



# Serious Illness Cover

Conditions covered





The conditions covered in this document relates to plans taken out from 28 February 2023. If you have a Serious Illness Cover plan that started before 28 February 2023, please check your plan documents that can be found on Member Zone or in your Life plan confirmation email, as your plan may cover you for different conditions.

## Our Serious Illness Cover



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

We have three comprehensive options for you to choose from - which all offer varying levels of cover

1X

### Serious Illness 1X

- 114 conditions covered with payouts between 25% and 100%
- 62 conditions covered in full plus 19 unique to Vitality<sup>1</sup>
- Pays out earlier for less severe illnesses.

2X

### Serious Illness 2X

- 143 conditions covered with payouts between 15% and 100%
- 74 conditions covered in full plus 35 conditions unique to Vitality<sup>1</sup>
- 100% payouts for more conditions than typical critical illness plans<sup>2</sup>.

3X

### Serious Illness 3X

- 174 conditions covered with payouts between 5% and 100%
- 74 conditions covered in full plus 60 conditions unique to Vitality<sup>1</sup>
- More likely to pay out than any other insurer and covers every condition in the market<sup>3</sup>
- 100% payouts for more conditions than typical critical illness plans<sup>2</sup>.



### Common illnesses and conditions covered by most typical critical illness plans

Alzheimer's disease  
Aorta graft surgery  
Aplastic anaemia  
Bacterial meningitis  
Benign brain tumour  
Benign spinal tumour  
Blindness  
Cancer  
Carcinoma in situ of the breast  
Cardiomyopathy  
Coma  
Coronary artery bypass grafts  
Creutzfeldt-Jakob disease  
Deafness  
Encephalitis  
Heart attack  
Heart valve replacement or repair  
HIV infection  
Kidney failure  
Liver failure  
Loss of hands or feet  
Loss of speech  
Low grade prostate cancer  
Major organ transplant  
Motor neurone disease  
Multiple sclerosis  
Open heart surgery  
Paralysis of limbs  
Parkinson's disease

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



<sup>1</sup>Defaqto Matrix, Feb 2023. <sup>2</sup>Defaqto Engage, 2023. <sup>3</sup>Defaqto verified statement, August 2022.

**We cover all heart attacks, all strokes and more cancers than any other provider<sup>3</sup>**



<sup>3</sup>Vitality Illness Comparison tool, independently verified by Defaqto Nov 2019.

Highlighted conditions are automatically paid out in full on Serious Illness Cover 2X and 3X

1X 2X 3X

## Illnesses and conditions covered by our Serious Illness Cover 1X, 2X and 3X

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 ●▲
- Cancer - excluding less advanced cases ●▲◆
- Carcinoma in-situ of the oesophagus - requiring surgery ◆
- Low-grade prostate cancer ◆
- Lumpectomy for carcinoma in-situ of the breast ◆
- Mastectomy for carcinoma in-situ of the breast ◆
- Moderately severe Aplastic Anaemia ◆
- 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 ▲

### Eye

- Blindness - permanent and irreversible ●
- Central blindness ◆
- Severe visual impairment ●
- Significant visual impairment ▲

### 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

- Any other cardiac condition resulting in a reduced ejection fraction ●■
- 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 - with surgery to divide the breastbone ▲
- Endovascular repair of an aortic aneurysm ◆
- Heart attack ●■▲◆
- Heart valve replacement or repair ◆
- Hypertrophic cardiomyopathy - of specified severity ●■
- Severe peripheral vascular disease ●
- Permanent defibrillator insertion due to cardiac arrest ◆
- 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 or at work in an eligible occupation ●

## Major organ transplant

Major organ transplant ●

## Musculoskeletal trauma

Intensive care for 10 days continuous duration ▲

Less extensive third degree burns - covering 15% of the body's surface ■

Less extensive third degree burns - covering 10% of the body's surface ▲

Loss of a single hand or foot ▲

Loss of a single limb ■

Loss of hands or feet - permanent physical severance ●

Loss of use of a whole hand ▲

Necrotising fasciitis ▲

Surgical re-attachment of an amputated limb ◆

Third degree burns - covering 20% of the body's surface area ●

## Permanent disability

Cauda equina ●

Total permanent disability - own occupation ●

Total permanent disability - permanent failure of functional activity ●▲

Persistent confusional state ●

Total lack of social interaction ●

## Respiratory

Chronic obstructive pulmonary disease ▲◆

Cor pulmonale ●

Fibrotic lung disease ●▲◆

Home oxygen therapy ●

Pulmonary Arterial hypertension - of specified severity or requiring surgery ●

Removal of one lobe of the lungs ◆

Removal of two or more lobes of the lungs ▲

## Stroke and nervous system

Alzheimer's disease - resulting in permanent symptoms ●■▲◆

Bacterial meningitis - resulting in permanent symptoms ◆

Bilateral hemianopia ■

Brain and Spinal tumours ●■▲◆

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 ●■▲◆

Functional surgery for movement disorders ◆

Guillain-Barré syndrome ■

Loss of manual dexterity ●

Loss of muscle power resulting in the inability to grip ●

Loss of speech - permanent and irreversible ●

Motor neurone disease ●■▲◆

Multiple sclerosis ●■▲◆

Muscular dystrophy ●■▲◆

Neurological diseases ●■▲

Paralysis of a limb ■

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 stroke ◆

Stroke ●■▲◆

Surgery for drug resistant epilepsy ▲

Syringomelia or Syringobulbia ◆

Traumatic brain injury - resulting in permanent symptoms ●■▲◆

## Urogenital and kidney

Acute renal dialysis ◆

Chronic renal impairment ▲

Cystectomy ▲

Kidney failure - requiring dialysis ●

Nephrectomy ◆

Partial cystectomy ◆

Severe chronic renal impairment ■

2X 3X

## Additional conditions with Serious Illness Cover 2X and 3X

### Cancer

- Borderline ovarian cancer ▶
- Carcinoma in-situ - treated with surgery to remove the tumour ▶
- Desmoid type Fibromatosis ▶
- Myelodysplasia (classified as low risk) ▶

### Eye

- Blindness in one eye ▶
- Central retinal occlusion ▶
- Surgical removal of one eye ▶
- Tunnel vision ▶

### Endocrine and metabolic diseases

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

### Gastrointestinal

- Loss of use of more than one third of the tongue ▶
- Partial hepatectomy ▶
- Portal vein thrombosis ▶

### Heart and Artery

- Angioplasty (Coronary) or Percutaneous Transluminal Coronary Angioplasty - with specified treatment ▶
- Balloon valvuloplasty ▶
- Coronary Angioplasty - with specified treatment ▶
- Femoral artery aneurysm repair ▶
- Iliac artery aneurysm repair ▶
- Keyhole coronary artery bypass surgery ▶
- Pericardectomy ▶
- Surgery to correct carotid artery stenosis ▶

### Musculoskeletal trauma

- Le Fort III reconstruction ▶
- Less extensive third degree burns - covering 5% of the body's surface ▶
- Severe Sepsis ▶

### Respiratory

- Pleurectomy ▶
- Pulmonary Embolus ▶
- Surgical drainage of a lung abscess ▶
- Surgical drainage of empyema ▶

### Stroke and nervous system

- Endovascular treatment of a cerebral arteriovenous malformation ▶
- Myasthenia Gravis ▶
- Spinal aneurysm or arteriovenous malformation ▶
- Surgical repair of depressed skull fracture ▶

### Urogenital and kidney

- Bilateral orchidectomy ▶
- Partial nephrectomy ▶
- Surgical repair of a kidney ▶



3X

## Additional conditions covered by Serious Illness Cover 3X

### 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 ★
- Chronic inflammatory hepatitis ★
- Cirrhosis of the liver ★

### 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 ★



3X

### 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 - resulting in permanent symptoms ★

Creutzfeldt-Jakob disease ★

Dementia ★

Encephalitis ★

Parkinson's disease - resulting in permanent symptoms ★

Progressive supra-nuclear palsy ★

Stereotactic brain surgery ★

Traumatic brain injury - with clinical symptoms ★

### Urogenital and Kidney

Bladder fistula ★



## Serious Illness Cover includes:

### Dementia and FrailCare Cover

Unique to Vitality, provides later life protection for conditions such as dementia, Alzheimer's and frailty after your Serious Illness Cover term ends. It pays out based on the severity of condition, so you could receive more than one payout if your condition worsens.

### Waiting List Benefit

We will pay out for 24 conditions that require surgery once you've been included on an NHS waiting list for that procedure, meaning you receive your payout earlier. We pay out for more conditions when you've been added to an NHS waiting list than any other insurer.\*

\*VitalityLife analysis, 2022.

### Cover for complications of pregnancy

If either you or your spouse experiences a complication during pregnancy, we'll pay you £5,000.

### You can enhance your cover by adding:

#### Child Serious Illness Cover

Available on all Personal Protection Plans, it pays out a cash lump sum any of your children suffer a serious illness. You can select up to £100,000 of extra cover towards the expense of a child needing medical care, taking time off work, travel costs or childcare siblings.

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





For more information please speak to your adviser or visit our website [vitality.co.uk/life](https://www.vitality.co.uk/life)