

SERIOUS ILLNESS COVER CONDITIONS COVERED

THE AVERAGE NUMBER OF ILLNESSES AND CONDITIONS MOST CRITICAL ILLNESS POLICIES COVER IS AROUND 77¹

But with our Primary Serious Illness Cover you're covered for **145**. And with our Comprehensive Serious Illness Cover, you'll be covered for **178**.

WE RECOGNISE THAT CONDITIONS CAN HAVE A BIG IMPACT ON YOUR LIFE WITHOUT BEING 'CRITICAL'

Our cover is designed to give you financial support that matches the impact. We'll payout 100%, 75%, 50%, 25%, 15%, 10% or 5% of your cover depending on the severity of your condition. The more severe, the larger the payment you'll receive.

AFTER WE MAKE A PAYMENT TO YOU, THE REST OF YOUR COVER IS STILL AVAILABLE IF YOU NEED TO CLAIM AGAIN

Your cover only stops when it's all paid out, your term comes to an end or if you cancel it.

WE ALSO GIVE YOU THE OPTION TO TOP YOUR COVER BACK UP AFTER YOU'VE MADE A CLAIM

You can reinstate your cover back to 100% of the original cover amount after a claim.

COMMON ILLNESSES AND CONDITIONS COVERED BY MOST OTHER CRITICAL ILLNESS PROVIDERS

Alzheimer's disease
Aorta graft surgery
Aplastic anaemia
Bacterial meningitis
Benign brain tumour
Benign spinal tumour
Blindness
Cancer
Carcinoma in situ of the breast
Cardiomyopathy
Coma
Coronary artery bypass grafts
Creutzfeldt-Jakob disease
Deafness

Encephalitis
Heart attack
Heart valve replacement or repair
HIV infection
Kidney failure
Liver failure
Loss of hands or feet
Loss of speech
Low grade prostate cancer
Major organ transplant
Motor neurone disease
Multiple sclerosis
Open heart surgery
Paralysis of limbs

Parkinson's disease
Pneumonectomy
Dementia
Progressive supranuclear palsy
Pulmonary artery surgery
Severe lung disease
Stroke
Systemic lupus erythematosus
Terminal illness
Third degree burns
Total permanent disability
Traumatic head injury

¹ Defaqto, Sep 2018. Figure relates to top 5 providers based on market share (IFA channel) Q1 2018 ABI statistics.

We cover all heart attacks, all strokes and more cancers than any other provider¹.

VitalityLife's Serious Illness Cover offers protection against serious illnesses as well as advanced or life threatening ones, unlike most typical critical illness policies that only cover the most critical conditions.

ILLNESSES AND CONDITIONS COVERED BY OUR SERIOUS ILLNESS COVER

All of the categories below have specified conditions of defined severity.

● 100% ■ 75% ▲ 50% ◆ 25% ▸ 15% ★ 10% + 5%

CONDITIONS COVERED BY OUR PRIMARY AND COMPREHENSIVE COVER

CANCER

- Advanced chronic lymphocytic leukaemia ●
- Advanced Hodgkin's disease ●▲
- Advanced non-Hodgkin's lymphoma ●▲
- Borderline ovarian cancer ▸
- Cancer - excluding less advanced cases ●▲◆
- Carcinoma in-situ - treated with surgery to remove the tumour ▸
- Carcinoma in-situ of the oesophagus - requiring surgery ◆
- Low-grade prostate cancer ◆
- Lumpectomy for carcinoma in-situ of the breast ▸
- Mastectomy for carcinoma in-situ of the breast ◆
- Myelodysplasia ▸
- Moderately severe aplasia ◆
- Multiple myeloma ●
- Myelodysplasia ▲
- Severe aplastic anaemia ●

CONNECTIVE TISSUE DISEASE

- Giant cell arteritis ●■▲◆
- Polyarteritis nodosa ●■▲◆
- Polymyositis ●■▲◆
- Rheumatoid arthritis ●■▲◆
- Systemic lupus erythematosus ●■▲◆
- Systemic sclerosis (scleroderma) ●■▲◆
- Wegener's granulomatosis ●■▲◆

EAR

- Deafness - permanent and irreversible ●
- Significant hearing loss in both ears ▲

ENDOCRINE AND METABOLIC DISEASES

- Diabetes insipidus ▸
- Insulin dependent diabetes mellitus (Type I) ▸
- Sheehan's syndrome ▸
- Thyrotoxic crisis ▸

EYE

- Blindness - permanent and irreversible ●
- Blindness in one eye ▸
- Central blindness ◆
- Central retinal occlusion ▸
- Severe visual impairment ●
- Significant visual impairment ▲
- Surgical removal of one eye ▸
- Tunnel vision ▸

GASTROINTESTINAL

- Bowel ischemia - requiring surgery ◆
- Chronic pancreatitis ◆
- Fulminant hepatic necrosis ●
- Permanent faecal incontinence ●
- Sclerosing cholangitis ▲
- Severe cirrhosis of the liver ●
- Severe gastrointestinal disease - requiring hospitalisation ▲
- Severe inflammatory Crohn's disease ▲
- Total colectomy ◆

HEART AND ARTERY

- Angioplasty (Coronary) or Percutaneous Transluminal Coronary Angioplasty - with specified treatment ▸
- Any other cardiac condition resulting in a reduced ejection fraction ●■
- Aorta graft surgery ■
- Balloon valvuloplasty ▸
- By-pass graft surgery to 3 or more coronary arteries ■
- Cardiomyopathy resulting in a reduced ejection fraction ●■
- Chronic inflammatory hepatitis ▸
- Cirrhosis of the liver ▸
- Congestive heart failure ●
- Coronary artery by-pass grafts - with surgery to divide the breastbone ▲

- Coronary Angioplasty - with specified treatment ▸
- Endovascular repair of an aortic aneurysm ◆
- Femoral artery aneurysm repair ▸
- Heart attack ●■▲◆
- Heart valve replacement or repair ◆
- Hypertrophic cardiomyopathy - of specified severity ●■
- Iliac artery aneurysm repair ▸
- Keyhole coronary artery bypass surgery ▸
- Loss of use of more than one third of the tongue ▸
- Severe peripheral vascular disease ●
- Partial hepatectomy ▸
- Keyhole coronary artery bypass surgery ▸
- Pericardectomy ▸
- Permanent defibrillator insertion due to cardiac arrest ◆
- Portal vein thrombosis ▸
- Severe vascular disease affecting multiple systems ●
- Surgical repair of a structural lesion of the heart or an atrial or ventricular septal defect ◆
- Surgery to correct carotid artery stenosis ▸

HIV

- Accidental HIV infection - caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation ●

MAJOR ORGAN TRANSPLANT

- Major organ transplant ●

MUSCULOSKELETAL TRAUMA

- Intensive care for 10 days continuous duration ▲
- Le Fort III reconstruction ▸
- Less extensive third degree burns - covering 5% of the body's surface ▸
- Less extensive third degree burns - covering 15% of the body's surface ■
- Less extensive third degree burns - covering 10% of the body's surface ▲
- Loss of a single hand or foot ▲
- Loss of a single limb ■
- Loss of hands or feet - permanent physical severance ●
- Loss of use of a whole hand ▲
- Surgical re-attachment of an amputated limb ◆
- Third degree burns - covering 20% of the body's surface area ●

PERMANENT DISABILITY

- Cauda equina ●
- Total permanent disability - own occupation ●▲
- Total permanent disability - permanent failure of functional activity ●▲
- Persistent confusional state ●
- Total lack of social interaction ●

RESPIRATORY

- Chronic obstructive pulmonary disease ▲◆
- Cor pulmonale ●
- Fibrotic lung disease ●▲◆
- Home oxygen therapy ●
- Pleurectomy ▸
- Pulmonary Arterial hypertension - of specified severity or requiring surgery ●
- Pulmonary embolus ▸
- Removal of one lobe of the lungs ◆
- Removal of two or more lobes of the lungs ▲
- Surgical drainage of a lung abscess ▸
- Surgical drainage of empyema ▸

STROKE AND NERVOUS SYSTEM

- Alzheimer's disease - resulting in permanent symptoms ●■▲◆
- Bacterial meningitis - resulting in permanent symptoms ◆
- Benign brain tumour - resulting in permanent symptoms ●■▲◆
- Bilateral hemianopia ■
- Brain injury due to anoxia or hypoxia ◆
- Coma - resulting in permanent symptoms ●■▲◆
- Craniotomy ◆
- Craniotomy to treat a cerebral arteriovenous malformation ◆
- Creutzfeldt-Jakob disease - resulting in permanent symptoms ●■▲◆

ILLNESSES AND CONDITIONS COVERED BY OUR SERIOUS ILLNESS COVER

All of the categories below have specified conditions of defined severity.

● 100% ■ 75% ▲ 50% ◆ 25% ▸ 15% ★ 10% + 5%

Dementia – resulting in permanent symptoms ● ■ ▲ ◆
 Devic's disease ◆
 Drainage of brain abscess by craniotomy ◆
 Encephalitis – resulting in permanent symptoms ● ■ ▲ ◆
 Endovascular treatment of a cerebral arteriovenous malformation ▸
 Functional surgery for movement disorders ◆
 Guillain-Barré syndrome ■
 Loss of manual dexterity ●
 Loss of muscle power resulting in the inability to grip ●
 Loss of speech – permanent and irreversible ●
 Motor neurone disease ● ■ ▲ ◆
 Multiple sclerosis ● ■ ▲ ◆
 Muscular dystrophy ● ■ ▲ ◆
 Neurological diseases ● ■ ▲
 Paralysis of limbs – total and irreversible ●
 Parkinson's disease – resulting in permanent symptoms ● ■ ▲ ◆
 Parkinson's plus syndromes ◆
 Persistent vegetative state ●
 Progressive supra-nuclear palsy – resulting in permanent symptoms ● ■ ▲ ◆
 Shunt insertion for hydrocephalus ◆

Spinal aneurysm or arteriovenous malformation ▸
 Spinal stroke ◆
 Spinal tumour ◆
 Stroke ● ■ ▲ ◆
 Surgical repair of depressed skull fracture ▸
 Surgery for drug resistant epilepsy ▲
 Syringomyelia or Syringobulbia ◆
 Traumatic brain injury – resulting in permanent symptoms ● ■ ▲ ◆

UROGENITAL AND KIDNEY

Acute renal dialysis ◆
 Bilateral orchidectomy ▸
 Chronic renal impairment ▲
 Cystectomy ▲
 Kidney failure – requiring dialysis ●
 Nephrectomy ◆
 Partial cystectomy ◆
 Partial nephrectomy ▸
 Severe chronic renal impairment ■
 Surgical repair of a kidney ▸

ADDITIONAL CONDITIONS ONLY COVERED BY OUR COMPREHENSIVE COVER

CANCER

Carcinoma in-situ +
 Non-melanoma skin cancer of specified severity +

CONNECTIVE TISSUE DISEASE

Giant cell arteritis ★
 Pemphigus vulgaris ★
 Polyarteritis nodosa ★
 Polymyositis ★
 Rheumatoid arthritis ★
 Systemic lupus erythematosus ★
 Systemic sclerosis (scleroderma) ★
 Wegener's granulomatosis ★

EAR

Radical mastoid surgery ★

ENDOCRINE AND METABOLIC DISEASES

Acromegaly ★
 Addison's disease ★
 Adrenalectomy ★
 Conn's syndrome ★
 Cushing's syndrome ★
 Insulinoma ★
 Pheochromocytoma ★
 Radiotherapy to the pituitary gland ★
 Simmond's disease ★
 Surgical removal of the pituitary gland ★

EYE

Corneal transplant ★
 Surgical repair of a detached retina ★

GASTROINTESTINAL

Moderately severe inflammatory bowel disease – with current or previous symptoms ★
 Permanent rectal fistula ★
 Surgical repair of a tracheal-oesophageal fistula ★

HEART AND ARTERY

Angioplasty (coronary) or PTCA (Percutaneous Transluminal Coronary Angioplasty) ★
 Angioplasty to correct carotid artery stenosis ★
 Cardioversion for cardiac arrhythmia ★
 Emergency intravenous anti-arrhythmic therapy for ventricular tachycardia or fibrillation ★
 Infective endocarditis ★
 Permanent defibrillator insertion ★
 Permanent pacemaker insertion ★
 Surgery for cardiac arrhythmia ★
 Surgical repair of an atrial or ventricular septal defect ★

MUSCULOSKELETAL TRAUMA

Amputation of two or more fingers or thumbs ★

RESPIRATORY

Fibrotic lung disease ★
 Mechanical ventilatory support for near drowning ★

STROKE AND NERVOUS SYSTEM

Alzheimer's disease ★
 Bacterial meningitis ★
 Benign brain tumour – resulting in permanent symptoms ★
 Creutzfeldt-Jakob disease ★
 Dementia ★
 Encephalitis ★
 Parkinson's disease – resulting in permanent symptoms ★
 Progressive supra-nuclear palsy ★
 Stereotactic brain surgery ★
 Traumatic brain injury – with clinical symptoms ★

UROGENITAL AND KIDNEY

Bladder fistula ★

SERIOUS ILLNESS COVER INCLUDES

DEMENTIA AND FRILCARE COVER

Dementia and FrailCare Cover is designed to provide later life protection for conditions relevant to old age, including dementia, Alzheimer's, Parkinson's, stroke and frailty. It starts when your Serious Illness Cover term ends and is available with Vitality or Wellness Optimisers at no initial additional cost, you just continue to pay your premium when Dementia and FrailCare Cover begins¹.

CANCER RELAPSE BENEFIT

Cancer Relapse Benefit provides you with more protection against cancer recurrence by paying out an additional 50% for subsequent cancers. This feature is available on Comprehensive cover only.

FAMILY BENEFIT

Family Benefit helps to support a family at a challenging stage of life, covering pregnancy complications and more.

CORE SERIOUS ILLNESS COVER FOR CHILDREN

Core Serious Illness Cover for Children pays a lump sum if your child suffers from a serious illness that we cover. This feature is not available with the Essentials plan.

YOU CAN ENHANCE YOUR COVER BY ADDING

SERIOUS ILLNESS COVER BOOSTER

Serious Illness Cover Booster gives you even more help coping with the long-term effects of some serious illnesses. For some conditions, we'll pay out more - between 100% and 200% of your cover amount.

OPTIONAL SERIOUS ILLNESS COVER FOR CHILDREN

If you'd like to extend the cover that Core Serious Illness Cover for Children provides, Optional Serious Illness Cover for Children offers up to £100,000 of extra cover.

PROTECTED COVER

Should you choose to take out Life and Serious Illness Cover, Protected Cover can safeguard your protection against future claims. If you need to make a Serious Illness Cover claim, you can choose for your Life Cover or your Life and Serious Illness Cover to be topped right back up again, so your full cover continues after a claim.

¹ Dementia and FrailCare Cover is capped at £100,000, subject to a minimum Serious Illness Cover term of 10 years and maximum age at entry 60.

FIND OUT MORE

To find out more about our Serious Illness Cover or any of our other products, please speak to your Financial Adviser or take a look at vitality.co.uk/life



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