



CIEXPERT
critical illness comparison service

Assessment Report

Summary

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CIE537666/Tuesday 21 April 2026 at 17:04

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Introduction

Client	Created Date
Frederic Galais	Tuesday 21 April 2026 at 17:04
Adviser	Company
Mike Cooke	Broadbench

What this report contains

This analysis seeks to assess the value to the client of one policy versus another, by assessing their relative merits based upon a combination of the statistical likelihood of a successful claim and the amount that will be paid out during the term of the policy.

To assess the likelihood of a claim the system uses incidence statistics for each condition included within the selected policy to assess the likelihood of an individual being diagnosed or having treatment for a condition that meets the requirements of the claims wording. This is influenced significantly by the individual's age, gender, smoker status and whether they have opted to include children's cover. The individual's demographics together with the term of the policy will therefore influence the outcome of each comparison. The system will take account of the children's ages as well as any planned children to more specifically personalise the analysis.

The amount that a policy will pay out depends primarily on the sum assured however additional payment conditions, enhanced payments and children's cover payments vary considerably between policies and will further vary during the term of the policy if a decreasing term plan is selected. The payment levels vary with each condition and their value is assessed relative to what percentage of the sum assured they represent.

The resulting quality index is therefore a combination of the statistical likelihood of a claim and the payment level associated with each condition, that is calculated into an overall score for each policy 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. The following conditions have not been included in our assessments:

- TPD
- Loss of Independent Existence

These conditions cannot be sensibly assessed for their relative merits since in some cases it will vary dependent upon the individuals occupation and/or will be required to meet ADL-based claims wording which result in around 70% declinatures. Also, this cover is optional with many insurers therefore we feel that any ranking would be misleading.

When assessing the best policy for a client there are many factors to be taken into account alongside this research including the price of the policy and any additional options the insurers provide. This analysis focuses on the condition coverage within policies to assist in the assessment of their relative merits.

Contents

This PDF is interactive. So you can click on the links below to jump to the section you need.

[INTRODUCTION >](#)

Contains information regarding the creator of this report, when it was made and a brief explanation of what it contains and where the information comes from.

[CLIENT DETAILS >](#)

Lists the details entered about the client in question in order to create this report within the CIExpert application.

[COMPARISONS INCLUDED >](#)

This section provides a summary of what policy comparisons are included in this report, which policies have been selected for each of these and how these policies are compared based on their scoring and preferential conditions.

[POLICY RANKINGS >](#)

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

[THE COMPARISONS >](#)

Each head to head policy comparison created shows the overall quality index together with a breakdown to see the balance of Full Payments, Additional Payments and Children's Payments that are influencing the overall ranking between the two policies.

To assist in comparing the two policies selected, any condition that has a preferential definition due to either the claims wording or payment level are identified with a 'thumbs-up' icon. These are also ranked so that those with the most impact (i.e. gold ranking) can be readily identified.

[Score breakdown](#)

A full breakdown of how the score is formulated is provided, showing what features of the policy have the strongest effect. For example the contribution of children's vs adult conditions can be understood.

[Preferential Conditions List](#)

The preferential conditions for each policy are listed side by side and ordered by degree of importance in their impact on the comparison i.e. gold, silver or bronze (important, moderate or minor).

[Preferential Conditions Info](#)

For preferential conditions that have an important (gold) or moderate (silver) impact on the comparison, the condition descriptions and incidence rates are provided to assist with understanding their relevance to the client.

[Policy Wording](#)

The policy wording itself for all the conditions covered by each policy is shown for full comparison of the cover provided.

[CONDITION MATCHING >](#)

Insurers often use different condition names in their plans and supporting literature. CIExpert endeavours to standardise these and use those that are most consistent across the industry. To assist in identifying where these are included within the CIExpert analysis, we have created this appendix.

INTRODUCTION

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CLIENT DETAILS

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Client Details

Full Name

Frederic Galais

Age

50

Gender

Male

Date of Birth

29 May 1975

Scenarios

Below are the different "scenarios" that have been created. These are essentially different variations of the children's cover and sum assured sections, as well as smoker status of the client details that have been used for the comparisons generated.

Scenario 1

Smoker	No	Sum Assured	£200,000
		Term	19
		Type of Cover	Level

Comparisons Included

This section provides a summary of what policy comparisons are included in this report, which policies have been selected for each of these and how these policies compare based on their scoring and preferential conditions.

Comparison 1

Current

Scenario 1

Male non-smoker age 50, **no Children's Cover**, £200,000 level cover for 19 years.

Policy A



Standard - Adult Only Policy
3 December 2023 to present

Score: 17,743

Preferential Conditions: 33

Policy B



SIC 3X - Adult Only Policy
27 February 2023 to present

Score: 18,659

Preferential Conditions: 71









[Policy Rankings >](#)

[Score Breakdown >](#)

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.

Scenario 1 Male non-smoker age 50, **no Children's Cover**, £200,000 level cover for 19 years

Provider	Policy Option	Score	Monthly Cost	Comparison
 Vitality	SIC 3X - Adult Only	18,659		C1 >
 ROYAL LONDON	Standard - Adult Only	17,743		C1 >
 Legal & General	+ Adult Extra	17,574		
 LVE	Enhanced + Standard Child	17,441		
 ZURICH	Business Only - Select - Adult Only	17,309		
SCOTTISH WIDOWS	Protect	17,055		
 AVIVA	Business Only	16,618		
 BeagleStreet	Standard - DTC	Unavailable because this Plan cannot be used for the requested Cover Purpose		
 GUARDIAN <small>LIFE. MADE BETTER.</small>	Standard - Adult Only	Unavailable because this Plan cannot be used for the requested Cover Purpose		

The Comparisons

Each head to head policy comparison created is fully outlined, including the full score breakdown and the policy wording for each condition that is included by each policy is displayed comparatively for in depth analysis.

Glossary



Included Condition

Indicates that this condition is included by the policy specified.

Preferential Condition (Gold, Silver, Bronze)

Indicates that in this assessment, the condition in question is preferential to the client as it either has superior wording with a higher statistical likelihood of paying out and/or a superior level of payment. These are ranked gold, silver and bronze per assessment, as follows:



These conditions have an **important** impact on the overall statistical ranking of these two policies.



These conditions have a **moderate** impact on the overall statistical ranking of these two policies.



These conditions have a **minor** impact on the overall statistical ranking of these two policies.



Enhanced Payment

Indicates that this condition has an enhanced payment on this policy.



Additional Payment

Indicates that this condition has an additional payment, where a claim does not reduce the sum assured.



Severity Payment

Indicates that this condition is a severity based payment, where a claim does not reduce the sum assured.



Multiple Severity Payments

Indicates that this a condition where CIEExpert has grouped multiple severity payment conditions within it, to provide clarity when comparing.



Partial Severity Payment

This is the same as a severity payment condition with the exception that a claim does reduce the residual sum assured.



Multiple Partial Severity Payments

This is the same as a multiple severity payment condition with the exception that a claim does reduce the residual sum assured.



Gender specific condition



Indicates that these conditions are gender specific and therefore the scoring is only applied when it aligns with the gender of the client.

Historic

Historic / Replacement, or Current Comparison

Current

Indicates what type of comparison it is. A historic comparison is where a client's existing policy is compared to a current policy. A current one compares two policies that are both available on the market at the time this report was created.

Comparison 1 Score Breakdown

Current

Scenario 1 1 adult non-smoker, no Children's Cover, £200,000 level cover for 19 years.

Royal London
Standard - Adult Only
3 December 2023 to present



Vitality
SIC 3X - Adult Only
27 February 2023 to present

Total Score	17,743	18,659	Difference: +5.16%
Preferential Conditions	33	71	

Score Breakdown					
	No. of conditions	Score	Score	No. of conditions	Contribution %
Full Payments	54	16,985	17,168	47	+1.03%
Additional Payments	48	758	1,492	79	+4.14%

Total Preferential Conditions		
	Total	Total
Gold preferential conditions 🏆	0	3
Silver preferential conditions 🥈	3	4
Bronze preferential conditions 🥉	30	64

Comparison 1 Preferential Condition List

Links to Preferential Conditions Info and Policy Wording:

Adult Male	ROYAL LONDON	Vitality
Gold	0	3
<i>These conditions have an important impact on the overall statistical ranking of these two policies.</i>		
Chronic Lung Disease/Emphysema	✓	✓ thumbs up
Coronary Angioplasty	🕒 ✓	✓ thumbs up 🕒
Significant Visual Impairment	🕒 ✓	✓ thumbs up 🕒
Silver	3	4
<i>These conditions have a moderate impact on the overall statistical ranking of these two policies.</i>		
Arrhythmia		✓ thumbs up 🕒
Blindness	thumbs up ✓	✓
Cancer	thumbs up ✓	✓
Coma	✓	✓ thumbs up
Craniotomy		✓ thumbs up 🕒
Early-stage Prostate Cancer ♂	🕒 ✓	✓ thumbs up 🕒
Skin Cancer	🕒 thumbs up ✓	✓ 🕒
Bronze	30	64
<i>These conditions have a minor impact on the overall statistical ranking of these two policies.</i>		
Accidental Hospitalisation	🕒 thumbs up ✓	
Aortic Aneurysm	🕒 ✓	✓ thumbs up 🕒
Aplastic Anaemia (of Specified Severity)		✓ thumbs up
Aplastic Anaemia (with Bone Marrow Failure)	thumbs up ✓	
Autoimmune Disorders		✓ thumbs up 🕒
Bacterial Meningitis	thumbs up ✓	✓
Benign Brain Tumour	thumbs up ✓	✓
Benign Spinal Cord Tumour	thumbs up ✓	✓
Birth Defects		✓ thumbs up 🕒






























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Comparison 1 Preferential Condition List

Adult Male			Links to Preferential Conditions Info and Policy Wording:
Bladder Removal		✓ 👍 🕒	
Bowel Disease	🕒 ✓	✓ 👍	
Cardiomyopathy		✓ 👍	
Carotid Artery Stenosis	🕒 ✓	✓ 👍 🕒	
Central Retinal Artery	🕒 👍 ✓	✓	🕒
Cerebral & Spinal Aneurysm	🕒 👍 ✓	✓	🕒
Cerebral & Spinal Arteriovenous Malformation	🕒 ✓	✓ 👍 🕒	
Chronic Rheumatoid Arthritis		✓ 👍	
Connective Tissue Disorder		✓ 👍	
Coronary By-Pass Grafts		✓ 👍	
Corticobasal Ganglionic Degeneration	👍 ✓	✓	🕒
Creutzfeldt-Jakob Disease		✓ 👍	
Crohn's Disease (by resection)	🕒 👍 ✓	✓	🕒
Deafness		✓ 👍	
Dementia (inc AD & PSD)		✓ 👍	
Desmoid Type Fibromatosis	🕒 👍 ✓	✓	🕒
Devic's Disease	👍 ✓	✓	🕒
Diabetes (Type 1 insulin-dependent)	🕒 👍 ✓	✓	🕒
Drug Resistant Epilepsy		✓ 👍 🕒	
Encephalitis		✓ 👍	

continued...

Comparison 1 Preferential Condition List

Adult Male			Links to Preferential Conditions Info and Policy Wording:		
Endocrine Disorders		  			
Facial Reconstruction Surgery		  			
Guillain-Barre Syndrome		  			
Haematoma of the Brain		  			
Heart Failure (Less Severe)	  				
Heart Valve Repair or Replacement			 		
Hepatitis B or C		  			
HIV/AIDS		 			
Hormone Disorders		  			
Hypoxia/Anoxia	 				
Infective Bacterial Endocarditis		  			
Intensive Care (Requiring mechanical ventilation)	 				
Kidney Failure		 			
Kidney Treatments		  			
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	  				













continued...

Comparison 1 Preferential Condition List

Adult Male			Links to Preferential Conditions Info and Policy Wording:		
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 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 Thyroid	 	  			
Less Advanced Cancer of the Urinary Bladder	 	  			
Liver Failure		 			
Liver Resection		  			
Lobectomy		  			
Loss of Hands or Feet		 			
Loss of Speech		 			
Loss of Two Limbs		 			
Motor Neurone Disease		 			
Myasthenia Gravis		  			
Necrotising Fasciitis		  			
Neuroendocrine tumour (NET)	  	 			

continued...























Comparison 1 Preferential Condition List

Adult Male			Links to Preferential Conditions Info and Policy Wording:
Non Severe Cardiomyopathy	 	 	
Non-Invasive Gastro Intestinal Stromal Tumour	  		
Non-Malignant Pituitary Adenoma	  		
Open Heart (Structural) Surgery		 	
Other Neurological Disorders		 	
Other Organ Disorders		 	
Paralysis of Two Limbs		 	
Parkinson's Disease	 		
Partial Loss of Hearing		 	
Peripheral Vascular Disease		 	
Permanent Pacemaker Insertion	  		
Pneumonectomy	 		
Pregnancy Complications ♀		 	
Primary Pulmonary Hypertension		 	
Primary Sclerosing Cholangitis		 	
Progressive Supranuclear Palsy	 		
Removal or Loss of an Eye	 		
Severe Crohn's Disease	 		
Severe Sepsis	  		
Syringomelia or Syringobulbia - treated by surgery	 		

continued...

Comparison 1 Preferential Condition List



[Links to Preferential Conditions Info and Policy Wording:](#)

Adult Male		
Systemic Lupus Erythematosus	 	
Third Degree Burns (up to 20% of the body)	 	  
Total Colectomy	 	 
Traumatic Brain Injury		 
Ulcerative Colitis	  	 

Condition Matching

Insurers often use different condition names in their plans and supporting literature. CIEExpert endeavours to standardise these and use those that are most consistent across the industry.

To assist in identifying where these are included within the CIEExpert analysis, we have created this appendix.

Vitality SIC 3X		
<i>Vitality Condition or Severity Level names grouped in their product literature</i>	<i>Corresponding CIEExpert Condition name that includes the Vitality Condition or Severity Level</i>	
Cancer		
Advanced Chronic Lymphocytic Leukaemia	Cancer	
Advanced Hodgkin's Disease	Cancer	
Advanced Non-Hodgkin's Lymphoma	Cancer	
Borderline Ovarian Cancer	Less Advanced Cancer of the Ovary	
Cancer	Cancer	
Cancer excluding Less Advanced cases	Cancer	
Carcinoma In-Situ	Less Advanced Cancers	
Carcinoma In-Situ Of The Oesophagus	Less Advanced Cancer of the Oesophagus	
Carcinoma In-Situ treated with surgery	Less Advanced Cancers	
Desmoid Type Fibromatosis	Desmoid Type Fibromatosis	
Low-Grade Prostate Cancer	Early-stage Prostate Cancer	
Lumpectomy for Carcinoma in Situ of the Breast	Less Advanced Cancer of the Breast	
Mastectomy For Carcinoma In-Situ Of The Breast	Less Advanced Cancer of the Breast	
Moderately Severe Aplastic Anaemia	Aplastic Anaemia (of Specified Severity)	
Multiple Myeloma	Cancer	
Myelodysplasia	Cancer	
Non-Melanoma Skin Cancer	Skin Cancer	
Severe Aplastic Anaemia	Aplastic Anaemia (of Specified Severity)	
Connective Tissue Disease		
Giant Cell Arteritis	Connective Tissue Disorder	
Pemphigus Vulgaris	Autoimmune Disorders	
Polyarteritis Nodosa	Connective Tissue Disorder	
Polymyositis	Connective Tissue Disorder	
Rheumatoid Arthritis	Connective Tissue Disorder	
Systemic Lupus Erythematosus	Connective Tissue Disorder	
Systemic Sclerosis (Scleroderma)	Connective Tissue Disorder	
Wegener's Granulomatosis	Connective Tissue Disorder	

continued...

Condition Matching (continued)



Vitality SIC 3X (continued)

Vitality Condition or Severity Level names grouped in the structure used in their product literature

Corresponding CIExpert Condition name that includes the Vitality Condition or Severity Level

Ear

Deafness	Deafness
Radical Mastoid Surgery	Deafness
Significant Hearing Loss in both Ears	Deafness

Endocrine and Metabolic Diseases

Acromegaly	Hormone Disorders
Addison's Disease	Autoimmune Disorders
Adrenalectomy	Endocrine Disorders
Conn's Syndrome	Hormone Disorders
Cushing's Syndrome	Hormone Disorders
Diabetes Insipidus	Hormone Disorders
Diabetes (Type 1 insulin-dependent)	Diabetes (Type 1 insulin-dependent)
Insulinoma	Endocrine Disorders
Pheochromocytoma	Endocrine Disorders
Radiotherapy to the Pituitary Gland	Non-Malignant Pituitary Adenoma
Sheehan's Syndrome	Non-Malignant Pituitary Adenoma
Simmond's Disease	Non-Malignant Pituitary Adenoma
Surgical removal of the Pituitary Gland	Non-Malignant Pituitary Adenoma
Thyrotoxic Crisis	Endocrine Disorders

Eye

Blindness	Blindness
Blindness in one Eye	Blindness
Central Blindness	Blindness
Central Retinal Occlusion	Central Retinal Artery
Corneal Transplant	Blindness
Detached Retina	Blindness
Severe Visual Impairment	Significant Visual Impairment
Significant Visual Impairment	Significant Visual Impairment
Surgical Removal of One Eye	Removal or Loss of an Eye
Tunnel Vision	Significant Visual Impairment

Gastrointestinal

Bowel Ischemia requiring surgery	Bowel Disease
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continued...

Condition Matching (continued)



Vitality SIC 3X (continued)

Vitality Condition or Severity Level names grouped in the structure used in their product literature

Corresponding CIExpert Condition name that includes the Vitality Condition or Severity Level

Gastrointestinal (continued)

Chronic Inflammatory Hepatitis	Liver Failure
Chronic Pancreatitis	Other Organ Disorders
Cirrhosis of the Liver	Liver Failure
Fulminant Hepatic Necrosis	Liver Failure
Moderately Severe Inflammatory Bowel Disease	Bowel Disease
Partial Hepatectomy	Liver Resection
Permanent Faecal Incontinence	Bowel Disease
Permanent Rectal Fistula	Bowel Disease
Portal Vein Thrombosis	Other Organ Disorders
Sclerosing Cholangitis	Primary Sclerosing Cholangitis
Severe Cirrhosis of the Liver	Liver Failure
Severe Crohn's Disease	Severe Crohn's Disease
Severe Gastrointestinal Disease	Bowel Disease
Total Colectomy	Total Colectomy
Tracheo-Oesophageal Fistula	Birth Defects
Heart and Artery	
Angioplasty to correct Carotid Artery Stenosis	Carotid Artery Stenosis
Aorta Graft	Aorta Graft
Aortic Aneurysm	Aortic Aneurysm
Balloon Valvuloplasty	Heart Valve Repair or Replacement
By-Pass Graft Surgery or 3 or more Coronary Arteries	Coronary By-Pass Grafts
Cardiac condition resulting in a reduced ejection fraction	Heart Attack
Cardiomyopathy	Cardiomyopathy
Cardioversion for Cardiac Arrhythmia	Arrhythmia
Carotid Artery Stenosis	Carotid Artery Stenosis
Congestive Heart Failure	Heart Failure
Coronary Angioplasty	Coronary Angioplasty
Coronary By-Pass Grafts	Coronary By-Pass Grafts
Femoral Artery Aneurysm Repair	Open Heart (Structural) Surgery
Heart Attack	Heart Attack
Heart Valve Repair or Replacement	Heart Valve Repair or Replacement

continued...

Condition Matching (continued)



Vitality SIC 3X (continued)

Vitality Condition or Severity Level names grouped in the structure used in their product literature

Corresponding CIExpert Condition name that includes the Vitality Condition or Severity Level

Heart and Artery (continued)

Hypertrophic Cardiomyopathy	Non Severe Cardiomyopathy
Iliac Artery Aneurysm Repair	Open Heart (Structural) Surgery
Infective Bacterial Endocarditis	Infective Bacterial Endocarditis
Infective Endocarditis	Infective Bacterial Endocarditis
Keyhole Coronary Artery Bypass Surgery	Coronary By-Pass Grafts
Pericardectomy	Open Heart (Structural) Surgery
Permanent Defibrillator Insertion	Cardiac Arrest
Permanent Pacemaker Insertion	Permanent Pacemaker Insertion
Severe Peripheral Vascular Disease	Peripheral Vascular Disease
Severe Vascular Disease	Peripheral Vascular Disease
Surgery for Cardiac Arrhythmia	Arrhythmia
Surgical repair of a Structural Abnormality of the Heart	Open Heart (Structural) Surgery
Ventricular Tachycardia or Fibrillation	Arrhythmia
HIV	
Accidental HIV Infection	HIV/AIDS
Major Organ Transplant	
Major Organ Transplant	Major Organ Transplant
Musculoskeletal Trauma	
Amputation of Two or more Fingers or Thumbs	Loss of Hands or Feet
Intensive Care (Requiring mechanical ventilation)	Intensive Care (Requiring mechanical ventilation)
Le Fort Iii Reconstruction	Facial Reconstruction Surgery
Less Extensive Third Degree Burns covering 10%	Third Degree Burns (up to 20% of the body)
Less Extensive Third Degree Burns covering 15%	Third Degree Burns (up to 20% of the body)
Less Extensive Third Degree Burns covering 5%	Third Degree Burns (up to 20% of the body)
Loss of a Single Hand or Foot	Loss of Hands or Feet
Loss of a single limb	Loss of Hands or Feet
Loss of Hands or Feet	Loss of Hands or Feet
Loss of use of a Whole Hand	Loss of Hands or Feet
Loss of Use of the Tongue	Loss of Speech
Necrotising Fasciitis	Necrotising Fasciitis
Severe Sepsis	Severe Sepsis

continued...

Condition Matching (continued)



Vitality SIC 3X (continued)

Vitality Condition or Severity Level names grouped in the structure used in their product literature

Corresponding CIExpert Condition name that includes the Vitality Condition or Severity Level

Musculoskeletal Trauma (continued)

Surgical Re-attachment of an Amputated Limb

Loss of Hands or Feet

Third Degree Burns (up to 20% of the body)

Third Degree Burns (up to 20% of the body)

Permanent Disability

Cauda Equina

Cauda Equina

Persistent Confusional State

Psychosis & Bipolar Affective Disorder

Total Lack of Social Interaction

Psychosis & Bipolar Affective Disorder

Respiratory

Chronic Obstructive Pulmonary Disease (Stagelll)

Chronic Lung Disease/Emphysema

Cor Pulmonale

Heart Failure

Empyema

Lobectomy

Fibrotic Lung Disease

Chronic Lung Disease/Emphysema

Home Oxygen Therapy

Chronic Lung Disease/Emphysema

Mechanical Ventilatory Support for Near Drowning

Intensive Care (Requiring mechanical ventilation)

Pleurectomy

Chronic Lung Disease/Emphysema

Pulmonary Arterial Hypertension

Primary Pulmonary Hypertension

Pulmonary Embolus

Chronic Lung Disease/Emphysema

Removal of one lobe of the lungs

Lobectomy

Removal of Two or more Lobes of the Lungs

Lobectomy

Surgical Drainage of a Lung Abscess

Lobectomy

Stroke and Nervous System

Alzheimer's Disease

Dementia (inc AD & PSD)

Bacterial Meningitis

Bacterial Meningitis

Bilateral Hemianopia

Significant Visual Impairment

Brain and Spinal Tumours

Benign Brain Tumour

Brain Injury Due To Anoxia Or Hypoxia

Hypoxia/Anoxia

Coma

Coma

Craniotomy

Craniotomy

Craniotomy to treat a Cerebral Arteriovenous Malformation

Cerebral & Spinal Arteriovenous Malformation

Creutzfeldt-Jakob Disease

Creutzfeldt-Jakob Disease

Dementia (inc AD & PSD)

Dementia (inc AD & PSD)

Depressed Skull Fracture

Traumatic Brain Injury

continued...

Condition Matching (continued)



Vitality SIC 3X (continued)

Vitality Condition or Severity Level names grouped in the structure used in their product literature

Corresponding CIExpert Condition name that includes the Vitality Condition or Severity Level

Stroke and Nervous System (continued)

Devic's Disease	Devic's Disease
Drainage of Brain Abscess by Craniotomy	Craniotomy
Drug Resistant Epilepsy	Drug Resistant Epilepsy
Encephalitis	Encephalitis
Endovascular Treatment of Cerebral Arteriovenous Malformation	Cerebral & Spinal Arteriovenous Malformation
Functional surgery for movement disorders	Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
Guillain-Barre Syndrome	Guillain-Barre Syndrome
Hydrocephalus	Hydrocephalus
Hypoxia/Anoxia	Hypoxia/Anoxia
Loss of Manual Dexterity	Other Neurological Disorders
Loss of Muscle Power Resulting in the Inability to Grip	Other Neurological Disorders
Loss of Speech	Loss of Speech
Motor Neurone Disease	Motor Neurone Disease
Multiple Sclerosis	Multiple Sclerosis
Muscular Dystrophy	Muscular Dystrophy
Myasthenia Gravis	Myasthenia Gravis
Other Neurological Disorders	Other Neurological Disorders
Paralysis of Limbs	Paralysis of Limbs
Paralysis of Two Limbs	Paralysis of Two Limbs
Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex	Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
Parkinson Plus Syndromes	Parkinson Plus Syndromes
Parkinson's Disease	Parkinson's Disease
Persistent Vegetative State	Coma
Primary Pulmonary Hypertension	Primary Pulmonary Hypertension
Progressive Supranuclear Palsy	Progressive Supranuclear Palsy
Shunt Insertion For Hydrocephalus	Hydrocephalus
Spinal Aneurysm or Arteriovenous Malformation	Cerebral & Spinal Aneurysm
Spinal Stroke	Spinal Stroke
Stereotactic Brain Surgery	Benign Brain Tumour
Stroke	Stroke
Surgical Drainage of a Lung Abscess	Lobectomy

continued...

Condition Matching (continued)



Vitality SIC 3X (continued)

Vitality Condition or Severity Level names grouped in the structure used in their product literature

Corresponding CIExpert Condition name that includes the Vitality Condition or Severity Level

Stroke and Nervous System (continued)

Syringomelia or Syringobulbia - treated by surgery

Syringomelia or Syringobulbia - treated by surgery

Traumatic Brain Injury

Traumatic Brain Injury

Urogenital and Kidney

Acute Renal Dialysis

Kidney Failure

Bilateral Orchiectomy

Less Advanced Cancer of the Testicle

Bladder Fistula

Bladder Removal

Bladder Removal

Bladder Removal

Chronic Renal Impairment

Kidney Failure

Cystectomy

Bladder Removal

Kidney Failure

Kidney Failure

Nephrectomy

Kidney Treatments

Partial Cystectomy

Bladder Removal

Partial Nephrectomy

Kidney Treatments

Severe Chronic Renal Impairment

Kidney Failure

Surgical Repair of a Kidney

Kidney Treatments

continued...

Reinstatement of Serious Illness Cover - after (Severity Level A claim) 100% of the sum assured

Serious Illness Cover 3X allows the policyholder(s) to claim up to three times their total cover amount across the lifetime of their plan* – For example, if the total cover amount is £100,000, the policyholder(s) will be able to claim a total of £300,000. This ensures all eligible people covered by the plan are protected for as long as possible, where other insurer's plans will end once a full 100% claim is made.

** The most you can receive in one claim is 100% of your total cover amount at the time of claim.*

Dementia and FrailCare Cover (DFCC)

When your clients take out a Serious Illness Cover plan with Vitality, they will automatically get the Dementia and FrailCare Cover (DFCC) option included if TPD is included in the plan. When their Serious Illness Cover comes to an end, the option allows any remaining cover to automatically be converted into a new DFCC plan and all they will need to do is keep paying the premiums applicable at that time.

The Dementia & FrailCare Cover (DFCC) plan is designed to provide cover for later life conditions such as Alzheimer's, Dementia and Parkinson's based upon meeting the defined severity levels.

Full details can be found in the Vitality Plan Conditions document.