

Critical illness cover – what conditions are covered?

Legal & General's critical illness cover is designed to pay the sum assured if you are diagnosed as suffering from one of the specified critical illnesses and disabilities covered (and you are eligible to claim). A list of conditions Legal & General cover is set out below. These headings are only a guide to what is covered. The full definitions of the critical illnesses covered and the circumstances in which you can claim are given in Legal & General's Guide to Critical Illness Cover and the policy document.

These typically use medical terms to describe the critical illnesses but in some cases the cover may be limited. For example:

- some types of cancer are not covered
- to make a claim for some illnesses, you need to have permanent symptoms.

- 1 Alzheimer's disease – *resulting in permanent symptoms*
- 2 Aorta graft surgery – *requiring surgical replacement*
- 3 Aplastic anaemia – *with permanent bone marrow failure*
- 4 Bacterial meningitis – *resulting in permanent symptoms*
- 5 Benign brain tumour – *resulting in permanent symptoms*
- 6 Blindness – *permanent and irreversible*
- 7 Cancer – *excluding less advanced cases*
- 8 Cardiomyopathy – *of specified severity*
- 9 Coma – *resulting in permanent symptoms*
- 10 Coronary artery by-pass grafts – *with surgery to divide the breastbone*
- 11 Creutzfeldt-Jakob disease (CJD) – *resulting in permanent symptoms*
- 12 Deafness – *permanent and irreversible*
- 13 Dementia – *resulting in permanent symptoms*
- 14 Encephalitis – *resulting in permanent symptoms*
- 15 Heart attack – *of specified severity*
- 16 Heart valve replacement or repair – *with surgery to divide the breastbone*
- 17 HIV infection – *caught from a blood transfusion, physical assault or accident at work*
- 18 Kidney failure – *requiring dialysis*
- 19 Liver failure – *of advanced stage*
- 20 Loss of hands or feet – *permanent physical severance*

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- 21 Loss of speech – *permanent and irreversible*
- 22 Major organ transplant
- 23 Motor neurone disease – *resulting in permanent symptoms*
- 24 Multiple sclerosis – *with persisting symptoms*
- 25 Paralysis of limbs – *total and irreversible*
- 26 Parkinson's disease – *resulting in permanent symptoms*
- 27 Primary pulmonary hypertension – *of specified severity*
- 28 Progressive supranuclear palsy – *resulting in permanent symptoms*
- 29 Respiratory failure – *of advanced stage*
- 30 Stroke – *resulting in permanent symptoms*
- 31 Systemic lupus erythematosus – *with severe complications*
- 32 Terminal illness
- 33 Third degree burns – *covering 20% of the body's surface area*
- 34 Total and permanent disability
- 35 Traumatic head injury – *resulting in permanent symptoms*

Children are also covered for the conditions listed except for total and permanent disability or any congenital (present at birth), hereditary and pre-existing conditions.

Important information for those choosing critical illness cover

Legal & General's Critical Illness Cover plan is designed to address those critical illnesses which could have a severe impact on your lifestyle. Ongoing medical and technological advances mean that traditional views of critical illness are changing. What may once have been classed as a critical illness may no longer meet today's definition of critical illness. For example, not all types of cancers are covered by this plan as some cancers no longer have a severe impact on lifestyle if detected early enough. However, all critical illnesses covered by this plan are consistent with the current view of critical illness held by the medical profession and the Association of British Insurer's list of critical illnesses.

Please let us know if you would like to see a copy of Legal & General's Guide to Critical Illness Cover.



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