

Sharing the benefits
of healthy living

Vitality

Business Serious Illness Cover.

Available on Business
Protection plans from Vitality.

Why you should choose Business Serious Illness Cover as part of your Business Protection Plan.



We cover all heart attacks, all strokes and more cancers that any other insurer¹.



It is more likely to payout than any other critical illness plan in the market.²



When you add Protector you'll receive 100% payouts for 81 conditions that are typically paid out on by critical illness policies.



Sources:

1. Defaqto verified competitor comparison, September 2020.
2. Protection Guru Quality Analyser+ Doctors Scores, Comprehensive Serious Illness Cover, December 2020
3. Where you use the Guaranteed Insurability Options more than once, the increased in the amount of cover will be added together.

You will not be able to use Guaranteed Insurability Options any longer when the combined increases reaches the lowest of: 100% of the initial level of cover or £300,000.

Our Business Serious Illness Cover option protects an employee should they suffer a serious illness whilst in employment, safeguarding your business against the financial impact of their absence.

Vitality's Business 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.

Market-leading cover as standard.

Business Serious Illness Cover

138 conditions covered from Severity A (100% payout) to Severity E (15% payout)

Business Serious Illness Cover Plus

167 conditions covered from Severity A (100% payout) to Severity G (5% payout).

Our Business Serious Illness Cover pays out based on the impact that the condition has on your employees' lifestyle.

By varying the amount we pay, based on severity, the employee protected is covered for more conditions¹ and means we can use broader definitions. As a result, you're more likely to get a payout from us than with any other provider².

Business Serious Illness Cover also includes:

Cancer Relapse Benefit

Our unique Cancer Relapse Benefit provides further protection against cancer recurrence by paying out an additional 50% for subsequent cancers. This feature is available on Business Serious Illness Cover Plus only.

Flexible Guaranteed Insurability Options

With Business Serious Illness Cover you're able to add our Guaranteed Insurability Options which enable you to increase your cover as many times as you require³ to suit your business requirements.

Enhance your cover with Business Serious Illness Cover with Protector.

With Business Serious Illness Cover with Protector you will benefit from 100% payments for all of the key conditions that you'd receive with a typical critical illness policy. You'll also receive our award-winning cover for early stage and less severe illnesses where we'll pay out part of your cover amount, without reducing the level of cover.

We pay out in full for more conditions than anyone else.

Business Serious Illness Cover with Protector pays out in full for 81 conditions. This includes all heart attacks, all strokes and cancer as well as the conditions defined in the ABI Statement of Best Practice. In addition to covering more conditions than any other insurer, we'll also pay out in full for conditions typically covered in full by other providers¹.

Severity-based payouts won't reduce the level of cover

Payouts of less than 100% won't affect your remaining cover, giving you security that you'll have access to the full cover amount if you need to make a claim. Should you need it, Business Serious Illness Cover with Protector can pay out up to three times your cover amount.

Payout Impact on cover

Payout	Impact on cover
100%	Not protected
Less than 100%	Does not reduce your remaining cover amount

How Business Serious Illness Cover with Protector works.

GR Gardens Ltd are developing a new product line and as a result borrow £200,000 from a commercial lender to do this. As the Directors of GR Gardens Ltd., Sophie and Mike are asked to provide personal guarantees on the amount borrowed.

GR Gardens Ltd were advised to cover this debt by their financial adviser with a £200,000 Key Person Protection Plan which included Business Serious Illness Cover with Protector.

During the development phase Mike is sadly diagnosed with Carcinoma in-situ. This is treated with surgery and chemotherapy but has resulted in a 3 months absence. During the time off plans have been put on hold, and Mike's absence has had an impact on turnover whilst the business has still needed to service the new borrowing. Through Key Person Protection Plan which included Business Serious Illness Cover with Protector, GR Gardens Ltd received a 15% payout of £30,000, which gave them the cash injection to see out this difficult period

15%

Sadly, 3 years later Mike's cancer is back and more advanced, resulting in a longer absence. As Mike's plan included Business Serious Illness Cover with Protector the original sum assured was topped back up after his initial £30,000 claim, and as a result Vitality paid a 50% claim of £100,000 to GR Gardens Ltd. This allowed GR Gardens Ltd to pay an interim director to step in and ease the burden of Mike's year long absence.

50%

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

Illnesses and conditions covered by our Serious Illness Cover for Business.

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

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

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 ◆
Desmoid-type fibromatosis ▸
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

Extensive Skin Burns - covering at least 20% of the body's surface area or 25% of the surface area of face ●
Intensive care for 10 days continuous duration ▲
Le Fort III reconstruction ▸
Less Extensive Skin Burns - covering at least 5% of the body's surface area or 10% of the surface area of face ▸
Less Extensive Skin Burns - covering at least 10% of the body's surface area ▲
Less Extensive Skin Burns - covering at least 15% of the body's surface area ■
Loss of a single hand or foot s
Loss of a single limb ▲

Note: The total number of definitions listed is greater than the total number of conditions covered by Serious Illness Cover for Business (81 conditions at 100% and 167 conditions in total). This is because certain definitions listed above are combined when counting conditions for comparison purposes.

Loss of hands or feet – permanent physical severance ●

Loss of use of a whole hand ▲

Necrotising fasciitis ▲

Severe Sepsis ▶

Surgical re-attachment of an amputated limb ◆

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 ◆

Brain and Spinal tumours – of specified severity ●■▲◆

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 ●■▲◆

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 ●■▲◆

Myasthenia Gravis ▶

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 ◆

Stroke ●■▲◆

Surgical repair of depressed skull fracture ▶

Surgery for drug resistant epilepsy ▲

Syringomelia 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 Serious Illness Cover for Business Plus.

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 ★

Brain and Spinal tumours ★

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 ★

Find out more.

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Adviser or visit vitality.co.uk/life-insurance**