <p>Legal & General + Adult Extra Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.</p>
Less Advanced Cancer of the Oesophagus	-	Not Included	  <p>Legal & General + Adult Extra Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.</p>

Less Advanced Cancer of the Oral Cavity or Oropharynx	-	Not Included	   Legal & General + Adult Extra Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions
Less Advanced Cancer of the Other Sites	-	Not Included	   Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine tumour with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions
Less Advanced Cancer of the Ovary ♀	-	Not Included	  Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if undergoing surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential. For the above definition, the following is not covered: - removal of an ovary due to a cyst.
Less Advanced Cancer of the Pancreas	-	Not Included	  Legal & General + Adult Extra "Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions
Less Advanced Cancer of the Renal Pelvis (of the Kidney) and Ureter	-	Not Included	   Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if a positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

Less Advanced Cancer of
the Small Intestine - Not Included



Legal & General + Adult Extra

Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions

Less Advanced Cancer of
the Stomach - Not Included



Legal & General + Adult Extra

Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions




Less Advanced Cancer of
the Testicle - Not Included





Legal & General + Adult Extra

Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions




Less Advanced Cancer of
the Thymus - Not Included


  **Legal & General + Adult Extra**
 Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions



Less Advanced Cancer of
the Thyroid - Not Included


  **Legal & General + Adult Extra**
Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions



Less Advanced Cancer of
the Urinary Bladder - Not Included


















  **Legal & General + Adult Extra**
 Lower of £30,000 or 50% of the sum insured if a positive diagnosis of carcinoma in situ of the urinary bladder. For the above definition, the following are not covered: - non-invasive papillary cancer, - TNM classification stage Ta bladder cancer








Less Advanced Cancer of
the Uterus



















  **Legal & General + Adult Extra**
Lower of £30,000 or 50% of the sum insured if undergoing hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the uterus (endometrium)

Less Advanced Cancer of
the Vagina














  **Legal & General + Adult Extra**
Lower of £30,000 or 50% of the sum insured if undergoing hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the uterus (endometrium)










Less Advanced Cancer of the Vulva 	-	Not Included	 	Legal & General + Adult Extra Shown in policy under 'Other cancer in situ or neuroendocrine (NET) of low malignant potential - with surgery'. Lower of £30,000 or 50% of the sum insured if undergoing surgery to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition the following are not covered: - any skin cancer (including melanoma); - tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or - intra-epithelial neoplasia or pre-malignant Colon conditions
Less Advanced Cancers	-	Not Included	 	Legal & General + Adult Extra NOTE: Numerous in situ cancers or neuroendocrine tumours (NET) of low malignant potential treated by surgery are shown in policy under "Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential - with surgery". Lower of £30,000 or 50% of sum insured if undergoing surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential. For the above definition, the following are not covered - any skin cancer (including melanoma), and tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment or intra-epithelial neoplasia or pre-malignant colon condition
Liver Failure	-	Not Included	 	Legal & General + Adult Extra Liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice ; • ascites; and • encephalopathy.
Liver Resection	-	Not Included	-	Not Included
Lobectomy	-	Not Included	  	Legal & General + Adult Extra Shown in policy as 'Removal of one or more lobes of the lung'. Lower of £30,000 or 50% of sum assured if undergoing surgery to remove one or more lobes of the lung as a result of injury or disease. For the above definition the following are not covered:- removal of a portion of a lobe of the lung only; or any other form of lung surgery
Loss of Hands or Feet		Legal & General  Total and irrecoverable loss of two or more limbs above the wrist or ankle joint	 	Legal & General + Adult Extra Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint or total and irreversible loss of muscle function.
Loss of Speech		Legal & General  Total and irreversible loss of the ability to speak due to physical damage or disease which must be established for a continuous period of 12 months		Legal & General + Adult Extra Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease









Loss of Two Limbs	-	Not Included	-	Not Included
Major Organ Transplant	✓	Legal & General  Recipient of a transplant of a heart, liver, lung, pancreas or bone marrow or inclusion on an official UK waiting list	✓ 	Legal & General + Adult Extra The undergoing as a recipient of a transplant from either a human donor, animal, insertion of an artificial device, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for any of the following: - transplant of a bone marrow; - transplant of a complete heart, kidney, lung, pancreas, liver; or - transplant of a lobe of liver or lung; or - haematopoietic stem cells preceded by total bone marrow ablation; For the above definition, the following are not covered:- transplant of any other organs, parts of organs, tissues or cells.
Minor Heart Attack	-	Not Included	-	Not Included
Minor Stroke	-	Not Included	-	Not Included
Motor Neurone Disease	✓	Legal & General  A definite diagnosis	✓	Legal & General + Adult Extra 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); or - Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or - spinal muscular atrophy (SMA). There must be permanent clinical impairment of motor function.
Multiple Sclerosis	✓	Legal & General  Definite diagnosis producing at least moderate neurological abnormalities persisting for at least 6 months	✓ 	Legal & General + Adult Extra Definite diagnosis with current or previous/historic clinical impairment of motor or sensory function caused by MS
Multiple System Atrophy	-	Not Included	✓ 	Legal & General + Adult Extra NOTE: This condition is shown in policy under PARKINSON PLUS SYNDROMES - A definite diagnosis by a consultant neurologist or geriatrician 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.
Myasthenia Gravis	-	Not Included	✓ 	Legal & General + Adult Extra A definite diagnosis of myasthenia gravis by a Consultant Neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition the following is not covered – myasthenia gravis limited to eye muscles only

Necrotising Fasciitis	-	Not Included	 	Legal & General + Adult Extra The undergoing of surgery to treat life threatening necrotising fasciitis or gas gangrene to remove necrotic tissue and intravenous antibiotic treatment to prevent immediate death. For the above definition, the following are not covered: • all other forms of gangrene or cellulitis.
Neuroendocrine tumour (NET)	-	Not Included	  	Legal & General + Adult Extra NOTE: Shown in policy under Less Advanced Cancers - lower of £30,000 or 50% of the sum insured if a positive diagnosis with histological confirmation of cancer in situ or neuroendocrine tumour (NET) or carcinoid tumour of low malignant potential of the appendix, colon or rectum resulting in surgery to remove a portion of the , colon, lung or bronchus, pancreas, rectum, small intestine, stomach, thyroid or any other neuroendocrine tumour requiring surgery
Non Severe Cardiomyopathy	-	Not Included	-	Not Included
Non-Invasive Gastro Intestinal Stromal Tumour	-	Not Included	  	Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if a positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumours by a hospital consultant
Non-Malignant Pituitary Adenoma	-	Not Included	  	Legal & General + Adult Extra NOTE: Shown in policy as 'Pituitary Gland Tumour'. Lower of £30000 or 50% of sum assured if a non-malignant tumour originating from the pituitary gland resulting in either - surgical removal; or radiotherapy; or chemotherapy or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered - tumours originating from bone tissue, angiomas and cholesteatoma
Open Heart (Structural) Surgery	-	Not Included	 	Legal & General + Adult Extra Shown in policy under 'Specified heart surgery '. Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either: - correct narrowing or blockage of one or more coronary arteries with by-pass grafts; - correct any structural abnormality of the heart
Paralysis of Limbs		Legal & General  Total and irrecoverable loss of the use of two or more limbs	 	Legal & General + Adult Extra Shown in policy under 'Loss of Use of a Hand or Foot'. Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint or total and irreversible loss of muscle function.
Paralysis of Two Limbs	-	Not Included	-	Not Included

Parkinson Plus Syndromes	-	Not Included	✓	Legal & General + Adult Extra A definite diagnosis of one of the following Parkinsons plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy; • parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia.
Parkinson's Disease	✓	Legal & General H Diagnosis of idiopathic PD	✓	Legal & General + Adult Extra A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinocal impairment of motore function with associated tremor or muscle rigidity. For the above definition, the following are not included:- other Parkinsonian syndromes or Parkinsonism
Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex	-	Not Included	✓	Legal & General + Adult Extra 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.
Partial Loss of Hearing	-	Not Included	-	Not Included
Pericarditis	-	Not Included	-	Not Included
Peripheral Vascular Disease	-	Not Included	✓ 👍	Legal & General + Adult Extra 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 bypass graft surgery to an artery of the legs.
Permanent Pacemaker Insertion	-	Not Included	-	Not Included
Pneumonectomy	-	Not Included	✓ 👍	Legal & General + Adult Extra Shown in policy as 'Removal of an Entire Lung'. The undergoing of surgery to remove an entire lung as a result of injury or disease. For the above definition the following are not covered: other forms of surgery to the lungs including lobectomy (removal of a lobe of the lung) or lung resection

Primary Pulmonary Hypertension	-	Not Included	 	Legal & General + Adult Extra A definite diagnosis of primary pulmonary hypertension. 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. NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
Primary Sclerosing Cholangitis	-	Not Included	 	Legal & General + Adult Extra A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic and/or extrahepatic bile ducts. The following are not covered: • all other causes of bile duct stricture formation and dilation.
Progressive Supranuclear Palsy	-	Not Included	 	Legal & General + Adult Extra 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.
Psychosis & Bipolar Affective Disorder	-	Not Included	-	Not Included
Pulmonary Artery Replacement	-	Not Included	 	Legal & General + Adult Extra The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft
Removal of the Urinary Bladder	-	Not Included	-	Not Included
Removal or Loss of an Eye	-	Not Included	 	Legal & General + Adult Extra Permanent surgical removal of an eyeball as a result of injury or disease. Excluded: Self-inflicted injury
Severe Crohn's Disease	-	Not Included	 	Legal & General + Adult Extra A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: • surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or • removal of entire large bowel (total colectomy).
Severe Heart Condition	-	Not Included	-	Not Included

Severe Sepsis	-	Not Included	-	Not Included
Significant Visual Impairment	-	Not Included	✓  	Legal & General + Adult Extra Shown in policy as 'significant visual loss'. Lower of £30,000 or 50% of the 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 as 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 measured by an ophthalmologist
Skin Cancer	-	Not Included	-	Not Included
Spinal Stroke	-	Not Included	✓ 	Legal & General + Adult Extra 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
Stroke	✓	Legal & General  A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded	✓ 	Legal & General + Adult Extra 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
Syringomelia or Syringobulbia - treated by surgery	-	Not Included	✓ 	Legal & General + Adult Extra The undergoing of surgery to treat a syrinx in the spinal cord or brain stem
Systemic Lupus Erythematosus	-	Not Included	✓ 	Legal & General + Adult Extra Definite diagnosis resulting in either of the following (1) permanent neurological deficit with persisting clinical symptoms, or; (2) permanent impaired kidney function with Glomerular Filtration Rate (GFR) below 30 ml/min
Third Degree Burns (20% of the body and above)	✓	Legal & General  Third degree burns covering at least 20% of body surface area	✓ 	Legal & General + Adult Extra 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	   Legal & General + Adult Extra Lower of £30,000 or 50% of the sum insured if burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the body's surface area or face or head
Total Colectomy	-	Not Included	 Legal & General + Adult Extra Incidence for this condition included within the Ulcerative Colitis heading.
Traumatic Brain Injury	-	Not Included	  Legal & General + Adult Extra Shown in policy under 'Brain Injury Due To Trauma, Anoxia or Hypoxia'. Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms.
Ulcerative Colitis	-	Not Included	  Legal & General + Adult Extra A definite diagnosis of ulcerative colitis by a consultant gastroenterologist, which is treated with total colectomy (removal of entire large bowel)