

Critical Illness Policy Provider Comparison

	Aegon	AXA	Bright Grey	BUPA	Friends Provident	Legal & General	Liverpool Victoria	Norwich Union	Royal Liver	Scottish Provident	Unum	Zurich
Alzheimer's Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Aplastic Anaemia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benign Brain Tumor	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blindness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cancer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Chronic Rheumatoid Arthritis				✓	✓					✓		✓
Coma	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coronary Artery Bypass	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Creutzfeldt-jacob disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deafness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dementia	✓			✓	✓	✓				✓		
Emphysema - end stage									✓		✓	
Encephalitis	✓				✓	✓			✓			
Heart Attack	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
Heart Valve Replacement or Repair	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HIV Infection	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Kidney Failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liver Failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss Of Independent Existence		✓	✓	✓			✓	✓		✓	✓	✓
Loss of Hands or Feet	✓				✓	✓	✓	✓	✓	✓	✓	✓
Loss Of Speech	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Major Organ Transplant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Masectomy - partial payout												
Motor Neurone Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Open Heart Surgery	✓		✓	✓	✓				✓			
Paralysis of Limbs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pre-senile Dementia		✓	✓					✓	✓		✓	✓
Parkinson's Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Permanent & total Disability before age 60					✓						✓	
Primary Pulmonary Hypertension	✓		✓	✓	✓	✓			✓			✓
Progressive Supranuclear Palsy	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓
Pulmonary Artery Surgery									✓			
Respiratory Failure	✓			✓	✓	✓						
Rheumatoid Arthritis	✓	✓							✓			
Severe Lung Disease		✓	✓				✓		✓			
Stroke	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus	✓		✓	✓	✓	✓			✓			
Terminal Illness	✓					✓	✓		✓	✓	✓	✓
Third Degree Burns	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Traumatic Head Injury	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Type 1 Insulin Dependent Diabetes after age 40				✓		✓	✓					
Total and Permanent Disability								✓		✓		
Chronic Lung Disease - specified severity										✓		
Angioplasty											✓	
Ballon Valvuloplasty											✓	
Masectomy											✓	