

Serious Illness Comparisons

	Zurich Life	Friends First	Aviva	Irish Life	New Ireland	Royal London
AIDS/ HIV - Assault	✓	✓	✓	✓	✓	✓
AIDS/ HIV - Occupational	✓	✓	✓	✓	✓	✓
AIDS/ HIV - Transfusion	✓	✓	✓	✓	✓	✓
Alzheimer's Disease	✓	✓	✓	✓	✓	✓
Angioplasty (single vessel)	Partial	Partial	Partial	Partial	Partial	Partial
Angioplasty (two vessel)	Partial	Partial	Partial	Partial	Partial	Partial
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓
Aortic Aneurysm	✗	✗	✗	✗	Partial	✗
Aplastic Anaemia	✓	✓	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓
Balloon Valvuloplasty	✓	✓	✓	✓	✓	✓
Benign brain tumour	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour^	✓	✓	✓	✓	✓	✓
Blindness#	✓	✓	✓	✓	✓	✓
Brain Abscess drained via Craniotomy	Partial	Partial	Partial	Partial	✓	Partial
Brain injury due to Hypoxia/ Anoxia	✓	✓	✗	✓	✓	✓
Cancer	✓	✓	✓	✓	✓	✓
Carcinoma in situ (Urinary Bladder)	Partial	✗	Partial	Partial	Partial	Partial
Carcinoma in situ (with surgery)++++	Partial	Partial	Partial	Partial	Partial	Partial
Cardiac arrest (with defibrillator insertion)	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✓	✓	✓	✓
Cauda Equina	✗	✗	✗	✗	✓	✗
Central Retinal Artery Occlusion (Eye Stroke)	Partial	✗	✗	Partial	Partial	Partial
Cerebral Aneurysm^^	Partial	Partial	Partial	Partial	Partial	Partial
Chronic Liver Disease	✓	✓	✓	✓	✓	✓
Chronic Lung Disease	✓	✓	✓	✓	✓	✓
Chronic Pancreatitis	✗	✓	✗	✓	✓	✓
Coma	✓	✓	✓	✓	✓	✓
Coronary Artery Surgery	✓	✓	✓	✓	✓	✓
Corticobasal Ganglionic Degeneration	✓	✓	✗	✓	✓	✓
Creutzfeld-Jacob Disease	✓	✓	✓	✓	✓	✓
Crohn's Disease (with intestinal resection)	Partial	Partial	Partial	Partial	Partial	Partial
Cystectomy (Surgical removal of urinary bladder)	Partial	✗	✗	✗	Partial	Partial
Dementia	✓	✓	✓	✓	✓	✓
Devic's disease	✓	✓	✓	✓	✓	✓
Diabetes mellitus Type 1	Partial	✗	✗	✗	Partial	✗
Diffuse Lewy body disease	✓	✓	✗	✓	✓	✓
Encephalitis	✓	✓	✓	✓	✓	✓
Gastrointestinal Stromal Tumor (GIST) with surgery	Partial	✗	✗	✗	Partial	Partial
Heart Attack***	✓	✓	✓	✓	✓	✓

Serious Illness Comparisons (continued)

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Heart surgery	✓	✓	✓	✓	✓	✓
Implantable Cardioverter Defibrillator for primary prevention of sudden cardiac death	Partial	Partial	✗	Partial	Partial	Partial
Intensive Care (with mechanical ventilation)	✓	✓	✓	✓	✓	✓
Kidney Failure	✓	✓	✓	✓	✓	✓
Liver Resection	Partial	Partial	✗	Partial	Partial	Partial
Loss of Hearing	✓	✓	✓	✓	✓	✓
Loss of Independent Existence/Total and Permanent Disability+	✓	✓	✓	✓	✓	✓
Loss of limbs++	✓	✓	✓	✓	✓	✓
Loss of one limb	✓	✓	Partial	✓	✓	✓
Loss of Speech	✓	✓	✓	✓	✓	✓
Major head injury	✓	✓	✓	✓	✓	✓
Major Organ Transplant	✓	✓	✓	✓	✓	✓
Motor Neurone Disease+++	✓	✓	✓	✓	✓	✓
Multiple Sclerosis^^^^	✓	✓	✓	✓	✓	✓
Muscular Dystrophy	✗	✗	✗	✗	✓	✓
Myasthenia Gravis	✗	✗	✗	✗	✓	✗
Necrotising Fasciitis	✓	✗	✗	✗	✓	✓
Neuroendocrine Tumour of Low Malignant Potential	Partial	✗	✗	✗	Partial	Partial
Ovarian Tumour of Borderline Malignancy with Removal of Ovary	Partial	✗	✗	✗	Partial	Partial
Paralysis of one limb	✓	✓	Partial	✓	✓	✓
Parkinson's Disease	✓	✓	✓	✓	✓	✓
Parkinsonism-dementia-amyotrophic lateral sclerosis complex	✓	✓	✗	✓	✓	✓
Peripheral Vascular Disease (with angioplasty)	Partial	Partial	✗	Partial	Partial	Partial
Peripheral Vascular Disease (with bypass surgery)	✓	✓	✓	✓	✓	✓
Permanent Pacemaker Insertion	Partial	✗	✗	✗	Partial	Partial
Pituitary Tumour	Partial	Partial	✗	Partial	Partial	Partial
Pneumectomy	✓	✓	✓	✓	✓	✓
Primary Pulmonary Hypertension	✓	✓	✓	✓	✓	✓
Primary Sclerosing Cholangitis	✗	✗	✓	✗	✓	✓
Progressive Supra-Nuclear Palsy	✓	✓	✓	✓	✓	✓
Pulmonary Artery Surgery	✓	✓	✓	✓	✓	✓
Rheumatoid Arthritis	✗	✓	✗	✗	✗	✓
Serious Accident Cover	Partial	Partial	Partial	Partial	Partial	Partial
Severe Burns	✓	✓	✓	✓	✓	✓
Severe Crohn's Disease	✓	✓	✓	✓	✓	✓

Serious Illness Comparisons (continued)

	Zurich Life	Friends First	Aviva	Irish Life	New Ireland	Royal London
Severe Sepsis	X	X	X	X	Partial	X
Short Bowel Syndrome	X	X	✓	X	✓	✓
Spinal Stroke	✓	X	X	✓	✓	✓
Stroke*	✓	✓	✓	✓	✓	✓
Syringomyelia/Syringobulbia (treated by surgery)	Partial	Partial	Partial	Partial	✓	Partial
Systemic Lupus Erythematosus	✓	✓	✓	✓	✓	✓
Terminal illness	✓	✓	✓	✓	✓	✓
Total Colectomy**	Partial	Partial	Partial	Partial	Partial	Partial
Ulcerative Colitis treated w/total colectomy****	Partial	Partial	Partial	Partial	Partial	Partial
Carotid Artery Stenosis	Partial	Partial	X	Partial	Partial	Partial
Cerebral Arteriovenous Malformation^^^	Partial	Partial	Partial	Partial	Partial	Partial
Low Level Prostate Cancer	Partial	Partial	Partial	Partial	Partial	Partial
Multiple System Atrophy	✓	✓	✓	✓	✓	✓
Severe Burns (lower % of body surface)	Partial	Partial	Partial	Partial	Partial	Partial
Significant visual impairment	Partial	Partial	Partial	Partial	Partial	Partial
Single Lobectomy	Partial	Partial	Partial	Partial	Partial	Partial
Surgical Removal of One Eye	Partial	Partial	Partial	Partial	Partial	Partial

*NIA, Zurich, IL & RL definitions do not require permanent symptoms and instead cover stroke under their specified symptoms.

**Zurich, IL, FF, Aviva & NI cover under Ulcerative Colitis treated w/Total Colectomy.

***The NIA, Zurich, IL & RL definitions do not require specified severity levels of troponins in the bloodstream.

****Royal London cover Total Colectomy, including a Total Colectomy performed as a result of Ulcerative Colitis.

+Note: Insurer definitions vary.

++NIA & Zurich Life cover loss of one limb.

+++Zurich, Royal London & IL definition includes specified diseases of the motor neurones: Amyotrophic lateral sclerosis (ALS), Primary lateral sclerosis (PLS), Progressive bulbar palsy (PBP), Progressive muscular atrophy (PMA). Zurich & Royal London also cover Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA) & Spinal muscular atrophy (SMA).

++++The FF & Aviva definition applies to Carcinoma in Situ Breast & Carcinoma in Situ Oesophagus. The RL definition applies to Carcinoma in situ Breast, Oesophagus & Oral cavity or oropharynx. The NIA definition applies to Carcinoma in Situ Breast; Oesophagus; Colon or Rectum; Appendix; Cervix; Oral Cavity or Oropharynx; Testicular; Vagina; Vulva; Carcinoma in Situ (Other). Zurich Life's definition covers Cancer in situ diagnosed with histological confirmation that has been treated by surgery to remove the tumour.

^IL definition also includes cysts.

^^IL & NIA definition also includes spinal aneurysms.

^^^IL & NIA definition also includes spinal arteriovenous malformation.

^^^^Zurich, NIA & ILAC cover Multiple Sclerosis where there is a definite diagnosis by a Consultant Neurologist with past or present symptoms. Other companies require a minimum period of impairment.

#Zurich Life now cover permanent and irreversible loss of sight where vision is measured at 6/60 or worse in the better eye using a Snellen eye chart. Other companies cover this where vision is measured at 3/60 or worse.