

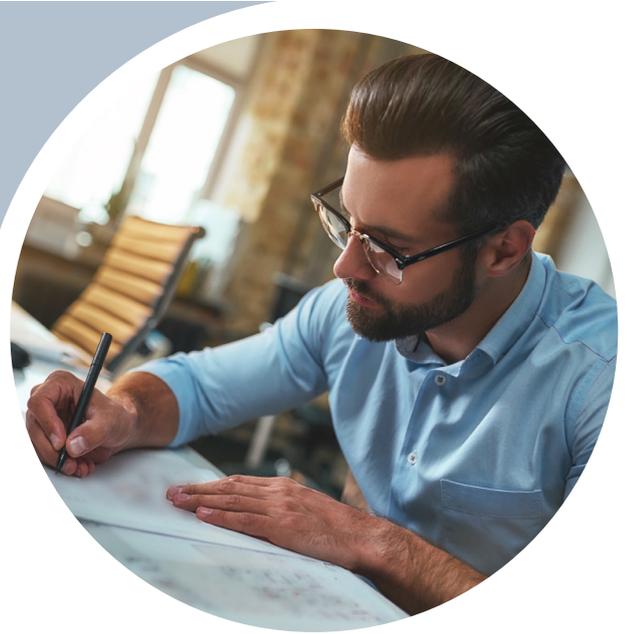
# Zurich Business Protection

## Key features





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Large print,  
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audio.

Please let us know if  
you’d like a copy of  
this in large print,  
braille or audio.

If you’re a textphone  
user, we can answer any  
questions you have  
through a Typetalk  
Operator.

Call us on 18001 01793  
514514.

Or, if you’d prefer, we can  
introduce your adviser to a  
sign language interpreter.

# Helping you decide

This important document gives you a summary of the Zurich Business Protection policy. For more details on how this policy works, please see the Zurich Business Protection terms and conditions. We'll also provide you with your 'Confirmation of terms' which will show details of the cover you choose.

## How to contact us and making a claim

If you want to contact us before you buy this policy you can phone or write:



### Call us on

0370 850 5682  
Monday to Friday 9am to 5.30pm  
(excluding bank holidays).

We may record or monitor calls to improve our service.



### Write to us at

Zurich Customer Services  
Protection Operations  
PO Box 4157  
Swindon  
SN4 4QB

### Email us at

life.service@uk.zurich.com

To make a claim, you, or the person dealing with your affairs, should contact us using the details below. We'll confirm what information we need to process the claim as quickly as possible.



### Call us on

0370 240 0073  
Monday to Friday 9am to 5pm  
(excluding bank holidays).

We may record or monitor calls to improve our service.



### Visit us online

Go to the **customer portal** at  
[www.zurich.co.uk/customer-portal](http://www.zurich.co.uk/customer-portal)  
or the Zurich website at  
[www.zurich.co.uk/life-insurance/claim](http://www.zurich.co.uk/life-insurance/claim)

### Email us at

zurichmulticlaims@uk.zurich.com

### Keep in touch

It's important that we keep in touch so, if you change your address or any of your contact details, please let us know. We'd like everyone to find it easy to deal with us. Please let us know if you need information about our policies and services in a different format.

The Financial Conduct Authority is a financial services regulator.

It requires us, Zurich Assurance Ltd, to give you this important information to help you to decide whether our Zurich Business Protection policy is right for you.

You should read this document completely and carefully so that you understand what you are buying, and then keep it safe for future reference.

# About the Zurich Business Protection policy

The Zurich Business Protection policy can offer **Life Cover**, **Critical Illness Cover** or **Life Cover and Critical Illness**. Your adviser will help you decide if a policy is right for you and let you know how to apply.

## The aim of the policy

This policy can help financially protect your business. Often this means that you will choose to take out cover on someone else, such as a key individual, shareholder or owner of the business, (the “life assured”), but you can take out this policy to cover your own life.

**The policy aims to help protect your business by providing you with one of the following types of cover during the policy term:**



**Life Cover** which pays out your chosen cover amount if a life assured dies or is diagnosed with a terminal illness.



**Critical Illness Cover** which pays out your chosen cover amount if a life assured is diagnosed with a critical illness covered by the policy.



**Life Cover and Critical Illness** which pays your chosen cover amount if a life assured dies or is diagnosed with a terminal illness or critical illness covered by the policy.

- The full definitions of these conditions and the criteria to make a claim are included in the terms and conditions.
- The cover amount we pay out is called the sum assured.
- The people covered by the policy are called the lives assured.
- If we apply any specific exclusions to your policy, we'll show them on your 'Confirmation of terms'.

## Your commitment

### You must

- Answer all questions on the application fully, honestly, and accurately, to the best of your knowledge. You are responsible for the full disclosure of your medical information, don't assume we'll contact your doctor to get it.
- Tell us about any changes to the information on your application before your policy starts.
- Ensure the life or lives assured allow us to access their medical records for up to six months after your policy starts.
- Pay your premiums on time during the policy term.
- Review your cover during the policy term to make sure it continues to be right for your needs.
- The life or lives assured must be UK resident and registered with a UK doctor when this policy starts, and for six months prior to applying.
- If you're a business, you'll need to be registered or incorporated in the UK.

## Risk factors

### What you need to be aware of

- If you don't give us full and accurate information during the application, we may cancel your policy, change its terms, or not pay a future claim.
- If you stop paying for your policy, your cover will end and we won't refund any premiums you've already paid.
- If your circumstances change in the future, your policy may stop being suitable. Regularly check your policy still meets your needs.
- If you choose Decreasing Cover the cover amount might reduce faster or slower than your outstanding loan. Meaning how much we pay out on a claim might be more or less than the amount you owe.
- Circumstances in which we may not pay out are detailed on page 13.
- The policy has no cash-in value.
- If the life or lives assured don't give us their consent to access their medical records, the application will end.

# Building your policy

## Choose who the policy covers

Choose for your policy to cover one person or two people jointly. You can also add cover for your children.



Single



Joint



Children (optional)

## Choose the type of cover you need

You choose these options when you start your policy – you can't change them later.

### Life Cover



Pays out the sum assured on death or diagnosis of a terminal illness.

### Critical Illness Cover



Pays out the sum assured on the diagnosis of a critical illness.

### Life Cover and Critical Illness



Pays out the sum assured on death or the diagnosis of a terminal illness or critical illness.

The policy will end after we pay the sum assured. If you want a different sum assured for your **Life Cover** and **Critical Illness Cover**, then you will need to have two separate policies.

## Choose Level, Increasing or Decreasing Cover



Level

Level of cover and premiums stay the same over policy term.



Increasing

Cover can increase each year by 3%, 5% or the Retail Price Index. Premiums will go up by 1.5% for each 1% increase in cover.



Decreasing

Cover will reduce at a rate you choose to best match your outstanding loan. The premium will stay the same.

## When the policy will pay out

If the policy covers two people, we'll pay out the sum assured when:



The first person suffers a critical illness, terminal illness or dies (depending on the cover you have). We call this joint life first event.

## How the policy will pay out



One off lump sum payment.

## Choose other policy options and life assured benefits

This document includes details of the other policy options and life assured benefits which you can choose to suit your needs.

# Policy options and life assured benefits

These options and benefits can apply to the policy or be selected for an individual life assured. The availability depends on what type of cover you've chosen, and will be available to you at an extra cost.

The following table shows the options and benefits, which we describe in the following pages.

	Life Cover	Critical Illness Cover	Life Cover and Critical Illness
<b>Policy options</b>			
Critical Illness Select	–	✓	✓
Children's Benefit	–	✓	✓
Conversion Option*	✓	–	–
Renewal Option*	✓	✓	✓
<b>Life assured benefits</b>			
Total Permanent Disability	–	✓	✓
Waiver of Premium	✓	✓	✓

\*You can't include both Conversion Option and Renewal Option on the same policy, and neither option is available if you choose Decreasing Cover.

Options may also be subject to a minimum or maximum term or age – see page 11.

# Policy options

## Critical Illness options

If you choose **Critical Illness Cover** or **Life Cover and Critical Illness**, you can choose from two levels of cover when the policy starts:



Critical Illness



Critical Illness  
Select

Each option will pay out the full sum assured if you're diagnosed with a defined critical illness condition during the policy term. After which, your policy will end.

They also include cover for Additional Payment conditions. These are less severe conditions for which we'll pay out a lower amount. Your policy will continue unchanged.



### Critical Illness

Includes cover for 39 critical illness Full Payment conditions and 2 Additional Payment conditions. You'll find these in Appendix 1 on page 16.

If a life assured is diagnosed with an Additional Payment condition, we'll pay £25,000 or 25% of the sum assured, whichever is lower.



### Critical Illness Select

Includes the same conditions covered under Critical Illness and covers the life assured for an extra 10 critical illness Full Payment conditions and an extra 30 Additional Payment conditions. You'll find these in Appendix 2 on page 17.

This option also includes the following benefits:

- **Critical Illness Benefit Uplift** – if a life assured is under age 50 and diagnosed with one of 10 life changing critical illness conditions, we'll pay an extra amount over and above the sum assured. This extra payment will be the lower of £100,000 or 100% of the sum assured. You'll find the 10 conditions listed in Appendix 3 on page 18.
- **Specified Complications of Pregnancy** – we'll pay out £5,000 if a life assured is diagnosed with one of the specified complications of pregnancy listed in Appendix 3 on page 18.

## Children's Benefit options

We provide two levels of cover dependent on what level of Critical Illness you have chosen. If you have chosen Critical Illness Select, we will provide you with Enhanced Children's Benefit. Both options will cover the life assured's children until their 22nd birthday. You can add or remove them from your policy at any time.



Children's Benefit



Enhanced Children's Benefit



### Children's Benefit

Children's Benefit includes the following benefits:

- **Children's Critical Illness Cover** – if the life assured's child is diagnosed with a critical illness Full Payment condition during the term of the policy, we'll pay the lower of £25,000 or 50% of the policy's sum assured. If the life assured's child is diagnosed with a critical illness Additional Payment condition during the term of the policy, we'll pay the lower of £25,000 or 25% of the policy's sum assured.
- **Children's Death Benefit** – we'll pay out £5,000 if the life assured's child dies after they are 30 days old.

If you make a claim under Children's Benefit your policy will continue, with no change to the sum assured. You will only be able to make a claim for each child the life assured has against one Full Payment condition.

We'll cover the life assured's children for the same conditions we cover for Critical Illness Cover. You'll find these in Appendix 1 on page 16.



### Enhanced Children's Benefit

We'll cover the life assured's children for the same conditions under Children's Benefit plus all of the conditions covered by Critical Illness Select and six additional children's conditions.

Enhanced Children's Benefit provides the following cover:

- **Children's Critical Illness Cover** – if the life assured's child is diagnosed with a critical illness Full Payment condition during the term of the policy, we'll pay the lower of £25,000 or 50% of the policy's sum assured. If the life assured's child is diagnosed with a critical illness Additional Payment condition during the term of the policy, we'll pay the lower of £25,000 or 25% of the policy's sum assured.
- **Children's Benefit Uplift** – we'll double the amount we pay if a life assured's child is diagnosed with 'cancer – excluding less advanced cases', or if they are diagnosed with a critical illness condition for which there is no treatment available in the UK, but an effective treatment is available overseas.
- **Enhanced Children's Death Benefit** – we'll pay £5,000 if a life assured's child dies from the 24th week of pregnancy.

The conditions covered under Enhanced Children's Benefit can be found in Appendices 1, 2 and 4.



### Children's Conversion Benefit

If you choose to add Children's Benefit to your policy, each of the life assured's children will have the chance to start their own **Critical Illness Cover** or **Life Cover and Critical Illness** policy.

Between their 18th and 22nd birthday, you can use this benefit to give them up to £25,000 or 50% of the sum assured on this policy in cover. If they haven't already been the subject of a claim, they won't need to tell us about their personal circumstances.

Key points:

- The policy will pay out only one critical illness Full Payment condition for each child covered.
- You can still claim for the life assured's child under the Children's Death Benefit if you've had a successful claim for Children's Critical Illness Cover.
- If you make a successful Children's Benefit claim, your policy will continue.

## Other policy options

You must choose them when you start your policy, you're unable to add them later but you can remove them.



### Conversion Option

Enables you to convert all or part of your policy to a whole of life policy at any time. A whole of life policy will cover you for the rest of your life. It will pay out the sum assured when either one or both lives assured die depending on the cover selected.

There are a number of options available which are described in the terms and conditions.

If the life assured decides to use this option, we won't ask them about changes to their personal circumstances when we issue their new policy. However, the premiums will rise as they will be based on the life assureds' age when they use the option.

The conversion option can be used anytime up to the day before the life assured's 83rd birthday. You'll find more information about age restrictions on the next page.



### Renewal Option

If you get to the end of your policy term and find you still need cover, this option lets you renew your policy. If you take up the option, we won't ask you about changes to the lives assureds' personal circumstances when we issue a new policy. However, your premiums are likely to rise.

There are a few restrictions to be aware of:

- The term of the new policy can't be more than the original policy term.
- Additional options and benefits selected on your original policy can only continue if they remain available and the life assured continues to qualify under the terms and conditions which apply when you renew.
- You can renew as many times as you like before age 70, but the policy term must end before age 75 (if policy includes critical illness) or 90 (life cover only policy). You'll find more information about age restrictions on the next page.

## Life assured benefits

These benefits are flexible and can apply separately to each life assured on joint policies. You must choose them when you start your policy, you're unable to add them later but you can remove them.



### Total Permanent Disability

This benefit can start any time from the age of 18 until the day before the life assured's 66th birthday and will automatically end the day before the life assured's 71st birthday. If it's a joint policy, this benefit will end when the eldest life assured reaches their 71st birthday.

If you choose this benefit, we'll confirm one of the below definitions on your 'Confirmation of terms' based on the life assured's circumstances at the time you apply.

#### Own Occupation – Unable to do your own occupation ever again

If, through illness or injury before age 71, the life assured becomes unable to perform their own occupation ever again, we'll pay the sum assured. To claim under this benefit, they must be totally and permanently disabled as defined in the terms and conditions.

#### Work Tasks – Unable to do at least three work tasks ever again

If, through illness or injury before age 71, the life assured becomes unable to do at least three of the six defined work tasks ever again, we'll pay the sum assured. These work tasks are defined in the terms and conditions.



### Waiver of Premium

We'll pay your premiums if injury or illness means the life assured is unable to work and can't perform their own occupation for over six months. We'll keep paying them until they go back to work, suffer a critical illness, die, or the cover ends.

This benefit can start any time from the age of 18 until the day before the life assured's 55th birthday and will automatically end the day before their 70th birthday. On joint policies, the benefit will end for each life assured when they reach the maximum age.

# Minimum and maximum age and term restrictions

This table shows the minimum and maximum age the lives assured can be to start a policy, and the maximum age they can be when the policy ends. For example, if the age is shown as 83, it means before their 84th birthday.

Type of cover	Minimum age at start date	Maximum age at start date	Maximum age at end of term	Minimum term	Maximum term
Life Cover	18	83	89	1 year	50 years
– with Renewal Option		68	69		
– with Conversion Option		82	83		
Critical Illness Cover	18	69	74	5 years	40 years
– with Renewal Option		64	69		
Life Cover and Critical Illness	18	69	74	5 years	40 years
– with Renewal Option		64	69		
<b>Additional life assured benefits which can end before the main cover</b>					
Total Permanent Disability	18	65	70	5 years	40 years
Waiver of Premium	18	54	69	As main cover	As main cover

## Making changes to your policy

You can make the following changes after your policy has started.

- Increase or reduce:
  - the amount of cover
  - the term of your policy
- Add or remove:
  - Children's Benefit from your policy
- Remove:
  - any of the following policy options, Renewal Option, Conversion Option, Critical Illness Select
  - any of the following life assured benefits, Total Permanent Disability and Waiver of Premium
  - Increasing Cover.
- Ask us to review your premium if a life assured has given up smoking.

Depending on the change you ask for, we may need to ask you about the lives assured's personal circumstances to assess if we can make the change. Any changes you make are likely to change your premiums.

In addition to the above changes you can make, your policy may also include the following benefit:



### Milestone benefit

You can increase the amount of cover on your policy within 90 days of a significant life event. For example, taking out a new business loan or an increase in the value of your business. You won't need to tell us about any changes in the life assured's personal circumstances at the time.

You'll need to be 54 years or younger when you make this change.

The most you can increase your cover by will be the lower of your original sum assured or £200,000.

# Questions and Answers

## When will my cover begin?

Your cover will begin on the start date you agree with us.

If we are not able to make an immediate decision on your application, we may be able to offer you free cover whilst we are assessing your application.

## When will the policy end?

You can choose how long you want the policy to last, subject to our minimum and maximum terms as shown in the table on page 11. Your policy will run from the start date to the end of the term unless we pay out the sum assured before the end of the term or the policy is cancelled.

## How much will the policy pay out?

You decide how much cover you need when you buy a policy. The sum assured we agree with you will be shown on your 'Confirmation of terms'. Your policy will pay out your sum assured unless you are claiming for a condition, policy option or life assured benefit which pays out a lower amount. The policy has no cash-in value.

## How much does the policy cost?

This depends on:

- the lives assureds' personal circumstances – for example, their age, health, occupation, whether they use tobacco products or nicotine replacement products, or how long it is since they stopped using these
- the amount and type of cover, and any policy options or life assured benefits you choose.
- how long you want the cover to last.

Your 'Confirmation of terms' will tell you how much the policy will cost.

## How do I pay?

We'll collect your premiums by direct debit. You can choose to pay monthly or annually when your policy starts. You're unable to change this later. If your policy includes Total Permanent Disability or Waiver of Premium, you must pay monthly.

## Can my premiums change in the future?

Your premiums are guaranteed – this means they will stay the same during the term of the policy unless you:

- choose Increasing Cover, or
- change your cover.

Your premiums may also change if we receive additional information regarding your application details and your terms are changed because of this. Please see the 'Your commitment' section of the terms and conditions.

## What if I stop paying?

If you stop paying your premiums, your cover and policy will end. You won't get back any of the premiums you've already paid.



For more details on the free cover we offer, please see the 'Business Protection free cover terms and conditions' available on our website.

## When will the policy not pay out?

Your claim may not be accepted or paid in full, or the policy may be cancelled or its terms may be changed if:

- you or the lives assured don't answer the questions we ask fully, honestly, and accurately, to the best of your knowledge when you apply for your policy, increase your cover or when you make a claim
- you or the lives assured don't tell us if you think anything you've told us is wrong, or if anything changes between you agreeing to take out the policy or ask to increase your cover and the date the policy or increase starts
- you haven't paid all the premiums that were due
- the illness suffered is not covered by your policy, or does not meet the policy definition exactly.

There is an important exclusion to your policy if it includes Life Cover. We won't pay a claim if a life assured dies as a result of suicide or intentional self-inflicted injury within 12 months of the start date or the date you increase your cover.

The Zurich Business Protection terms and conditions include full details of all the situations when we will not pay out. If we apply any additional specific exclusions, we will show them on your 'Confirmation of terms'.

## Cancelling your policy

### Can I change my mind and cancel?

Yes, you can. When you first take out your policy, we'll send details of how to cancel your policy if you've changed your mind. If you do cancel within the first 30 days, we'll refund any premiums you've paid.

You can cancel your policy at any time by contacting us to let us know, but if this is after the first 30 days we won't refund any premiums you've already paid towards your policy. You can contact us to cancel using the contact details on page 4 in the section 'How to contact us and making a claim'.



## Other information

### What about tax?

The tax treatment of the premiums and any claim payments we make will depend on the nature of your business, the purpose for which the policy is being set up and, if the policy is written in trust, the nature of that trust.

Please talk to your adviser about how this affects you and what arrangements you could make. Future changes in law and tax practice or individual circumstances could affect taxation.

### How to complain

If you need to complain, please use the contact details below. You can ask us for details of our complaints handling process.



#### Call us on

0370 850 5682  
Monday to Friday 9am to 5.30pm  
(excluding bank holidays).

We may record or monitor calls to improve our service.



#### Write to us at

Zurich Customer Services  
Protection Operations  
PO Box 4157  
Swindon  
SN4 4QB

#### Email us at

[life.service@uk.zurich.com](mailto:life.service@uk.zurich.com)

If you're not satisfied with our response to your complaint, you can complain to:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This service is free to you and you can find out more by contacting the Financial Ombudsman Service. You do not have to accept a decision by the Financial Ombudsman Service and you are free to go to court instead if you wish.

### Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation under the scheme.

Any compensation you receive under the scheme will be based on the FSCS's rules. For this type of policy, the scheme covers 100% of the claim. Please note that for life assurance products the FSCS's first responsibility is to ensure the cover continues rather than pay compensation.

If you need more information, you can contact the FSCS at:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Telephone: 0800 678 1100 or 020 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Financial strength

If you'd like to know more about our financial strength, including our Solvency and Financial Condition Report (SFCR), please visit our website at [www.zurich.co.uk/SFCR](http://www.zurich.co.uk/SFCR)

## Terms and conditions

This key features document gives a summary of the Zurich Business Protection policy. It doesn't include all the definitions, exclusions or terms and conditions.

We'll provide you with a copy of the full terms and conditions when your policy starts. If you would like a copy before then, please contact us directly.

We'll let you know if there are any changes to the terms and conditions. For details of changes we can make, see the 'Changes we can make to the terms and conditions' section of the Zurich Business Protection terms and conditions.

If you'd like more information about critical illness, the Association of British Insurers (ABI) has produced a Guide to Minimum Standards for Critical Illness Cover. This is available on their website at [www.abi.org.uk](http://www.abi.org.uk) or you can contact us for a copy.

## Moving abroad

If you move abroad you need to tell us. This may result in you having tax obligations in that country. Some policy options and life assured benefits may no longer be available to you if you move abroad. Please refer to the 'Moving abroad' section of the Zurich Business Protection terms and conditions.

## Conflicts of interest

We make every effort to identify conflicts of interest. A conflict of interest is where the interests of our business conflict with those of a customer, or if there is a conflict between customers of the business. Once identified, we aim to either prevent the conflict or put steps in place to manage it so that it is no longer potentially detrimental to our customers.

We have processes in place to ensure we conduct our business lawfully, with integrity, and in line with current relevant legislation. We operate in line with our conflicts of interest policy, available on request or on our website, which details the types of conflicts of interest that affect our business and how we aim to prevent or manage these. Where we cannot prevent or manage a conflict which may be detrimental to you, we will fully disclose it to you in line with our policy.

## Law

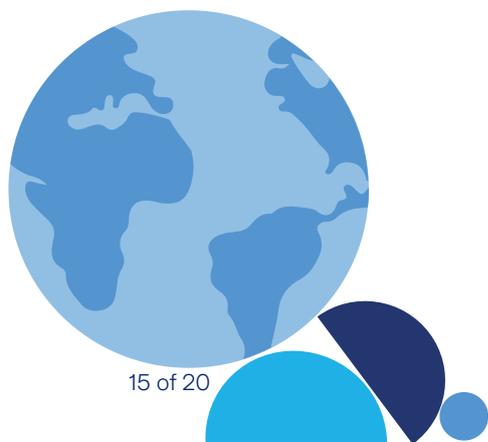
The policy is governed by the law of England.

## Our regulator

Zurich Assurance Ltd is an insurance company. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We are entered on the Financial Services register under number 147672. This is on the website [www.fca.org.uk](http://www.fca.org.uk). You can phone the FCA free from a landline on 0800 111 6768.

## Communicating with you

Our policy documents and terms and conditions are in English and we'll always write and speak to you in English.



# Appendix 1 – Conditions covered under Critical Illness Cover and Children’s Benefit

Full details of the criteria you need to meet to make a claim are included in the terms and conditions. Depending on the critical illness definition, we may pay when:

- the condition has progressed to a specified severity
- a life assured is diagnosed, or
- a life assured receives a named treatment or surgery.

## 39 Full Payment conditions

- Aorta graft surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Brain injury
- Cancer
- Cardiac arrest
- Cardiomyopathy
- Coma
- Coronary artery bypass graft
- Creutzfeldt-Jakob disease
- Deafness
- Dementia including Alzheimer’s disease
- Encephalitis
- Heart attack
- Heart surgery
- Heart-valve replacement or repair
- Interstitial lung disease
- Kidney failure
- Liver failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease and specified diseases of the motor neurones
- Multiple sclerosis
- Paralysis of limb
- Parkinson plus syndromes
- Parkinson’s disease
- Pneumonectomy
- Pulmonary artery replacement
- Pulmonary hypertension
- Removal of an eyeball as a result of injury or disease
- Respiratory failure
- Spinal stroke
- Stroke
- Systemic lupus erythematosus
- Terminal illness
- Third-degree burns

## 2 Additional Payment conditions

- Less advanced cancer of the breast
- Less advanced cancer of the prostate

## Appendix 2 – Conditions covered under Critical Illness Select and Enhanced Children’s Benefit

These are in addition to the conditions covered in Appendix 1

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

### 10 Full Payment conditions

- Benign spinal cord tumour
- Crohn’s disease
- Heart failure
- Intensive care
- Mental health condition
- Necrotising fasciitis
- Neuromyelitis optica (Devic’s disease)
- Peripheral vascular disease
- Primary sclerosing cholangitis
- Syringomyelia or syringobulbia

### 30 Additional Payment conditions

- Aortic aneurysm
- Aplastic anaemia
- Bladder removal
- Bowel disease
- Brain abscess drained via craniotomy
- Carotid artery stenosis
- Cauda equina syndrome
- Central retinal artery occlusion or central retinal vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Diabetes Mellitus Type 1
- Drug resistant epilepsy
- Facial reconstruction surgery
- Guillain-Barré syndrome
- Infective bacterial endocarditis
- Less advanced cancer of the larynx
- Less advanced cancer of the ovary
- Less advanced cancer of the renal pelvis (of the kidney) or ureter
- Less advanced cancer of the testicle
- Less advanced cancer of the urinary bladder
- Less advanced cancer of other sites
- Liver resection
- Non-malignant pituitary adenoma
- Pericarditis
- Removal of one of more lobe(s) of the lung
- Significant hearing loss
- Significant visual loss
- Skin cancer
- Third-degree burns – less extensive

## Appendix 3 – Conditions qualifying for Critical Illness Benefit Uplift

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

### 10 Critical Illness Benefit Uplift qualifying conditions

- Blindness
- Brain injury
- Deafness
- Dementia including Alzheimer's Disease
- Loss of two hands or feet
- Loss of speech
- Motor neurone disease and specified diseases of the motor neurones
- Paralysis of two limbs
- Parkinson plus syndrome
- Parkinson's disease

### Specified Complications of Pregnancy

- Benign hydatidiform mole
- Disseminated intravascular coagulation (DIC)
- Eclampsia
- Ectopic pregnancy
- Placental abruption

## Appendix 4 – Conditions covered under Enhanced Children's Benefit

The full definitions of these conditions and the criteria you need to meet to make a claim are included in the terms and conditions.

### 6 Enhanced Children's Benefit conditions

- Cerebral palsy
- Cystic fibrosis
- Down's syndrome
- Hydrocephalus
- Muscular dystrophy
- Spina bifida



**This key features document follows the Association of British Insurers Statement of Best Practice for Critical Illness Cover, March 2023.**

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