

## Critical Illness Comparison Report

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

### Client Details

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

### Contents

Adviser Summary & Policies Compared  
Policy Ranking Versus Price  
Detailed Policy Comparison  
Detailed Description of Differentiating Conditions

### Introduction

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

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

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

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

## Policies Compared

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

### Differentiating Conditions

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

 **Tick Icon**

indicates that this condition is included by the policy specified.

 **Thumbs Up Icon**

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

 **Historical Icon**

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

 **Partial Payment**

indicates that this is a partial payment

 **Enhanced Payment**

indicates that this is an enhanced payment

### Policy A

### Policy B



DEC 2015

12/15 to present

Score: 5,975

Differentiating Conditions: 2

Additional Payments: 4

Enhanced Payments: 0



JAN 2016

01/16 to present

Score: 6,808




**Difference: +833 (+13.94%)**

Differentiating Conditions: 37








































Additional Payments: 21

Enhanced Payments: 18

### Differentiating Conditions

-   Blindness
-  Spinal Stroke





















### Differentiating Conditions

-    Accidental Hospitalisation
-   Benign Brain Tumour
-   Benign Spinal Cord Tumour
-    Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)
-   Carcinoma in situ of the Urinary Bladder
-   Carotid Artery Stenosis
-   Central Retinal Artery
-    Cerebral Aneurysm
-    Cerebral Arteriovenous Malformation
-     Childrens Cover
-    Coma
-    Coronary Angioplasty
-   Corticobasal Ganglionic Degeneration
-   Devic's Disease
-    Diabetes (Type 1 insulin-dependent)

## Policies Compared

### Policy A

### Policy B

- 
- ✓ E↑ Diffuse Lewy Body Disease
  - ✓  Lobectomy
  - ✓  E↑ Loss of Hands or Feet
  - ✓  E↑ Motor Neurone Disease
  - ✓  E↑ Multiple System Atrophy
  - ✓   Non Severe Cardiomyopathy
  - ✓   Ovarian Tumour of Borderline Malignancy
  - ✓  E↑ Paralysis of Limbs
  - ✓ Parkinson Plus Syndromes
  - ✓  E↑ Parkinson's Disease
  - ✓ E↑ Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex
  - ✓   Partial Loss of Hearing
  - ✓ Pneumonectomy
  - ✓ E↑ Progressive Supranuclear Palsy
  - ✓  Pulmonary Artery Replacement
  - ✓  E↑ Removal or Loss of an Eye
  - ✓   Severe Crohns Disease
  - ✓   Significant Visual Impairment
  - ✓  E↑ Third Degree Burns (20% of the body and above)
  - ✓   Third Degree Burns (up to 20% of the body)
  - ✓  E↑ 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
 DEC 2015 12/15 to present	8,143	£25.96	31 October, 2016	LifeQuote
 JUN 2016 06/16 to present	7,072	£29.29	31 October, 2016	LifeQuote
 JAN 2016 01/16 to present	6,808	£27.38	31 October, 2016	LifeQuote
 AUG 2015 08/15 to present	6,293	£27.29	31 October, 2016	LifeQuote
 OCT 2016 10/16 to present	6,265	£26.98	31 October, 2016	LifeQuote
 JUN 2016 06/16 to present	6,177	£27.69	31 October, 2016	LifeQuote
 JUN 2016 06/16 to present	6,173	£26.35	31 October, 2016	LifeQuote
 DEC 2015 12/15 to present	5,975	£27.38	31 October, 2016	LifeQuote
 KEY 3 AUG 2016 08/16 to present	3,946			

## Policy Comparison No.1

The following detailed compares two policies and shows the wording for each condition that is included in the policy.

-  **Tick Icon** indicates that this condition is included by the policy specified.
-  **Thumbs Up Icon** indicates that this policy has preferential wording and has a higher statistical likelihood of paying out and/or superior partial payment or enhanced payment definition.
-  **Historical Icon** indicates that this is a historical policy that a client may have previously acquired but is not currently available
-  **Additional Payment** indicates that this is a additional payment
-  **Enhanced Payment** indicates that this is an enhanced payment
-  **Gender specific condition** indicates that this condition is not relevant to the comparison





DEC 2015  
12/15 to present






JAN 2016  
01/16 to present


<b>Total Score</b>	5,975	6,808	<b>Difference: +833 (+13.94%)</b>
<b>Quoted Price</b>	£27.38	£27.38	
	Differentiating Conditions: 2 Additional Payments: 4 Enhanced Payments: 0	Differentiating Conditions: 37 Additional Payments: 21 Enhanced Payments: 18	


Accidental  
Hospitalisation

 **Legal & General**  
 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


  **Liverpool Victoria**  
 Lower of £25,000 or 25% of sum assured if an accident resulting in a severe physical injury where the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment. (Where severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other cause


Aorta Graft

 **Legal & General**  
Undergoing of surgery to the aorta with replacement of a portion of the aorta with a graft







 **Liverpool Victoria**  
Undergoing surgery for disease or trauma of the aorta requiring surgical replacement with a graft



Aplastic Anaemia










 **Legal & General**  
Definite diagnosis of apalstic anaemia. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia

















 **Liverpool Victoria**  
Permanent bone marrow failure resulting in anaemia, neutropenia and thrombocytopenia requiirng one of - blood transfusion, marrow stimulating agents, immunosuppressive agents or bone marrow transplant

Bacterial Meningitis	✓	<b>Legal &amp; General</b> Definite diagnosis with permanent neurological deficit with persisting clinical symptoms. Excludes meningococcal septicaemia and any other form of meningitis	✓	<b>Liverpool Victoria</b> Definite diagnosis with permanent neurological deficit with persisting clinical symptoms. Excludes meningococcal septicaemia and any other form of meningitis
Benign Brain Tumour	✓	<b>Legal &amp; General</b> A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Tumours in the pituitary gland. }Angiomas and cholesteatoma. Tumours originating from bone tissue	✓	<b>Liverpool Victoria</b> A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull. For this definition, the following are not covered: Tumours in the pituitary gland, Tumours originating from bone tissue, Angiomas and cholesteatoma
Benign Spinal Cord Tumour	-	Not Included	✓	<b>Liverpool Victoria</b> A non malignant tumour within the spinal canal and originating in, or arising from the spinal cord. The tumour must be interfering with the function of the spinal cord which results in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be made by a medical specialist and must be supported by appropriate evidence. The following are excluded: cysts, granulomas, malformations in the arteries or veins of the spinal cord, haematomas, abscesses, disc protrusion and osteophytes
Bladder Removal	-	Not Included	-	Not Included
Blindness	✓	<b>Legal &amp; General</b> Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart	✓	<b>Liverpool Victoria</b> Permanent and irreversible loss of all sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart. If due to an accident the payment will be doubled subject to a maximum of an extra £200,000






Cancer		<p><b>Legal &amp; General</b></p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: – pre-malignant; – non-invasive; – cancer in situ; – having either borderline malignancy; or – having low malignant potential. • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bNOM0. • Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). • Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs</p>		<p><b>Liverpool Victoria</b></p> <p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes: • leukaemia • sarcoma • lymphoma (except cutaneous lymphoma - lymphoma confined to the skin). For this definition, the following are not covered: • All cancers which are histologically classified as any of the following: – pre-malignant – non-invasive – cancer in-situ – having either borderline malignancy; or – having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification T2bNOM0. • 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</p>
Carcinoma in situ of Other Sites	-	Not Included	-	Not Included
Carcinoma in situ of the Anus	-	Not Included	-	Not Included
Carcinoma in situ of the Bile Duct	-	Not Included	-	Not Included
Carcinoma in situ of the Breast	 	<p><b>Legal &amp; General</b></p> <p>Benefit is lower of 25% of sum assured or £25,000 if the life assured, or for a joint life policy the first of the lives assured, or a relevant child meets the following definition: The undergoing of surgery on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the breast. For the above definition the following is not covered: • Any other type of treatment. Only one claim per policy can be made. Claim will not reduce the sum assured</p>	 	<p><b>Liverpool Victoria</b></p> <p>We will pay the lower of 25% of the amount of cover and £25,000 if you are diagnosed with ductal or lobular carcinoma in-situ of the breast, that is histologically confirmed, and results in you undergoing surgical removal on the advice of your hospital consultant</p>





Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)	-	Not Included	 	<b>Liverpool Victoria</b> The lower of 12.5 percent of the benefit and £12,500 if a member is diagnosed with carcinoma in situ of the cervix uteri (cervix) requiring treatment with hysterectomy. The hysterectomy must have been performed on the advice of a specialist to treat carcinoma in-situ. The following tumors are excluded: all grades of dysplasia; cervical squamous epithelial lesion (SIL) and cervical intra-epithelial neoplasia (CIN), unless carcinoma in-situ is present. Claim will not affect the critical illness sum assured
Carcinoma in situ of the Colon and Rectum	-	Not Included	-	Not Included
Carcinoma in situ of the Endometrium	-	Not Included	-	Not Included
Carcinoma in situ of the Gallbladder	-	Not Included	-	Not Included
Carcinoma in situ of the Larynx	-	Not Included	-	Not Included
Carcinoma in situ of the Lung and Bronchus	-	Not Included	-	Not Included
Carcinoma in situ of the Oesophagus	-	Not Included	-	Not Included
Carcinoma in situ of the Oral Cavity or Oropharynx	-	Not Included	-	Not Included
Carcinoma in situ of the Pancreas	-	Not Included	-	Not Included
Carcinoma in situ of the Renal Pelvis (of the Kidney) and Ureter	-	Not Included	-	Not Included
Carcinoma in situ of the Stomach	-	Not Included	-	Not Included





Carcinoma in situ of the Testicle 	-	Not Included	 	<b>Liverpool Victoria</b> Lower of £12,500 or 12.5% of sum insured if diagnosis and specified treatment of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU), histologically confirmed by biopsy, and as a result treated with an orchidectomy (complete surgical removal of the testicle)
Carcinoma in situ of the Urinary Bladder	-	Not Included	 	<b>Liverpool Victoria</b> lower of 12.50% of the benefit and £12,500 if a member is diagnosed with carcinoma in situ of the urinary bladder. The diagnosis must be histologically confirmed on a pathology report. This benefit is only payable once. Excluded: non-invasive papillary carcinoma, stage Ta bladder carcinoma and all other forms of non-invasive carcinoma
Carcinoma in situ of the Uterus	-	Not Included	-	Not Included
Carcinoma in situ of the Vagina	-	Not Included	-	Not Included
Carcinoma in situ of the Vulva	-	Not Included	-	Not Included
Cardiac Arrest		<b>Legal &amp; General</b> Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted - implantable cardioverter-defibrillator (ICD), or cardiac resynchronisation therapy with defibrillator (CRT-D)		<b>Liverpool Victoria</b> Cardiac arrest – with insertion of a defibrillator Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted: • Implantable Cardioverter-Defibrillator (ICD); or • Cardiac Resynchronization Therapy with Defibrillator (CRT-D). The following are not covered: • Cessation of cardiac function induced to perform a surgical or medical procedure
Cardiomyopathy		<b>Legal &amp; General</b> Definite diagnosis with clinical impairment of heart function resulting in permanent loss of ability to perform physical activities to at least class 3 NYHA classification. Excluded: all other forms of heart disease, enlargement and myocarditis or secondary to alcohol or drug abuse		<b>Liverpool Victoria</b> Definite diagnosis resulting in permanently impaired ventricular function such that the ejection fraction is 35% or less for at least 6 months when stabilised on therapy. Must be evidenced by electrocardiographic changes and echocardiographic abnormalities. Excluded: all other forms of heart disease, enlargement, myocarditis or secondary to alcohol or drug abuse

Carotid Artery Stenosis	-	Not Included	  <b>Liverpool Victoria</b> We will pay the lower of 12.5% of the amount of cover and £12,500 if you undergo endarterectomy or therapeutic angioplasty to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required
Central Retinal Artery	-	Not Included	  <b>Liverpool Victoria</b> We will pay the lower of 12.5% of the amount of cover and £12,500 if you suffer death of the optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition the following are not covered: Branch retinal artery or vein occlusion or haemorrhage. Traumatic injury to tissue of the optic nerve or retina
Cerebral Aneurysm	-	Not Included	   <b>Liverpool Victoria</b> We will pay the lower of 12.5% of the amount of cover and £12,500 if you undergo treatment for a cerebral aneurysm using any one of the following: Craniotomy, Stereotatic radiotherapy, Endovascular treatment by using coils to cause thrombosis (embolisation). For the above definition the following are not covered: Cerebral arteriovenous malformation
Cerebral Arteriovenous Malformation	-	Not Included	   <b>Liverpool Victoria</b> "We will pay the lower of 12.5% of the amount of cover and £12,500 if you undergo surgery, embolisation or radiosurgery to treat an arteriovenous malformation (AVM) of the brain. The following are not covered: Cerebral aneurysm or any other malformations in the brain"
Childrens Cover	 	<b>Legal &amp; General</b> Lower of 50% of sum assured or £25,000 - 30 days to 18 or age 21 if in full time education - 14 day survival period. No pre-existing conditions. Also, £5,000 accidental hospitalisation benefit after 28 consecutive days. Also, £4,000 funeral expenses on death of a child. Also, up to £1,000 childcare costs if you claim and have a child under age 5. Also, Up to £100 per night (£1,000 maximum) for every night the child spends in hospital in the 3 months following diagnosis of a critical illness. Excludes T&PD, Early stage prostate cancer and mastectomy cover	    <b>Liverpool Victoria</b> Lower of 50% of sum assured or £25,000 - birth to age 21 - No survival period. Partial payment condition for Children's Cover limited to 50% of the amount for a partial payment condition. Includes congenital conditions. Double payment if condition caused by an accident

Chronic Lung Disease/Emphysema	✓	<b>Legal &amp; General</b> Advanced emphysema or other chronic lung disease resulting in all of - continuous daily oxygen on a permanent basis FVC & FEV1 less than 50% of normal	✓	<b>Liverpool Victoria</b> Chronic lung disease evidenced by all of - continuous daily oxygen on a permanent basis, evidence that it has been required for a minimum 6 months, FEV1 less than 40% of normal and vital capacity less than 50% of normal
Chronic Rheumatoid Arthritis	-	Not Included	-	Not Included
Coma	✓	<b>Legal &amp; General</b> A state of unconsciousness with no reaction to external stimuli or internal needs which, - requires the use of life support systems, and, - with associated permanent neurological deficit with persisting clinical symptoms. The following aren't covered - medically induced coma, coma secondary to drug abuse	✓ 👍 E↑	<b>Liverpool Victoria</b> A state of unconsciousness with no reaction to external stimuli or internal needs which: requires the use of life support systems; and with associated permanent neurological deficit with persisting clinical symptoms. If a direct result of an accident the payout is doubled subject to a maximum additional £200k
Coronary Angioplasty	-	Not Included	✓ 👍 🔄	<b>Liverpool Victoria</b> Lower of £25,000 or 25% of sum insured if undergoing balloon angioplasty, atherectomy, rotablation, laser treatment or insertion of stents on two or more coronary arteries to treat at least 70% narrowing. If performed on only one artery there must be at least 70% narrowing in the other main coronary artery
Coronary By-Pass Grafts	✓	<b>Legal &amp; General</b> Undergoing of surgery requiring median sternotomy or anterolateral thoracotomy to correct narrowing or blockage of one of mre coronary arteries with by-pass grafts	✓	<b>Liverpool Victoria</b> Undergoing of surgery to correct narrowing or blockage of one or more cornary arteries with bypass grafts
Corticobasal Ganglionic Degeneration	-	Not Included	✓ E↑	<b>Liverpool Victoria</b> A definite diagnosis by a Consultant Neurologist of Corticobasal ganglionic degeneration. There must be also permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability; or • dementia. If you are under 45 years of age and your claim meets the above definition we will pay 150% of the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover
Craniotomy to Drain a Brain Abscess	-	Not Included	-	Not Included
Creutzfeldt-Jakob Disease	✓	<b>Legal &amp; General</b> Diagnosis of CJD evidenced by significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required	✓	<b>Liverpool Victoria</b> Unequivocal Diagnosis of CJD

Critical Fracture Cover	-	Not Included	-	Not Included
Crohn's Disease (by resection)	-	Not Included	-	Not Included
Deafness	✓	<b>Legal &amp; General</b> Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram	✓ 	<b>Liverpool Victoria</b> Permanent & 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 the cause of claim was as a direct result of an accident then we will pay twice the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover
Dementia (inc AD & PSD)	✓	<b>Legal &amp; General</b> Definite diagnosis of AD or pre-senile dementia supported by evidence of progressive loss of ability to; a) remember, b) reason, c) perceive, understand, express and give effect to ideas. Excludes alcohol or drug misuse	✓ 	<b>Liverpool Victoria</b> A definite diagnosis of Alzheimer's disease, including dementia, 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 you are under 45 years of age and your claim meets the above definition we will pay 150% of the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover
Devic's Disease	-	Not Included	✓ 	<b>Liverpool Victoria</b> A definite diagnosis of Devic's disease by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months
Diabetes (Type 1 insulin-dependent)	-	Not Included	✓  	<b>Liverpool Victoria</b> We will pay the lower of 12.5% of the amount of cover and £12,500 if you have a definite diagnosis of Type 1 insulin dependent diabetes mellitus requiring the permanent use of insulin injections that have continued for a period of at least 12 months. For the above definition the following are not covered: Gestational diabetes, Type 2 diabetes (including Type 2 diabetes treated with insulin), Latent Autoimmune Diabetes of Adulthood. This condition is not covered under Children's cover

Diffuse Lewy Body Disease	-	Not Included	✓  <b>Liverpool Victoria</b> A definite diagnosis by a Consultant Neurologist of Diffuse Lewy body disease. There must be also permanent clinical impairment of at least one of the following: motor function; or • eye movement disorder; or • postural instability; or • dementia. If you're under 45 years of age, and your claim meets the above definition we will pay 1 ½ times the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover
Donor Cover	-	Not Included	- Not Included
Early-stage Prostate Cancer 	✓ 	<b>Legal &amp; General</b> Lower of £25,000 or 25% of sum insured if diagnosed with prostate cancer with a Gleason score 2 to 6 and the tumour has progressed to at least T1N0M0 and undergoing any treatment. Excludes Prostatic intraepithelial neoplasia. observation or surveillance or surgical biopsy. A claim does not reduce the sum insured	✓  <b>Liverpool Victoria</b> Lower of £25,000 or 25% of sum insured if diagnosed with prostate cancer with a Gleason score 2 to 6 and the tumour has progressed to at least T1N0M0 and treated by complete removal of prostate, external beam or interstitial implant radiotherapy, or high intensity ultrasound or hormone therapy or cryotherapy. A claim does not reduce the sum insured
Encephalitis	✓	<b>Legal &amp; General</b> Definite diagnosis resulting in permanent neurological deficit with persisting clinical symptoms	✓ <b>Liverpool Victoria</b> Definite diagnosis resulting in permanent neurological deficit with persisting clinical symptoms. Excludes Chronic fatigue syndrome & Mylagic Encephalomyelitis
Extra Care Cover	-	Not Included	- Not Included
Heart Attack	✓	<b>Legal &amp; General</b> Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • New characteristic electrocardiographic changes. • The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: • Other acute coronary syndromes. • Angina without myocardial infarction	✓ <b>Liverpool Victoria</b> Death of heart muscle due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction. a) New characteristic ECG changes, b) characteristic rise of cardiac enzymes or troponins. Evidence must show definite myocardial infarction. Excludes other acute coronary syndromes including but not limited to angina
Heart Valve Repair or Replacement	✓	<b>Legal &amp; General</b> Undergoing of surgery to replace or repair one or more heart valves	✓ <b>Liverpool Victoria</b> Undergoing of surgery to replace or repair one or more heart valves
Hepatitis B or C	-	Not Included	- Not Included

HIV/AIDS	✓	<b>Legal &amp; General</b> Covers physical assault, blood transfusion and health & emergency workers if accidental infection at work - wide geographical area	✓	<b>Liverpool Victoria</b> Covers physical assault, blood transfusion and health & emergency workers if accidental infection at work - wide geographical area
Hypoxia/Anoxia	-	Not Included	-	Not Included
Infective Bacterial Endocarditis	-	Not Included	-	Not Included
Intensive Care (Requiring mechanical ventilation)	-	Not Included	-	Not Included
Kennedy's Disease	-	Not Included	-	Not Included
Kidney Failure	✓	<b>Legal &amp; General</b> Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required	✓	<b>Liverpool Victoria</b> Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required
Less Advanced Cancers	-	Not Included	-	Not Included
Liver Failure	✓	<b>Legal &amp; General</b> Advanced liver failure due to cirrhosis resulting in all of - a) permanent jaundice, b) ascites and c) encephalopathy. Excludes alcohol or drug abuse	✓	<b>Liverpool Victoria</b> Advanced liver failure due to cirrhosis resulting in all of - a) permanent jaundice, b) ascites and c) encephalopathy. Excludes alcohol or drug abuse
Liver Resection	-	Not Included	-	Not Included
Lobectomy	-	Not Included	✓ 	<b>Liverpool Victoria</b> Pays lower of £12,500 or 12.5% of sum assured if one or more complete lobes of the lung removed due to disease or trauma. Claim does not reduce the sum assured
Loss of Hands or Feet	✓	<b>Legal &amp; General</b> Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint	✓  	<b>Liverpool Victoria</b> Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint. If a direct result of an accident the payment will be doubled subject to a maximum additional sum of £200k
Loss of Speech	✓	<b>Legal &amp; General</b> Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease	✓ 	<b>Liverpool Victoria</b> Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease. If a direct result of an accident the payment will be doubled subject to a maximum additional sum of £200k










Major Organ Transplant	✓	<b>Legal &amp; General</b> The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete heart, kidney, lung, pancreas, liver, or a lobe of the liver, or inclusion on an official UK, the Channel Islands or the Isle of Man waiting list for such a procedure. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells</li> </ul>	✓	<b>Liverpool Victoria</b> The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung or pancreas, or a whole lobe of the lung or liver, or inclusion on an official UK waiting list for such a procedure. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells</li> </ul>
Minor Heart Attack	-	Not Included	-	Not Included
Minor Stroke	-	Not Included	-	Not Included
Motor Neurone Disease	✓	<b>Legal &amp; General</b> A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist - Amyotrophic Lateral Sclerosis (ALS), Primary Lateral Sclerosis (PLS), Progressive Bulbar Palsy (PBP), Progressive Muscular Atrophy (PMA), Spinal Muscular Atrophy (SMA). There must also be permanent clinical impairment of motor function	✓ 👍 £↑	<b>Liverpool Victoria</b> A definite diagnosis. There must be permanent clinical impairment of motor function. All forms of MND are covered including spinal muscular atrophy. If you are under 45 years of age and your claim meets the above definition we will pay 150% of the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover
Multiple Sclerosis	✓	<b>Legal &amp; General</b> Definite diagnosis with current or previous/historic clinical impairment of motor or sensory function caused by MS	✓	<b>Liverpool Victoria</b> A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist, that has resulted in either of the following: <ul style="list-style-type: none"> <li>• clinical impairment of motor or sensory function, which must have persisted from the time of diagnosis; or</li> <li>• two or more attacks of impaired motor or sensory function together with findings of clinical objective evidence on Magnetic Resonance Imaging (MRI) All of the evidence must be consistent with multiple sclerosis</li> </ul>
Multiple System Atrophy	✓	<b>Legal &amp; General</b> Definite diagnosis with permanent impairment of either (a) motor function with associated rigidity of movement, (b) ability to coordinate muscle movement, or (c) bladder control and postural hypotension	✓ 👍 £↑	<b>Liverpool Victoria</b> Definite diagnosis with permanent impairment of either; (a) motor function with associated rigidity of movement, (b) ability to coordinate muscle movement, or (c) bladder control and postural hypotension. If you are under 45 years of age and your claim meets the above definition we will pay 150% of the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover

Non Severe Cardiomyopathy	-	Not Included		<b>Liverpool Victoria</b> Lower of £25,000 or 25% of sum insured if diagnosed with cardiomyopathy by a consultant cardiologist resulting in permanently impaired ventricular function such that the ejection fraction is more than 35%. Diagnosis must be evidenced by electrocardiographic changes, echocardiographic changes. The evidence must be consistent with the diagnosis of cardiomyopathy. Excludes: all other forms of heart disease, heart enlargement and myocarditis and cardiomyopathy related to alcohol or drug abuse
Non-Malignant Pituitary Adenoma	-	Not Included	-	Not Included
Open Heart (Structural) Surgery		<b>Legal &amp; General</b> Undergoing surgery requiring median sternotomy (surgery to divide the breastbone) to correct any structural abnormality of the heart		<b>Liverpool Victoria</b> Undergoing surgery requiring median sternotomy (surgery to divide the breastbone) to correct any structural abnormality of the heart
Ovarian Tumour of Borderline Malignancy	-	Not Included		<b>Liverpool Victoria</b> We will pay the lower of 12.5% of the amount of cover and £12,500 if you are diagnosed with an ovarian tumour of borderline malignancy / low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary. For the above definition the following are not covered: Removal of an ovary due to a cyst
Paralysis of Limbs		<b>Legal &amp; General</b> Total and irreversible loss of muscle function to the whole of any limb		<b>Liverpool Victoria</b> Total and irreversible loss of muscle function to the whole of any limb. If a direct result of an accident payment will be doubled with a maximum additional sum of £200k

Parkinson Plus Syndromes	-	Not Included	✓	<p><b>Liverpool Victoria</b></p> <p>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 - 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 or dementia. If you're under 45 years of age, and your claim meets the above definition we will pay 1 ½ times the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover</p>
Parkinson's Disease	✓	<p><b>Legal &amp; General</b></p> <p>A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with either associated tremor or muscle rigidity. For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Parkinsonian syndromes/Parkinsonism</li> </ul>	<p>✓</p> <p>👍</p> <p>👆</p> <p>👆</p> <p>👆</p>	<p><b>Liverpool Victoria</b></p> <p>A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with either associated tremor or muscle rigidity. For the above definition the following are not covered: n Parkinsonian syndromes/Parkinsonism. If you're under 45 years of age, and your claim meets the above definition we will pay 1 ½ times the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover</p>
Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex	-	Not Included	<p>✓</p> <p>👆</p> <p>👆</p>	<p><b>Liverpool Victoria</b></p> <p>A definite diagnosis by a Consultant Neurologist of Parkinsonism-dementia-amyotrophic lateral sclerosis complex. There must be also permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability; or • dementia. If you're under 45 years of age, and your claim meets the above definition we will pay 1 ½ times the amount of cover. This is subject to a maximum of £200,000 more than your amount of cover</p>
Partial Loss of Hearing	-	Not Included	<p>✓</p> <p>👍</p> <p>👆</p> <p>👆</p>	<p><b>Liverpool Victoria</b></p> <p>We will pay the lower of 12.5% of the amount of cover and £12,500 if you suffer permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels but less than 90 decibels across all frequencies in the better ear using a pure tone audiogram</p>
Pericarditis	-	Not Included	-	Not Included
Peripheral Vascular Disease	-	Not Included	-	Not Included

Permanent Pacemaker Incertion	-	Not Included	-	Not Included
Pneumonectomy	-	Not Included	✓	<b>Liverpool Victoria</b> Surgery to remove an entire lung for any physical injury or disease
Primary Pulmonary Hypertension	✓	<b>Legal &amp; General</b> Definite diagnosis with clinical impairment of heart function resulting in permanent loss of ability to perform physical activities to at least Class 3 of the NYHA classification of functional capacity	✓	<b>Liverpool Victoria</b> Idiopathic primary pulmonary arterial hypertension causing permanent and irreparable impairment of heart function to at least Class 3 on the NYHA scale of functional capacity.Excludes Pulmonary Hypertension due to an established cause
Progressive Supranuclear Palsy	✓	<b>Legal &amp; General</b> Definite diagnosis. There must be permanent clinical impairment of eye movements and motor function	✓	<b>Liverpool Victoria</b> Confirmation of a definite diagnosis of progressive supranuclear palsy. There must be permanent clinical impairment of all of the following; a. motor function, b. eye movement disorder; and c. postural instability, associated tremor and rigidity of movement. If under age 45 payment will be 150% of sum assured with a maximum additional sum of £200k
Pulmonary Artery Replacement	-	Not Included	✓	<b>Liverpool Victoria</b> Undergoing surgery for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft
Removal or Loss of an Eye	✓	<b>Legal &amp; General</b> Permanent surgical removal of an eyeball as a result of injury or disease. Excluded: Self-inflicted injury	✓	<b>Liverpool Victoria</b> Permanent surgical removal of an eyeball as a result of injury or disease. Excluded: Self-inflicted injury. If a direct result of an accident then the payment will be doubled subject to a maximum additional sum paid of £200k
Severe Crohns Disease	-	Not Included	✓	<b>Liverpool Victoria</b> Lower of 12.5% and £12,500 if definite diagnosis of Crohn's disease with fistula formation and intestinal strictures. There must have been two or more bowel segment resections on separate occasions. There must also be evidence of continued inflammation with ongoing symptoms despite optimal therapy with diet restriction, medication use and surgical interventions.A claim does not reduce the sum assured
Significant Visual Impairment	-	Not Included	✓	<b>Liverpool Victoria</b> Lower of £12,500 or 12.50% of sum assured if permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured a 6/60 or worse in the better eye using a Snellen eye chart. Claim does not reduce the sum assured
Skin Cancer	-	Not Included	-	Not Included

Spinal Stroke	✓	<b>Legal &amp; General</b> Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours	-	Not Included
Stroke	✓	<b>Legal &amp; General</b> Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. Excluded: Transient ischaemic attacks and death of tissue of the optic nerve or retina	✓	<b>Liverpool Victoria</b> Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in all of the following - a) definite evidence of death of tissue or haemorrhage on a brain scan; and, b) neurological deficit with persistent clinical symptoms lasting at least 24 hours. Excludes: transient ischaemic attack and death of tissue of the optic nerve or retina/eye stroke
Syringomelia or Syringobulbia - treated by surgery	-	Not Included	-	Not Included
Systemic Lupus Erythematosus	✓	<b>Legal &amp; General</b> Definite diagnosis resulting in either of the following (1) permanent neurological deficit with persisting clinical symptoms, or; (2) permanent impaired kidney function with Glomerular Filtration Rate (GFR) below 30 ml/min	✓	<b>Liverpool Victoria</b> Definite diagnosis where either of the following are present: Severe kidney involvement with systemic lupus erythematosus as evidenced by: Permanent impaired renal function with a glomerular filtration rate below 30 ml/min/1.73m2. and abnormal urinalysis showing proteinuria or haematuria. Must have been unresponsive to disease modifying drugs for a continuous period of at least 12 months. Or, severe central nervous system involvement with permanent deficit of the neurological system as evidence by any one of the following symptoms, which must be present on clinical examination and expected to last for the remainder of the life of the person covered: paralysis, dysarthria, aphasia, dysphagia, difficulty in walking, lack of coordination, severe dementia where the insured needs constant supervision or permanent coma. Seizures, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit
Third Degree Burns (20% of the body and above)	✓	<b>Legal &amp; General</b> Third degree burns involving damage or destruction of the skin to its full depth through to the underlying tissue either - covering at least 20% of body area or 20% surface area of the face	✓ 👍 📈	<b>Liverpool Victoria</b> Third degree burns covering 20% of body area or 50% loss of surface area of face or head. If as a direct result of an accident the payment will be doubled with a maximum additional sum of £200k payable

Third Degree Burns (up to 20% of the body)	-	Not Included	  	<p><b>Liverpool Victoria</b>  Lower of 12,500 or 12.5% of sum insured if burns that involve damage or destruction of the skin to the full depth through to the underlying tissue and covering at least 10% of the body's surface area or affecting 25% of the area of the face of head</p>
Traumatic Brain Injury	✓	<p><b>Legal &amp; General</b>  Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms</p>	  	<p><b>Liverpool Victoria</b>  Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms. If a direct result of an accident the payment will be doubled up to a maximum extra payment of £200k</p>
Ulcerative Colitis	-	Not Included	  	<p><b>Liverpool Victoria</b>  Lower of 12.50% or £12,500. if diagnosed with ulcerative colitis treated with total colectomy (removal of entire large bowel). Claim will not affect the sum assured</p>

## Differentiating Conditions Detail

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

### Policy A



DEC 2015

12/15 to present

Score: 5,975

Differentiating Conditions: 2

Additional Payments: 4

Enhanced Payments: 0

### Differentiating Conditions

#### Blindness

##### What Is It?

There is no legal definition of blindness, sight impairment or partial sight. The RNIB states: "Generally, to be registered as severely sight impaired (blind), your sight has to fall into one of the following categories, while wearing any glasses or contact lenses that you may need:

- visual acuity of less than 3 / 60 with a full visual field
- visual acuity between 3 / 60 and 6 / 60 with a severe reduction of field of vision, such as tunnel vision
- visual acuity of 6 / 60 or above but with a very reduced field of vision, especially if a lot of sight is missing in the lower part of the field.

To be registered as sight impaired (partially sighted) your sight has to fall into one of the following categories, while wearing any glasses or contact lenses that you may need:

- visual acuity of 3 / 60 to 6 / 60 with a full field of vision
- visual acuity of up to 6 / 24 with a moderate reduction of field of vision or with a central part of vision that is cloudy or blurry
- visual acuity of up to 6 / 18 if a large part of your field of vision, for example a whole half of your vision, is missing or a lot of your peripheral vision is missing."

##### Incidence Rate

The NHS definition is less harsh than that required by the wordings of most critical illness plans. NHS statistics from the 2006 review showed over 10,000 new cases of 'blindness'. The over 75s accounted for 71% of these with the group aged 18-64 accounting for 15.9% of the total. Figures for the 'sight impaired' were much higher showing over 14,000 new cases with 15% in the 18-64 age group.

### Policy B



JAN 2016

01/16 to present

Score: 6,808

**Difference: +833 (+13.94%)**

Differentiating Conditions: 37

Additional Payments: 21

Enhanced Payments: 18

### Differentiating Conditions

#### Accidental Hospitalisation

##### What Is It?

Being admitted to a hospital due to an accident that has caused a physical injury and on the advice of a medical expert having to stay in hospital for at least 28 consecutive days.

##### Incidence Rate

No figures are yet available and it is likely that claims will be few as many instances will be covered under conditions such as loss of limbs and paralysis.

### Benign Brain Tumour

##### What Is It?

Malignant tumours will be covered under the cancer definition. Benign brain tumours grow placing pressure on the brain and causing brain damage. They are less likely to come back if completely removed, less likely to spread to other parts of the brain or spinal cord and may simply require surgery as opposed to radiotherapy or chemotherapy. Angiomas are excluded as these are benign tumours on the surface of the skin and in themselves present no concern other than cosmetic. Tumours in the pituitary gland are also excluded in these account for 15% of all brain tumours although they frequently go undiagnosed.

##### Incidence Rate

Statistics regarding brain tumours are confusing and it is generally accepted that the incidence of brain tumours is under-recorded. McMillan Cancer and Cancer Research UK both suggest almost 4,500 p.a. There appears to be agreement on this figure although some statistics fail to differentiate between primary and secondary cancers. For claim purposes only primary cancers are likely to result in a successful claim as it is likely that an earlier claim under the cancer heading will have been made. 2013 English cancer statistics imply a UK figure of around 3,900 benign tumours of which 68% fall into the 25-65 age range. HES procedural figures suggest that surgery is used in nearly 50% of instances. Brain tumours are often not treated but dealt with by surveillance as this avoids the dangers of surgery.

### Policy A

#### Spinal Stroke

##### What Is It?

A stroke within the spinal column which can cause paralysis and other neurological problems such as muscle weakness, severe back pain and incontinence.

##### Incidence Rate

Each year in the UK about around 2,000 people are diagnosed, although the majority are over age 65.

---

### Policy B

#### Benign Spinal Cord Tumour

##### What Is It?

A benign growth on or within the spinal canal. To qualify there must also be permanent neurological deficit as a result. Benign brain tumours are always primary.&nbsp;

##### Incidence Rate

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

---

#### Carcinoma in situ of the Cervix Uteri (requiring Hysterectomy)

##### What Is It?

Cancer in situ is an early stage cancer – also called dysplasia – which has yet to exhibit invasive tendencies. Treatment by hysterectomy is usually considered for women past child-bearing age and is assessed as 10% of diagnoses.

##### Incidence Rate

Latest figures suggest around 29,000 diagnoses with nearly 65% being between the ages of 25 and 35. However certain conditions which may be called Carcinoma in Situ are excluded. CIN is often described as Carcinoma in Situ but it is a specific exclusion as it is a very early stage indicator.&nbsp;Not all instances are treated by hysterectomy, a treatment that is normally avoided for women of child-bearing age. Trachelectomy, Radiotherapy and Chemotherapy are all used although Hysterectomy remains the favoured course as it offers a more assured prognosis.

---

#### Carcinoma in situ of the Urinary Bladder

##### What Is It?

The earliest stage of bladder cancer that involves only the surface layer of the bladder. Whilst treatable it still carries a high risk that it will develop into invasive bladder cancer.

It is treated by transurethral resection or laser destruction. Cystectomy is carried out where the other treatments have failed.

##### Incidence Rate

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

---

#### Carotid Artery Stenosis

**What Is It?**

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

Once narrowing has reached 70% consultants will normally suggest an endarterectomy which is removal of the plaque causing the blockage. The condition can also be remedied by inserting a stent, as in angioplasty.

**Incidence Rate**

There are around 780 new procedures each year.

---

#### Central Retinal Artery

**What Is It?**

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

**Incidence Rate**

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

---

#### Cerebral Aneurysm

**What Is It?**

A weakness in the wall of a cerebral artery or vein causes a localized dilation or ballooning of the blood vessel.

**Incidence Rate**

Each year over 2,000 aneurysms are diagnosed. The two treatments employed are clipping the damaged vessel, with over 550 such operations carried out annually, and the use of transluminal coils, which account for over 1,500.

---

#### Cerebral Arteriovenous Malformation

**What Is It?**

A cerebral arteriovenous malformation is an abnormal connection between the arteries and veins in the brain that usually forms before birth.

**Incidence Rate**

This condition occurs in less than 1% of people and mainly hits the age 15-20 group.

---

#### Childrens Cover

##### What Is It?

This is an addition to the plan whereby one or more children are insured against being diagnosed with one of a list of critical conditions. A successful claim does not reduce the life insured's sum insured.&nbsp;

##### Incidence Rate

Cancer Research advises that 1,400 children under the age of 14 were diagnosed with cancer during 2006. HES advise 12,850 instances of Acute Lymphoblastic Leukaemia in the under 15's during 2008-09.&nbsp;

The International Burn Injury Database for 2008 confirmed that 41% of all third degree burns that exceeded 20% of the body surface applied to the under 19s.

#### Coma

##### What Is It?

A state of profound unconsciousness caused by disease, injury, or poison. The patient is unresponsive and cannot be roused. Many instances result from Diabetes and other CI conditions such as Traumatic Head Injury.

##### Incidence Rate

HES figures suggest that in 2012-13 there were around 3,000 UK coma episodes of which 30% were in the 15-59 age group. Of these, just under half were Diabetes related and 20% were due to a stroke. There is only a 10% chance of full recovery if the coma persists beyond 24 hours and after 7 days this further reduces to 3%.

#### Coronary Angioplasty

##### What Is It?

Often called a Percutaneous Coronary Intervention (PCI) a Coronary Angioplasty operation is a procedure where a narrowed section of a coronary artery is widened by using a balloon and a stent attached to a catheter. This procedure is favoured, where feasible, over the more invasive by-pass operation. Stents may have a 10 year lifespan after which a further operation may be required.&nbsp;

Other techniques such as atherectomy, rotablation or laser treatment may be utilised although only the latter is now usually considered. This operation or a Coronary Artery By-Pass is generally considered when the stenosis (narrowing of the artery) is 50% of normal and blood flow is seriously restricted leading, potentially, to a heart attack.

##### Incidence Rate

The numbers of coronary angioplasty operations has risen steadily from 9,933 in 1991 (when figures were first made available) to 96,143 in 2014. However 55% of recipients had previously suffered a heart attack or undergone some form of heart surgery.&nbsp;92% of these operations involved the insertion of stents. The operation is generally carried out with a stenosis (narrowing) of less than 70% each artery, although angioplasty is often considered appropriate where there is a 50% reduction of the internal diameter of the left main coronary artery. Approximately 19% of angioplasty operations involved two or more arteries. This condition was a staple of most critical illness policies until around 2002 when the prospect of accelerated claims convinced most insurers to remove future cover.

---

## Corticobasal Ganglionic Degeneration

### What Is It?

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

### Incidence Rate

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

---

## Devic's Disease

### What Is It?

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

### Incidence Rate

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

---

## Diabetes (Type 1 insulin-dependent)

### What Is It?

A condition in which a person has a high blood sugar (glucose) level as a result of the body either not producing enough insulin, or because body cells do not properly respond to the insulin that is produced. Type 1 develops when the insulin-producing cells in the pancreas have been destroyed. On average Type 1 Diabetes shortens life expectancy by 15 years. &nbsp;

Diabetes sufferers have around a 3 x higher risk of suffering heart disease or a stroke. It is also the leading cause of new cases of blindness and kidney failure for the policy age range. Diabetes sufferers have around a 3 x higher risk of suffering heart disease or a stroke. It is also the leading cause of new cases of blindness and kidney failure for the policy age range.

### Incidence Rate

Whilst the vast majority of insulin dependent diagnoses occur prior to age 40 (with 25,000 sufferers below age 25 and around 4,000 between the ages 21 – 39), the 2011 Scottish Diabetes Audit showed 214 diagnoses in the age range 40-69 which suggests 2,600 in the UK as a whole. The peak years for diagnosis are between ages 10 and 14. With children, over 95% of diagnoses are Type 1.&nbsp;

---

---

## Diffuse Lewy Body Disease

### What Is It?

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

### Incidence Rate

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

---

## Lobectomy

### What Is It?

The surgical removal of at least one lobe of the lung. This is usually carried out because of lung cancer which is already covered under the standard cancer definition.

A minority of instances will be due to trauma such as road traffic injuries or due to chronic infections from a collapsed lung or bleeding from a Pulmonary aspergilloma.

### Incidence Rate

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

---

## Loss of Hands or Feet

### What Is It?

The actual severance of hands and/or feet. 80% of these are due to trauma, with 10% as a result of cancer.

### Incidence Rate

During 2013/14 there were nearly 6,000 amputations of which almost 40% were due to Diabetes and around 4% because of cancer. Less than 5% of these were double amputations.

---

## Motor Neurone Disease

### What Is It?

Motor Neurone Disease (MND) is a descriptive applied to a number of progressive neurodegenerative diseases that lead to weakness and wasting of muscles, causing an increasing loss of mobility in the limbs, and difficulties with speech, swallowing and breathing. The cause is not fully known, although genetic, environmental and lifestyle factors are believed to be involved. The majority of sufferers die within five years. The 2014 ABI Statement of Best Practice stipulated the naming of four specific motor neurone diseases.&nbsp; This has weakened the claims paying ability as other motor neurone diseases have been excluded.

### Incidence Rate

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

#### Multiple System Atrophy

##### What Is It?

Multiple system atrophy is a rare condition causing symptoms similar to Parkinson's disease. MSA causes widespread damage to that part of the nervous system which controls important functions such as heart rate, blood pressure, and sweating. The condition cannot be cured or stopped from deteriorating. Around 55% of cases occur in men, with typical age of onset in the late 50s to early 60s. There are no specific tests to confirm this disease. A neurologist can make the diagnosis based on:

- History of symptoms
- Findings during a physical examination
- Ruling out other causes of symptoms

Testing to help confirm the diagnosis may include:

- MRI of head
- Plasma norepinephrine levels
- Urine examination for norepinephrine breakdown products (urine catecholamines)

##### Incidence Rate

UK prevalence is estimated at around 3,500 which implies an annual incidence of around 240.

#### Non Severe Cardiomyopathy

##### What Is It?

Cardiomyopathy is a disease of the heart muscle which causes a thickening, distension or other change to the heart tissue thereby impairing heart function. There are three main types of Cardiomyopathy, Dilated Cardiomyopathy (DCM), Hypertrophic Cardiomyopathy (HCM), Arrhythmogenic Right Ventricular Cardiomyopathy (ARVC). The latter two are hereditary conditions.

It is often an inherited condition although many never display the symptoms. Between 3%-5% suffer due to alcoholism. Whilst smokers have a 150% greater risk of developing Cardiomyopathy research indicates that they have a slightly better prognosis.

##### Incidence Rate

There are no definitive figures available. Using American and Japanese figures and aligning these to UK hospital treatments suggests between 2,500 and 4,000 p.a. with 43% of these being over age 60.

However, this refers to diagnosis and the majority of critical illness definitions require some clinical validation using ejection fraction measurements or other corroboration. It is likely that a small percentage of reported diagnoses will meet the claim requirements.

#### Ovarian Tumour of Borderline Malignancy

##### What Is It?

Abnormal cells within the ovary. This is a precursor to cancer and the usual treatment is to surgically remove the affected ovary. It differs from carcinoma in situ of the ovary in that it is neither in situ or invasive and adding this condition removes the uncertainty that the other claims wordings provide.

##### Incidence Rate

Around 9% of all ovarian tumours have low malignant potential. Around 700 oophorectomies (surgical removal of an ovary) are carried out annually, although many will be for invasive cancer.

---

## Paralysis of Limbs

### What Is It?

Damage to the nervous system which results in a permanent loss of the ability to use or move the arms or legs. This can be caused by stroke or multiple sclerosis, conditions that are covered separately, as well as spinal damage or polio. Stroke and MS account for 46% of paralyses in the US.

### Incidence Rate

Between 35 and 65 per million. Around 50% of stroke victims suffer some degree of paralysis. There are approximately 700 spinal cord injuries each year, around 80% are male and fall into the 15-35 age group. HES figures suggest that monoplegia, the paralysis of one limb, is much less likely, affecting around 18% of all paralyses.

---

## Parkinson Plus Syndromes

### What Is It?

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

### Incidence Rate

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

---

## Parkinson's Disease

### What Is It?

This is a progressive neurological condition caused by a reduction in levels of a chemical called dopamine. Sufferers experience tremor, rigidity and slowness of movement. There are various conditions that come under the umbrella term 'Parkinsonism' however, only Parkinson's Disease itself is covered under CI plans.

Like Multiple Sclerosis it may take some considerable time before an unequivocal diagnosis can be made. It can be caused by drugs or other conditions such as Supra-nuclear Palsy and Multiple System Atrophy. Perversely, smokers have a substantially lower chance of developing PD.

### Incidence Rate

It affects 120,000 people in the UK with around 8,500 being diagnosed annually. Approximately 4% of sufferers are aged below 50 with another 5% between 50 and 60. Men are twice as likely to develop this condition at a younger age but by age 70 the incidence figures are almost equal.

---

---

## Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex

### What Is It?

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

### Incidence Rate

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

---

## Partial Loss of Hearing

### What Is It?

The medical definition of severe hearing loss is "the quietest sounds they can hear average between 70 and 94 decibels." Hearing loss more extensive than this is called 'profound deafness' and would trigger a claim under the deafness heading.

### Incidence Rate

Within the UK, over 135,000 people of working age suffer severe or profound hearing loss. Almost 8% of those over 70 and 3% of those over 50 suffer in this way.

---

## Pneumonectomy

### What Is It?

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

### Incidence Rate

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

---

## Progressive Supranuclear Palsy

### What Is It?

Progressive Supranuclear Palsy (PSP), also known as Steele-Richardson-Olszewski Syndrome, is a degenerative neurological disorder characterized by slowing or inability to generate voluntary eye movements and move the torso. The most characteristic aspect of PSP is an inability to move the eyes, but the first symptom of PSP is usually unsteadiness and falling. It is listed as a rare disease in both Europe and the US.

### Incidence Rate

This condition rarely hits those below age 40. Between the ages of 50-65 it affects around 500 each year.

---

---

## Pulmonary Artery Replacement

### What Is It?

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

### Incidence Rate

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

---

## Removal or Loss of an Eye

### What Is It?

The physical removal of an eyeball due to injury or disease. In majority of instances this is due to cancer which is likely to be covered under the cancer definition.

### Incidence Rate

Figures from HES suggest around 850 instances p.a. but around 75% of these will be due to cancer, UK cancer statistics highlight that, annually, over 210 incidences of eye cancer occur.

---

## Severe Crohns Disease

### What Is It?

Inflammatory bowel disease that most commonly affects the lower part of the small intestine, called the ileum. It is believed to be caused by the body's immune system mistaking food for bacteria and attacking the bowel lining. Smokers are twice as likely to develop this condition. Statistics highlight that it has a strong familial link. It affects men and women equally with diagnoses more common in the 15-25 age range.

The claim definition for 'Severe Crohn's' is different from 'Crohn's Disease' in that it requires at least two bowel segment resections and continued evidence of inflammation and ongoing symptoms.

### Incidence Rate

Precise statistics are unclear but it appears that around 8,000 new diagnoses of Crohn's Disease are made each year. Around 75% of sufferers will require surgery and half of these will require subsequent surgery. However it is policy to avoid operating until other therapies have been exhausted. This defers the prospect of a claim as it may be 10 years after diagnosis that the first operation is carried out.

---

## Significant Visual Impairment

### What Is It?

The claim definition for 'blindness' is more severe than that required to be registered blind. Severe visual impairment is a condition of near blindness.

### Incidence Rate

Over 350,000 are registered as blind or sight-impaired with over 11,000 new registrations each year.

---

## Third Degree Burns (20% of the body and above)

### What Is It?

Burns are measured as first, second or third degree. Third-degree burns occur when the epidermis (outer layer of the skin) is lost with damage to the tissue below. Third-degree burns result in scarring and victims will also exhibit the loss of hair shafts and keratin. These burns may require grafting.

### Incidence Rate

The International Burn Injury Database highlights 302 episodes of severe or severe complex burns for the 25-64 age group and 113 for children. Around 25% of the victims die. Approximately 10% of instances relate to head and face burns. The male/female ratio varies according to age ranging from 81/19 at ages 25-34 to 71/29 at ages 55-64. To claim, the outcome has to meet two criteria - burns have to cover 20% of the body area and also be third degree.

---

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

### What Is It?

Burns are measured as first, second or third degree. Third-degree burns occur when the epidermis (outer layer of the skin) is lost with damage to the tissue below. Third-degree burns result in scarring and victims will also exhibit the loss of hair shafts and keratin. These burns may require grafting.

### Incidence Rate

The International Burn Injury Database report highlights 302 episodes of severe or severe complex burns for the 25-64 age group and 113 for children. Around 25% of the victims die. Approximately 10% of instances relate to head and face burns. The male/female ratio varies according to age ranging from 81/19 at ages 25-34 to 71/29 at ages 55-64. To claim, the outcome has to meet two criteria - burns have to cover 20% of the body area and also be third degree.

---

---

#### Traumatic Brain Injury

##### What Is It?

The definition is similar to that of Stroke in that there must be death of brain tissue with permanent damage. Whereas with a Stroke the cause must be inadequate bloody supply this definition requires traumatic injury.

Originally this condition was covered under the Stroke definition and the splitting was aimed at enabling insurers to choose whether or not to include traumatic injury. The likely causes are accidents including car and bike crashes.

##### Incidence Rate

135,000 are admitted to hospital annually due to traumatic brain injury with 5% of these classified as severe. Men are two to three times more likely to suffer than women with the ratio being 5-1 between ages 25-29. An overlap with coma is likely in a good proportion of cases because traumatic brain injury is the main cause of coma.

The low claims rate indicates that the majority of the severe head injuries do not meet the permanent neurological deficit requirement.

---

#### Ulcerative Colitis

##### What Is It?

An inflammatory bowel disease that affects the colon (bowel) and is characterised by open sores, ulcers and bleeding. There is no known cause but health professionals suspect it is genetic.

##### Incidence Rate

It affects around 100,000 people in the UK. Around a third of all sufferers undergo a colectomy. HES statistics suggest that this is around 850 p.a. for the UK although many of these operations will be to relieve other conditions. St Marks Foundation suggests around 600 new diagnoses annually a figure supported by US statistics. Between 25%-40% of sufferers will undergo a colectomy. There are no major differences between the sexes.

---