Global Life & Finance Ltd

SPECIFIED ILLNESS COVER

- New Ireland
- Aviva Life & Pensions
- Friends First
- Irish Life
- Royal London
- Zurich Life

Customer:	Global Life and Finance
Advisor:	Seamus Fox
Email:	seamus@globallife.ie
Date:	11/03/2017

	New Ireland	Aviva Life & Pensions	Friends First	Irish Life	Royal London	Zurich Life
AIDS / HIV - Occupational	**Yes**	Yes	Yes	Yes	Yes	Yes
AIDS / HIV - Transfusion	**Yes**	Yes	Yes	Yes	Yes	Yes
AIDS/HIV - Assault	**Yes**	Yes	Yes	Yes	Yes	Yes
Alzheimer's Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Angioplasty (single vessel)	**Partial**	Partial	Partial	Partial	Partial	Partial
Angioplasty (two vessel)	**Partial**	Partial	Partial	Partial	Partial	Partial
Aorta Graft Surgery	**Yes**	Yes	Yes	Yes	Yes	Yes
Aplastic Anaemia	**Yes**	Yes	Yes	Yes	Yes	Yes
Bacterial Meningitis	**Yes**	Yes	Yes	Yes	Yes	Yes
Balloon Valvuloplasty	**Yes**	Yes	Yes	Yes	Yes	Yes
Benign Brain Tumour	**Yes**	Yes	Yes	Yes	Yes	Yes
Benign Spinal Cord Tumour	**Yes**	Yes	Yes	Yes	Yes	Yes
Blindness	**Yes**	Yes	Yes	Yes	Yes	Yes
Brain Abscess drained via Craniotomy	**Partial**	Partial	Partial	Partial	Partial	Partial
Brain injury due to Hypoxia/Anoxia	**No**	No	Yes	Yes	Yes	Yes
Cancer	**Yes**	Yes	Yes	Yes	Yes	Yes
Carcinoma in situ - Oral Cavity	**No**	No	No	Partial	No	Partial
Carcinoma in Situ - Treated by Surgery	**No**	No	No	No	No	Partial
Carcinoma in Situ (Breast)	**Partial**	Partial	Partial	Partial	Partial	Partial
Carcinoma in Situ (Oesophagus)	**Partial**	Partial	Partial	Partial	Partial	Partial
Carcinoma in situ (Testicular)	**No**	No	No	No	Partial	Partial
Carcinoma in situ (Urinary Bladder)	**Partial**	Partial	No	Partial	Partial	Partial
Cardiac arrest (with defibrillator insertion)	**Yes**	Yes	Yes	Yes	Yes	Yes
Cardiomyopathy	**Yes**	Yes	Yes	Yes	Yes	Yes
Carotid Artery	**Partial**	No	Partial	Partial	Partial	Partial

Stenosis						
Central Retinal Artery Occlusion or Central Retinal Vein Occlusion Resulting in Permanent Visual Impairment	**No**	No	No	No	No	Partial
Cerebral Aneurysm	**Partial**	Partial	Partial	Partial	Partial	Partial
Cerebral Arteriovenous Malformation	**Partial**	Partial	Partial	Partial	Partial	Partial
Chronic Liver Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Chronic Lung Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Chronic Pancreatitis	**No**	No	Yes	Yes	Yes	No
Coma	**Yes**	Yes	Yes	Yes	Yes	Yes
Coronary Artery Surgery	**Yes**	Yes	Yes	Yes	Yes	Yes
Corticobasal Ganglionic Degeneration	**No**	No	Yes	Yes	Yes	Yes
Creutzfeld-Jacob Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Crohn's Disease (with intestinal resection)	**Partial**	Partial	Partial	Partial	Partial	Partial
Cystectomy - Complete Removal of the Urinary Bladder	**No**	No	No	No	No	Partial
Dementia	**Yes**	Yes	Yes	Yes	Yes	Yes
Devic's Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Diffuse Lewy body disease	**No**	Yes	Yes	Yes	Yes	Yes
Encephalitis	**Yes**	Yes	Yes	Yes	Yes	Yes
Eye Stroke	**No**	No	No	Partial	No	No
Heart Attack	**Yes**	Yes	Yes	Yes	Yes	Yes
Heart surgery	**Yes**	Yes	Yes	Yes	Yes	Yes
Implantable Cardioverter Defibrillator for primary prevention of sudden cardiac death	**Partial**	No	Partial	Partial	Partial	Partial
Intensive Care (with mechanical ventilation)	**Yes**	Yes	Yes	Yes	Yes	Yes
Kidney Failure	**Yes**	Yes	Yes	Yes	Yes	Yes
Liver Resection	**No**	No	Partial	Partial	Partial	Partial

Loss of Hearing	**Yes**	Yes	Yes	Yes	Yes	Yes
Loss of Independent Existence/Total and Permanent Disability (note: insurer definitions vary)	**Yes**	Yes	Yes	Yes	Yes	Yes
Loss of Limbs	**Yes**	Yes	Yes	Yes	Yes	Yes
Loss of One Limb	**Yes**	Partial	No	Yes	Yes	Yes
Loss of Speech	**Yes**	Yes	Yes	Yes	Yes	Yes
Low Level Prostate Cancer	**Partial**	Partial	Partial	Partial	Partial	Partial
Major Head Injury	**Yes**	Yes	Yes	Yes	Yes	Yes
Major Organ Transplant	**Yes**	Yes	Yes	Yes	Yes	Yes
Motor Neurone Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Multiple Sclerosis	**Yes**	Yes	Yes	Yes	Yes	Yes
Multiple System Atrophy	**Yes**	Yes	Yes	Yes	Yes	Yes
Muscular Dystrophy	**Yes**	No	No	No	Yes	No
Necrotising Fascittis	**No**	No	No	No	No	Yes
Neuroendocrine Tumour of Low Malignant Potential With Surgery	**No**	No	No	No	No	Partial
Ovarian Tumour of Borderline Malignancy / Low Malignant Potential With Surgical Removal of an Ovary	**No**	No	No	No	No	Partial
Paralysis of one Limb	**Yes**	Partial	Yes	Yes	Yes	Yes
Parkinsonism-demetia-amyotrophic lateral sclerosis complex	**No**	No	Yes	Yes	Yes	Yes
Parkinson's Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Peripheral Vascular Disease (with angioplasty)	**Partial**	No	Partial	Partial	Partial	Partial
Peripheral Vascular Disease (with bypass surgery)	**Yes**	Yes	Yes	Yes	Yes	Yes
Permanent Pacemaker Insertion	**No**	No	No	No	No	Partial
Pituitary Tumour	**Partial**	No	Partial	Partial	Partial	Partial
Pneumonectomy	**Yes**	Yes	Yes	Yes	Yes	Yes

Pre-Senile Dementia	**Yes**	No	Yes	No	Yes	Yes
Primary Pulmonary Hypertension	**Yes**	Yes	Yes	Yes	Yes	Yes
Primary Sclerosing Cholangitis	**No**	Yes	No	No	Yes	No
Progressive Supra-Nuclear Palsy	**Yes**	Yes	Yes	Yes	Yes	Yes
Pulmonary Artery Surgery	**Yes**	Yes	Yes	Yes	Yes	Yes
Rheumatoid Arthritis	**Yes**	No	Yes	No	Yes	No
Serious Accident Cover	**Partial**	Partial	Partial	Partial	Partial	Partial
Severe Burns	**Yes**	Yes	Yes	Yes	Yes	Yes
Severe Burns (lower % of body surface; definitions vary)	**Partial**	Partial	Partial	Partial	Partial	Partial
Severe Crohn's Disease	**Yes**	Yes	Yes	Yes	Yes	Yes
Short Bowel Syndrome	**No**	Yes	No	No	Yes	No
Significant Visual Impairment	**Partial**	Partial	Partial	Partial	Partial	Partial
Single Lobectomy	**Partial**	Partial	Partial	Partial	Partial	Partial
Spinal Stroke	**No**	No	No	Yes	Yes	Yes
Stroke	**Yes**	Yes	Yes	Yes	Yes	Yes
Surgical Removal of One Eye	**Partial**	Partial	Partial	Partial	Partial	Partial
Syringomyelia/Syringobulbia (treated by surgery)	**Partial**	Partial	Partial	Partial	Partial	Partial
Systemic Lupus Erythematosus	**Yes**	Yes	Yes	Yes	Yes	Yes
Terminal Illness	**No**	Yes	Partial	Partial	Partial	Partial
Total Colectomy	**Partial**	Partial	Partial	Partial	Partial	Partial
Ulcerative Colitis treated w/total colectomy	**Partial**	Partial	Partial	Partial	Partial	Partial

AIDS / HIV - Occupational

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has an infection by human immuno-efficiency virus resulting from -a blood transfusion given as part of medical treatment -a physical assault or -an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following. - the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. - Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test within 5 days of the incident. -There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. The eligible occupations for HIV caught at work are; - The emergency services - Gardai, fire ambulance - The medical profession - including administrators, cleaners, dentists, doctors, nurses and porters - The defence forces - Irish army, naval service and air corps. For the above definition the following is not covered. - HIV infection resulting from any other means including sexual activity or drug abuse.
Friends First	Friends First will make a payment if a life assured has an infection by Human Immunodeficiency Virus, resulting from: • a blood transfusion given as part of medical treatment; • a physical assault; or • an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below 1; after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom, and the United States of America. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug abuse. 1 Note: Eligible occupations are doctor, health worker, prison officer, Garda, fire officer, ambulance officer.
Irish Life	Irish Life will make a payment if a life assured has an infection by Human Immunodeficiency Virus resulting from: • a blood transfusion given as part of medical treatment; • a physical assault; • an accident occurring during the course of performing normal duties of employment; 35 after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in the European Union, Norway, Switzerland, North America, Canada, Australia or New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or illegal drug abuse.
New Ireland	New Ireland will make a payment if a life assured has a HIV infection – contracted in any of the Approved Territories from a blood transfusion, a physical assault or at work. Infection by Human Immunodeficiency Virus resulting from:13 - a blood transfusion given as part of medical treatment; or - a physical assault; or - artificial insemination or in-vitro fertilisation given as part of medical treatment; or - an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following: - The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. - Where HIV infection is contracted through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. - There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse.
Royal London	Royal London will make a payment if a life assured has an infection by Human Immunodeficiency Virus resulting from: (a) a blood transfusion given as part of medical treatment; (b) a physical assault; or (c) an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below after the start of the plan and satisfying all of the following: • the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures; • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident; • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus; • The incident causing infection must have occurred in one of the following countries: European Union, Norway, Switzerland, Canada, North America, Australia, and New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse. Occupations covered • Ambulance workers • Dental nurses • Dental surgeons • General practitioners and nurses employed by them 10• Hospital caterers • Hospital cleaners • Hospital doctors/surgeons/ consultants • Hospital laboratory workers • Hospital Laundry workers • Hospital nurses • Hospital porters • Members of the Gardaí • Midwives • Paramedics • Prison officers • Refuse collectors • Social workers • Taxi drivers.
Zurich Life	Zurich Life will make a payment if a life assured has an infection by Human Immunodeficiency virus after the start of the policy resulting from: a) a blood transfusion given as part of medical treatment; b) a physical assault; or c) an incident

	occurring during the course of performing normal duties of employment and satisfying all of the following: • The incident must have been reported to the appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in the EU, North America, Australia or New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse.

AIDS / HIV - Transfusion

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has an infection by human immunoeficiency virus resulting from -a blood transfusion given as part of medical treatment -a physical assault or -an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following. - the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. - Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test within 5 days of the incident. -There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. The eligible occupations for HIV caught at work are; - The emergency services - Gardai, fire ambulance - The medical profession - including administrators, cleaners, dentists, doctors, nurses and porters - The defence forces - Irish army, naval service and air corps. For the above definition the following is not covered. - HIV infection resulting from any other means including sexual activity or drug abuse.
Friends First	Friends First will make a payment if a life assured has an infection by Human Immunodeficiency Virus, resulting from: • a blood transfusion given as part of medical treatment; • a physical assault; or • an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below 1; after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom, and the United States of America. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug abuse. Note: Eligible occupations are doctor, health worker, prison officer, Garda, fire officer, ambulance officer.
Irish Life	Irish Life will make a payment if a life assured has an infection by Human Immunodeficiency Virus resulting from: • a blood transfusion given as part of medical treatment; • a physical assault; • an accident occurring during the course of performing normal duties of employment; 35 after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in the European Union, Norway, Switzerland, North America, Canada, Australia or New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or illegal drug abuse.
New Ireland	New Ireland will make a payment if a life assured has a HIV infection – contracted in any of the Approved Territories from a blood transfusion, a physical assault or at work. Infection by Human Immunodeficiency Virus resulting from:13 - a blood transfusion given as part of medical treatment; or - a physical assault; or - artificial insemination or in-vitro fertilisation given as part of medical treatment; or - an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following: - The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. - Where HIV infection is contracted through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. - There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse.
Royal London	Royal London will make a payment if a life assured has an infection by Human Immunodeficiency Virus resulting from: (a) a blood transfusion given as part of medical treatment; (b) a physical assault; or (c) an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below after the start of the plan and satisfying all of the following: • the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures; • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident; • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus; • The incident causing infection must have occurred in one of the following countries: European Union, Norway, Switzerland, Canada, North America, Australia, and New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse. Occupations covered • Ambulance workers • Dental nurses • Dental surgeons • General practitioners and nurses employed by them 10• Hospital caterers • Hospital cleaners • Hospital doctors/surgeons/

	consultants • Hospital laboratory workers • Hospital Laundry workers • Hospital nurses • Hospital porters • Members of the Gardaí • Midwives • Paramedics • Prison officers • Refuse collectors • Social workers • Taxi drivers.
Zurich Life	Zurich Life will make a payment if a life assured has an infection by Human Immunodeficiency virus after the start of the policy resulting from: a) a blood transfusion given as part of medical treatment; b) a physical assault; or c) an incident occurring during the course of performing normal duties of employment and satisfying all of the following: • The incident must have been reported to the appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in the EU, North America, Australia or New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse.

AIDS/HIV - Assault

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has an infection by human immunoeficiency virus resulting from -a blood transfusion given as part of medical treatment -a physical assault or -an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following. - the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. - Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test within 5 days of the incident -There must be a further HIV test within 12 months confirming the presence of HIV or anitbodies to the virus. The eligible occupations for HIV caught at work are - The emergency services - Gardai, fire ambulance - The medical profession - including administrators, cleaners, dentists, doctors, nurses and porters - The defence forces - Irish army, naval service and air corps. For the above definition the following is not covered. - HIV infection resulting from any other means including sexual activity or drug abuse.
Friends First	Friends First will make a payment if a life assured has an infection by Human Immunodeficiency Virus, resulting from: • a blood transfusion given as part of medical treatment; • a physical assault; or • an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below 1; after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom, and the United States of America. For the above definition, the following is not covered: • HIV infection resulting from any other means,including sexual activity or drug abuse. 1 Note: Eligible occupations are doctor, health worker, prison officer, Garda, fire officer, ambulance officer.
Irish Life	Irish Life will make a payment if a life assured has an infection by Human Immunodeficiency Virus resulting from: • a blood transfusion given as part of medical treatment; • a physical assault; • an accident occurring during the course of performing normal duties of employment; 35 after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in the European Union, Norway, Switzerland, North America, Canada, Australia or New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or illegal drug abuse.
New Ireland	New Ireland will make a payment if a life assured has a HIV infection – contracted in any of the Approved Territories from a blood transfusion, a physical assault or at work. Infection by Human Immunodeficiency Virus resulting from:13 - a blood transfusion given as part of medical treatment; or - a physical assault; or - artificial insemination or in-vitro fertilisation given as part of medical treatment; or - an incident occurring during the course of performing normal duties of employment after the start of the policy and satisfying all of the following: - The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. - Where HIV infection is contracted through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. - There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse.
Royal London	Royal London will make a payment if a life assured has an infection by Human Immunodeficiency Virus resulting from: (a) a blood transfusion given as part of medical treatment; (b) a physical assault; or (c) an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below after the start of the plan and satisfying all of the following: • the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures; • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident; • There must be a further HIV test within

	12 months confirming the presence of HIV or antibodies to the virus; • The incident causing infection must have occurred in one of the following countries: European Union, Norway, Switzerland, Canada, North America, Australia, and New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse. Occupations covered • Ambulance workers • Dental nurses • Dental surgeons • General practitioners and nurses employed by them 10• Hospital caterers • Hospital cleaners • Hospital doctors/surgeons/ consultants • Hospital laboratory workers • Hospital Laundry workers • Hospital nurses • Hospital porters • Members of the Gardaí • Midwives • Paramedics • Prison officers • Refuse collectors • Social workers • Taxi drivers.
Zurich Life	Zurich Life will make a payment if a life assured has an infection by Human Immunodeficiency virus after the start of the policy resulting from: a) a blood transfusion given as part of medical treatment; b) a physical assault; or c) an incident occurring during the course of performing normal duties of employment and satisfying all of the following: • The incident must have been reported to the appropriate authorities and have been investigated in accordance with the established procedures. • Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. • There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. • The incident causing infection must have occurred in the EU, North America, Australia or New Zealand. For the above definition, the following is not covered: • HIV infection resulting from any other means, including sexual activity or drug misuse.

Alzheimer's Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of Alzheimer's Disease or Dementia by a Consultant Neurologist,Psychiatrist or Geriatrician.There must be a permanent clinical loss of the ability to do all of the following; - Remember -Reason and - Perceive, understand, express and give effect to ideas. For the above definition, the following are not covered. - Dementia secondary to alchohol or drug abuse.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of Alzheimer’s disease before age 65 by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: • Other types of dementia.
Irish Life	Irish Life will make a payment if a life assured has Alzheimer’s disease occurs when the nerve cells in the brain deteriorate over time and the brain shrinks. There are various ways in which this can affect someone, for example, severe loss of memory and concentration and mental ability gradually failing. A claim can be made if the life covered has been diagnosed by a consultant neurologist or consultant geriatrician as having Alzheimer’s disease and his/her judgement, understanding.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of Alzheimer’s disease by aConsultant Neurologist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • Alzheimer’s Disease secondary to alcohol or drug misuse
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Alzheimer’s disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following: • Remember; • Reason; and • Perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: • Other types of dementia (these are covered under the Dementia definition).
Zurich Life	Zurich Life will make a payment for a life assured however it is referred tto under the terms and conditions of Pre-Senile Dementia

Angioplasty (single vessel)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured is undergoing, to treat severe coronary artery disease of any of the following; -Atherectomy -Balloon Angioplasty -Rotablation -Laser Treatment -and or insertion of stents to treat the narrowing or blockage in one main coronary artery. This procedure must have been carried out on the advice of a consultant cardiologist. The intervention must be to treat at least 70% diameter narrowing in the vessel and must be carried out as a single procedure. For the purpose of this definition main coronary arteries are defined as being; -right coronary artery -left main stem - left anterior descending -circumflex
Friends First	Friends First will make a limited payment if a life assured is undergoing of balloon angioplasty, atherectomy, rotablation, laser treatment or stent insertion on the advice of a Consultant Cardiologist to correct at least 70% narrowing or blockage of two or more main coronary arteries. For the purposes of this definition the main coronary arteries are defined as: • Right coronary artery • Left main stem • Left anterior descending • Circumflex Angiographic evidence will be required. Insertion of 2 stents in different arteries at different times (e.g. on different days several years apart) does qualify for payment, after the second artery has been stented. The following are not covered: • Two or more procedures in the same artery • Procedures to any branches of the main coronary arteries
Irish Life	The amount Irish Life will pay on single vessel coronary artery angioplasty is: • €10,000; or • 18.75% of the amount of

	specified illness cover the life assured has; whichever is lower.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing several procedures involving the use of coronary catheters (flexible plastic tubes). One of these is balloon angioplasty, which involves the insertion of a catheter into the body; the catheter is then inflated to force the narrowed or blocked artery apart. A stent is a small permanent metal tube that acts as an internal support to the artery. Stenting is often used in conjunction with balloon angioplasty. Atherectomy and laser treatment are other techniques that involve the insertion of a catheter into a blocked artery to help clear it. Rotablation is when a small device is used to drill through the blockage in the coronary arteries. If a client requires balloon angioplasty, atherectomy, rotablation, laser treatment and or insertion of stent(s), a claim of €5,000 can only be made if the treatment is to correct at least 70% diameter narrowing of one main coronary artery. A client can make a second claim on the completion of balloon angioplasty, atherectomy, rotablation, laser treatment and or insertion of stent(s) to correct at least 70% diameter narrowing of one of the other main coronary arteries
Royal London	Royal London will make a limited payment if a life assured is undergoing of coronary artery angioplasty, atherectomy, laser treatment or stent insertion on the advice of a Consultant Cardiologist to any of the main coronary arteries to correct : • narrowing or blockages of at least 70%, confirmed by angiographic evidence; or • narrowing or blockages where there is a fractional flow reserve ratio of 0.8. The Main Coronary Arteries for this purpose are defined as: • Right Coronary Artery; • Left Main Stem; • Left Anterior Descending Coronary Artery; and • Circumflex Coronary Artery. On survival for 14 days after the procedure, the amount payable on a first single angioplasty event will be the lesser of 50% of the SIC or €5,000. On survival for 14 days after the procedure, the amount payable on a second single angioplasty event will be 50% of the SIC or €45,000.
Zurich Life	Zurich Life will make a limited payment if a life assured is undergoing of any of the following percutaneous coronary procedures: • balloon angioplasty; • atherectomy; • laser treatment; • stent insertion; or • rotablation On the advice of a Consultant Cardiologist to correct at least 70% narrowing or blockage of one or more main coronary Arteries. Angiographic evidence will be required. For the purpose of this definition Main Coronary Arteries are defined as one of the following: • Right Coronary Artery or its branches; • Left Main Stem; • Left Anterior Descending Coronary Artery or its branches; and • Circumflex Coronary Artery or its branches. Two or more procedures on the same main coronary artery or a branch of the same main coronary artery or two or more procedures on multiple branches of the same main coronary artery will be regarded as one single angioplasty event even if the procedures are performed at different times.

Angioplasty (two vessel)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured is undergoing, to treat severe coronary artery disease of any of the following; -Atherectomy -Balloon Angioplasty -Rotablation -Laser Treatment -and or insertion of stents to treat the narrowing or blockage in 2 or more main coronary artery. This procedure must have been carried out on the advice of a consultant cardiologist. The intervention must be to treat at least 70% diameter narrowing in the vessel and must be carried out as a single procedure. For the purpose of this definition main coronary arteries are defined as being; -right coronary artery -left main stem - left anterior descending -circumflex. Two or more procedures in the same artery or procedures to any of the branches of the above arteries are specifically excluded.
Friends First	Friends First will make a limited payment if a life assured is undergoing of balloon angioplasty, atherectomy, rotablation, laser treatment or stent insertion on the advice of a Consultant Cardiologist to correct at least 70% narrowing or blockage of two or more main coronary arteries. For the purposes of this definition the main coronary arteries are defined as: • Right coronary artery • Left main stem • Left anterior descending • Circumflex Angiographic evidence will be required. Insertion of 2 stents in different arteries at different times (e.g. on different days several years apart) does qualify for payment, after the second artery has been stented. The following are not covered: • Two or more procedures in the same artery • Procedures to any branches of the main coronary arteries
Irish Life	Irish Life will make a limited payment if a life assured when the life assured goes on to have a second coronary angioplasty to another artery, Irish Life will pay: • €30,000; or • 56.25% of the amount of specified illness cover the life assured has; whichever is lower. Where the life assured undergoes a coronary angioplasty in 2 or more coronary arteries, where no previous claim has been made under this benefit, Irish Life will pay: • €40,000; or • 75% of the amount of specified illness cover the life assured has; whichever is lower.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing several procedures involving the use of coronary catheters (flexible plastic tubes). One of these is balloon angioplasty, which involves the insertion of a catheter into the body; the catheter is then inflated to force the narrowed or blocked artery apart. A stent is a small permanent metal tube that acts as an internal support to the artery. Stenting is often used in conjunction with balloon angioplasty. Atherectomy and laser treatment are other techniques that involve the insertion of a catheter into a blocked artery to help clear it. Rotablation is when a small device is used to drill through the blockage in the coronary arteries. If a client requires balloon angioplasty, atherectomy, rotablation, laser treatment and or insertion of stent(s), a claim of €5,000 can only be made if the treatment is to correct at least 70% diameter narrowing of one main coronary artery. A client can make a second claim on the completion of balloon angioplasty, atherectomy, rotablation, laser treatment and or insertion of stent(s) to correct at least 70% diameter narrowing of one of the other main coronary arteries.
Royal London	Royal London will make a limited payment if a life assured has two or more procedures on the same main coronary artery or a branch of the same main coronary artery or two or more procedures on multiple branches of the same main coronary artery will be regarded as one single angioplasty event even if the procedures are performed at different times. The undergoing of the above procedures on two or more main coronary arteries at the same time is regarded as a double angioplasty event. On survival for 14 days after the procedure, the amount payable on a double angioplasty event will be the lesser of 50% of the SIC or €50,000

Zurich Life	Zurich Life will make a limited payment if a life assured is undergoing of any of the following percutaneous coronary procedures: • balloon angioplasty; • atherectomy; • laser treatment; • stent insertion; or • rotablation On the advice of a Consultant Cardiologist to correct at least 70% narrowing or blockage of one or more main coronary arteries. Angiographic evidence will be required. For the purpose of this definition main coronary arteries are defined as one of the following: • Right coronary artery or its branches; • Left main stem; • Left anterior descending coronary artery or its branches; and • Circumflex coronary artery or its branches. The undergoing of the above procedures on two or more main coronary arteries at the same time is regarded as a double angioplasty event.

Aorta Graft Surgery

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured is undergoing of surgery for disease to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered. - Any other surgical procedure, for example the insertion of stents or endovascular repair. Surgery following traumatic injury to the aorta.
Friends First	Friends First will make a payment if a life assured is undergoing of surgery to the aorta involving excision and surgical replacement with a graft of a portion of the aorta. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered: • Any other surgical procedure, for example the insertion of stents or endovascular repair.
Irish Life	Irish Life will make a payment on this under certain circumstances. The aorta is the main artery of the body. It supplies blood containing oxygen to other arteries. The aorta can become narrow (often because of a build-up of fatty acids on its walls) or it may become weakened because of a split (dissection) in the internal wall. The aorta may also weaken because of an ‘aneurysm’ which means that the artery wall becomes thin and expands. A graft might be necessary to bypass the narrowed or weakened part of the artery. A client can claim if they have had surgery to remove and replace a part of the thoracic or abdominal aorta, to correct narrowing or weakening, with a graft. Surgery to the branches of the aorta are not covered as this surgery is generally less critical.
New Ireland	New Ireland will make a payment if a life assured is undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta means the thoracic and abdominal aorta but not its branches. For the above definition, the following is not covered: • Any other surgical procedure, for example the insertion of stents or endovascular repair.
Royal London	Royal London will make a payment if a life assured is undergoing of surgery for disease to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. The undergoing of surgery for traumatic injury to the aorta needing excision and surgical replacement of a portion of the aorta with a graft is also covered. For the above definition, the following is not covered: • Any other surgical procedure, for example the insertion of stents or endovascular repair.
Zurich Life	Zurich Life will make a payment if a life assured is undergoing of surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not its branches. For the above definition, the following is not covered: • Any other surgical procedure, for example the insertion of stents or endovascular repair.

Aplastic Anaemia

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has confirmation by a consultant Haematologist of a definite diagnosis of complete bone marrow failure which results in anaemia, neutropenia and thrombocytopenia and requires as a minimum one of the following treatments. - Blood transfusion -Bone marrow transplant -Immunosuppresive agents - Marrow stimulating agents.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis by a Consultant Haematologist of permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following: • Blood transfusion • Marrow stimulating agents • Immunosuppressive agents • Bone marrow transplant All other forms of anaemia are specifically excluded.
Irish Life	Irish Life will make a payment if a life assured has Aplastic anaemia is a failure of the bone marrow to produce sufficient blood cells for the circulation. When this function of the marrow declines, the main blood constituents (red cells, white cells, platelets) decline or cease production and the individual becomes progressively more dependent on blood transfusions. A client can claim if a Consultant Haematologist diagnoses permanent bone marrow failure which is treated by blood transfusion, agents to stimulate the bone marrow, immunosuppressive agents or a bone marrow transplant.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis by a Consultant Haematologist of permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia and requires as a minimum one of the following treatments: • Blood transfusion; • Bone-marrow transplantation; • Immunosuppressive agents; • Marrow Stimulating agents. All other forms of anaemia are specifically excluded.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a ConsultantHaematologist of permanent

	bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following: • blood transfusion; • marrow stimulating agents; • immunosuppressive agents; • bone marrow transplant. For the above definition, the following is not covered; • other forms of anaemia
Zurich Life	Zurich Life will make a payment if a life assured has confirmation by a Consultant Haematologist of a definite diagnosis of complete bone marrow failure which results in anaemia, neutropenia and thrombocytopenia and requires as a minimum one of the following treatments: • Blood transfusion; • Bone-marrow transplantation; • Immunosuppressive agents; • Marrow stimulating agents. All other forms of anaemia are specifically excluded.

Bacterial Meningitis

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be confirmed by a consultant neurologist. All other forms of meningitis including viral meningitis are not covered. A claim may be made if a consultant neurologist diagnoses meningitis caused by a bacterial infection which results in brain damage causing permanent functional impairment.
Friends First	Friends First will make a payment if a life assured has bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms*. The diagnosis must be confirmed by a Consultant Neurologist. All other forms of meningitis including viral meningitis are not covered.
Irish Life	Irish Life will make a payment if a life assured has bacterial meningitis is a life-threatening illness that results from bacterial infection of the meninges (the three layers of membrane that surround the brain and spinal cord). In many cases, it is possible to recover fully from bacterial meningitis with no lasting ill-effects. However, if there were lasting effects as outlined above, we would pay a claim. You can make a claim if a consultant neurologist diagnoses bacterial meningitis which results in permanent brain/nerve damage. Examples of such damage include paralysis of the leftor right-hand side of the body or disturbed speech or hearing. All other forms of meningitis including viral are excluded.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of bacterial meningitis by a Consultant Neurologist causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms*. All other forms of meningitis including viral meningitis are not covered. *Permanent neurological deficit with persisting clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of bacterial meningitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • all other forms of meningitis other than those caused by bacterial infectionA definite diagnosis of bacterial meningitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • all other forms of meningitis other than those caused by bacterial infection
Zurich Life	Zurich Life will make a payment if a life assured has bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms*. The diagnosis 4142 must be confirmed by a Consultant Neurologist. All other forms of meningitis including viral meningitis are not covered

Balloon Valvuloplasty

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured is undergoing a balloon valvuloplasty on the advice of a consultant cardiologist on order to treat diseased heart valves.
Friends First	Friends First will make a payment if a life assured has an insertion, on the advice of a Consultant Cardiologist, of a balloon catheter through the orifice of one of the valves of the heart, and the inflation of the balloon to relieve valvular abnormalities.
Irish Life	Irish Life will make a payment if a life assured is undergoing a surgical procedure (including balloon valvuloplasty) to replace or repair one or more heart valves on the advice of a Consultant Cardiologist.
New Ireland	New Ireland will make a payment if a life assured has an insertion, on the advice of a Consultant Cardiologist of a balloon catheter through the orifice of one of the valves of the heart and the inflation of the balloon to relieve valvular abnormalities.
Royal London	Royal London will make a payment if a life assured has an insertion, on the advice of a Consultant Cardiologist, of a balloon catheter through the orifice of one of the valves of the heart and the inflation of the balloon to relieve valvular

	abnormalities.
Zurich Life	Zurich Life will make a payment if a life assured has an actual insertion, on the advice of a Consultant Cardiologist, of a balloon catheter through the orifice of one of the valves of the heart, and the inflation of the balloon to relieve valvular abnormalities.

Benign Brain Tumour

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either of the following: • permanent neurological deficit with persisting clinical symptoms or, • removal of the tumour by craniotomy or treatment by stereotactic radiosurgery For the above definition, the following are not covered: • Tumours in the pituitary gland. • Angiomas.
Friends First	Friends First will make a payment if a life assured has a non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either of the following: • permanent neurological deficit with persisting clinical symptoms*, or • Full or partial removal of the tumour by craniotomy (surgical opening of the skull) For the above definition, the following are not covered: • Tumours in the pituitary gland. • Angiomas.
Irish Life	Irish Life will make a payment if a life assured has a benign brain tumour is a non-cancerous but abnormal growth of tissue. It can be very serious as the growth may be pressing on areas of the brain.These growths can be life-threatening and may have to be treated by surgery. We will exclude other conditions that are not usually life-threatening. The pituitary is a small gland at the base of the brain. An angioma is a benign lesion made up of a collection of small blood vessels. A client can claim if you are diagnosed as having a benign tumour of the brain and a client can have had either radiotherapy or surgery to treat it, or are suffering from permanent neurological deficit (nerve damage) as a result of the tumour. Examples of tumours covered include gliomas, acoustic neuromas and meningiomas. Neurological symptoms must be permanent and as defined within the definition.
New Ireland	New Ireland will make a payment if a life assured has a non-malignant tumour or cyst in the brain,cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms* The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence. For the above definition, the following are not covered: • Tumour in the pituitary gland • Angiomas The requirement for permanent neurological deficit will be waived if the benign brain tumour is removed by invasive surgery or treated by stereotatic radiosurgery. *Permanent neurological deficit with persisting clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person’s life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has a non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • Tumours or lesions in the pituitary gland • Angiomas In addition, the requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.
Zurich Life	Zurich Life will make a payment if a life assured has a non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms*. The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence. For the above definition, the following are not covered: • Tumour in the pituitary gland; • Tumours originating from bone tissue; • Angiomas and cholesteatoma. The requirement for permanent neurological deficit will be waived if the benign brain tumour is treated by stereotactic radiosurgery or by surgical removal (full or partial)

Benign Spinal Cord Tumour

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a non malignent tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either of the following. -permanent neurological deficit with persisting clinical symptoms or - removal of the tumour by craniotomy or treatment by stereotactic radiosurgery. For the above definition, the following are not covered; - Tumours in the pituitary gland. -Angiomas
Friends First	Friends First will make a payment if a life assured has a non-malignant tumour of the spinal canal or spinal cord, causing pressure and/or interfering with the function of the spinal cord, which requires invasive surgery or stereotatic radiosurgery or which results in permanent neurological deficit with persisting clinical symptoms* The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supportedn by CT, MRI or histopathological evidence. Angiomas are specifically excluded. The requirement for permanent neurological deficit will be waived if the benign spinal cord tumour is removed by invasive surgery or treated by stereotatic radiosurgery.

Irish Life	Irish Life will make a payment if a life assured has a non-malignant tumour of the spinal canal or spinal cord, causing pressure and/or interfering with the function of the spinal cord resulting in any of the following: -surgery -stereotactic radiosurgery - permanent neurological deficit with persisting clinical symptoms* The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence. For the above definition, the following are not covered: Angiomas *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered:- • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a payment if a life assured has a non-malignant tumour of the spinal canal or spinal cord, causing pressure and/or interfering with the function of the spinal cord which requires surgery or results in permanent neurological deficit with persisting clinical symptoms*. 5 The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence. For the above definition, the following are not covered: • Angiomas • Prolapsed or herniated intervertebral disc The requirement for permanent neurological deficit will be waived if the benign spinal cord tumour is removed by invasive surgery or treated by stereotatic radiosurgery. *Permanent neurological deficit with persisting clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person’s life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has a non-malignant tumour of the spinal canal or spinal cord, causing pressure and or interfering with the function of the spinal cord which requires surgery or results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • Angiomas The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign spinal cord tumour is surgically removed either by invasive surgery or stereotactic radiosurgery. The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence
Zurich Life	Zurich Life will make a payment if a life assured has a non-malignant tumour of the spinal canal or spinal cord, causing pressure and/or interfering with the function of the spinal cord which requires surgery or results in permanent neurological deficit with persisting clinical symptoms*. The diagnosis must be made by a Consultant Neurologist or Neurosurgeon and must be supported by CT, MRI or histopathological evidence. For the above definition Angiomas are not covered. The requirement for permanent neurological deficit will be waived if the benign spinal cord tumour is removed by invasive surgery or treated by stereotatic radiosurgery.

Blindness

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.
Friends First	Friends First will make a payment if a life assured has a permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.
Irish Life	Irish Life will make a payment if a life assured has permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart, or visual field is reduced to 20 degrees or less of an arc, as certified by an ophthalmologist.
New Ireland	New Ireland will make a payment if a life assured has a permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.
Royal London	Royal London will make a payment if a life assured has a permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.
Zurich Life	Zurich Life will make a payment if a life assured has a permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

Brain Abscess drained via Craniotomy

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment for a life assured. It must be defined as cerebral abscess requiring surgery. The removal or drainage of a cerebral abscess through the undergoing of a craniotomy or burr hole(surgical

	opening of the skull) by a Consultant Neurosurgeon. There be evidence of a cerebral abscess on CT or MRI imaging. For this above definition, the following is not covered: Treatment by any other method.
Friends First	Friends First will make a limited payment if a life assured is undergoing of the surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured undergoes the surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging.
Royal London	Royal London will make a limited payment if a life assured is undergoing the surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging.
Zurich Life	Zurich Life will make a limited payment if a life assured is undergoing surgical drainage of an intracerebral abscess within the brain tissue through a craniotomy by a Consultant Neurosurgeon. There must be evidence of an intracerebral abscess on CT or MRI imaging. Brain abscess in the presence of HIV infection is excluded.

Brain injury due to Hypoxia/Anoxia

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a payment if a life assured has death of brain tissue due to reduced oxygen supply resulting in a permanent neuroligical deficit with persisting clinical symptoms.
Irish Life	Irish Life will make a payment if a life assured has permanent neurological deficit with persisting clinical symptoms.* For the above definition the following are not covered: • children under the age of 90 days *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered:- • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a payment if a life assured has death of brain tissue due to reduced oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition the following are not covered: • Children under the age of 90 days.
Zurich Life	Zurich Life will make a payment if a life assured has death of brain tissue due to reduced oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms*. The diagnosis must be made by a Consultant Neurologist or Neurosurgeon. For the above definition the following are not covered: • Children under the age of 90 days; • Symptoms secondary to alcohol or drug abuse.

Cancer

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma(lymphoma confirmed to the skin). For the above definition the following are not covered. -All cancers which are histologically classified as any of the following. - Pre malignent -non invasive -cancer in situ -Having either borderline malignency -Having low malignent potential. All tumours of the prostate unless histologically classified as having a gleeson score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. - Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least binet stage A. Any skin cancer(including cutaneous lymphoma) other than mellanoma that has been histologically classified as having caused invasion beyond the epidemis(outer layer of skin).
Friends First	Friends First will make a payment if a life assured has any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma. For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: - pre-malignant; - non-invasive; - cancer in situ; - having either borderline malignancy; or - having low malignant potential. • All tumours of the prostate unless histologically classified as

	having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. • Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. • Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
Irish Life	Irish Life will make a payment for a life assured.The term ‘cancer’ is used to refer to all types of malignant tumours (tumours which can spread to distant sites) as opposed to benign tumours (which do not spread elsewhere in the body). A tumour is caused when the process of creating and repairing body tissue goes out of control, leading to an abnormal mass of tissue being formed. A malignant tumour: • may grow quickly; • often invades nearby tissue as it expands; • often spreads through the blood or the lymph vessels to other parts of the body; and • usually continues to grow and is life-threatening unless it is destroyed or removed. You can claim if you are diagnosed as suffering from a malignant tumour which has invaded surrounding tissue, unless the type of cancer or tumour is specifically excluded. The claim must be supported by a microscopic examination of a sample of the tumour cells – this is known as ‘histology’. The histology examination is performed on tissue removed during surgery or by biopsy (a procedure to remove a sample of the tumour for examination). Cancers ‘in situ’ (cancers in a very early stage that have not spread in any way to neighbouring tissue) as well as premalignant and non-invasive tumours are not covered under this definition. (They may be covered on a partial payment basis, see section 4.8.) These are well-recognised conditions. Cancers detected at this stage are not likely to be life-threatening and are usually easily treated. An example of this would be carcinoma (cancer) in situ of the cervix (neck of the womb). With increased and improved screening, prostate cancer is being detected at an earlier stage. At early stages these tumours are treatable and the long-term outlook is good. We will not pay a claim for prostate cancer under this cancer definition unless the 27 tumour has a Gleason score (a method of measuring differentiation in cells) of greater than 6 (in other words, a Gleason score of 7 or above) or it has progressed to at least clinical classification of T2N0M0. A partial payment benefit may be available (see section 4.8). The ‘Gleason score’ and the ‘TNM classification’ are ways of measuring and describing how serious the cancer is and whether it has spread beyond the prostate gland based on its appearance under a microscope. Leukaemia (cancer of the white blood cells) and Hodgkin’s disease (a type of lymphoma) are both covered. However, chronic lymphocytic leukaemia must have progressed to Binet Stage A for us to consider a claim. Most forms of skin cancer are relatively easy to treat and are rarely life-threatening. This is because they do not spread out of control to other parts of the body. The only form of skin cancer that we cover is malignant melanoma which has been classified as being a ‘Clark level 2’ or greater. Clark’s system is an internationally recognised method of classifying skin melanomas and uses a scale of 1 to 5. A Clark level 1 reflects a very early melanoma which carries a favourable long-term outlook. Many forms of bladder cancer have a slow course over many years and are managed by surgery or diathermy (generating heat locally in body tissues by using high-frequency electromagnetic currents). The prognosis for patients with these superficial bladder cancers is very good. The TNM classification system is internationally recognised and used as a method of staging or measuring a tumour. The ‘T’ element relates to the primary tumour and is graded on a scale of 1 to 4. 1 represents a small tumour restricted to the organ. We will not pay a claim for a T1 bladder cancer unless lymph nodes or metastases (the cancer spreading) are involved as measured by the ‘N’ and ‘M’ elements of TNM.
New Ireland	New Ireland will make a payment if a life assured has any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and 6 invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma. For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: - pre-malignant - non-invasive - cancer in situ - having either borderline malignancy; or - having low malignant potential. - All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. - Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. - Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). - Any bladder cancer unless histologically classified as having progressed to at least TNM classification T2N0M0 In the event of a claim for bladder cancer, the amount of any Life Insured’s Accelerated or Standalone Specified Illness Benefit payment will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Early Stage Urinary Bladder Cancer – of specified advancement (number 10 of Appendix B).
Royal London	Royal London will make a payment if a life assured has any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma, and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: • pre-malignant, • non-invasive; • cancer in situ; • having either borderline malignancy; or • having low malignant potential. • All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. • Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
Zurich Life	Zurich Life will make a payment if a life assured has any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: • pre-malignant; • non-invasive; • cancer in situ; • having either borderline malignancy; or • having low malignant potential. • All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2N0M0. • Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. • Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

Carcinoma in situ - Oral Cavity

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness

Friends First	Friends First do not cover this illness
Irish Life	Irish Life will make a limited payment under specified illness cover If a life assured is diagnosed with cancer in situ of the oral cavity or oropharynx with surgery to remove the tumour. Oropharynx includes lip, inside of cheek, floor of mouth, tongue, gums, hard palate, soft palate and tonsils. For the above definition, the following is not covered: • Treatment for leucoplakia
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Covered under Carcinoma in Situ - treated by surgery illness

Carcinoma in Situ - Treated by Surgery

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Zurich will make a limited payment if the client is has Cancer in situ diagnosed with histological confirmation that has been treated by surgery to remove the tumour. For the above definition, the following are not covered: • Any skin cancer (including melanoma) • Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment • Tumours of TNM classification stage Ta of the renal pelvis, ureter or urinary bladder • Tumours where surgery is limited to the removal of a tissue sample for diagnosis and / or histological purposes only • A transurethral resection of the prostate

Carcinoma in Situ (Breast)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has breast cancer in situ positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour.
Friends First	Friends First will make a limited payment if a life assured has a definite diagnosis of a ductal carcinoma in situ of the breast, which has been removed surgically by mastectomy, partial mastectomy, segmentectomy or lumpectomy. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. Prophylactic mastectomy at the request of the life assured, where no DCIS is found to be present, is specifically excluded.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a ductal carcinoma in situ of the breast, which has been removed surgically by mastectomy, partial mastectomy, segmentectomy or lumpectomy. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required.
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis of a ductal carcinoma in situ of the breast, which has been removed surgically by mastectomy, partial mastectomy, segmentectomy or lumpectomy. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required
Royal London	Royal London will make a limited payment if a life assured has a definite diagnosis of a ductal carcinoma in situ (DCIS) of the breast positively diagnosed with histological confirmation by biopsy, which has been removed surgically by mastectomy, partial mastectomy, segmentectomy or lumpectomy. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. For the above definition, the following are not covered: • mastectomy, partial mastectomy, segmentectomy or lumpectomy, operations for reasons other than DCIS, for example, prophylactic mastectomy or lobular carcinoma in situ (LCIS).
Zurich Life	Zurich Life will make a limited payment if a life assured has a breast cancer in situ, including ductal and lobular carcinoma in situ, positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour. For the above definition the following are not covered: • Other forms of treatment Carcinoma in situ is an early form of carcinoma which affects only the cells in which it originated and has not yet begun to spread to other cells, i.e. it is non-invasive. Ductal means that these malignant cells develop within the milk ducts of the breast so ductal carcinoma in situ means that the carcinoma has not moved outside of these cells and into the surrounding breast tissue. Lobular means that the malignant cells develop in the lobules of the breast.

Carcinoma in Situ (Oesophagus)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has cancer of the oesophagus in situ positively diagnosed with histological confirmation by biopsy together with undergoing of surgery to remove the tumour. For the above definition the following is not covered: • Treatment by any other method • Treatment for Barrett's Oesophagus
Friends First	Friends First will make a limited payment if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus, which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. Treatment by any other method is specifically excluded.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus, which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. For the above definition, the following are not covered: • Treatment by any other method is specifically excluded.
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus by a Consultant Physician, which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. For the above definition, the following is not covered: • Treatment by any other method is specifically excluded.
Royal London	Royal London will make a limited payment if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus positively diagnosed with histological confirmation by biopsy, which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. • Treatment by any other method is specifically excluded.
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis of a carcinoma in situ of the oesophagus which has been treated surgically by removal of a portion or all of the oesophagus. A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required. Treatment by any other method is specifically excluded.

Carcinoma in situ (Testicular)

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness.
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a limited payment if a life assured has a definite diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU) supported by histological evidence, which has been treated surgically with a orchidectomy (complete removal of the testicle)
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis and specified treatment of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU), histologically confirmed by biopsy, and as a result treated with an orchiectomy (complete surgical removal of the testicle). This benefit will be payable only once even if both testicles are removed (whether at the same time or on separate occasions).

Carcinoma in situ (Urinary Bladder)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has Carcinoma in Situ of the urinary bladder-requiring surgical removal. Carcinoma in Situ of the urinary bladder positively diagnosed with histological confirmation by biopsy which is treated by complete removal of the bladder. For the above definition the following is not covered: Any urinary bladder tumour which has been histologically classified as stage Ta or non-invasive papillary carcinoma.
Friends First	Friends First do not cover this illness.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured is diagnosed by histological confirmation

	of having urinary bladder cancer that has progressed to either: 54 • stage Tis - Carcinoma in situ – diffuse 'flat' nonpapillary tumour; or • stage T1 - Carcinoma which has invaded the subepithelial connective tissue. For the above definition, the following is not covered: • Any urinary bladder tumour which has been histologically classified as stage Ta (non-invasive papillary carcinoma).
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis by a Consultant of urinary bladder cancer which has been histologically classified as having progressed to either: • stage Tis - Carcinoma in situ – diffuse 'flat' nonpapillary tumour; or • stage T1N0M0 - Carcinoma which has invaded the sub-epithelial connective tissue For the above definition, the following is not covered: • Any urinary bladder tumour which has been histologically classified as stage Ta (noninvasive papillary carcinoma). The amount of any Accelerated or Standalone Specified Illness Benefit to be paid for bladder cancer (covered under Cancer, number 9 of Appendix A) will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Early Stage Urinary Bladder Cancer – of specified advancement.
Royal London	Royal London will make a limited payment if a life assured has a definite diagnosis of a carcinoma in situ of the urinary bladder positively diagnosed with histological confirmation by biopsy, which is treated by complete removal of the bladder. For the above definition, the following is not covered: • Any urinary bladder tumour which has been histologically classified as stage Ta or non-invasive papillary carcinoma
Zurich Life	Zurich Life will make a limited payment if a life assured has a positive diagnosis of carcinoma in-situ of the urinary bladder. The diagnosis must be histologically confirmed on a pathology report. Non-invasive papillary carcinoma, stage Ta bladder carcinoma and all other forms of noninvasive carcinoma are specifically excluded.

Cardiac arrest (with defibrillator insertion)

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted; -Implantable cardioverter-defibrillator(ICD or -Cardiac resynchronisation therapy with defibrillator (CRT-D) For the above definition the following are not covered; -Insertion of a pacemaker -insertion of a pacemaker without cardiac arrest -cardiac arrest secondary to illegal drug abuse.
Friends First	Friends First will make a payment if a life assured has a sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted. ICD CRT-D
Irish Life	Irish Life will make a payment if a life assured has a sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted: • Implantable Cardioverter-Defibrillator (ICD); or • Cardiac Resynchronization Therapy with Defibrillator (CRT-D). For the above definition the following are not covered: • Insertion of a pacemaker • Insertion of a defibrillator without cardiac arrest • Cardiac arrest secondary to illegal drug abuse.
New Ireland	New Ireland will make a payment if a life assured has a sudden loss of heart function with cessation of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted: • Implantable Cardioverter-Defibrillator (ICD), or • Cardiac Resynchronization Therapy with Defibrillator (CRT-D) For the above definition the following is not covered: • Insertion of a pacemaker • Insertion of a defibrillator without cardiac arrest • Cardiac arrest secondary to alcohol or drug misuse
Royal London	Royal London will make a payment if a life assured has a sudden loss of heart functions with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted. • Implantable Cardioverter Defibrillator (ICD) or • Cardiac Resynchronization Therapy with Defribillator (CRT-D). For the above definition, the following are not covered: • Insertion of a pacemaker 5• Insertion of a defibrillator without cardiac arrest • Cardiac arrest secondary to illegal drug use.
Zurich Life	Zurich Life will make a payment if a life assured has a sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted: • Implantable Cardioverter-Defibrillator (ICD); or • Cardiac Resynchronization Therapy with Defribrillator (CRT-D). For the above definition, the following are not covered: • Insertion of a pacemaker; • Insertion of a defibrillator without cardiac arrest; • Cardiac arrest secondary to illegal drug use

Cardiomyopathy

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a the unequivocal diagnosis by a consultant cardiologist of cardiomyopathy resulting in impaired venticular function and marked limitation of physical activity with the life insured unable to progress beyond stage 2 of a treadmill exercise test using the standard bruce protocol or is classified as a stage 3 under the New York heart association functional classification.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis by a Consultant Cardiologist of cardiomyopathy. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class III of the New York Heart Association classification of functional capacity. The

	diagnosis should be supported by current echocardiogram or cardiac MRI showing abnormalities consistent with the diagnosis of cardiomyopathy. For the purpose of this definition, NYHA Class III is heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. All other forms of heart disease, heart enlargement and myocarditis are specifically excluded, as is cardiomyopathy directly related to alcohol or drug abuse.
Irish Life	Irish Life will make a payment for a life assured. Cardiomyopathy is a disorder affecting the muscle of the heart, the cause of which is unknown. It may result in enlargement of the heart, heart failure, abnormal rhythms of the heart (arrhythmias) or an embolism (blockage of a blood vessel). You can claim if you suffer cardiomyopathy which is permanent and causing symptoms which significantly hinder your normal everyday activities. To qualify for payment your physical ability must be measurable and limited to a specific degree (New York Heart Association Class 3). The NYHA Function Classification is a measure used to classify the extent of heart failure.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis by a Consultant Cardiologist of cardiomyopathy resulting in permanently impaired ventricular function such that the ejection fraction is 40% or less for at least 6 months when stabilised on therapy advised by the Consultant. The diagnosis must also be evidenced by: • electrocardiographic changes; and • echocardiographic abnormalities. The evidence must be consistent with the diagnosis of cardiomyopathy. For the above definition, the following are not covered: • all other forms of heart disease and/or heart enlargement;8 • myocarditis; and • cardiomyopathy secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a Consultant Cardiologist of cardiomyopathy resulting in permanently impaired ventricular function such that the ejection fraction is 40% or less for at least 6 months when stabilised on therapy advised by the Consultant. The diagnosis must also be evidenced by: • electrocardiographic changes; and • echocardiographic abnormalities. The evidence must be consistent with the diagnosis of cardiomyopathy. For the above definition, the following are not covered: • all other forms of heart disease and/or heart enlargement; • myocarditis; and • cardiomyopathy related to alcohol or drug misuse.
Zurich Life	Zurich Life will make a payment if a life assured has the unequivocal diagnosis by a Consultant Cardiologist of permanent cardiomyopathy resulting in: • impaired ventricular function and marked limitation of physical activity with the life insured unable to progress beyond stage 2 of a treadmill exercise test using the standard bruce protocol; or • is classified as Stage III under the New York Heart Association Functional Classification. For the purpose of this definition NYHA Stage III is classified as marked limitation in activity due to symptoms even during less than ordinary activity. Patient is only comfortable at rest. For the above definition, all other forms of heart disease, heart enlargement and myocarditis are specifically excluded. Cardiomyopathy directly related to alcohol or drug misuse is excluded.

Carotid Artery Stenosis

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a limited payment if a life assured is undergoing of endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required
Irish Life	Irish Life will make a limited payment under specified illness cover if a life assured undergoes endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing of endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required.
Royal London	Royal London will make a limited payment if a life assured is undergoing endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required.
Zurich Life	Zurich Life will make a limited payment if a life assured has is undergoing of endarterectomy or angioplasty to correct symptomatic stenosis involving at least 70% narrowing or blockage of the carotid artery. Angiographic evidence will be required.

Central Retinal Artery Occlusion or Central Retinal Vein Occlusion Resulting in Permanent Visual Impairment

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness

Royal London	Royal London do not cover this illness
Zurich Life	Zurich will make a limited payment if the client suffers from death of optic nerve or retinal tissue due to inadequate blood supply within the central retinal artery or vein. This must result in permanent visual impairment. For the above definition the following are not covered: • branch retinal artery or branch retinal vein occlusion or haemorrhage; or • traumatic injury to tissue of the optic nerve or retina.

Cerebral Aneurysm

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured is undergoing of either of the following surgical procedures in order to treat a cerebral aneurysm. -Surgical correction via craniotomy. -Endovascular treatment using couils or other material (embolisation) For the above definition the following is not covered -cerebral arteriovenous malformation.
Friends First	Friends First will make a limited payment if a life assured has a Stroke/heart attack
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured undergoes treatment of a cerebral aneurysm via craniotomy, or stereotatic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral aneurysm. For the above definition, the following is not covered: • Cerebral arteriovenous malformation.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing of treatment for a cerebral aneurysm by a Consultant Neurosurgeon or Radiologist via craniotomy, or stereotatic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral aneurysm. For the above definition, the following is not covered: • Cerebral arteriovenous malformation
Royal London	Royal London will make a limited payment if a life assured is undergoing either of the following surgical procedures in order to treat a cerebral aneurysm: • Surgical correction via craniotomy; or • Endovascular treatment using coils or other materials (embolisation). For the above definition, the following is not covered: • Cerebral arteriovenous malformation.
Zurich Life	Zurich Life will make a limited payment if a life assured is undergoing the treatment of a cerebral aneurysm via craniotomy, or stereotactic radiosurgery, or endovascular treatment using coils to cause thrombosis (embolization) of a cerebral aneurysm

Cerebral Arteriovenous Malformation

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured is undergoing of surgery to reduce the risk of haemorrhage and stroke from cerebral arteriovenous malformation requiring craniotomy (surgical opening of the skull) or endovascular repair that reduces blood flow through the cerebral blood vessels. For the above definition, the following is not covered: • Intracranial aneurysm
Friends First	Friends First will make a limited payment if a life assured is undergoing of surgical treatment via Craniotomy (surgical opening of the skull) by a Consultant Neurosurgeon of a cerebral AV fistula or malformation. Or the undergoing of endovascular treatment by a Consultant Neurosurgeon or Radiologist using coils to cause thrombosis of a cerebral AV fistula or malformation. Intracranial aneurysm is specifically excluded.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured undergoes treatment of a cerebral or spinal arteriovenous fistula or malformation via surgery or stereotactic radiosurgery or undergoes endovascular treatment by a consultant neurosurgeon or radiologist using coils to cause thrombosis (embolization). For the above definition, the following is not covered: • Intracranial or spinal aneurysm.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing treatment of a cerebral arteriovenous fistula or malformation by a Consultant Neurosurgeon or Radiologist via craniotomy, or stereotactic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral arteriovenous fistula or malformation. For the above definition, the following is not covered: • Intracranial aneurysm
Royal London	Royal London will make a limited payment if a life assured is undergoing surgical treatment via craniotomy by a Consultant Neurosurgeon of a cerebral AV fistula or malformation. Or undergoing endovascular treatment by a Consultant neurosurgeon or Radiologist using coils to cause thrombosis of a cerebral AV fistula or malformation. For the above definition, the following is not covered: • Intracranial aneurysm.
Zurich Life	Zurich Life will make a limited payment if a life assured is undergoing treatment of a cerebral arteriovenous fistula or malformation via craniotomy or stereotactic radiosurgery, or endovascular treatment by a Consultant Neurosurgeon or Radiologist using coils to cause thrombosis.

Chronic Liver Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has chronic Liver disease, being end stage and irreversible liver failure due to cinthosis and resulting in all of the following. - permanent jaundice -ascites and -encephalopathy For the above definition the following is not convered. -liver disease secondary to alchohol or drug related.
Friends First	Friends First will make a payment if a life assured has chronic Liver disease, being end stage liver failure due to cirrhosis and resulting in all of the following: Permanent jaundice Ascites Encephalopathy Liver disorder secondary to alcohol or drug misuse is excluded.
Irish Life	Irish Life will make a payment if a definite diagnosis, by a Consultant Physician, of irreversible end stage liver failure due to cirrhosis resulting in all of the following: • Permanent jaundice • Ascites, and • Encephalopathy For the above definition, the following is not covered: • Liver failure secondary to alcohol or illegal drug misuse.
New Ireland	New Ireland will make a payment if a life assured has chronic liver disease, being end stage and irreversible liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice, • ascites; and • hepatic encephalopathy. For the above definition, the following is not covered: • Liver Failure secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis, by a Consultant Physician, of irreversible end stage liver failure due to cirrhosis resulting in all of the following: • permanent jaundice; • ascites; and • encephalopathy. For the above definition, the following is not covered: • liver failure secondary to alcohol or drug misuse.
Zurich Life	Zurich Life will make a payment if a life assured has chronic liver disease, being end stage and irreversible liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice; • ascites; and • encephalopathy. Liver disease secondary to alcohol or drug misuse is excluded from this definition

Chronic Lung Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has confirmation by a consultant physician of chronic lung disease which is evidenced by all of the following; -The need for continuous daily oxygen therapy on a permanent basis. Evidence that oxygen therapy has been required for a minimum period of six months. - FEV1 being less than 40% of normal. - Vital capacity less than 50% of normal.
Friends First	Friends First will make a payment if a life assured has confirmation by a Consultant Physician of chronic lung disease which is evidenced by all of the following: • The need for daily oxygen therapy for a minimum of 15 hours per day for a minimum period of 6 months; • FEV1 being less than 40% of normal; • Vital Capacity less than 50% of normal.
Irish Life	Irish Life will make a payment if a life assured has confirmation by a Consultant Physician of chronic lung disease resulting in: • The need for daily oxygen therapy on a permanent basis; • Evidence that the oxygen therapy has been required for a minimum period of six months; • FEV1 being less than 40% of normal; and • Vital Capacity less than 50% of normal
New Ireland	New Ireland will make a payment if a life assured has confirmation by a Consultant Physician of chronic lung disease which is evidenced by all of the following: - The need for continuous daily oxygen therapy on a permanent basis; - Evidence that oxygen therapy has been required for a minimum period of six months; - FEV1 being less than 40% of normal; - Vital Capacity less than 50% of normal
Royal London	Royal London will make a payment if a life assured has confirmation by a Consultant Physician of chronic lung disease resulting in all of the following: • the need for continuous daily oxygen therapy on a permanent basis; • FEV1 being less than 40% of normal; and • Vital Capacity less than 50% of normal.
Zurich Life	Zurich Life will make a payment if a life assured has confirmation by a Consultant Physician of chronic lung disease which is evidenced by all of the following: • the need for continuous daily oxygen therapy on a permanent basis. Evidence that oxygen therapy has been required for a minimum period of six months; • FEV1 being less than 40% of normal; • Vital Capacity less than 50% of normal

Chronic Pancreatitis

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of Chronic Pancreatitis by a consultant gastroenterologist. The diagnosis must be evidenced by the following: • Calcification of the pancreas • Malabsorption due to failure of secretion of pancreatic enzymes • Chronic inflammation of the pancreas as shown by Endoscopic Retrograde • Cholangiopancreatography (ERCP) or Magnetic Resonance Cholepancreatography (MRCP) • Pancreatic duct dilation, beading and stricture For the above definition the following are not covered: • Chronic pancreatitis

	secondary to alcohol or drug abuse • Acute pancreatitis
Irish Life	Irish Life will make a payment if a life assured has A definite diagnosis of Chronic Pancreatitis by a consultant gastroenterologist. The diagnosis must be evidenced by the following: • calcification of the pancreas • malabsorption due to failure of secretion of pancreatic enzymes • chronic inflammation of the pancreas as shown by Endoscopic Retrograde Cholangiopancreatography (ERCP) or Magnetic Resonance Cholepancreatography (MRCP). • pancreatic duct dilatation, beading and stricture For the above definition the following is not covered • Chronic pancreatitis secondary to alcohol or drug abuse • Acute pancreatitis
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Chronic Pancreatitis by a Consultant Gastroenterologist. The diagnosis must be evidenced by all of the following: • calcification of the pancreas. • malabsorption due to failure of secretion of pancreatic enzymes. • chronic inflammation of the pancreas as shown by Endoscopic Retrograde Cholangiopancreatography (ERCP) or Magnetic Resonance Cholepancreatography (MRCP). • pancreatic duct dilatation, beading and stricture. For the above definition the following is not covered: • Chronic pancreatitis secondary to alcohol or drug misuse. • Acute pancreatitis.
Zurich Life	Zurich Life do not cover this illness.

Coma

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a state of unconsciousness with no reaction to external stimuli or internal needs which; -requires the use of a life support systems for a continuous period of at least 96 hours and - results in permanet neurological deficit with persisting clinical symptoms. For the above definition the following is not covered; - coma secondary to alchohol or drug abuse
Friends First	Friends First will make a payment if a life assured has a state of unconsciousness with no reaction to external stimuli or internal needs which: • requires the use of life support systems; and • results in permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following is not covered: • Coma secondary to alcohol or drug abuse.
Irish Life	Irish Life will make a payment if a life assured has a state of unconsciousness with no reaction to external stimuli or internal physiological needs which: • Requires life supporting systems • Results in permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following is not covered: • Coma secondary to alcohol where there is a history of alcohol abuse • Coma secondary to illegal drug abuse. *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: 30 Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered:- • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a payment if a life assured has a state of unconsciousness with no reaction to external stimuli or internal needs which: • requires the use of life support systems for a continuous period of at least 96 hours; and • results in permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following is not covered: • Coma secondary to alcohol or drug misuse. *Permanent neurological deficit with persisting clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person’s life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has a state of unconsciousness with no reaction to external stimuli or internal needs which: • Continues for a period of at least 96 hours • Requires life supporting systems including assisted ventilation throughout the period of unconsciousness • results in permanent neurological deficit with persisting clinical symptoms For the above definition, the following is not covered: • Coma secondary to alcohol or drug misuse.
Zurich Life	Zurich Life will make a payment if a life assured has a state of unconsciousness with no reaction to external stimuli or internal needs which: • requires the use of life support systems; and • results in permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following are not covered: • coma secondary to drug abuse.

Coronary Artery Surgery

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured is undergoing of surgery requiring median stemotomy

	(surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more cornary arteries with by pass grafts.
Friends First	Friends First will make a payment if a life assured is undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts. For the above definition, the following are not covered: • Balloon angioplasty; • Atherectomy; • Rotablation; • Insertion of stents; and • Laser treatment
Irish Life	Irish Life will make a payment if a life assured is undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts via a thoracotomy, a thorascope or mini thoracotomy. For the above definition, the following are not covered: • balloon angioplasty, atherectomy, insertion of stents and laser treatment or any other procedures.
New Ireland	New Ireland will make a payment if a life assured is undergoing of heart surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. For the above definition, the following are not covered: • balloon angioplasty; • atherectomy; • rotablation; • insertion of stents; • laser treatment.
Royal London	Royal London will make a payment if a life assured is undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. For the above definition, the following are not covered: • balloon angioplasty; • atherectomy; • rotablation; • insertion of stents; and • laser treatment. • Or any other procedures.
Zurich Life	Zurich Life will make a payment if a life assured is undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts, via a thoracotomy or mini thoraconomy. For the above definition the following procedures are not covered: • balloon angioplasty; • atherectomy; • stent insertion; • laser treatment or any other procedures;

Corticobasal Ganglionic Degeneration

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist
Irish Life	Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist
New Ireland	New Ireland do not cover this illness.
Royal London	Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist
Zurich Life	Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist.

Creutzfeld-Jacob Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has confirmation by a consultant neurologist of a definite diagnosis of creutzfeldt- jakob disease resulting in permanent neurological deficit with persisting clinical symptoms.
Friends First	Friends First will make a payment if a life assured has confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt-Jakob disease resulting in permanent neurological deficit with persisting clinical symptoms*.
Irish Life	Irish Life will make a payment if a life assured has confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt-Jakob disease resulting in permanent neurological deficit with persisting clinical symptoms*. *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered:- • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of Creutzfeld-Jacob disease by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms*. *Permanent neurological deficit with persisting clinical symptoms" is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic

	abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Creutzfeldt-jakob disease by a Consultant Neurologist. There must be permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • other types of dementia (these are covered under the dementia definition).
Zurich Life	Zurich Life will make a payment if a life assured has confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt-Jakob disease resulting in permanent neurological deficit with persisting clinical symptoms.

Crohn's Disease (with intestinal resection)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has a definite diagnosis by a consultant gastroenterlogist of crohns disease which has been treated with surgical intestinal resection.
Friends First	Friends First will make a limited payment if a life assured has a definite diagnosis of Crohn's disease must be confirmed by a conultant orby histological confirmation
Irish Life	Irish Life will make a limited payment if a life assured is diagnosed with Crohn’s disease and has undergone surgery to remove part of the small or large intestine. A definite diagnosis of Crohn’s disease must be confirmed by a consultant gastroenterologist or by histological confirmation. For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Intestinal biopsy
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis of Crohn’s disease by a Consultant Gastroenterologist and where the life insured has undergone surgery to remove part of the small or large intestine. The removed part of the small or large intestine must show histological confirmation of Crohn’s disease. For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Intestinal biopsy The amount of any Accelerated or Standalone Specified Illness Benefit to be paid for Crohn’s Disease – of specified severity (number 16 of Appendix A) will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Crohn’s Disease – treated with surgical intestinal resection.
Royal London	Royal London will make a limited payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of Crohn’s disease and where the Life Assured has undergone surgery to remove part of the small or large intestine. For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Intestinal biopsy The amount of any Specified Serious Illness Benefit to be paid for Crohn’s Disease – of specified severity will be reduced by the amount of any Partial Payment Specified Serious Illness Benefit paid for Crohn’s Disease – treated with surgical intestinal resection.
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis of Crohn’s disease by a Consultant Gastroenterologist or by histological confirmation, resulting in surgery to remove part of the small or large intestine. For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Intestinal biopsy Crohn’s is a disease that affects the colon and is a form of inflammatory bowel disease. The primary symptoms are abdominal pain, diarrhoea and tiredness.

Cystectomy - Complete Removal of the Urinary Bladder

Aviva Life & Pensions	Aviva do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Zurich Life will make a limited payment if the life assured has complete surgical removal of the urinary bladder. For the above definition the following are not covered: • Urinary bladder biopsy; or • Removal of a portion of the urinary bladder.

Dementia

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of Alzheimer’s disease or Dementia by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of

	the following: • Remember, • Reason; and • Perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: • Dementia secondary to alcohol or drug abuse.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following: • Remember; • Reason; and • Perceive, understand, express &give effect to ideas. Dementia directly related to alcohol or drug abuse is specifically excluded.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of dementia by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of ability to do all of the following: • Remember; • Reason; and • Perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • Dementia secondary to alcohol or illegal drug abuse.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of dementia by a Consultant Neurologist or Geriatrician. There must be progressive and permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • Dementia secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of dementia by a Consultant Neurologist or Geriatrician. There must be progressive and permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • Dementia secondary to alcohol or drug misuse.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of pre-senile dementia or Alzheimer’s disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. Alzheimer’s disease or dementia is a neurodegenerative disease which results in a loss of mental functions due to the deterioration of brain tissue. Its exact cause is still unknown, but environmental as well as genetic factors are thought to contribute.

Devic's Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of Devic's disease by a consultant neurologist. Ther must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of Devic's Disease by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of Multiple sclerosis or Neuromyelitis Optica(Devic’s Disease) by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of Devic’s disease by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Devic’s disease by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months. For this definition the following is not covered: • Multiple Sclerosis.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of Multiple Sclerosis or Neuromyelitis Optica (Devic’s Disease) by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least three months. Multiple Sclerosis is a disease which attacks the central nervous system. Neuromyelitis Optica or Devic’s Disease is similar to Multiple Sclerosis. The definition requires that there are continuous symptoms for a period of at least three months that include the deterioration of the senses (sight, hearing, touch, taste or smell) and/or the ability to control movement.

Diffuse Lewy body disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment. Covered under Dementia.
Friends First	Friends First will make a payment. Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist.
Irish Life	Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist.

New Ireland	New Ireland do not cover this illness.
Royal London	Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist.
Zurich Life	Zurich Life will make a payment. Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist.

Encephalitis

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of Encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms. Encephalitis in the presence of HIV infection is excluded.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist of encephalitis resulting in permanent neurological deficit with persisting clinical symptoms* Encephalitis in the presence of HIV infection is specifically excluded.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of Encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms*. *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. 33 Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered:- • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms*. Under the above definition Myalgic Encephalomyelitis (ME) is not covered. *Permanent neurological deficit with persisting clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person’s life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit and persisting clinical symptoms. For the above definition the following is not covered: • myalgic encephalomyelitis and chronic fatigue syndrome.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms*. Encephalitis in the presence of HIV infection is excluded.

Eye Stroke

Aviva Life & Pensions	Aviva life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured is diagnosed with death of the optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye For the above definition, the following are not covered: • Branch retinal artery or vein occlusion, or haemorrhage, and • Traumatic injury to tissue of the optic nerve or retina
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Zurich Life do not cover this illness

Heart Attack

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a death of their heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • Typical clinical symptoms (for example, characteristic chest pain). • New characteristic electrocardiographic changes. • The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher: » Troponin T> 1.0 ng/ml » AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: • Other acute coronary syndromes including but not limited to angina.
Friends First	Friends First will make a payment if a life assured has a death of their heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • New characteristic electrocardiographic changes. • The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; - Troponin T > 1.0 ng/ml - AccuTnI > 0.5 ng/ml or equivalent threshold with other Troponin I methods. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: • Other acute coronary syndromes including but not limited to angina.
Irish Life	Irish Life will make a payment if a life assured suffers death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • New characteristic electrocardiographic (ECG) changes or other positive changes on diagnostic imaging tests, and • The characteristic rise of cardiac enzymes or Troponins The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered:- • Other acute coronary syndromes • Angina without myocardial infarction
New Ireland	New Ireland will make a payment if a life assured has a death of their heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: - Typical clinical symptoms (for example, 12 characteristic chest pain). - New characteristic electrocardiographic changes. - The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; Troponin T >1.0ng/ml, AccuTnl >0.5ng/ ml or equivalent threshold with other Troponin I methods. The evidence must show a definite acute myocardial infarction. For the above definition, the following is not covered: • Other acute coronary syndromes including but not limited to angina.
Royal London	Royal London will make a payment if a life assured has a death of their heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • the characteristic rise of cardiac enzymes or Troponins • new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests. The evidence must show a definite acute myocardial infarction. The following are not covered: • other acute coronary syndromes • angina without myocardial infarction.
Zurich Life	Zurich Life will make a payment if a life assured has death of their heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: • New characteristic electrocardiographic (ECG) changes or other positive changes on diagnostic imaging tests; and • The characteristic rise of cardiac enzymes or Troponins The evidence must show a definite acute myocardial infarction. For the above definition, the following is not covered: • Other acute coronary syndromes • Angina without myocardial infarction.

Heart surgery

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured is undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.
Friends First	Friends First will make a payment if a life assured is undergoing of heart surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist, to correct any structural abnormality of the heart. The undergoing of surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.
Irish Life	Irish Life will make a payment if a life assured is undergoing the following, as per their terms and conditions; 1. Heart valve replacement or repair Plan definition: The actual undergoing of a surgical procedure (including balloon valvuloplasty) to replace or repair one or more heart valves on the advice of a Consultant Cardiologist. 2. Heart structural repair Plan definition: The undergoing of heart surgery requiring thoracotomy on the advice of a consultant cardiologist, to correct any structural abnormality of the heart.
New Ireland	New Ireland will make a payment if a life assured is undergoing of heart surgery requiring thoracotomy on the advice of a Consultant Cardiologist to correct any structural abnormality of the heart The undergoing of heart surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.
Royal London	Royal London will make a payment if a life assured is undergoing of heart surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct any structural abnormality of the heart. The undergoing of a surgical procedure on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.
Zurich Life	Zurich Life will make a payment if a life assured is undergoing of heart surgery requiring thoracotomy on the advice of a Consultant Cardiologist, to correct any structural abnormality of the heart. The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

Implantable Cardioverter Defibrillator for primary prevention of sudden cardiac death

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a limited payment if a life assured is undergoing of inserting an ICD on the advice of a consultant cardiologist for primary prevention of sudden death due to abnormal heart rhythm.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured undergoes the insertion of an Implantable Cardioverter-Defibrillator (ICD) on the advice of a Consultant Cardiologist for primary prevention of sudden cardiac death.
New Ireland	New Ireland will make a limited payment if a life assured is undergoing of the insertion of an Implantable Cardioverter-Defibrillator (ICD) on the advice of a Consultant Cardiologist for primary prevention of sudden cardiac death. For the above definition, the following is not covered: • Insertion of a pacemaker
Royal London	Royal London will make a limited payment if a life assured is undergoing of the insertion of an Implantable Cardioverter-Defibrillator (ICD) on the advice of a Consultant Cardiologist for the primary prevention of sudden cardiac death. For the above definition, the following is not covered • Insertion of a pacemaker.
Zurich Life	Zurich Life will make a limited payment if a life assured has an insertion of an Implantable Cardioverter-Defibrillator (ICD) on the advice of a Consultant Cardiologist for primary prevention of sudden cardiac death. For the above definition, the following is not covered: • Insertion of a pacemaker

Intensive Care (with mechanical ventilation)

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has any sickness or injury requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days in an authorised unit of an acute care hospital.
Friends First	Friends First will make a payment if a life assured has any sickness or injury resulting in the life insured requiring continuous mechanical ventilation by means of tracheal intubation for ten consecutive days (24 hours per day) or more in an intensive care unit in an Irish or United Kingdom Hospital.
Irish Life	Irish Life will make a payment if a life assured has any sickness or injury resulting in the life assured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in an acute care hospital. For the above definition the following are not covered: • sickness or injury as a result of drug or alcohol misuse or other self-inflicted means; • children under the age of 90 days.
New Ireland	New Ireland will make a payment if a life assured has any sickness or injury resulting in the Life Insured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in a Major Hospital. For the above definition the following are not covered: • sickness or injury as a result of drug or alcohol misuse or other self inflicted means • children under the age of 90 days
Royal London	Royal London will make a payment if a life assured has any sickness or injury resulting in the life assured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in an Irish or UK hospital. For the above definition the following are not covered: • sickness or injury as a result of drug or alcohol intake or other self-inflicted means; • children under the age of 90 days.
Zurich Life	Zurich Life will make a payment if a life assured has any sickness or injury resulting in the Life Insured requiring continuous mechanical ventilation by means of tracheal intubation for ten consecutive days (24 hours per day) or more in an intensive care unit in an Irish or UK hospital. For the above definition the following are not covered: • sickness or injury as a result of drug or alcohol intake or other self-inflicted means; • children under the age of 90 days

Kidney Failure

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.
Friends First	Friends First will make a payment if a life assured has chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.
Irish Life	Irish Life will make a payment if a life assured has chronic and end stage failure of both kidneys to function, as a result of which long term regular dialysis is necessary and ongoing or a kidney transplant is necessary.
New Ireland	New Ireland will make a payment if a life assured has chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary. For the above definition, the following is not covered: • Kidney failure

	secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured has a chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.
Zurich Life	Zurich Life will make a payment if a life assured has chronic and end stage failure of both kidneys to function, as a result of which long term regular dialysis is necessary and ongoing or a kidney transplant is necessary.

Liver Resection

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a limited payment if a life assured is undergoing a partial hepatectomy on the advice of a specialist surgeon.
Irish Life	Irish Life will make a limited payment under specified illness cover if a life assured undergoes a partial hepatectomy (liver resection) on the advice of a specialist surgeon in gastroenterology and hepatology. For this definition the following are not covered: • Surgery relating to liver disease resulting from alcohol or drug abuse • Surgery for liver donation (as a donor) • Liver Biopsy
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a limited payment if a life assured is undergoing a partial hepatectomy (liver resection) on the advice of a specialist surgeon in gastroenterology and hepatology. For this definition the following are not covered: • Surgery relating to liver disease resulting from alcohol or drug misuse; • Surgery for liver donation (as a donor); • Liver Biopsy
Zurich Life	Zurich Life will make a limited payment if a life assured is undergoing a partial hepatectomy (liver resection) on the advice of a specialist surgeon in gastroenterology or hepatology. For this definition the following are not covered: • Surgery relating to liver disease resulting from alcohol or drug abuse • Surgery for liver donation (as a donor) • Biopsy or any diagnostic test

Loss of Hearing

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.
Friends First	Friends First will make a payment if a life assured has a permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.
Irish Life	Irish Life will make a payment if a life assured has a permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.
New Ireland	New Ireland will make a payment if a life assured has a permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.
Royal London	Royal London will make a payment if a life assured has a permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.
Zurich Life	Zurich Life will make a payment if a life assured has a permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

Loss of Independent Existence/Total and Permanent Disability (note: insurer definitions vary)

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has total and Permanent disability benefit for the purposes of condition 6, as defined in the policy terms and conditions with Aviva. It is subject to and in accordance with this condition 6. Aviva will pay total and permanent disability benefit only in respect of conditions or events listed and defined within the policy and not excluded under any special conditions attaching. The benefit as specified will be payable, after the lapse of a qualifying period of 6 months, if the policyholder is diagnosed and certified to the satisfaction of the CMO of Aviva as being permanently disabled during the term of the policy but before age 65, due to; 1. Permanent inability to perform three of the following activities without the help of a 3rd party, with or without the use of aids and appliances; (a) Cannot walk more than 200 metres on a level surface without stopping (b) Cannot pick up from table height and carry for 5 metres a 1kg weight with either hand(i.e neither left nor right (c)Lack physical ability to use a pen, pencil or keyboard with

	either hand(i.e neither left nor right) or any artificial aids (d) Cannot hear well enough(with the use of a hearing aid), to understand someone speaking a common language in a normal voice in a quiet room. (e)Cannot be understood in a common language in a quiet room by people they work with. (f) Cannot see well enough to read a large print book(16 point) with the use of spectacles or contact lenses Or 2. The suffering of a mental disorder causing severe dysfunctioning, which has failed to respond to a minimum of 2 years optimal treatment by a Consultant Pyschiatrist and continues to require continuous Pyschotropic medication, continuous supervision and care from a Consultant Pyschiatrist. Severe dysfunction is defined as a recording score of between 50-41 on the Global Assessment of Functioning(GAF) Scale, a recognised medical scale which considers pyschological, social and occupational funding. The prognosis must be that the score recorded is not capable of improvement in the future. The benefit after age 65 will be payable if you have suffered loss of independence existence due to@ 1. Permanent disability causing either: (a) Permanent confinement to a wheelchair, or, (b) Permanent hospitalisation or residence in a nursing home in the Republic of Ireland or the UK OR 2. Permanent inability to perform three of the following activities without the help of a 3rd party, but with the use of aids and appliances: (a) Walk 10 metres on the flat without stopping (b)Get into and out of a standard family saloon type car (c) Put on, take off, secure and unfasten all necessary items of clothing (d)Eat food, which has been prepared (e) Wash in a bath or shower OR 3. The suffering of a mental disorder causing severe dysfunctioning, which has failed to respond to a minimum of 2 years optimal treatment by a Consultant Pyschiatrist and continues to require continuous Pyschotropic medication, continuous supervision and care from a Consultant Pyschiatrist. Severe dysfunction is defined as a recording score of between 50-41 on the Global Assessment of Functioning (GAF) Scale, a recognised medical scale which considers pyschological, social and occupational functioning. The prognosis must be that the score recorded is not capable of improvement in the future. Accelerated Total & Permanent Disability. Where accelerated total and permanent disability is shown on the schedule, total & permanent disability benefit will be payable when subject to and in accordance with condition 6 as stated in policy terms and conditions, a Life insured is diagnosed as having a total & permanent disability as defined above and not excluded under any special conditions on the schedule. The amount of death benefit for that Life insured is then reduced by the amount of any benefit we have paid for accelerated total and permanent disability benefit.
Friends First	Friends First will make a payment if a life assured has permanent and irreversible loss of the ability to function independently which is defined as follows: Being permanently unable to fulfil at least three of the following activities unassisted by another person: o The ability to walk 100 metres on the flat o The ability to get in &out of a standard motor vehicle o The ability to put on, take off, secure &unfasten all necessary garments, and any braces, artificial limbs or other surgical appliances o The ability to wash in the bath or shower (including getting into and out of the bath &shower) such that an adequate level of personal hygiene can be maintained o The ability to climb a flight of 12 stairs without the assistance of special aids o The ability to manage bowel &bladder functions such that an adequate level of personal hygiene can be maintained • OR: Suffering from severe &permanent intellectual impairment which must result from organic disease or trauma, and; o Be measured by the use of recognised standardised tests, and have deteriorated to the extent that requires the need for continual supervision &assistance of another person throughout the day. Friends First will not pay any benefit unless the loss of independent existence has continued without interruption for six months in a row (the qualifying period) or for any longer period we may reasonably decide to be sure that the loss of independent existence is permanent. In making its assessment of any claim, Friends First will consider evidence from all the claimant's treating consultants, the treatment options available, and the likelihood of recovery. In addition, Friends First may require an Independent medical assessment by a Consultant or other health professional. The diagnosis must be confirmed to the satisfaction of their Chief Medical Officer and by a consultant physician, neurologist or geriatrician of a major hospital in Ireland or the UK
Irish Life	Irish Life will make a payment if a life assured has permanent and irreversible loss of the ability to function independently which is defined as follows: 1. Permanent confinement to a wheelchair, or 2. being permanently hospitalised or resident in a nursing home as a result of a medical impairment on the advice of a registered medical practitioner, or 3. being permanently unable to fulfill at least three of the following activities unassisted by another person: • The ability to walk 100 metres unaided • The ability to get into and out of a vehicle unaided. • The ability to put on, take off, secure and unfasten all necessary garments and any braces, artificial limbs or other surgical appliances. • The ability to feed oneself once food and drink has been prepared and made available. • The ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained • The ability to climb stairs without the assistance of special aids • The ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained. 4. or suffer from severe and permanent intellectual impairment which must, a. result from organic disease or trauma, and b. be measured by the use of recognized standardized tests and c. have deteriorated to the extent that requires the need for continual supervision and assistance of another person The diagnosis must be confirmed to the satisfaction of the professional opinion of Irish Life's Chief Medical Officer and by a consultant physician, neurologist or geriatrician of a major hospital in Ireland or the UK. In all of the above permanent means that, even with the best treatment available, the life assured is not expected to recover. The condition must continue for at least six months following diagnosis before the benefit can be claimed.
New Ireland	New Ireland will make a payment if a life assured has total and Permanent Disability before age 65 means that in the opinion of the Company's Chief Medical Officer, the Life Insured is, because of illness or accident, permanently and irreversibly unable to carry out at least 3 of the 6 activities listed below or is permanently disabled by reason of mental incapacity. The person must have taken any appropriate prescribed medication and then be unable to perform the task on their own. Total and Permanent Disability must persist for a continuous period of at least 12 months before any entitlement to Total and Permanent Disability Benefit arises. The 6 activities are: • Walking – the ability (using a walking stick for balance or confidence if necessary) to walk 200 meters on the flat without stopping or severe discomfort . • Mobility – the ability to bend or kneel down to pick up something from the floor and straighten up again. • Lifting – lifting a 1 kilogram weight from table height with either hand and carrying it for 5 meters. • Manual Dexterity – using a pen, pencil or keyboard with either hand. • Communication – the ability to answer a telephone and reliably take a message. • Climbing – the ability to climb up and then down a flight of 12 stairs with the use of a handrail if needed. Permanently disabled by reason of mental incapacity means that the Life Insured is suffering from: • an organic brain disease or brain injury which affects the Life Insured's ability to reason and understand, and • the mental incapacity has deteriorated to the extent that continual supervision of the Life Insured and the assistance of another person is required, and • the mental incapacity is irreversible with no reasonable prospect of there ever being any improvement in the Life Insured's condition. For the above definition, the following is not covered: • Total and Permanent Disability secondary to alcohol or drug misuse 2. Total and Permanent Disability at age 65 or over means that in the opinion of the Company's Chief

	Medical Officer, the Life Insured is, because of illness or accident, permanently and irreversibly unable to carry out at least 3 of the 6 activities listed below or is permanently disabled by reason of mental incapacity. The person must have taken any appropriate prescribed medication and then be unable to perform the task on their own, even with the use of appropriate assistive aids and appliances (e.g. a handrail to help getting into and out of the bath or shower). Total and Permanent Disability must persist for a continuous period of at least 12 months before any entitlement to Total and Permanent Disability Benefit arises. The 6 activities are: • Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other 22 means. • Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances. • Feeding – The ability to feed one's self once food has been prepared and made available. • Toileting – the ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene. • Mobility – the ability to move indoors from room to room on level surfaces. • Transferring – The ability to move from bed to an upright chair or wheelchair and vice versa. Permanently disabled by reason of mental incapacity means that the Life Insured is suffering from • an organic brain disease or brain injury which affects the Life Insured's ability to reason and understand, and • the mental incapacity has deteriorated to the extent that continual supervision of the Life Insured and the assistance of another person is required, and • the mental incapacity is irreversible with no reasonable prospect of there ever being any improvement in the Life Insured's condition. For the above definition, the following is not covered: • Total and Permanent Disability secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured has the permanent and irreversible loss of the ability to function independently which is defined as follows: (i) Permanent confinement to a wheelchair, or (ii) Being permanently hospitalised or resident in a nursing home as a result of a medical impairment on the advice of a registered medical practitioner, or (iii) Being permanently unable to fulfil at least three of the following activities listed below without the help of another person, but with the use of appropriate assistive aids and appliances; and the disability is irreversible with no reasonable prospect of there ever being any improvement. • washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained • dressing – the ability to dress and undress, ability to fasten and unfasten all necessary clothing including any surgical devices worn. • transferring – the ability to move from a bed to an upright chair, or wheelchair, or to get on or off a commode or toilet • mobility – the ability to move from one room to another on a level surface • continence – the ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained • feeding – the ability to eat and drink, once food or drink has been prepared and made available. Permanent means that, even with the best treatment available, the life assured is not expected to recover. The condition must continue for at least six months following diagnosis by a Consultant neurologist, physician or geriatrician of a major hospital in Ireland or the UK.
Zurich Life	Zurich Life will make a payment if a life assured has permanent loss of the ability to perform three or more of the Activities of Daily Living without assistance of another person. Activities of Daily Living for this purpose are the following: WASHING: Ability to take a bath or shower or otherwise maintain adequate cleanliness, with or without the aid of special equipment. DRESSING: Ability to dress and undress, including putting on and taking off medically necessary surgical appliances usually worn, and fastening and unfastening all necessary items of clothing. FEEDING: Ability to eat and drink, once food or drink has been prepared and made available. TOILETING: Ability to use the toilet or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene. TRANSFERRING: Ability to move in and out of a chair or bed, with or without the aid of equipment.

Loss of Limbs

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has permanent physical severance of any combination of two or more hands or feet or above the wrist or ankle joints.
Friends First	Friends First will make a payment if a life assured has permanent physical severance of any combination of one or more hands or feet at or above the wrist or ankle joints.
Irish Life	Irish Life will make a payment if a life assured has permanent physical severance of 1 or more hands or feet at or above the wrist or ankle joints. If a life assured loses a limb as a result of their own deliberate act, or a penalty imposed by a court of law, Irish Life will not pay any benefit under the plan.
New Ireland	New Ireland will make a payment if a life assured has permanent loss of a hand from above the wrist or a foot from above the ankle joint. Permanent loss does not include loss of use or function only. It means having a hand or foot completely severed.
Royal London	Royal London will make a payment if a life assured has permanent severance of one or more hands from above the wrist or one or more feet from above the ankle joint. Permanent loss does not include loss of use or function only. It means having a hand or foot completely severed. From the above definition, the following are not covered: • Loss of any individual fingers or toes or combination of fingers and toes • Loss of a limb as a result of a life insured's own deliberate act • Loss of a limb as a result of a penalty imposed by a court of law.
Zurich Life	Zurich Life will make a payment if a life assured has permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.

Loss of One Limb

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has a loss of hand or foot.
Friends First	Friends First do not cover this illness.
Irish Life	Irish Life will make a limited payment if a life assured has a permanent physical severance of 1 or more hands or feet at or above the wrist or ankle joints. If a life assured loses a limb as a result of their own deliberate act, or a penalty imposed by a court of law, Irish Life will not pay the client any benefit under the plan.
New Ireland	New Ireland will make a payment if a life assured has a permanent loss of a hand from above the wrist or a foot from above the ankle joint. Permanent loss does not include loss of use or function only. It means having a hand or foot completely severed. If a life insured loses a limb as a result of their own deliberate act, or a penalty imposed by a court of law, we will not pay you any benefit under the policy.
Royal London	Royal London will make a payment if a life assured has a permanent severance of one or more hands from above the wrist or one or more feet from above the ankle joint. Permanent loss does not include loss of use or function only. It means having a hand or foot completely severed. From the above definition, the following are not covered: • Loss of any individual fingers or toes or combination of fingers and toes • Loss of a limb as a result of a life insured's own deliberate act • Loss of a limb as a result of a penalty imposed by a court of law.
Zurich Life	Zurich Life will make a payment if a life assured has a Permanent severance of a hand from above the wrist or a foot from above the ankle joint. A claim can be made if the Life Insured has lost one limb, where the limb has been severed above the wrist in the case of a hand or above the ankle in the case of a foot.

Loss of Speech

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.
Friends First	Friends First will make a payment if a life assured has a total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.
Irish Life	Irish Life will make a payment if a life assured has a total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.
New Ireland	New Ireland will make a payment if a life assured has a total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.
Royal London	Royal London will make a payment if a life assured has a total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.
Zurich Life	Zurich Life will make a payment if a life assured has a total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

Low Level Prostate Cancer

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive provided: • The tumour has progressed to at least clinical TNM classificationT1N0M0; and • Treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy. For the above definition the following are not covered: • Cryotherapy • Other less radical treatment (e.g. transurethral resection of the prostate) • Experimental treatments • Hormone therapy
Friends First	Friends First will make a limited payment if a life assured has a definite diagnosis of prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 inclusive, provided: • The tumour has progressed to at least clinical TNM classification T1N0M0; and • The client has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy. Treatment with cryotherapy, transurethral resection of the prostate, 'experimental' treatments or hormone therapy, are all specifically excluded.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured is diagnosed with a prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 provided: • The tumour has progressed to at least clinical TNM classification T1N0M0; and • The client has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy For the above definition, the following are not covered: • Treatment with cryotherapy, transurethral resection of the prostate, 'experimental' treatments or hormone therapy.
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis of prostate cancer by a Consultant which has been histologically classified as having a Gleason score between 2 and 6 provided:28 • The tumour has progressed to at least clinical TNM classification T1N0M0; and • T Life Insured has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy. For the above definition, the following is not covered: •

	Treatment with cryotherapy, transurethral resection of the prostate, ‘experimental’ treatments or hormone therapy
Royal London	Royal London will make a limited payment if a life assured has a positive diagnosis with a prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 inclusive, provided: • The tumour has progressed to at least clinical TNM classification T1N0M0 and • The life assured has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy. For the above definition, the following are not covered: • Treatment with cryotherapy, transurethral resection of the prostate, ‘experimental’ treatments or hormone therapy
Zurich Life	Zurich Life will make a limited payment if a life assured has a positive diagnosis with a prostate cancer which has been histologically classified as having a Gleason score between 2 and 6 provided: • the tumour has progressed to at least clinical TNM classification T1N0M0; and • the client has undergone treatment by prostatectomy, external beam or interstitial implant radiotherapy. For the above definition, the following are not covered: treatment with cryotherapy, transurethral resection of the prostate, ‘experimental’ treatments or hormone therapy.

Major Head Injury

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.
Friends First	Friends First will make a payment if a life assured has a death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.
Irish Life	Irish Life will make a payment if a life assured has death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms*. The diagnosis must be supported by an opinion of a Consultant Neurologist and agreed by the Chief Medical Officer. For the above definition, the following is not covered: • Injury secondary to alcohol where there is a history of alcohol abuse • Injury secondary to illegal drug abuse. *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. 46 The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a payment if a life assured has death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms*. The diagnosis must be confirmed by a Consultant Neurologist and agreed by the Chief Medical Officer. For the above definition, the following is not covered: • Traumatic Head Injury secondary to alcohol or drug misuse. * Permanent neurological deficit with persistent clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person’s life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • Injury secondary to alcohol where there is a history of alcohol misuse. • Injury secondary to illegal drug misuse.
Zurich Life	Zurich Life will make a payment if a life assured has death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms*. * See definition of this term within this text. *Definition of: “permanent neurological deficit with persisting clinical symptoms” Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the Life Insured’s life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of co-ordination, tremor, seizures, lethargy, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.

Major Organ Transplant

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured is undergoing in a major hospital as a recipient of-or inclusion on an official Irish or UK waiting list of a major hospital for-a necessary transplant of a heart, liver, lung, pancreas or bone marrow.
Friends First	Friends First will make a payment if a life assured is undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official Irish or UK waiting list for such a procedure.

	For the above definition, the following is not covered: • Transplant of any other organs, parts of organs, tissues or cells.
Irish Life	Irish Life will make a payment if a life assured is undergoing as a recipient of a transplant of bone marrow or a complete heart, kidney, liver, lung, or pancreas, or a lobe of liver, or a lobe of lung, or inclusion on the official programme waiting list of a Major Hospital in Ireland or the United Kingdom for such a procedure. For the above definition, the following are not covered: • Transplant of any other organs, parts of organs, tissues or cells. • Major organ transplant secondary to alcohol or drug misuse.
New Ireland	New Ireland will make a payment if a life assured is undergoing as a recipient of a transplant of bone marrow or a complete heart, kidney, liver, lung, or pancreas, or a lobe of liver, or a lobe of lung, or inclusion on the official programme waiting list of a Major Hospital in Ireland or the United Kingdom for such a procedure. For the above definition, the following are not covered: • Transplant of any other organs, parts of organs, tissues or cells. • Major organ transplant secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured is undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official Irish or UK programme waiting list for such a procedure. For the above definition, the following is not covered: • Transplant of any other organs, parts of organs, tissues or cells.
Zurich Life	Zurich Life will make a payment if a life assured is undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or a lobe of liver, or a lobe of lung, or inclusion onto the official programme waiting list of a major Irish or UK hospital for such a procedure.

Motor Neurone Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has motor neurone Disease | Resulting in permanent symptoms. A definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be a permanent clinical impairment of motor function.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of motor neurone disease before age 65 by a Consultant Neurologist. There must be permanent clinical impairment of motor function.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of motor neurone disease or one of the following motor neurone diseases by a Consultant Neurologist:• Amyotrophic lateral sclerosis (ALS); • Primary lateral sclerosis (PLS); • Progressive bulbar palsy (PBP); • Progressive muscular atrophy (PMA); • Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or • Spinal muscular atrophy (SMA). There must also be permanent clinical impairment of motor function.

Multiple Sclerosis

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has Multiple Sclerosis-with persisting systems. A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of Multiple Sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of Multiple sclerosis or Neuromyelitis Optica (Devic's Disease) by a Consultant Neurologist. There must be a history of, or continuing clinical impairment of motor or sensory function caused by multiple sclerosis or neuromyelitis optica.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of multiple sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of multiple sclerosis by a Consultant Neurologist that has resulted in either of the following: • Current clinical impairment of motor or sensory function, which

	must have persisted for a continuous period of at least three months, or • Two or more attacks of impaired motor or sensory function together with findings of clinical objective evidence on Magnetic Resonance Imaging (MRI). All of the evidence must be consistent with multiple sclerosis.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of Multiple Sclerosis or Neuromyelitis Optica (Devic's Disease) by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 3 months

Multiple System Atrophy

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of multiple system atrophy by a Consultant Neurologist. There must be evidence of permanent clinical impairment of: • bladder control with postural hypotension AND any 2 of the following: • Rigidity • Cerebellar ataxia • Peripheral neuropathy
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of multiple system atrophy confirmed by a Consultant Neurologist. There must be evidence of permanent clinical impairment of either: • motor function with associated rigidity of movement; or • the ability to coordinate muscle movement; or • bladder control &postural hypotension
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes: • Multiple system atrophy • Progressive supranuclear palsy • Parkinsonism-dementia-amyotrophic lateral sclerosis complex • Corticobasal ganglionic degeneration • Diffuse Lewy body disease There must be also permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability; or • dementia
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of multiple system atrophy by a Consultant Neurologist. There must be evidence of permanent clinical impairment of either: • motor function with associated rigidity of movement; or • the ability to coordinate muscle movement; or • bladder control and postural hypotension
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist There must also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia; or bladder control and postural hypotension.
Zurich Life	Zurich Life will make a payment. Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist.

Muscular Dystrophy

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First do not cover this illness.
Irish Life	Irish Life do not cover this illness.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of muscular dystrophy by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms*. *Permanent neurological deficit with persistent clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has a hereditary muscular dystrophy confirmed by a Consultant neurologist resulting in the inability to fulfil at least three of the following activities listed below without the help of another person, but with the use of appropriate assistive aids and appliances: • washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained • dressing – the ability to dress and undress, ability to fasten and unfasten all necessary clothing including any surgical devices worn • transferring – the ability to move from a bed to an upright chair, or wheelchair, or to get on or off a commode or toilet • mobility – the ability to move from one room to another on a level surface • continence – the ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained • feeding – the ability to eat and drink, once food or drink has been prepared and made available.
Zurich Life	Zurich Life do not cover this illness.

Necrotising Fascittis

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not offer this benefit
Zurich Life	Zurich Life will make a payment if the life assured has a definite diagnosis of necrotising fasciitis or gas gangrene by a Consultant Physician, requiring surgery to remove necrotic tissue and intravenous antibiotic treatment. For the above definition, the following is not covered: • All other forms of gangrene or cellulitis

Neuroendocrine Tumour of Low Malignant Potential With Surgery

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Zurich Life will make a limited payment if the life assured has Neuroendocrine tumours of low malignant potential, including Merkel cell cancer of the skin, diagnosed by histological confirmation and that has been treated by surgery to remove the tumour. For the above definition, the following is not covered: • Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment

Ovarian Tumour of Borderline Malignancy / Low Malignant Potential With Surgical Removal of an Ovary

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Zurich Life will make a limited payment if the life assured has an ovarian tumour of borderline malignancy / low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary. For the above definition, the following is not covered: • Removal of an ovary due to cyst.

Paralysis of one Limb

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has a total and irreversible loss of muscle function to the whole of any one limb.
Friends First	Friends First will make a payment if a life assured has a total and irreversible loss of muscle function to the whole of any one limb
Irish Life	Irish Life will make a payment if a life assured has a total and irreversible loss of muscle function to the whole of any one limb

New Ireland	New Ireland will make a payment if a life assured has a total and irreversible loss of muscle function to the whole of any one limb
Royal London	Royal London will make a payment if a life assured has a total and irreversible loss of muscle function to the whole of one or more limbs. The paralysis must be permanent and confirmed by a Consultant Neurologist.
Zurich Life	Zurich Life will make a payment if a life assured has a total and irreversible loss of muscle function to the whole of any one limb

Parkinsonism-demetia-amyotrophic lateral sclerosis complex

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a payment. Covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist
Irish Life	Irish Life will make a payment. Parkinsonian-plus syndromes are a group of neurodegenerative disorders which share the features of idiopathic Parkinson's disease but with other unique characteristics specific to the condition diagnosed. A client can claim if they are diagnosed with one of the named Parkinsonian-plus syndromes and they have permanent symptoms as defined.
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes: • Multiple System Atrophy • Progressive Supranuclear Palsy • Parkinsonism-DementiaAmyotrophic lateral sclerosis complex • Corticobasal Ganglionic degeneration • Diffuse Lewy Body disease. There must also be permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability; or • dementia; or • bladder control and postural hypotension.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes: • Multiple system atrophy • Progressive supranuclear palsy • Parkinsonism-dementia-amyothrophic lateral sclerosis complex52 • Corticobasal ganglionic degeneration • Diffuse Lewy body disease There must also be permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability;or • dementia

Parkinson's Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of parkinsons disease by a consultant neurologist. There must be permanent clinical impairment of the motor function with associated tremor, muscle rigidity and postural instability.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of Parkinson's disease before age 65 by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. For the above definition, the following is not covered: • Parkinson's disease secondary to drug abuse.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of Idiopathic Parkinson's disease by a Consultant Neurologist. There must also be permanent clinical impairment that includes bradykinesia (slowness of movement) and at least one of the following: • Tremor; or • muscle rigidity; or • postural instability For the above definition, the following are not covered: • Parkinsonian syndromes including but not limited to those caused by alcohol or drugs .
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of Idiopathic Parkinson's disease by a Consultant Neurologist. There must also be permanent clinical impairment that includes bradykinesia (slowness of movement) and at least one of the following: • tremor; or • muscle rigidity; or • postural instability For the above definition, the following is not covered:17 • Parkinson's disease secondary to alcohol or drug misuse.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Parkinson's Disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. For the above definition, the following are not covered: • Parkinson's Disease secondary to chronic alcohol misuse or illegal drug misuse • other Parkinsonian syndrome.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of idiopathic Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment that includes bradykinesia (slowness of movement) and at least one of the following: • tremor, or; • muscle rigidity; or • postural instability. For the above definition, the following is not covered: • Parkinsonian syndromes/Parkinsonism.

Peripheral Vascular Disease (with angioplasty)

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a limited payment if a life assured undergoes a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a cardiologist or vascular surgeon to correct at least 70% narrowing or blockage to an artery of the legs. Angiographic evidence will be required.
Irish Life	Irish Life will make a limited payment if a life assured undergoes a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a Consultant Cardiologist or Vascular Surgeon to correct at least 70% narrowing or blockage to an artery of the legs. Angiographic evidence will be required. The amount of any Accelerated or Standalone Specified Illness Benefit to be paid for Peripheral Vascular Disease – with bypass surgery (number 37 of Appendix A) will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Peripheral Vascular Disease - treated by angioplasty.
New Ireland	New Ireland will make a limited payment if a life assured undergoes a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a Consultant Cardiologist or Vascular Surgeon to correct at least 70% narrowing or blockage to an artery of the legs. Angiographic evidence will be required. The amount of any Accelerated or Standalone Specified Illness Benefit to be paid for Peripheral Vascular Disease – with bypass surgery (number 37 of Appendix A) will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Peripheral Vascular Disease - treated by angioplasty.
Royal London	Royal London will make a limited payment if a life assured undergo a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a Consultant Cardiologist or Vascular Surgeon to correct at least 70% narrowing or blockage to an artery of the legs. Angiographic evidence will be required. The amount of any Accelerated or Standalone Specified Serious Illness Benefit to be paid for Peripheral Vascular Disease – with bypass surgery will be reduced by the amount of any Partial Payment Specified Serious Illness Benefit paid for Peripheral Vascular Disease – treated by angioplasty.
Zurich Life	Zurich Life will make a limited payment if a life assured undergoes a balloon angioplasty, atherectomy, laser treatment or stent insertion on the advice of a cardiologist or vascular surgeon to correct a narrowing or blockage to an artery of the legs. Angiographic evidence will be required.

Peripheral Vascular Disease (with bypass surgery)

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of peripheral vascular disease with objective evidence from ultrasound of obstruction in the arteries which results in bypass graft surgery to the arteries of the legs.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of peripheral vascular disease, due to atherosclerosis or Buerger's disease, with objective evidence from an ultrasound of obstruction in the arteries which results in by pass graft surgery to an artery.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of peripheral vascular disease, due to atherosclerosis or Buerger’s disease, with objective evidence from an ultrasound of obstruction in the arteries which results in by-pass graft surgery to an artery. For this definition, the following is not covered: • Angioplasty
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of peripheral vascular disease by a Consultant Cardiologist or Vascular Surgeon, due to atherosclerosis or Buerger’s disease, with objective evidence from an ultrasound of obstruction in the arteries which results in by-pass graft surgery to an artery of the legs. For the above definition, the following is not covered: • Angioplasty In the event of a claim for this illness, the amount of any life insured’s Accelerated or Standalone Specified Illness Benefit payment will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Peripheral Vascular Disease - treated by angioplasty (number 12 of Appendix B).
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Peripheral Vascular Disease by a Consultant Cardiologist or Vascular Surgeon with objective evidence from ultrasound of an obstruction in the arteries that results in the claimant undergoing by-pass graft surgery to the leg. For this definition the following is not covered: • Angioplasty. In the event of a claim for this illness, the amount of any Life Insured’s Specified Serious Illness Benefit payment will be reduced by the amount of any Partial Payment Specified Serious Illness Benefit paid for Peripheral Vascular Disease – treated by angioplasty.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of peripheral vascular disease, due to atherosclerosis or Buerger’s disease, with objective evidence from an ultrasound of obstruction in the arteries which results in by-pass graft surgery to an artery. For this definition, the following is not covered: • Angioplasty.

Permanent Pacemaker Insertion

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness
Friends First	Friends First do not cover this illness
Irish Life	Irish Life do not cover this illness
New Ireland	New Ireland do not cover this illness
Royal London	Royal London do not cover this illness
Zurich Life	Zurich Life will make a limited payment if the life assured has the permanent insertion of an artificial pacemaker to correct an abnormal rhythm of the heart. There must be evidence of the abnormal rhythm of the heart documented on electrocardiograph (ECG). For the above definition, the following is not covered: • Any subsequent procedures or operations that arise after the initial pacemaker insertion, this includes the fitting of a new pacemaker.

Pituitary Tumour

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a limited payment if a life assured has Invasive Cancer
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a non-malignant tumour in the pituitary gland resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms*; or • Treatment of the tumour by surgery or stereotactic radiosurgery For the above definition, the following are not covered: • Where symptoms of pituitary tumour are absent with on-going medical treatment • Tumours in the brain *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria(difficulty with speech), aphasia (inability to speak), dysphagia(difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered:- • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis of a non-malignant tumour in the pituitary gland by a Consultant Neurologist or Neurosurgeon resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms* ; or • Treatment of the tumour by surgery or stereotactic radiosurgery * Permanent neurological deficit with persistent clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected 30 to last throughout the insured person’s life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin. For the above definition, the following are not covered: • Where symptoms of pituitary tumour are absent with on-going medical treatment • Tumours in the brain
Royal London	Royal London will make a limited payment if a life assured has a non-malignant tumour in the pituitary gland by a Consultant Neurologist or Neurosurgeon resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms; or • Treatment of the tumour by surgery or stereotactic radiosurgery. For the above definition, the following are not covered: • Where symptoms of pituitary tumour are absent with on-going medical treatment; and • Tumours in the brain.
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis of a non-malignant tumour in the pituitary gland resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms; or • Treatment of the tumour by surgery or stereotactic radiosurgery For the above definition, the following are not covered: • Tumours in the brain • Where symptoms of pituary tumour are absent with ongoing medical treatment

Pneumonectomy

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured is undergoing surgery on the advice of a medical specialist to remove an entire lung for any physical injury or disease.
Friends First	Friends First will make a payment if a life assured is undergoing surgery on the advice of a consultant physician of an Irish or UK Hospital to remove an entire lung for disease or traumatic injury.
Irish Life	Irish Life will make a payment if a life assured is undergoing surgery to remove a complete lung for disease or physical

	injury. For the above definition, the following are not covered: • Removal of a lobe of the lungs (lobectomy) • Lung resection or incision.
New Ireland	New Ireland will make a payment if a life assured is undergoing surgery on the advice of a Consultant Physician to remove an entire lung for disease or traumatic injury. For the above definition, the following are not covered: • removal of a lobe of the lungs (lobectomy); • lung resection or incision
Royal London	Royal London will make a payment if a life assured is undergoing surgery on the advice of an appropriate medical specialist to remove an entire lung for disease or traumatic injury suffered by the life assured. For the above definition the following are not covered: • removal of a lobe of the lungs (lobectomy) • lung resection or incision.
Zurich Life	Zurich Life will make a payment if a life assured is undergoing surgery on the advice of a Consultant Physician to remove an entire lung for disease or traumatic injury. For the above definition, the following are not covered: • removal of a lobe of the lungs (lobectomy); • lung resection or incision

Pre-Senile Dementia

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following: • Remember; • Reason; and • Perceive, understand, express &give effect to ideas. Dementia directly related to alcohol or drug abuse is specifically excluded.
Irish Life	Irish Life do not cover this illness.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of dementia by a Consultant Neurologist or Geriatrician. There must be progressive and permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: • Dementia secondary to alcohol or drug misuse”
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of dementia by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following: remember; reason; and perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: Dementia secondary to alcohol or illegal drug misuse.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of pre-senile dementia or Alzheimer’s disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas

Primary Pulmonary Hypertension

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a Primary Pulmonary Hypertension of specified severity. A definite diagnosis of Primary Pulmonary Hypertension by a Consultant Cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity.*
Friends First	Friends First will make a payment if a life assured has a definite diagnosis by a Consultant Cardiologist of Primary Pulmonary Hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class III of the New York Heart Association classification of functional capacity. For the purpose of this definition, NYHA Class III is heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. Pulmonary hypertension secondary to any other known cause is specifically excluded.
Irish Life	Irish Life will make a payment if a life assured has a pulmonary arterial hypertension of unknown cause that has resulted in all of the following: • Elevated pulmonary arterial pressure • Right ventricular dysfunction • Shortness of breath. For the above definition, the following are not covered: • Pulmonary hypertension due to established cause • Other types of hypertension.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of primary pulmonary hypertension by a Consultant Cardiologist. There must be substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. * NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a Consultant Cardiologist of primary pulmonary hypertension resulting in permanent loss of the ability to perform physical activities to at least Class III of the

	New York Heart Association (NYHA) classification. This means there is marked limitation of physical activities, with less than ordinary activity causing fatigue, palpitations or shortness of breath. For the above definition the following is not covered: • pulmonary hypertension secondary to any other known cause – in other words, not primary.
Zurich Life	Zurich Life will make a payment if a life assured has a pulmonary arterial hypertension of unknown cause that has resulted in all of the following: • elevated pulmonary arterial pressure; and • right ventricle dysfunction; and • shortness of breath. For the above definition, the following are not covered: • pulmonary hypertension due to established cause; • other types of hypertension.

Primary Sclerosing Cholangitis

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis of Primary Sclerosing Cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic and/or extrahepatic bile ducts. For the above definition, the following are not covered: • All other causes of bile duct stricture formation and dilation; or • Primary Sclerosing Cholangitis secondary to liver disease which is associated with alcohol.
Friends First	Friends First do not cover this illness.
Irish Life	Irish Life do not cover this illness.
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of Primary Sclerosing Cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic and/or extrahepatic bile ducts. For the above definition, the following are not covered: • All other causes of bile duct stricture formation and dilation; or • Primary Sclerosing Cholangitis secondary to liver disease which is associated with alcohol.
Zurich Life	Zurich Life do not cover this illness.

Progressive Supra-Nuclear Palsy

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a confirmation by a consultant neurologist of a definite diagnosis of progressive supranuclear palsy. There must be a permanent clinical impairment of motor function, eye movement disorder and postural instability.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist of Progressive Supranuclear Palsy. There must be permanent clinical impairment of motor function, eye movement disorder, rigidity of movement &postural instability.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist of one of the following Parkinson Plus syndromes: • Multiple system atrophy • Progressive supranuclear palsy • Parkinsonism-dementia-amyotrophic lateral sclerosis complex • Corticobasal ganglionic degeneration • Diffuse Lewy body disease There must be also permanent clinical impairment of at least one of the following: • motor function; or • eye movement disorder; or • postural instability; or • dementia
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of progressive supra-nuclear palsy by a Consultant Neurologist. There must be permanent clinical impairment of motor function, eye movement disorder and postural instability
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a Consultant Neurologist There must also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia; or bladder control and postural hypotension.
Zurich Life	Zurich Life will make a payment for a life assured as it is covered under Parkinson plus syndrome - Does not give a definition. Must be diagnosed by a Consultant Neurologist

Pulmonary Artery Surgery

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured is actually undergoing of surgery requiring median sternotomy on the advice of a consultant cardiotoracic surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.
Friends First	Friends First will make a payment if a life assured is actually undergoing surgery requiring median sternotomy (surgery to

	divide the breastbone) on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise &replace the diseased artery with a graft.
Irish Life	Irish Life will make a payment if a life assured undergoes of surgery on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.
New Ireland	New Ireland will make a payment if a life assured is actually undergoing surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.
Royal London	Royal London will make a payment if a life assured is actually undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.
Zurich Life	Zurich Life will make a payment if a life assured is actually undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

Rheumatoid Arthritis

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First will make a payment if a life assured has Severe Rheumatoid Arthritis affecting three or more of the following joint areas: hands, wrists, elbows, neck, knees, ankles, and toes, to the extent that there is permanent and irreversible loss of the ability to fulfil at least three of the activities of daily living listed in the Loss of Independent Existence definition.
Irish Life	Irish Life do not cover this illness.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of chronic rheumatoid arthritis by a Consultant Rheumatologist resulting in all of the following: - the condition must be diagnosed, established and treated for a period of at least 12 months; - there must be morning stiffness in the affected joints of at least one-hour duration; - there must be arthritis of at least three joint groups with joint destruction and either soft tissue swelling or fluid observed by a rheumatologist; - the arthritis must involve at least one or more of the following sites: • wrists or ankles; • hands and fingers; • feet and toes; - the arthritis must affect both sides of the body; - presence of rheumatoid factor or anti CCP (anticyclic citrullin-ated protein) antibodies, unless all other criteria are met; - there must be subcutaneous nodules (nodular swelling beneath the skin); - there must be radiographic changes typical of active rheumatoid arthritis.
Royal London	Royal London will make a payment if a life assured has confirmation by a Consultant Rheumatologist of a definite diagnosis of chronic rheumatoid arthritis as evidenced by all of the following: • The condition must be diagnosed, established and treated for a period of at least twelve months. • There must be morning stiffness in the affected joints. • There must be arthritis in at least three joint groups with joint destruction and either soft tissue swelling or fluid observed by a rheumatologist. • The arthritis must involve at least one or more of the following sites: • Wrists or ankles • Hands and fingers • Feet and toes • The arthritis must affect both sides of the body • Presence of rheumatoid factor or anti-CCP antibodies, unless all other criteria are met • There must be radiographic changes typical of active rheumatoid Arthritis.
Zurich Life	Zurich Life do not offer this benefit

Serious Accident Cover

Aviva Life & Pensions	Serious Accident Cover-resulting in at least 28 consecutive days in hospital. Aviva Life & Pensions will make a limited payment if a life insured suffers a serious accident resulting in a severe physical injury where the life insured is immediately admitted to hospital for at least 28 consecutive days to received medical treatment. Severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other causes. Aviva Life & Pensions will also cover treatment in an inpatient rehabilitation centre, if the client is transferred directly from hospital to the rehabilitation centre for continuous treatment. Only one partial payment will be paid resulting from the same accident. For the above definitition the following are not covered; Stays in hospital of less than 28 consecutive days | serious accident secondary to alcohol where there is a history of alcohol abuse. Serious accident secondary to drug abuse
Friends First	Friends First will make a limited payment if a life assured has a serious accident, a serious accident means an accident resulting in severe physical injury where the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment. For the purposes of this definition a serious accident means injury resulting solely and directly from unforeseen, external, violent and visible means, and independent of any other cause. A Life Assured may only claim once under this cover. An accident as a result of any of the following is specifically excluded under this cover: Armed forces, hazardous pursuits, drug and alcohol, and self inflicted injury.
Irish Life	Irish Life will make a limited payment if a life assured suffers a serious accident resulting in severe physical injury where

	the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment. Severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other causes. Irish Life will also cover treatment in an inpatient rehabilitation centre, if the client is transferred directly from hospital to the rehabilitation centre for continuous treatment. Only one partial payment or full payment will be paid resulting from the same accident. For the above definition the following are not covered: • Stays in hospital of less than 28 consecutive days • Serious accident secondary to alcohol where there is a history of alcohol abuse • Serious accident secondary to illegal drug abuse.
New Ireland	New Ireland will make a limited payment if a life assured has a serious accident resulting in severe physical injury where the life Insured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment. For the purposes of this definition only, a hospital stay also includes treatment in an inpatient rehabilitation centre, if the Life Insured is transferred directly from hospital to the rehabilitation centre for continuous treatment. Severe physical injury means injury resulting solely and directly from unforeseen, external, violent and visible means and independent of any other causes. Only one Partial Payment Specified Illness Benefit will be paid for Partial Payment Specified Illnesses resulting from the same accident. Any Accelerated or Standalone Specified Illness Benefit to be paid will be reduced by any Partial Payment Specified Illness Benefit paid where the Accelerated or Standalone Specified Illness results from the same accident. For the above definition the following are not covered: • Stays in hospital of less than 28 consecutive days • Serious accident injury secondary to alcohol or drug misuse
Royal London	Royal London will make a limited payment if a life assured has a serious accident resulting in severe physical injury where the life assured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment. The 28 days can include a stay in a rehabilitation hospital as long as the life assured goes straight from the hospital to the rehabilitation centre. Severe physical injury means injury resulting solely and directly from unforeseen, external violent and visible means and independent of any other cause. A life assured may claim only once under this cover. For the above definition, the following are not covered: • Stays in hospital of less than 28 consecutive days • An accident as a result of involvement in the armed forces • An accident as a result of involvement in hazardous pursuits (as outlined in Section 10.2 of your Policy Conditions booklet) • An accident secondary to alcohol where there is a history of alcohol misuse • An accident secondary to illegal drug misuse.
Zurich Life	Zurich Life will make a limited payment if a life assured has a serious accident resulting in severe physical injury where the life Insured is immediately admitted to hospital for at least 28 consecutive days to receive medical treatment. The 28 days can include a stay in a rehabilitation hospital as long as the Life Insured goes straight from the hospital to the rehabilitation centre. Severe physical injury means injury resulting solely and directly from unforeseen, external violent and visible means and independent of any other cause. A Life Insured may claim only once under this cover. For the above definition, the following are not covered: • stays in hospital of less than 28 consecutive days; • stays in hospital arising from psychiatric, mental, or nervous illness or any related 63 symptom; • stays in hospital arising from intentional self-inflicted injury; • an accident as a result of involvement in the armed forces; • an accident as a result of involvement in hazardous pursuits; • an accident secondary to alcohol where there is a history of alcohol abuse; • an accident secondary to illegal drug abuse.

Severe Burns

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering between 5% and 20% of the body's surface area or between 25% and 50% loss of surface area of the face which for the purposes of this definition includes the forehead and ears.
Friends First	Friends First will make a payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or affecting at least 20% of the head and neck, or 50% of the face, which for the purposes of this definition, includes the forehead and ears.
Irish Life	Irish Life will make a payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least the following: • 20% of the body's surface area, or • 20% surface area of the face which for the purpose of this definition includes the forehead and the ears, or • 50% of both hands, requiring surgical debridement and/or grafting
New Ireland	New Ireland will make a payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or at least 25% surface area of the face which for the purpose of this definition includes the forehead and the ears
Royal London	Royal London will make a payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or 50% loss of surface area of the face which for the purpose of this definition includes the forehead and ears.
Zurich Life	Zurich Life will make a payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or at least 25% of the surface area of the face which for the purpose of this definition includes the forehead and the ears.

Severe Burns (lower % of body surface; definitions vary)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering between 5% and 20% of the body's surface area or between 25% and 50% loss of surface area of the face which for the purposes of this definition includes the forehead and ears.
Friends First	Friends First will make a limited payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% and less than 20% of the body's surface area, or affecting between 5% and 20% of the head and neck, or between 25% and 50% of the surface area of the face, which for the purpose of this definition, includes the forehead and the ears
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured suffers burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% and less than 20% of the body's surface area.
New Ireland	New Ireland will make a limited payment if a life assured has a burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% and less than 20% of the body's surface area.
Royal London	Royal London will make a limited payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% and less than 20% of the body's surface area or at least 25% of the surface area of the face which for the purpose of this definition includes the forehead and the ears.
Zurich Life	Zurich Life will make a limited payment if a life assured has burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% and less than 20% of the body's surface area.

Severe Crohn's Disease

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has a definite diagnosis by a consultant gastroenterologist of crohns disease with fistula formation and intestinal structures. There must have been two or more bowel segment resections on separate occasions. There must also be evidence of continued inflammation with ongoing symptoms, despite optimal therapy with diet restriction, medication use and surgical interventions.
Friends First	Friends First will make a payment if a life assured has a definite diagnosis by a consultant gastroenterologist of Crohns Disease with a fistula formation and intestinal strictures. There must be two or more liver resections of the small or large intestine on separate occasions. There must also be evidence of continued inflammation with on going symptoms dspite optimal therapy with diet restriction, medication use and surgical interventions.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis by a consultant gastroenterologist of Crohn's disease resulting in all of the following: -surgical resection to remove part of the small intestine or bowel on at least two separate occasions, and there must also be evidence of continued inflammation with on-going symptoms, despite optimal therapy with diet restriction, medication use and surgical interventions.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of Crohn's disease by a Consultant Gastroenterologist with fistula formation and intestinal strictures.There must have been two or more resections of the small or large intestine on separate occasions. There must also be evidence of continued inflammation with ongoing symptoms, despite optimal therapy with diet restriction, medication use and surgical interventions. In the event of a claim for this illness, the amount of any Life Insured's Accelerated or Standalone Specified Illness Benefit payment will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Crohn's Disease – treated with surgical intestinal resection (number 7 of Appendix B)
Royal London	Royal London will make a payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of Crohn's Disease with fistula formation and intestinal strictures. There must be evidence of ongoing symptoms despite optimal treatment and surgical interventions. There must be evidence of continued inflammation of the bowel and all of the following: • Stricture formation causing intestinal obstruction requiring admission to hospital. • Fistula formation between the loops of the bowel or the bowel and another organ. • At least two resections of a segment of the bowel. In the event of a claim for this illness, the amount of any Life Insured's Specified Serious Illness Benefit payment will be reduced by the amount of any Partial Payment Specified Illness Benefit paid for Crohn's Disease – treated with Surgical intestinal resection.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of Crohn's Disease with fistula formation and intestinal strictures. • There must have been two or more bowel segment resections on separate occasions. • There must also be evidence of continued inflammation with ongoing symptoms, despite optimal therapy with diet restriction, medication use and surgical interventions.

Short Bowel Syndrome

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has massive loss of the small intestine and requiring parenteral nutrition on a permanent basis.

Friends First	Friends First do not cover this illness.
Irish Life	Irish Life do not cover this illness.
New Ireland	Royal London do not cover this illness.
Royal London	New Ireland will make a payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of a short bowel syndrome resulting in massive oss of the small intestine and requiring parenteral nutrition on a permanent basis.
Zurich Life	Zurich Life do not cover this illness.

Significant Visual Impairment

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment for specified illness cover if a Life Insured suffers the permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured at 6/18 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lenses.
Friends First	Friends First will make a limited payment if a life assured has permanent &irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured 6/36 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lens.
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured suffers the permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids (with glasses or lenses), vision is measured at 6/18 or worse in the better eye using a Snellen eye chart, or Visual field is reduced to 50 degrees or less of an arc, as certified by an opthalmologist.
New Ireland	New Ireland will make a limited payment if a life assured has permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured at 6/36 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lens.
Royal London	Royal London will make a limited payment if a life assured has permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured at 6/18 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lenses. For the above definition, the following are not covered • If you are ‘registered blind’, your claim will only be met if the loss of sight meets the criteria outlined in the definition outlined above
Zurich Life	Zurich Life will make a limited payment if a life assured has permanent and irreversible reduction in the sight of both eyes to the extent that even when tested with the use of visual aids, vision is measured at 6/18 or worse in the better eye using a Snellen eye chart, while wearing any corrective glasses or contact lenses. If a client is ‘registered blind’, the claim will only be met if the loss of sight meets the criteria outlined in the definition above.

Single Lobectomy

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured undergoes surgery to remove a complete lobe of a lung for disease or traumatic injury. For the above definition, the following are not covered: • Partial removal of a lobe of the lungs (segmental or wedge resection) • Any other form of lung surgery
Friends First	Friends First will make a limited payment if a life assured undergoes medically essential surgery to remove a complete lobe of a lung for disease or traumtic injury
Irish Life	Irish Life will make a limited payment if a life assured undergoes medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury. For the above definition, the following are not covered: • Partial removal of a lobe of the lungs (segmental or wedge resection) • Any other form of lung surgery.
New Ireland	New Ireland will make a limited payment if a life assured undergoes medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury. For the above definition the following are not covered: • Partial removal of a lobe of the lungs (segmental or wedge resection) • Any other form of lung surgery
Royal London	Royal London will make a limited payment if a life assured udergoes medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury. For the above definition, the following are not covered: • Partial removal of a lobe of the lungs (segmental or wedge resection) • Any other form of lung surgery.
Zurich Life	Zurich Life will make a limited payment if a life assured undergoes medically essential surgery to remove a complete lobe of a lung for disease or traumatic injury. For the above definition, the following are not covered: • partial removal of a lobe of the lungs (segmental or wedge resection); • any other form of lung surgery

Spinal Stroke

Aviva Life & Pensions	Aviva Life & Pensions do not cover this illness.
Friends First	Friends First do not cover this illness.
Irish Life	Irish Life will make a payment if a life assured has death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in permanent neurological deficit with persisting clinical symptoms* *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as:- Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma
New Ireland	New Ireland do not cover this illness.
Royal London	Royal London will make a payment if a life assured has death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in permanent neurological deficit with persisting clinical symptoms.
Zurich Life	Zurich Life will make a payment if a life assured has death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in permanent neurological deficit with persisting clinical symptoms

Stroke

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.
Friends First	Friends First will make a payment if a life assured has death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following are not covered: • Transient ischaemic attack. • Traumatic injury to brain tissue or blood vessels.
Irish Life	Irish Life will make a payment if a life assured has Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in all of the following evidence of stroke: Neurological deficit with persisting clinical symptoms lasting at least 24 hours, and Definite evidence of death of tissue or haemorrhage on a brain
New Ireland	New Ireland will make a payment if a life assured has death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following are not covered: - Transient ischaemic attack. - Traumatic injury to brain tissue or blood vessels. *Permanent neurological deficit with persistent clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms. • Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms. • Symptoms of psychological or psychiatric origin.
Royal London	Royal London will make a payment if a life assured has death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in either: • permanent neurological deficit with persisting clinical symptoms; or • definite evidence of death of brain tissue or haemorrhage on a brain scan; and • neurological deficit with persisting symptoms lasting at least 24 hours. For the above definition, the following is not covered: • transient ischaemic attack.
Zurich Life	Zurich Life will make a payment if a life assured has death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in all of the following evidence of stroke: • Neurological deficit with persisting clinical symptoms lasting at least 24 hours; and • Definite evidence of death of tissue or haemorrhage on a brain scan Both of the above must be confirmed by a consultant neurologist or neurosurgeon. For the above definition, the following are not covered: • Transient ischaemic attack. • Traumatic injury to brain tissue or blood vessels. • Death of tissue of the optic nerve or retina/eye stroke.

Surgical Removal of One Eye

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has the permanent, surgical removal of one eye for disease or trauma.

Friends First	Friends First will make a limited payment if a life assured has surgical removal of a complete eyeball for disease or trauma
Irish Life	Irish Life will make a limited payment for specified illness cover if a life assured undergoes surgical removal of a complete eyeball for disease or trauma. To qualify for payment, the removal of the eyeball must happen on a date after the start date and before cover ends.
New Ireland	New Ireland will make a limited payment if a life assured has surgical removal of a complete eyeball for disease or trauma.
Royal London	Royal London will make a limited payment if a life assured is undergoing surgical removal of a complete eyeball for disease or trauma.
Zurich Life	Zurich Life will make a limited payment if a life assured has surgical removal of a complete eyeball for disease or trauma.

Syringomyelia/Syringobulbia (treated by surgery)

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has a definite diagnosis of Syringomyelia or Syringobulbia by a Consultant Neurologist which has been treated surgically. This includes surgical insertion of a permanent drainage shunt.
Friends First	Friends First will make a limited payment if a life assured has a definite diagnosis of Syringomyelia or Syringobulbia by a consultant neurologist of an Irish or UK hospital, which has been surgically treated. This includes surgical insertion of a permanent drainage shunt.
Irish Life	Irish Life will make a limited payment if a life assured is diagnosed with a definite diagnosis of Syringomelia or Syringobulbia by a Consultant Neurologist, which has been surgically treated. This includes surgical insertion of a permanent drainage shunt.
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis of Syringomelia or Syringobulbia by a Consultant Neurologist, which has been surgically treated. This includes surgical insertion of a permanent drainage shunt.
Royal London	Royal London will make a limited payment if a life assured has a definite diagnosis of Syringomyelia or Syringobulbia by a Consultant Neurologist which has been treated surgically. This includes surgical insertion of a permanent drainage shunt.
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis of Syringomelia or Syringobulbia by a Consultant Neurologist of an Irish or United Kingdom Hospital, which has been surgically treated. This includes surgical insertion of a permanent drainage shunt.

Systemic Lupus Erythematosus

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has either of the following: Permanent neurological deficit with persisting clinical symptoms or the permanent impairment of kidney function tests as follows; Glomerular filtration rate (GFR) below 30/ml/min
Friends First	Friends First will make a payment if a life assured has a definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist where either of the following are also present: Severe kidney involvement with SLE as evidenced by: • Permanent impaired renal function with a glomerular filtration rate (GFR) below 30ml/min; and • Abnormal urinalysis showing proteinuria or haematuria. OR Severe Central Nervous System involvement with SLE as evidenced by: • Permanent deficit of the neurological system as evidenced by at least any one of the following symptoms which must be present on clinical examination and expected to last for the remainder of the claimant’s life – paralysis, localised weakness dysarthria (difficulty with speech) aphasia (inability to speak), dysphagia (difficulty in swallowing), difficulty in walking, lack of coordination, severe dementia where the Life Assured needs constant supervision or permanent coma. For the purposes of this definition – seizures,headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit of the neurological system.
Irish Life	Irish Life will make a payment if a life assured has a definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms*, or • Permanent impairment of kidney function tests as follows: Glomerular Filtration Rate (GFR) below 30ml/min *"permanent neurological deficit with persisting clinical symptoms" is clearly defined as: Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. For the purpose of this definition - lethargy will not be accepted as evidence of permanent neurological deficit. The following are not covered: • An abnormality seen on brain or other scans without definite related clinical symptoms • Neurological signs occurring without

	symptomatic abnormality, e.g. brisk reflexes without other symptoms • Symptoms of psychological or psychiatric origin.
New Ireland	New Ireland will make a payment if a life assured has a definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms*, or • Permanent impairment of kidney function tests as follows: - Glomerular Filtration Rate (GFR) below 30ml/ min. - Abnormal urinalysis showing proteinuria or haematuria. *Permanent neurological deficit with persisting clinical symptoms is defined as: - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. - Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. For the purposes of this definition, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit of the neurological system.
Royal London	Royal London will make a payment if a life assured has a definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist where either of the following are present: (i) Severe kidney involvement with systemic lupus erythematosus as evidenced by: • permanent impaired renal function with a glomerular filtration rate below 30ml/min/1.73m2 , and • abnormal urinalysis showing proteinuria or haematuria. In addition to the above criteria, the disease must have been unresponsive to disease modifying drugs for a continuous period of at least 12 months. or (ii) Severe central nervous system involvement with systemic lupus erythematosus as evidenced by permanent deficit of the neurological system as evidenced by at least any one of the following symptoms, which must be present on clinical examination and expected to last for the remainder of the life of the life assured: • paralysis • dysarthria (difficulty with speech) • aphasia (inability to speak) • dysphagia (difficulty in swallowing) • difficulty in walking • lack of coordination • severe dementia where the insured needs constant supervision; or • permanent coma. For the purposes of this definition seizures, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin or injury secondary to alcohol or illegal drug misuse will not be accepted as evidence of permanent deficit of the neurological system.
Zurich Life	Zurich Life will make a payment if a life assured has a definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist where either of the following are also present: Severe kidney involvement with SLE as evidenced by: • permanent impaired renal function with a glomerular filtration rate (GFR) below 30ml/min; and • abnormal urinalysis showing proteinuria or haematuria; OR Severe Central Nervous System involvement with SLE as evidenced by: Permanent deficit of the neurological system as evidenced by at least any one of the following symptoms which must be present on clinical examination and expected to last for the remainder of the claimant's life – paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), difficulty in walking, lack of co-ordination, severe dementia where the insured needs constant supervision or permanent coma. For the purposes of this definition – seizures, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit of the neurological system.

Terminal Illness

Aviva Life & Pensions	Aviva Life & Pensions will make a payment if a life assured has an Illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured and in the opinion of the attending consultant, the illness is expected to lead to death within 12 months.
Friends First	Friends First will make a limited payment if a life assured has an Illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured and in the opinion of the attending consultant, the illness is expected to lead to death within 12 months. If you have specified illness cover only, Friends First will pay the lower of €15,000 or half the specified illness cover.
Irish Life	Irish Life will make a limited payment if a life assured has an Illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured and in the opinion of the attending consultant, the illness is expected to lead to death within 12 months.
New Ireland	
Royal London	Royal London will make a limited payment if a life assured has an Illness that satisfies both of the following: The illness either has no known cure or has progressed to the point where it cannot be cured and in the opinion of the attending consultant, the illness is expected to lead to death within 12 months.
Zurich Life	Zurich Life will make a limited payment if a life assured has a an advanced or rapidly progressing,incurable illness where, in the opinion of the attending Consultant and Zurich Life's Chief Medical Officer, the life expectancy is no greater than twelve months. The date of diagnosis for the purposes of this policy shall be the date that Zurich Life receives medical reports confirming that the life insured is terminally ill.

Total Colectomy

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment for a life assured under ulcerative colititis
Friends First	Friends First will make a limited payment if a life assured has removal of the whole bowel
Irish Life	Irish Life will make a limited payment if a life suffers a condition which is treated by the removal of the entire colon (large

	bowel) The need for surgery to remove the entire colon must be confirmed by a consultant surgeon. For the above definition, the following are not covered: • Total colectomy as a result of Crohn’s disease • Partial removal of the colon
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of ulcerative colitis which is treated by removal of the entire colon (large bowel). For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Partial removal of the colon
Royal London	Royal London will make a limited payment if a life assured has the surgical removal of the entire colon. For this above definition the following is not covered: Total Colectomy as a result of Crohn’s Disease or Partial removal of the colon
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis of ulcerative colitis by a Consultant Gastroenterologist treated with total colectomy. Ulcerative colitis is a disease that affects the colon and is a form of inflammatory bowel disease. Symptoms include ulcers and chronic diarrhoea mixed with blood.

Ulcerative Colitis treated w/total colectomy

Aviva Life & Pensions	Aviva Life & Pensions will make a limited payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of ulcerative colitis, treated with total colectomy (removal of the entire large bowel).
Friends First	Friends First will make a limited payment if a life assured has a diagnosis by a specialist treated with the removal of the whole bowel.
Irish Life	Irish Life will make a limited payment if a life assured is diagnosed with ulcerative colitis which is treated by removal of the entire colon (large bowel). A definite diagnosis of ulcerative colitis must be confirmed by a consultant gastroenterologist. For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Partial removal of the colon
New Ireland	New Ireland will make a limited payment if a life assured has a definite diagnosis by a Consultant Gastroenterologist of ulcerative colitis which is treated by removal of the entire colon (large bowel). For the above definition, the following are not covered: • Other types of inflammatory bowel disease • Partial removal of the colon
Royal London	Royal London will make a limited payment if a life assured has the surgical removal of the entire colon. For the this definition the following is not covered: • Total Colectomy as a result of Crohn’s Disease • Partial removal of the colon
Zurich Life	Zurich Life will make a limited payment if a life assured has a definite diagnosis of ulcerative colitis by a Consultant Gastroenterologist treated with total colectomy.

	Aviva Life & Pensions	Friends First	Irish Life	New Ireland	Royal London	Zurich Life
AIDS / HIV - Occupational	Yes	Yes	Yes	Yes	Yes	Yes
AIDS / HIV - Transfusion	Yes	Yes	Yes	Yes	Yes	Yes
AIDS/HIV - Assault	Yes	Yes	Yes	Yes	Yes	Yes
Alzheimer's Disease	Yes	Yes	Yes	Yes	Yes	Yes
Angioplasty (single vessel)	Partial	Partial	Partial	Partial	Partial	Partial
Angioplasty (two vessel)	Partial	Partial	Partial	Partial	Partial	Partial
Aorta Graft Surgery	Yes	Yes	Yes	Yes	Yes	Yes
Aplastic Anaemia	Yes	Yes	Yes	Yes	Yes	Yes
Bacterial Meningitis	Yes	Yes	Yes	Yes	Yes	Yes
Balloon Valvuloplasty	Yes	Yes	Yes	Yes	Yes	Yes
Benign Brain Tumour	Yes	Yes	Yes	Yes	Yes	Yes
Benign Spinal Cord Tumour	Yes	Yes	Yes	Yes	Yes	Yes
Blindness	Yes	Yes	Yes	Yes	Yes	Yes
Brain Abscess drained via Craniotomy	Partial	Partial	Partial	Partial	Partial	Partial
Brain injury due to Hypoxia/Anoxia	No	Yes	Yes	No	Yes	Yes
Cancer	Yes	Yes	Yes	Yes	Yes	Yes
Carcinoma in situ - Oral Cavity	No	No	Partial	No	No	Partial
Carcinoma in Situ - Treated by Surgery	No	No	No	No	No	Partial
Carcinoma in Situ (Breast)	Partial	Partial	Partial	Partial	Partial	Partial
Carcinoma in Situ (Oesophagus)	Partial	Partial	Partial	Partial	Partial	Partial
Carcinoma in situ (Testicular)	No	No	No	No	Partial	Partial
Carcinoma in situ (Urinary Bladder)	Partial	No	Partial	Partial	Partial	Partial
Cardiac arrest (with defibrillator insertion)	Yes	Yes	Yes	Yes	Yes	Yes
Cardiomyopathy	Yes	Yes	Yes	Yes	Yes	Yes
Carotid Artery Stenosis	No	Partial	Partial	Partial	Partial	Partial
Central Retinal Artery Occlusion or Central Retinal Vein Occlusion Resulting in Permanent Visual Impairment	No	No	No	No	No	Partial
Cerebral Aneurysm	Partial	Partial	Partial	Partial	Partial	Partial
Cerebral Arteriovenous Malformation	Partial	Partial	Partial	Partial	Partial	Partial
Chronic Liver Disease	Yes	Yes	Yes	Yes	Yes	Yes
Chronic Lung Disease	Yes	Yes	Yes	Yes	Yes	Yes
Chronic Pancreatitis	No	Yes	Yes	No	Yes	No
Coma	Yes	Yes	Yes	Yes	Yes	Yes
Coronary Artery Surgery	Yes	Yes	Yes	Yes	Yes	Yes
Corticobasal Ganglionic Degeneration	No	Yes	Yes	No	Yes	Yes
Creutzfeld-Jacob Disease	Yes	Yes	Yes	Yes	Yes	Yes
Crohn's Disease (with intestinal resection)	Partial	Partial	Partial	Partial	Partial	Partial
Cystectomy - Complete Removal of the Urinary Bladder	No	No	No	No	No	Partial
Dementia	Yes	Yes	Yes	Yes	Yes	Yes
Devic's Disease	Yes	Yes	Yes	Yes	Yes	Yes
Diffuse Lewy body disease	Yes	Yes	Yes	No	Yes	Yes
Encephalitis	Yes	Yes	Yes	Yes	Yes	Yes
Eye Stroke	No	No	Partial	No	No	No
Heart Attack	Yes	Yes	Yes	Yes	Yes	Yes
Heart surgery	Yes	Yes	Yes	Yes	Yes	Yes
Implantable	No	Partial	Partial	Partial	Partial	Partial

Cardioverter Defibrillator for primary prevention of sudden cardiac death						
Intensive Care (with mechanical ventilation)	Yes	Yes	Yes	Yes	Yes	Yes
Kidney Failure	Yes	Yes	Yes	Yes	Yes	Yes
Liver Resection	No	Partial	Partial	No	Partial	Partial
Loss of Hearing	Yes	Yes	Yes	Yes	Yes	Yes
Loss of Independent Existence/Total and Permanent Disability (note: insurer definitions vary)	Yes	Yes	Yes	Yes	Yes	Yes
Loss of Limbs	Yes	Yes	Yes	Yes	Yes	Yes
Loss of One Limb	Partial	No	Yes	Yes	Yes	Yes
Loss of Speech	Yes	Yes	Yes	Yes	Yes	Yes
Low Level Prostate Cancer	Partial	Partial	Partial	Partial	Partial	Partial
Major Head Injury	Yes	Yes	Yes	Yes	Yes	Yes
Major Organ Transplant	Yes	Yes	Yes	Yes	Yes	Yes
Motor Neurone Disease	Yes	Yes	Yes	Yes	Yes	Yes
Multiple Sclerosis	Yes	Yes	Yes	Yes	Yes	Yes
Multiple System Atrophy	Yes	Yes	Yes	Yes	Yes	Yes
Muscular Dystrophy	No	No	No	Yes	Yes	No
Necrotising Fascittis	No	No	No	No	No	Yes
Neuroendocrine Tumour of Low Malignant Potential With Surgery	No	No	No	No	No	Partial
Ovarian Tumour of Borderline Malignancy / Low Malignant Potential With Surgical Removal of an Ovary	No	No	No	No	No	Partial
Paralysis of one Limb	Partial	Yes	Yes	Yes	Yes	Yes
Parkinsonism-demetia-amyotrophic lateral sclerosis complex	No	Yes	Yes	No	Yes	Yes
Parkinson's Disease	Yes	Yes	Yes	Yes	Yes	Yes
Peripheral Vascular Disease (with angioplasty)	No	Partial	Partial	Partial	Partial	Partial
Peripheral Vascular Disease (with bypass surgery)	Yes	Yes	Yes	Yes	Yes	Yes
Permanent Pacemaker Insertion	No	No	No	No	No	Partial
Pituitary Tumour	No	Partial	Partial	Partial	Partial	Partial
Pneumonectomy	Yes	Yes	Yes	Yes	Yes	Yes
Pre-Senile Dementia	No	Yes	No	Yes	Yes	Yes
Primary Pulmonary Hypertension	Yes	Yes	Yes	Yes	Yes	Yes
Primary Sclerosing Cholangitis	Yes	No	No	No	Yes	No
Progressive Supra-Nuclear Palsy	Yes	Yes	Yes	Yes	Yes	Yes
Pulmonary Artery Surgery	Yes	Yes	Yes	Yes	Yes	Yes
Rheumatoid Arthritis	No	Yes	No	Yes	Yes	No
Serious Accident Cover	Partial	Partial	Partial	Partial	Partial	Partial
Severe Burns	Yes	Yes	Yes	Yes	Yes	Yes
Severe Burns (lower % of body surface; definitions vary)	Partial	Partial	Partial	Partial	Partial	Partial
Severe Crohn's Disease	Yes	Yes	Yes	Yes	Yes	Yes
Short Bowel Syndrome	Yes	No	No	No	Yes	No
Significant Visual Impairment	Partial	Partial	Partial	Partial	Partial	Partial
Single Lobectomy	Partial	Partial	Partial	Partial	Partial	Partial
Spinal Stroke	No	No	Yes	No	Yes	Yes
Stroke	Yes	Yes	Yes	Yes	Yes	Yes

Surgical Removal of One Eye	Partial	Partial	Partial	Partial	Partial	Partial
Syringomyelia/Syringo bulbia (treated by surgery)	Partial	Partial	Partial	Partial	Partial	Partial
Systemic Lupus Erythematosus	Yes	Yes	Yes	Yes	Yes	Yes
Terminal Illness	Yes	Partial	Partial	No	Partial	Partial
Total Colectomy	Partial	Partial	Partial	Partial	Partial	Partial
Ulcerative Colitis treated w/total colectomy	Partial	Partial	Partial	Partial	Partial	Partial

ClearChoice™ certifies that this report represents the most current information it had available to it as of the above date.

Advisor Signature	Client Signature
--	--
--	--
Date	Date
--	--