SERIOUS ILLNESS COVER PROTECTOR COVERS YOU FOR 153 CONDITIONS

Meanwhile, the average number of conditions most critical illness plans cover is around 75 in total.

WE PAY OUT IN FULL FOR MORE CONDITIONS THAN ANYONE ELSE

Serious Illness Cover Protector pays out in full for 81 conditions, more than any other provider. This includes all heart attacks, all strokes and cancer as well as the conditions defined in the ABI Statement of Best Practice.

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

Our cover is designed to give you financial support that matches the impact. For the conditions we don’t pay out in full we’ll pay out 50%, 25%, or 15% of your cover depending on the severity of your condition. The more severe, the larger the payment you’ll receive.

WE WILL TOP YOUR COVER BACK UP IF WE DON’T PAY OUT IN FULL

Claims of less than 100% will not affect your remaining cover, meaning you could still receive a full payout if you go on to suffer from another condition. Your cover only reduces when we pay out in full, and your cover only stops when there is no cover remaining. The term of the cover comes to an end or if you cancel your cover. In total you can receive up to three times your original cover amount.

COMMON ILLNESSES AND CONDITIONS COVERED BY MOST OTHER CRITICAL ILLNESS PROVIDERS

Alzheimer’s disease  Dementia  Paralysis of limbs
Aorta graft surgery  Encephalitis  Parkinson’s disease
Aplastic anaemia  Heart attack  Pneumonectomy
Bacterial meningitis  Heart valve replacement or repair  Progressive supranuclear palsy
Benign brain tumour  HIV infection  Pulmonary artery surgery
Benign spinal tumour  Kidney failure  Severe lung disease
Blindness  Liver failure  Stroke
Cancer  Loss of hands or feet  Systemic lupus erythematosus
Carcinoma in situ of the breast  Loss of speech  Terminal Illness
Cardiomyopathy  Low grade prostate cancer  Third degree burns
Coma  Major organ transplant  Total permanent disability
Coronary artery bypass grafts  Motor neurone disease  Traumatic head injury
Creutzfeldt-Jakob disease  Multiple sclerosis
Deafness  Open heart surgery
# ILLNESSES AND CONDITIONS COVERED AT 100%
### SERIOUS ILLNESS COVER PROTECTOR

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

<table>
<thead>
<tr>
<th>100%</th>
<th>▲ 50%</th>
<th>◆ 25%</th>
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## CANCER
- Acute lymphocytic leukaemia
- Acute myeloid leukaemia
- Advanced chronic lymphocytic leukaemia
- Advanced Hodgkin’s disease
- Advanced non-Hodgkin’s lymphoma
- Cancer - excluding less advanced cases
- Chronic myeloid leukaemia
- Multiple myeloma
- Myelodysplasia
- Severe aplastic anaemia

## CONNECTIVE TISSUE DISEASES
- Giant cell arteritis
- Polyarteritis nodosa
- Polymyositis
- Rheumatoid arthritis
- Systemic lupus erythematosus
- Systemic sclerosis
- Wegener’s granulomatosis

## EAR TO AGE 70
- Deafness

## EYE TO AGE 70
- Blindness
- Severe visual impairment

## GASTROINTESTINAL
- Fulminant hepatic necrosis
- Permanent faecal incontinence
- Severe cirrhosis of the Liver

## HEART AND ARTERY
- Any other cardiac condition resulting in a reduced ejection fraction of 45% or less
- Aorta graft surgery
- By-pass graft surgery to 3 or more coronary arteries
- Cardiomyopathy resulting in a reduced ejection fraction
- Congestive heart failure
- Coronary artery by-pass grafts
- Heart attack
- Heart valve replacement or repair
- Hypertrophic cardiomyopathy - of specified severity
- Permanent defibrillator insertion due to cardiac arrest
- Severe peripheral vascular disease
- Severe vascular disease affecting multiple systems
- Surgical repair of a structural lesion of the heart or an atrial or ventricular septal defect

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

## MAJOR ORGAN TRANSPLANT
- Major organ transplant

## MUSCULOSKELETAL TRAUMA
- Third degree burns covering 20% of the body’s surface area
- Intensive care of 10 days continuous duration
- Less extensive third degree burns covering 15% of the body’s surface area
- Loss of a single hand or foot
- Loss of a single limb
- Loss of hands or feet
- Loss of use of a whole hand

## PERMANENT DISABILITY
- Cauda equina
- Persistent confusional state
- Total lack of social interaction
- Total permanent disability - own occupation
- Total permanent disability - permanent failure of functional activity tests

## RESPIRATORY DISEASE TO AGE 70
- Chronic obstructive pulmonary disease
- Cor pulmonale
- Fibrotic lung disease
- Home oxygen therapy
- Pulmonary Arterial hypertension - of specified severity or requiring surgery

## STROKE AND NERVOUS SYSTEM
- Alzheimer’s disease – resulting in permanent symptoms
- Any neurological disease causing the permanent and irreversible inability to perform at least 2 out of 6 FATs
- Bacterial meningitis - resulting in permanent symptoms
- Benign brain tumour – resulting in permanent symptoms
- Bilateral hemianopsia
- Coma – with associated permanent symptoms
- Creutzfeldt-Jakob disease - resulting in permanent symptoms
- Dementia – resulting in permanent symptoms
- Devic’s disease
- Encephalitis - resulting in permanent symptoms
- Guillain-Barré syndrome
- Loss of independent existence
- 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
- Paralysis of limbs – total and irreversible
- Parkinson’s disease - resulting in permanent symptoms
- Persistent vegetative state
- Progressive supra-nuclear palsy - resulting in permanent symptoms
- Spinal stroke
- Spinal tumour
- Stroke
- Surgery for drug resistant epilepsy
- Traumatic brain injury - resulting in permanent symptoms

## UROGENITAL TRACT AND KIDNEY
- Kidney failure
- Severe chronic renal impairment
ADDITIONAL ILLNESSES AND CONDITIONS COVERED
SERIOUS ILLNESS COVER PROTECTOR

<table>
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**CANCER**
- Borderline ovarian cancer
- Carcinoma in-situ - treated with surgery or remove the tumour
- Carcinoma in situ of the oesophagus - requiring surgery
- Desmoid-type fibromatosis
- Low-grade prostate cancer
- Lymphoedema for carcinoma in-situ of the breast
- Mastectomy for carcinoma in-situ of the breast
- Moderately severe aplasia
- Myelodysplasia

**CONNECTIVE TISSUE DISEASES**
- Giant cell arteritis
- Polyarteritis nodosa
- Polymyositis
- Rheumatoid arthritis
- Systemic lupus erythematosus
- Systemic sclerosis
- Wegener's granulomatosis

**EAR TO AGE 70**
- Significant hearing loss in both ears

**ENDOCRINE AND METABOLIC DISEASES**
- Diabetes Insipidus
- Insulin dependent diabetes mellitus (Type 1)
- Sheehan's syndrome
- Thyrotoxic crisis

**EYE TO AGE 70**
- Blindness in one eye
- Central blindness
- Central retinal occlusion
- Significant visual impairment
- Surgical removal of one eye
- Tunnel vision

**GASTROINTESTINAL**
- Bowel Ischaemia requiring surgery
- Chronic Inflammatory hepatitis
- Chronic pancreatitis
- Cirrhosis of the Liver
- Partial hepatectomy
- Portal vein thrombosis
- Sclerosing cholangitis
- Severe gastrointestinal disease - requiring hospitalisation
- Severe inflammatory Crohn's disease
- Total colectomy

**HEART AND ARTERY**
- Balloon valvuloplasty
- Coronary angioplasty - with specified treatment
- Endovascular repair of an aortic aneurysm
- Femoral artery aneurysm repair
- Iliac artery aneurysm repair
- Keyhole coronary artery bypass surgery
- Percutaneous
- Surgery to correct carotid artery stenosis

**MUSCULOSKELETAL TRAUMA**
- Le Fort III reconstruction
- Less extensive third degree burns covering 5% of the body's surface area
- Less extensive third degree burns covering 10% of the body's surface area
- Necrotising Fasciitis
- Severe sepsis
- Surgical re-attachment of an amputated limb

**PERMANENT DISABILITY**
- Total permanent disability - permanent failure of functional activity tests

**RESPIRATORY DISEASE TO AGE 70**
- Chronic obstructive pulmonary disease
- Fibrotic lung disease
- Pleurectomy
- 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**
- Brain injury due to anoxia or hypoxia
- Craniotomy
- Craniotomy to treat a cerebral arteriovenous malformation
- Drainage of brain abscess by craniotomy
- Endovascular treatment of a cerebral arteriovenous malformation
- Functional surgery for movement disorders
- Loss of use of more than one third of the tongue
- Myasthenia Gravis
- Neurological diseases
- Parkinson's plus syndromes
- Shunt insertion for hydrocephalus
- Spinal aneurysm or arteriovenous malformation
- Surgical repair of depressed skull fracture
- Syringomyelia or syringobulbia

**UROGENITAL TRACT AND KIDNEY**
- Acute renal dialysis
- Bilateral orchidectomy
- Chronic renal impairment
- Cystectomy
- Nephrectomy
- Partial cystectomy
- Partial nephrectomy
- Surgical repair of a kidney
SERIOUS ILLNESS COVER PROTECTOR INCLUDES

MOST COMPREHENSIVE COVER IN THE MARKET
Cover for more conditions at 100% and more conditions overall than any competitor product.²

FULL COVER AVAILABLE WHEN YOU NEED IT MOST
When you make a claim for a condition that pays less than your full cover amount, your cover will not be reduced and you can claim again.

ENHANCED GUARANTEED INSURABILITY OPTIONS
Ability to increase the length of your plan, or the amount of cover you have in place if the terms of your mortgage change.

MORTGAGE FREE COVER
Temporary Life and Serious Illness cover for up to 3 months before the start of the plan and the start of your mortgage.

MORE COVER FOR LONGER
If you have chosen deceasing cover, the decreasing rate you will receive is 10%. Most other mortgage plans use a 7% decreasing rate, which means with us you will have a higher cover amount in place for longer.

YOU CAN ENHANCE YOUR COVER BY ADDING

OPTIONAL SERIOUS ILLNESS COVER FOR CHILDREN
Optional Serious Illness Cover for Children offers up to £100,000 of extra cover per child. If you take out Optional Serious Illness Cover your whole family can enjoy the highest level of cover.

WAIVER OF PREMIUM ON INCAPACITY
Option to stop paying your monthly fee if an illness or injury means that you can’t work.

1. Defaqto, based on top 5 providers by new business, Q2 2019
2. Defaqto, November 2019

Note: The total number of definitions listed above is greater than the total number of conditions covered by Serious Illness Protector (81 conditions at 100% and 153 conditions in total). This is because certain definitions listed above are combined when counting conditions for comparison purposes.

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