



Detailed Product Comparison



Report created by All Financials

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Detailed Product Comparison - Term Assurance

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AIDS/HIV (Assault, Occupational, Transfusion)

Aviva Life & Pensions

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 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 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.

Irish Life

HIV infection: caught in the European Union, Norway, Switzerland North America, Canada, Australia and New Zealand, from a blood transfusion, a physical assault or at work in the course of performing normal duties of employment. 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; 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

Infection by Human Immunodeficiency Virus resulting from: a blood transfusion given as part of medical treatment; or 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 physical assault must have been reported to An Garda Síochána or other appropriate police authority within 5 days of its occurrence. The work 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 physical assault or incident must be supported by a negative HIV antibody test taken within 5 days of the physical assault or 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

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 date 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, United Kingdom, 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; Hospital caterers; Hospital cleaners; Hospital doctors/surgeons/consultants; Hospital laboratory workers; Hospital Laundry workers; Hospital nurses; Hospital porters; Members of the Gardai; Midwives; Paramedics; Prison officers; Refuse collectors; Social workers; Taxi drivers.

AIDS/HIV (Assault, Occupational, Transfusion)

Zurich Life

Caught in the EU, North America, Australia or New Zealand from a Blood Transfusion, a Physical Assault or at Work. 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

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.

Irish Life

Alzheimer's disease: resulting in permanent symptoms Plan definition: 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.

New Ireland

A definite diagnosis of Alzheimer's disease by a Consultant 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: Alzheimers Disease secondary to alcohol or drug misuse.

Royal London

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

A definite diagnosis of 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.

Aorta Graft Surgery

Aviva Life & Pensions

The 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.

Irish Life

The 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 the 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 also cover surgery for traumatic injury to the aorta needing excision and surgical replacement of a portion of the aorta with a graft.

New Ireland

The 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

The 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

The 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

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.

Irish Life

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. For the above definition, the following are not covered: All other types of anaemia.

New Ireland

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

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. For the above definition, the following is not covered: other forms of anaemia.

Zurich Life

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

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. You may claim if your Consultant Neurologist diagnoses meningitis caused by a bacterial infection which results in brain damage causing permanent functional impairment.

Irish Life

A definite diagnosis of 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. For the above definition, the following are not covered: All other forms of meningitis including viral meningitis (Adult and Child cover).

New Ireland

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. 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

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 infection.

Zurich Life

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.

Balloon Valvuloplasty

Aviva Life & Pensions

The undergoing of balloon valvuloplasty on the advice of a Consultant Cardiologist in order to treat diseased heart valves.

Irish Life

Covered under 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.

New Ireland

The 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.

Royal London

The 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

The 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

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.

Irish Life

A non malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in any of the following: Permanent neurological deficit with persisting clinical symptoms; or Surgical removal of the tumour; or Stereotactic radiosurgery to destroy tumour cells. For the above definition, the following are not covered: Tumours in the pituitary gland. Tumours originating from bone tissue. Angioma and cholesteatoma.

New Ireland

A non malignant tumour or cyst originating from in the brain, cranial nerves or meninges within the cranium, resulting in any of the following: permanent neurological deficit with persisting clinical symptoms; or undergoing invasive surgery to remove all or part of the tumour; or undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells. For the above definition, the following are not covered: Tumours in the pituitary gland Tumours arising from bone tissue Angiomas and cholesteatoma.

Royal London

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

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

A non malignant tumour in the spinal canal or spinal cord, resulting in either of the following: permanent neurological deficit with persisting clinical symptoms or; invasive surgery to remove the tumour. For the above definition, the following is not covered: radiotherapy for any tumour.

Irish Life

A non malignant tumour of the spinal canal, meninges 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.

New Ireland

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: permanent neurological deficit with persisting clinical symptoms; or undergoing invasive surgery to remove all or part of the tumour; or undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells. For the above definition, the following are not covered: Angiomas Prolapsed or herniated intervertebral disc.

Royal London

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

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 stereotactic radiosurgery.

Blindness

Aviva Life & Pensions

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

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids (with glasses or lenses), vision is measured by an ophthalmologist to be either of the following: Visual activity of 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.

New Ireland

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.

Royal London

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

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart. A claim can be made if the Life Insured has severe loss of sight in both eyes. The loss of sight must be to the extent that, even when tested with the use of visual aids such as glasses or contact lenses, the Life Insured can only see an object up to six feet away that a person with perfect eyesight could see if it were 60 feet away. This condition must be permanent and irreversible. It is important to realise that this definition is very specific. It may be possible to qualify for a Department of Social Protection blind pension but still not be covered by the above definition.

Brain injury due to Hypoxia/Anoxia

Aviva Life & Pensions

Death of brain tissue due to reduced oxygen supply (anoxia or hypoxia) 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.

Irish Life

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; 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

Death of brain tissue due to reduced oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms. 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 of psychological or psychiatric origin.

Royal London

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

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

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 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 (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

Irish Life

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, lymphoma (except cutaneous lymphoma, lymphoma confined to the skin). 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 7 or above, or having progressed to at least TNM classification T2bN0M0. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. 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) i.e. \geq Clarks level 2. Basal Cell Carcinomas and Squamous Cell Carcinomas of the skin are specifically excluded from this cover. Any thyroid cancer unless histologically classified as having progressed to at least TNM classification T2N0M0.

New Ireland

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 T2bN0M0; Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A; Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin); Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs; Any urinary bladder cancer unless histologically classified as having progressed to at least TNM classification T2N0M0. All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.

Royal London

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. All thyroid tumours unless histologically classified as having progressed to at least 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

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.

Cardiac arrest (with defibrillator insertion)

Aviva Life & Pensions

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 defibrillator without cardiac arrest; Cardiac arrest secondary to illegal drug abuse.

Irish Life

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

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

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 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 use.

Zurich Life

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 use.

Cardiomyopathy

Aviva Life & Pensions

A definite diagnosis by a consultant cardiologist of primary cardiomyopathy. The disease must result in at least one of the following: Left ventricular ejection fraction (LVEF) of less than 40% measured twice at an interval of at least 3 months by an MRI scan; Marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain (Class III or IV of the New York Heart Association classification) over a period of at least 6 months; Implantation of a Cardioverter Defibrillator (ICD) on the specific advice of a cardiologist for the prevention of sudden cardiac arrest. The following are not covered: Any secondary cardiomyopathy; All other forms of heart disease, heart enlargement and myocarditis.

Irish Life

A definite diagnosis of cardiomyopathy 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 classification of functional capacity (New York Heart Association Class 3: Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain). The diagnosis should be supported by a current echocardiogram or cardiac MRI showing abnormalities consistent with the diagnosis of cardiomyopathy. For the above definition, the following are not covered: Cardiomyopathy secondary to alcohol or drug abuse. All other forms of heart disease, heart enlargement and myocarditis.

New Ireland

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 secondary to alcohol or drug misuse.

Royal London

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

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.

Cauda Eqina

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

A definite diagnosis by an appropriate Consultant of cauda equina syndrome evidenced by compression of the lumbosacral nerve roots (cauda equina) resulting in all of the following: permanent bladder dysfunction; permanent weakness and loss of sensation of the legs. The diagnosis must be supported by appropriate neurological evidence.

Royal London

Not covered by Royal London.

Zurich Life

Not covered by Zurich Life.

Child Specific Serious Illnesses

Aviva Life & Pensions

Children are covered for the same specified illnesses covered by the plan but Aviva do not cover additional child specific serious illnesses.

Irish Life

Children are covered for the same specified illnesses covered by the plan but Irish Life do not cover additional child specific serious illnesses.

New Ireland

Children are covered for the same specified illnesses covered by the plan but New Ireland do not cover additional child specific serious illnesses.

Royal London

Children are covered for the same specified illnesses covered by the plan but Royal London do not cover additional child specific serious illnesses.

Zurich Life

Zurich Life cover 3 Child Specific Serious Illnesses. 1) Cerebral Palsy: A definite diagnosis of cerebral palsy made by an attending paediatrician and it results in one of the following; Ataxia, Athetosis, Dyspraxia, Rigidity; or Spasticity. 2) Cystic Fibrosis: A definite diagnosis of cystic fibrosis by a hospital consultant. 3) Spina Bifida: A definite diagnosis of spina bifida myelomeningocele by an attending paediatrician. For the above definition, the following are not covered: Spina bifida occulta; Spina bifida meningocele.

Chronic Liver Disease

Aviva Life & Pensions

Chronic liver disease, being end stage and irreversible liver failure due to cirrhosis and resulting in all of the following: permanent jaundice; ascites; encephalopathy. For the above definition, the following are not covered: Liver disease secondary to alcohol or drug abuse.

Irish Life

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

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

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

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

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.

Irish Life

Covered under Respiratory Failure of specified severity. Plan definition: 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

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

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

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. A claim can be made if the confirmation is provided by a Consultant Physician that the Life Insured suffers from a severe and restrictive chronic lung disease which significantly hinders everyday activities and is evidenced by the tests shown above.

Chronic Pancreatitis

Aviva Life & Pensions

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 Cholangiopancreatography (MRCP); pancreatic duct dilatation, beading and stricture. For the above definition the following is not covered: chronic pancreatitis secondary to alcohol abuse; acute pancreatitis.

Irish Life

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

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 are not covered: Chronic pancreatitis secondary to alcohol or drug misuse; Acute pancreatitis.

Royal London

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 Cholangiopancreatography (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

Not covered by Zurich Life.

Coma

Aviva Life & Pensions

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 abuse.

Irish Life

A state of unconsciousness with no reaction to external stimuli or internal needs which: requires the use of life support systems and results in associated permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: Medically induced coma; Coma secondary to alcohol where there is a history of alcohol abuse; Coma secondary to illegal drug abuse. 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

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: A medically induced coma Coma secondary to alcohol or drug misuse.

Royal London

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

A state of unconsciousness with no reaction to external stimuli or internal needs which: requires the use of life support systems; and with associated permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: medically induced coma; or coma secondary to drug abuse.

Coronary artery by-pass grafts

Aviva Life & Pensions

The undergoing of 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.

Irish Life

The 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 thoroscope 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

The undergoing of heart 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; laser treatment.

Royal London

Coronary Artery Bypass Graft Surgery (with surgery to divide the breastbone): The 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

The 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

Covered under Parkinson Plus Syndromes. There must be also permanent clinical impairment of at least one of the following: motor function; eye movement disorder; postural instability; or dementia.

Irish Life

Covered under Parkinson Plus Syndromes. 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Royal London

Covered under Parkinson Plus Syndromes. There must be 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Creutzfeld-Jacob Disease

Aviva Life & Pensions

Confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt Jakob Disease resulting in permanent neurological deficit with persisting clinical symptoms.

Irish Life

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

A definite diagnosis of Creutzfeldt Jakob disease by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms. 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

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

Confirmation by a Consultant Neurologist of a definite diagnosis of Creutzfeldt-Jakob disease resulting in permanent neurological deficit with persisting clinical symptoms.

Dementia

Aviva Life & Pensions

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.

Irish Life

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

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

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

A definite diagnosis of 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.

Devic's disease

Aviva Life & Pensions

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.

Irish Life

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

A definite diagnosis of Devic's disease by a Consultant Neurologist. There must have been clinical impairment of motor or sensory function caused by Devic's disease.

Royal London

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

Covered under Multiple Sclerosis. A definite diagnosis of Multiple Sclerosis or Neuromyelitis Optica (Devic's Disease) by a Consultant Neurologist. There must have been clinical impairment of motor or sensory function caused by Multiple Sclerosis or Neuromyelitis Optica.

Diffuse Lewy body disease

Aviva Life & Pensions

Covered under Parkinson Plus Syndromes. There must be also permanent clinical impairment of at least one of the following: motor function; eye movement disorder; postural instability; or dementia.

Irish Life

Covered under Parkinson Plus Syndromes. 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Royal London

Covered under Parkinson Plus Syndromes. There must be 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Encephalitis

Aviva Life & Pensions

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.

Irish Life

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. 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

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.

Royal London

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

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.

Heart Attack

Aviva Life & Pensions

Death of 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.

Irish Life

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

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; 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.

Royal London

Death of 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

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 is not covered: Other acute coronary syndromes; Angina without myocardial infarction.

Heart Structural Repair

Aviva Life & Pensions

Aviva cover "OPEN HEART SURGERY, with surgery to divide the breastbone": The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist, to correct any structural abnormality of the heart.

Irish Life

Irish Life cover Heart structural repair: 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 cover Heart Structural Repair: The undergoing of heart surgery requiring thoracotomy on the advice of a Consultant Cardiologist to correct any structural abnormality of the heart.

Royal London

Heart Structural Repair, with surgery to divide the breastbone: The 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.

Zurich Life

HEART STRUCTURAL REPAIR, With Thoracotomy: The undergoing of heart surgery requiring thoracotomy on the advice of a Consultant Cardiologist, to correct any structural abnormality of the heart. Structural abnormalities of the heart can take many forms including for example abnormal openings in the dividing wall separating the left and right chambers of the heart. Having abnormalities of the heart corrected is covered if the procedure is done using open heart surgery.

Heart Valve Replacement or Repair

Aviva Life & Pensions

The undergoing of surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

Irish Life

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.

New Ireland

The undergoing of heart surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

Royal London

The undergoing of a surgical procedure on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

Zurich Life

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.

Intensive Care (with mechanical ventilation)

Aviva Life & Pensions

Any sickness or injury requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) in an authorised unit of an acute care hospital. For the above definition, the following is not covered: sickness or injury as a result of drug or alcohol intake or other self inflicted means.

Irish Life

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

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.

Royal London

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

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.

Interstitial Lung Disease

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

Not covered by New Ireland.

Royal London

Interstitial Lung Disease (permanent and irreversible): Policy definition: A definite diagnosis of interstitial lung disease by a Consultant Physician resulting in all of the following: Radiological evidence of pulmonary fibrosis; Permanent and Irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted.

Zurich Life

Not covered by Zurich Life.

Kidney Failure

Aviva Life & Pensions

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

Irish Life

Chronic and end stage failure of both kidneys to function, as a result of which permanent regular dialysis is necessary and ongoing or a kidney transplant is necessary.

New Ireland

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required. For the above definition, the following is not covered: Kidney failure secondary to alcohol or drug misuse.

Royal London

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

Zurich Life

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.

Loss of Hearing

Aviva Life & Pensions

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

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

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

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

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.

Aviva Life & Pensions

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: The ability to walk 100 metres on the flat; the ability to get in & out of a standard motor vehicle; the ability to put on, take off, secure & unfasten all necessary garments, and any braces, artificial limbs or other surgical appliances; 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; the ability to climb a flight of 12 stairs without the assistance of special aids; 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 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. Aviva 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 Aviva may reasonably decide to be sure that the Loss of Independent Existence is permanent.

Irish Life

The 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 fulfil 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.

New Ireland

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 treatment or medication and then be unable to perform the activity on their own, even with the use of appropriate assistive aids and appliances (e.g. using a walking stick). The relevant Consultant must reasonably expect that the disability will last throughout life with no prospect of improvement irrespective of when the cover ends or the Life Insured expects to retire. 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 to walk 200 meters on a level surface. 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 are not covered: Total and Permanent Disability secondary to alcohol or drug misuse. Disabilities for which the relevant Consultant cannot give a clear prognosis. For ages 65 & over, see policy conditions document for more details.

Royal London

The 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 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. 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.

LOIE/TPD

Zurich Life

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 one limb

Aviva Life & Pensions

Permanent physical severance of a hand or foot at or above the wrist or ankle joint.

Irish Life

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 you any benefit under the plan.

New Ireland

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, New Ireland will not pay you any benefit under the policy.

Royal London

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. For 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

Permanent severance of a hand from above the wrist or a foot from above the ankle joint.

Loss of limbs

Aviva Life & Pensions

Please note, Aviva cover loss of one limb. Permanent physical severance of a hand or foot at or above the wrist or ankle joint.

Irish Life

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 you any benefit under the plan.

New Ireland

Please note, New Ireland cover loss of one limb. 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, New Ireland will not pay you any benefit under the policy.

Royal London

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. For 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

Please note, Zurich Life cover loss of one limb. Permanent severance of a hand from above the wrist or a foot from above the ankle joint.

Loss of Speech

Aviva Life & Pensions

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

Irish Life

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

New Ireland

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

Royal London

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

Zurich Life

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

Major head injury

Aviva Life & Pensions

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

Irish Life

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 abuse. Injury secondary to illegal drug abuse.

New Ireland

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: Traumatic Brain Injury secondary to alcohol or drug misuse.

Royal London

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Injury secondary to alcohol where there is a history of alcohol misuse; Injury secondary to illegal drug misuse.

Zurich Life

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

Major Organ Transplant

Aviva Life & Pensions

The undergoing as a recipient of a transplant from another donor, 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. For the above definition, the following is not covered: Transplant of any other organs, parts of organs, tissues or cells.

Irish Life

The undergoing as a recipient of a transplant from another donor 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 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.

New Ireland

The undergoing as a recipient of a transplant from another person 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 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 is not covered: Transplant of any other organs, parts of organs, tissues or cells. Major organ transplant secondary to alcohol or drug misuse.

Royal London

The 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

The undergoing as a recipient of a transplant from another donor, 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. For the above definition, the following is not covered: Transplant of any other organs, parts of organs, tissues or cells.

Motor Neurone Disease

Aviva Life & Pensions

A definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.

Irish Life

A definite diagnosis of 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). There must be permanent clinical impairment of motor function.

New Ireland

A definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.

Royal London

A definite diagnosis of 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); Spinal muscular atrophy (SMA). There must be permanent clinical impairment of motor function.

Zurich Life

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

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

Multiple sclerosis or Neuromyelitis optica (Devic's Disease) with past or present symptoms. Plan definition: 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

A definite diagnosis of multiple sclerosis by a Consultant Neurologist. There must have been clinical impairment of motor or sensory function caused by multiple sclerosis.

Royal London

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

A definite diagnosis of Multiple Sclerosis or Neuromyelitis Optica (Devic's Disease) by a Consultant Neurologist. There must have been clinical impairment of motor or sensory function caused by Multiple Sclerosis or Neuromyelitis Optica.

Multiple System Atrophy

Aviva Life & Pensions

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.

Irish Life

Covered under Parkinson Plus Syndromes. 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Royal London

Covered under Parkinson Plus Syndromes. There must be 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Muscular Dystrophy

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

A definite diagnosis of muscular dystrophy by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

Royal London

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 feed oneself once food and drink have been prepared and made available.

Zurich Life

Not covered by Zurich Life.

Myasthenia Gravis

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

A definite diagnosis of myasthenia gravis by a Consultant Neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis. For the above definition, the following is not covered: Myasthenia gravis limited to eye muscles only.

Royal London

Not covered by Royal London.

Zurich Life

Not covered by Zurich Life.

Necrotising Fasciitis

Aviva Life & Pensions

A definite diagnosis of life-threatening necrotising fasciitis or gas gangrene by a Consultant Physician, requiring immediate surgery to remove necrotic tissue and intravenous antibiotic treatment to prevent imminent death. For the above definition, the following is not covered: all other forms of gangrene or cellulitis.

Irish Life

A definite diagnosis of life threatening necrotising fasciitis or gas gangrene by a Consultant Physician, requiring immediate surgery to remove necrotic tissue and intravenous antibiotic treatment to prevent imminent death. For the above definition, the following is not covered: All other forms of gangrene or cellulitis.

New Ireland

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.

Royal London

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.

Zurich Life

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.

Paralysis of one limb

Aviva Life & Pensions

Total and irreversible loss of muscle function to the whole of any one limb.

Irish Life

Total and irreversible loss of muscle function to the whole of any one limb.

New Ireland

Total and irreversible loss of muscle function to the whole of any one limb.

Royal London

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

Total and irreversible loss of muscle function to the whole of any one limb.

Parkinson's Disease

Aviva Life & Pensions

A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, muscle rigidity and postural instability. For the above definition, the following is not covered: Parkinson's disease secondary to drug abuse; Other Parkinsonian syndromes.

Irish Life

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

A definite diagnosis of Idiopathic Parkinson's disease by a Consultant Neurologist or Geriatrician. 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: Parkinson's disease secondary to alcohol or drug misuse Parkinsonian syndromes/Parkinsonism.

Royal London

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

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.

Parkinsonism-dementia-amyotrophic lateral sclerosis complex

Aviva Life & Pensions

Covered under Parkinson Plus Syndromes. There must be also permanent clinical impairment of at least one of the following: motor function; eye movement disorder; postural instability; or dementia.

Irish Life

Covered under Parkinson Plus Syndromes. 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Royal London

Covered under Parkinson Plus Syndromes. There must be 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Peripheral Vascular Disease (with bypass surgery)

Aviva Life & Pensions

A definite diagnosis of peripheral vascular disease with objective evidence from ultrasound of obstruction in the arteries which results in by pass graft surgery to the arteries of the legs. For this definition, the following is not covered: Angioplasty.

Irish Life

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

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. See Peripheral Vascular Disease (treated by angioplasty) for partial payment coverage.

Royal London

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 Assured'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 with angioplasty).

Zurich Life

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.

Pneumonectomy

Aviva Life & Pensions

The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for any physical injury or disease.

Irish Life

The undergoing of 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

The undergoing of 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

The undergoing of 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

The undergoing of surgery to remove a complete lung for disease or physical injury suffered by the Life Insured. For the above definition the following are not covered: removal of a lobe of the lungs (lobectomy); lung resection or incision.

Primary Pulmonary Hypertension

Aviva Life & Pensions

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.

Irish Life

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

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

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

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

A definite diagnosis of Primary Sclerosing Cholangitis as evidenced by imaging confirmation of typical multifocal structuring and dilation of intrahepatic and/or extrahepatic bile ducts. For the above definition, the following are not covered: All other causes of bile duct structuring and dilation; Primary Sclerosing Cholangitis secondary to liver disease which is associated with alcohol.

Irish Life

A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of strictures and dilatation of intrahepatic and/or extrahepatic bile ducts. The following are not covered: All other causes of bile duct stricture formation and dilation.

New Ireland

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 extra hepatic bile ducts. For the above definition, the following are not covered: All other causes of bile duct stricture formation and dilation; Primary sclerosing cholangitis secondary to liver disease which is associated with alcohol.

Royal London

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

Not covered by Zurich Life.

Progressive Supra-Nuclear Palsy

Aviva Life & Pensions

Confirmation by a Consultant Neurologist of a definite diagnosis of progressive supranuclear palsy. There must be permanent clinical impairment of motor function, eye movement disorder and postural instability.

Irish Life

Covered under Parkinson Plus Syndromes. 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Royal London

Covered under Parkinson Plus Syndromes. There must be 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

Covered under Parkinson Plus Syndromes. There must be also be permanent clinical impairment of at least one of the following: motor function; or eye movement disorder; or postural instability; or dementia.

Pulmonary Artery Surgery

Aviva Life & Pensions

The actual 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.

Irish Life

The undergoing 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

The undergoing 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.

Royal London

The 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

The actual 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

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

Not covered by New Ireland.

Royal London

The 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

Not covered by Zurich Life.

Severe Burns

Aviva Life & Pensions

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 over 50% loss of surface area of the face which for the purposes of this definition includes the forehead and ears.

Irish Life

Third Degree Burns of specified surface area. Plan definition: 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

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.

Royal London

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

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 Crohn's Disease

Aviva Life & Pensions

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.

Irish Life

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. For the above definition, the following are not covered: Other types of inflammatory bowel disease; Intestinal biopsy.

New Ireland

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.

Royal London

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 Assured'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

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

A definite diagnosis by a Consultant Gastroenterologist, of short bowel syndrome, resulting from massive loss of the small intestine, and requiring total parenteral nutrition on a permanent basis.

Irish Life

A definite diagnosis by a Consultant Gastroenterologist, of short bowel syndrome, resulting from massive loss of the small intestine, and requiring parenteral nutrition on a permanent basis.

New Ireland

A definite diagnosis by a Consultant Gastroenterologist of short bowel syndrome resulting from massive loss of the small intestine, and requiring total parenteral nutrition on a permanent basis.

Royal London

A definite diagnosis by a Consultant Gastroenterologist of a short bowel syndrome resulting in massive loss of the small intestine and requiring parenteral nutrition on a permanent basis.

Zurich Life

Not covered by Zurich Life.

Spinal Stroke

Aviva Life & Pensions

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.

Irish Life

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. 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

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.

Royal London

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

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

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

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. 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. 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

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 tissue or haemorrhage on a brain scan and neurological deficit with persistent clinical symptoms lasting at least 24 hours. 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.

Royal London

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; Central Retinal Artery Occlusion or Central Retinal Vein Occlusion (Eye Stroke).

Zurich Life

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.

Systemic Lupus Erythematosus

Aviva Life & Pensions

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 The permanent impairment of kidney function tests as follows: Glomerular Filtration Rate (GFR) below 30 ml/min.

Irish Life

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

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.

Royal London

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 nor injury secondary to alcohol or illegal drug misuse will not be accepted as evidence of permanent deficit of the neurological system.

Zurich Life

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 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

A definite diagnosis by the attending Consultant of 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.

Irish Life

If you have life cover and are diagnosed as having a terminal illness, Irish Life will pay out the full benefit, straight away. A life assured is 'diagnosed as having a terminal illness' if the attending consultant gives a definite diagnosis that, Irish Life's Chief Medical Officer agrees, satisfies both of the following: The illness has either no known cure or has progressed to the point where it cannot be cured; and In the opinion of the attending consultant that the illness is expected to lead to death within 12 months.

New Ireland

This provides you with early payment of the Income on Death, Lump Sum on Death Benefit or Whole of Life Continuation Benefit if a Life Insured is diagnosed with a Terminal Illness during the Term of Cover for Income on Death, Lump Sum on Death Benefit or in the case of the Whole of Life Continuation Benefit at any time following the expiry of the Term of Cover for Lump Sum on Death Benefit. Terminal Illness means an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical Consultant of a Major Hospital and our Company's Chief Medical Officer, a Life Insured's life expectancy is no greater than 12 months. In the event of Terminal Illness, the Terminal Illness Benefit payment will not apply where there are less than 18 months to go to the end of the Term of Cover for Income on Death or Lump Sum on Death Benefit. The Terminal Illness Benefit will be the Lump Sum on Death or Whole of Life Continuation Benefit. The policy will cease following the Terminal Illness Benefit being paid out where there is only one Life Insured.

Royal London

On proof of the diagnosis of a Terminal Illness, Royal London will pay the level of their Life Cover as at the date of diagnosis of the Terminal Illness. Terminal Illness is defined as: A definite diagnosis by the attending Consultant and Royal London's Chief Medical Officer of 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 and Royal London's Chief Medical Officer is expected to lead to death within 12 months. If a Life Assured contracts a Terminal Illness by his or her own act, no payment will be made under this section.

Zurich Life

On proof of the diagnosis of a terminal illness of a Life Insured after the Policy Issue Date and at least twelve months before the end of the Insurance Term, Zurich Life will pay the Relevant Life Sum Insured in force and commence paying the Relevant Monthly Income Sum insured in force at the date of diagnosis of terminal illness.

Angioplasty (single vessel)

Aviva Life & Pensions

The 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 purposes of this definition Main Coronary Arteries are defined as being: Right Coronary Artery; Left Main Stem; Left Anterior Descending; Circumflex.

Irish Life

For the illness Coronary Artery Angioplasty of specified severity, 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. Irish Life will make a limited payment for specified illness cover if a life assured undergoes coronary artery angioplasty, atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist 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.

New Ireland

Undergoing of balloon angioplasty, atherectomy, rotablation, laser treatment or insertion of stent(s) on the advice of a Consultant Cardiologist to treat: 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. Provided the above requirements are met, New Ireland will: make a payment of €10,000 on completion of balloon angioplasty, atherectomy, rotablation, laser treatment or insertion of stent(s) in one Main Coronary Artery and/or its branches. For the purposes of this definition, Main Coronary Arteries are defined as being: Right Coronary Artery, Left Main Stem, Left Anterior Descending, Circumflex.

Royal London

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 level of Specified Serious Illness Cover for the Life Assured under the policy as at the date of the procedure, or €5,000.

Zurich Life

The 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 (double vessel)

Aviva Life & Pensions

The 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 two or more Main Coronary Arteries. 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 each vessel and must be carried out as a single procedure. For the purposes 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.

Irish Life

For the illness Coronary Artery Angioplasty of specified severity, and 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. Irish Life will make a limited payment for specified illness cover if a life assured undergoes coronary artery angioplasty, atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist 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.

New Ireland

Undergoing of balloon angioplasty, atherectomy, rotablation, laser treatment or insertion of stent(s) on the advice of a Consultant Cardiologist to treat: 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. Provided the above requirements are met, New Ireland will: make a second payment on the completion of balloon angioplasty, atherectomy, rotablation, laser treatment or insertion of stent(s) provided it is not performed on the same Main Coronary Artery or its branches. The second payment is the balance of the Partial Payment Specified Illness Benefit for Angioplasty for Coronary Artery Disease. For the purposes of this definition, Main Coronary Arteries are defined as being: Right Coronary Artery, Left Main Stem, Left Anterior Descending, Circumflex.

Royal London

On survival for 14 days after the procedure, the amount payable on a second Single Angioplasty Event on the same Life Assured will be the lesser of: 50% of the level of Specified Serious Illness Cover for the Life Assured under the policy as at the date of the procedure, or €45,000. On survival for 14 days after the procedure, the amount payable on a Double Angioplasty Event will be the lesser of: 50% of the level of Specified Serious Illness Cover for the Life Assured under the policy as at the date of the procedure, or €50,000. After payment for a second Single Angioplasty Event or a Double Angioplasty Event, no further benefit will be paid for 'Coronary Angioplasty of specified severity' for that Life Assured.

Zurich Life

The 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.

Aortic Aneurysm

Aviva Life & Pensions

The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: procedures to any branches of the thoracic or abdominal aorta.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured undergoes endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition the following are not covered: Procedures to any branches of the thoracic and abdominal aorta.

New Ireland

The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: Procedures to any branches of the thoracic or abdominal aorta.

Royal London

Not covered by Royal London.

Zurich Life

The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: Procedures to any branches of the thoracic or abdominal aorta.

Brain Abscess drained via Craniotomy

Aviva Life & Pensions

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 must be evidence of a cerebral abscess on CT or MRI imaging. For the above definition, the following is not covered: Treatment by any other method.

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

Please note: New Ireland cover this under their full payment Specified Illness cover offering. A definite diagnosis of an intracerebral abscess within brain tissue by a Consultant Neurologist, resulting in either of the following: surgical removal; or surgical drainage of the abscess.

Royal London

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

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.

Carcinoma in situ (Urinary Bladder)

Aviva Life & Pensions

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.

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 stage Tis (Cancer in situ) diffuse flat non papillary tumour. 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

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 urinary bladder cancer (covered under Cancer (main benefit)) 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

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

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 carcinoma are specifically excluded.

Carotid Artery Stenosis

Aviva Life & Pensions

The undergoing of endarterectomy or therapeutic angioplasty procedure with or without a 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

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

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

The 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 (Eye Stroke)

Aviva Life & Pensions

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; traumatic injury to tissue of the optic nerve or retina.

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

A definite diagnosis of death of 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; Traumatic injury to tissue of the optic nerve or retina.

Royal London

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.

Zurich Life

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

The undergoing of either of the following surgical procedures in order to treat a cerebral aneurysm: Surgical correction via craniotomy; Endovascular treatment using coils or other materials (embolisation). For the above definition, the following is not covered: Cerebral arteriovenous malformation.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured undergoes treatment of a cerebral or spinal aneurysm via surgery, stereotatic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral or spinal aneurysm. For the above definition, the following is not covered: Cerebral arteriovenous malformation.

New Ireland

Undergoing of treatment for a cerebral or spinal aneurysm by a Consultant Neurosurgeon or radiologist via surgery, stereotatic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral or spinal aneurysm. For the above definition, the following is not covered: Cerebral or spinal arteriovenous malformation.

Royal London

Cerebral Aneurysm (treated with surgery or radiotherapy): Policy Definition: Undergoing craniotomy, endovascular repair or stereotactic radiotherapy to treat a cerebral aneurysm.

Zurich Life

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

The 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.

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

Undergoing of treatment of a cerebral or spinal arteriovenous fistula or malformation by a Consultant Neurosurgeon or Radiologist via surgery, stereotactic radiosurgery, or undergoes endovascular treatment by using coils to cause thrombosis (embolization) of a cerebral or spinal arteriovenous fistula or malformation. For the above definition, the following is not covered: Intracranial or spinal aneurysm.

Royal London

Cerebral Arteriovenous Malformation (treated with surgery or radiotherapy): Policy definition: Undergoing craniotomy, endovascular repair or stereotactic radiotherapy to treat a cerebral arteriovenous fistula or malformation.

Zurich Life

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.

Crohn's Disease (with intestinal resection)

Aviva Life & Pensions

A definite diagnosis by a Consultant Gastroenterologist of Crohn's disease which has been treated with surgical intestinal resection.

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

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 (full payment illness) 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

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 (full payment illness) 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

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; or Intestinal biopsy.

Cystectomy (Surgical removal of urinary bladder)

Aviva Life & Pensions

Complete surgical removal of the urinary bladder. For the above definition, the following are not covered: urinary bladder biopsy; removal of a portion of the urinary bladder.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured undergoes complete surgical removal of the urinary bladder. For the above definition the following are not covered: Urinary bladder biopsy; Removal of a portion of the urinary bladder.

New Ireland

The complete surgical removal of the urinary bladder as directed by a Genito Urinary Consultant. For the above definition the following are not covered: Urinary bladder biopsy; Removal of a portion of the urinary bladder.

Royal London

A complete surgical removal of the urinary bladder. For the above definition the following are not covered: Urinary bladder biopsy; Removal of a portion of the urinary bladder.

Zurich Life

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.

Diabetes mellitus Type 1

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. For the above definition, the following are not covered: Gestational diabetes; Type 2 diabetes (including type 2 diabetes treated with insulin); Latent Autoimmune Diabetes of Adulthood (LADA), sometimes referred to as type 1.5 diabetes.

Royal London

Not covered by Royal London.

Zurich Life

A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: Gestational diabetes; or Type 2 diabetes (including type 2 diabetes treated with insulin); or Latent Autoimmune Diabetes of Adulthood (LADA), sometimes referred to as type 1.5 diabetes.

Early Stage Cancer / Carcinoma in situ (with surgery)

Aviva Life & Pensions

Aviva cover CARCINOMA IN SITU OF THE BREAST: Breast cancer in situ positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour. Aviva cover CARCINOMA IN SITU OF THE OESOPHAGUS: 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. Aviva cover: LESS ADVANCED CANCER OF THE ANUS: A positive diagnosis with histological confirmation of cancer in situ of the anus with surgery to remove the tumour. For the above definition, the following are not covered: Anal Intraepithelial Neoplasia (AIN) grade 1 or 2, or low grade squamous intraepithelial lesions (LGSIL); All non-surgical therapies which include but are not limited to all forms of ablative therapy and topical therapy. Aviva cover: LESS ADVANCED CANCER OF THE APPENDIX, COLON OR RECTUM: A positive diagnosis with histological confirmation of cancer in situ of the appendix, colon or rectum resulting in surgery to remove a portion of the colon, rectum or appendix. Aviva cover: LESS ADVANCED CANCER OF THE BILE DUCTS: A positive diagnosis with histological confirmation of cancer in situ of the extra-hepatic bile ducts with surgery to remove the tumour. Aviva cover: LESS ADVANCED CANCER OF THE CERVIX: A positive diagnosis with histological confirmation of cancer in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy. The following are not covered: loop excision; laser surgery; conization; cryosurgery; Cervical Intraepithelial Neoplasia (CIN) grade I or II, or low grade squamous intraepithelial lesions (LGSIL). Aviva cover: LESS ADVANCED CANCER OF THE GALLBLADDER: A positive diagnosis with histological confirmation of cancer in situ of the gallbladder with surgery to remove the tumour. Aviva cover: LESS ADVANCED CANCER OF THE LARYNX: A positive diagnosis with histological confirmation of cancer in situ of the larynx treated with surgery, laser or radiotherapy. Aviva cover: LESS ADVANCED CANCER OF THE LUNG AND BRONCHUS: A positive diagnosis with histological confirmation of cancer in situ of the lung or bronchus or carcinoid tumour resulting in wedge resection or lobectomy. Aviva cover: LESS ADVANCED CANCER OF THE ORAL CAVITY OR OROPHARYNX: A positive diagnosis with histological confirmation of cancer in situ of the oral cavity or oropharynx with surgery to remove the tumour. This includes lip, inside of cheek, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils. Aviva cover: LESS ADVANCED CANCER OF THE PANCREAS: A positive diagnosis with histological confirmation of cancer in situ of the pancreas with surgery to remove the tumour. Aviva cover: LESS ADVANCED CANCER OF THE RENAL PELVIS AND URETER: A positive diagnosis with histological confirmation of cancer in situ of the renal pelvis or ureter. The following are not covered: Non-invasive papillary carcinoma; Tumours of TNM classification stage Ta. Aviva cover: LESS ADVANCED CANCER OF THE STOMACH: A positive diagnosis with histological confirmation of cancer in situ of the stomach with surgery to remove the tumour. Aviva cover: LESS ADVANCED CANCER OF THE TESTICLE: A positive diagnosis with histological confirmation of intra-tubular germ cell neoplasia unclassified (ITGCNU) or benign testicular tumour resulting in orchidectomy (removal of a testicle). Aviva cover: LESS ADVANCED CANCER OF THE THYMUS: A positive diagnosis with histological confirmation of epithelial of the thymus with surgery to remove the tumour. Aviva cover: LESS ADVANCED CANCER OF THE UTERUS: A positive diagnosis with histological confirmation of cancer in situ of the lining of the uterus (endometrium) resulting in hysterectomy. Aviva cover: LESS ADVANCED CANCER OF THE VAGINA: A positive diagnosis with histological confirmation of cancer in situ of the vagina resulting in surgery to remove the tumour. The following are not covered: all non-surgical therapies which include but are not limited to all forms of ablative therapy and topical therapy; vaginal intraepithelial neoplasia (VAIN) grade 1 or 2 or low grade squamous intraepithelial neoplasia. Aviva cover: LESS ADVANCED CANCER OF THE VULVA: A positive diagnosis with histological confirmation of cancer in situ of the vulva resulting in surgery to remove the tumour. The following are not covered: all non-surgical therapies which include but are not limited to all forms of ablative therapy and topical therapy; vulval intraepithelial neoplasia (VIN) grade 1 or 2 or low grade squamous intraepithelial neoplasia. Aviva cover: EARLY STAGE THYROID CANCER: A definite diagnosis by a Consultant of invasive thyroid cancer which has been histologically classified as having progressed to TNM classification T1N0M0. For the above definition, the following is not covered: Non-invasive follicular thyroid neoplasms with papillary like features (NIFTP).

Irish Life

Irish Life cover Carcinoma in situ (Oral cavity or oropharynx). For Carcinoma in situ (Oral cavity or oropharynx), 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 Leukoplakia. Irish Life cover Ductal Carcinoma in Situ (Breast). 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. Irish Life cover Carcinoma in Situ (Oesophagus). Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a cancer in situ of the oesophagus, which has been treated surgically by removal of a portion or all of the oesophagus. A cancer 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. Irish Life cover Cancer in situ of the anus. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a cancer in situ of the anus with surgery to remove the tumour. For the above definition, the following are not covered: Anal Intraepithelial carcinoma (AIN) grade 1 or 2 is not covered. Irish Life cover Cancer in situ of the Cervix. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy. For the above definition, the following are not covered: Loop excision, laser surgery, conisation and cryosurgery; and Cervical intraepithelial neoplasia (CIN) grade 1 or 2. Irish Life cover Cancer in Situ of the colon or rectum. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the colon or rectum resulting in intestinal resection. For the above definition, the following are not covered: Local excision and polypectomy are not covered. Irish Life cover Cancer in situ of the larynx. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a cancer in situ of the larynx which is treated with

surgery, laser or radiotherapy. Irish Life cover Cancer in situ of the lung and bronchus. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of a cancer situ of the lung or bronchus resulting in wedge resection or lobectomy. Only one limited payment will be made resulting from the same condition. You will not be able to claim under cancer in situ of the lung and bronchus and single lobectomy for the same surgery. Irish Life cover Cancer in situ of the renal pelvis and ureter. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the renal pelvis or ureter. For the above definition the following are not covered: Non invasive papillary carcinoma & Tumours of TNM classification stage Ta. Irish Life cover Cancer in situ of the testicle. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU), histologically confirmed by biopsy, and as a result is treated by orchidectomy (complete surgical removal of the testicle). For the above definition, the following are excluded: Treatment by any other method is specifically excluded. Irish Life cover Cancer in situ of the uterus. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the lining of the uterus (endometrium) resulting in hysterectomy. Irish Life cover Cancer in situ of the vagina. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the vagina resulting in surgery to remove the tumour. For the above definition, the following are not covered: Laser surgery and diathermy; and Vaginal intraepithelial neoplasia (VAIN) grade 1 or 2. Irish Life cover Cancer in situ of the vulva. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of cancer in situ of the vulva resulting in surgery to remove the tumour. For the above definition, the following are not covered: Laser surgery and diathermy; and Vulval intraepithelial neoplasia (VIN) grade 1 or 2. Irish Life cover Cancer in situ (other) for sites not already mentioned. Irish Life will make a limited payment for specified illness cover if a life assured has a cancer in situ diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial linings of an organ and that has been treated by surgery to remove the tumour. For the above definition, the following are not covered: Any skin cancer (including melanoma); and Tumours treated with radiotherapy, laser therapy, cryotherapy, cone biopsy, LLETZ (large loop excision of the transformation zone), diathermy treatment or topical therapy. This definition includes but is not limited to, cancer in situ of the bile duct, gall bladder, liver, pancreas, stomach and thymus. For this definition you can claim more than once as long as the in situ cancer is of a separate site to one previously claimed for and also is not covered under any of the cancer in situ definitions of named sites. Irish Life cover Thyroid Cancer. Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of thyroid cancer that has been histologically classified as having progressed to at least TNM classification T1N0M0 and where surgery has been performed to remove the tumour.

New Ireland

Ductal Carcinoma in Situ (Breast): 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). Carcinoma in Situ of the Oesophagus: 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. Carcinoma in Situ of the Appendix, Colon or Rectum (resulting in intestinal resection): A definite diagnosis with histological confirmation of carcinoma in situ of the appendix, colon or rectum resulting in intestinal resection. For the above definition, the following is not covered: Local excision; Polypectomy. Carcinoma in Situ of the Cervix: A definite diagnosis with histological confirmation of carcinoma in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy. For the above definition the following are not covered: Loop excision; Laser surgery; Conisation; Cryosurgery and Cervical Intraepithelial Neoplasia (CIN) grade I or II. Carcinoma in Situ of the Oral Cavity or Oropharynx (treated by surgery). A definite diagnosis of carcinoma 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. Carcinoma in Situ of the Testicle (requiring surgical removal of one or both testicles): 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 orchidectomy (complete surgical removal of the testicle). This benefit will be payable only once even if both testicles are removed. Carcinoma in Situ of the Vagina (treated by surgery): A definite diagnosis with histological confirmation of carcinoma in situ of the vagina resulting in surgery to remove the tumour. For the above definition, the following are not covered: Laser surgery and diathermy; Vaginal Intraepithelial Neoplasia (VIN) grade 1 or 2. Carcinoma in Situ of the Vulva (treated by surgery): A definite diagnosis with histological confirmation of carcinoma in situ of the vulva resulting in surgery to remove the tumour. For the above definition, the following are not covered: Laser surgery and diathermy; Vulval Intraepithelial Neoplasia (VIN) grade 1 or 2. Carcinoma in Situ (Other) with surgery: A definite diagnosis of carcinoma in situ based on 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; and Intra epithelial neoplasia or pre-malignant conditions. This definition excludes all other specified carcinoma in situ conditions listed. For example, if a claim is made for carcinoma in situ of the cervix and the definition specific to that condition is not met, the carcinoma in situ (other) definition cannot be used instead.

Early Stage Cancer / Carcinoma in situ (with surgery)

Royal London

DUCTAL CARCINOMA IN SITU (BREAST): 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). **CARCINOMA IN SITU OF THE OESOPHAGUS:** 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. **CARCINOMA IN SITU OF THE COLON OR RECTUM (RESULTING IN INTESTINAL RESECTION):** A definite diagnosis with histological confirmation of carcinoma in situ of the colon or rectum resulting in intestinal resection. For the above definition, the following are not covered: Local excision; Polypectomy. **CARCINOMA IN SITU OF THE CERVIX:** A definite diagnosis with histological confirmation of carcinoma in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy. For the above definition, the following are not covered: Loop excision; Laser surgery; Conisation; Cryosurgery and Cervical Intraepithelial Neoplasia (CIN) grade I or II. **CARCINOMA IN SITU OF THE TESTICLE (REQUIRING SURGICAL REMOVAL OF ONE OR BOTH TESTICLES):** 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 an orchidectomy (complete removal of the testicle). **CARCINOMA IN SITU OF THE VAGINA (TREATED BY SURGERY):** A definite diagnosis with histological confirmation of carcinoma in situ of the vagina resulting in surgery to remove the tumour. For the above definition, the following are not covered: Laser surgery and diathermy; Vaginal Intraepithelial Neoplasia (VAIN) grade 1 or 2. **CARCINOMA IN SITU OF THE VULVA (TREATED BY SURGERY):** A definite diagnosis with histological confirmation of carcinoma in situ of the vulva resulting in surgery to remove the tumour. For the above definition, the following are not covered: Laser surgery and diathermy; Vulval Intraepithelial Neoplasia (VIN) grade 1 or 2. **CARCINOMA IN SITU (OTHER) WITH SURGERY:** A definite diagnosis of carcinoma in situ based on 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; and Intra epithelial neoplasia or pre malignant conditions. This definition excludes all other specified carcinoma in situ conditions listed. For example, if a claim is made for carcinoma in situ of the cervix and the definition specific to that condition is not met, the carcinoma in situ (other) definition cannot be used instead. **EARLY STAGE THYROID CANCER (OF SPECIFIED ADVANCEMENT):** Policy definition: A definite diagnosis of invasive thyroid cancer which has been histologically classified as having progressed to TNM classification T1N0M0.

Zurich Life

Zurich Life cover 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; or A transurethral resection of the prostate. A claim can be made if a Life Insured has been diagnosed as having cancer in situ and where this has been treated by surgery. Your claim must be supported by a microscopic examination of a sample of the relevant cells. This is known as 'histology' and would usually be carried out as part of a normal hospital investigation.

Gastrointestinal Stromal Tumor (GIST) with surgery

Aviva Life & Pensions

A gastrointestinal stromal tumour (GIST) of low malignant potential diagnosed by histological confirmation and that has been treated by surgery to remove the tumour. For the above definition, the following are not covered: tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of Gastrointestinal stromal tumour (GIST) of low malignant potential 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.

New Ireland

Gastrointestinal stromal tumour (GIST) of low malignant potential 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.

Royal London

Gastrointestinal stromal tumour (GIST) of low malignant potential 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.

Zurich Life

Gastrointestinal stromal tumour (GIST) of low malignant potential 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.

Implantable Cardioverter Defibrillator for primary prevention of sudden cardiac death

Aviva Life & Pensions

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.

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. For the above definition, the following is not covered: Insertion of a pacemaker.

New Ireland

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

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

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.

Liver Resection

Aviva Life & Pensions

The undergoing of 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 abuse; surgery for liver donation (as a donor); biopsy or any other diagnostic test.

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

Undergoing of a partial hepatectomy (liver resection) on the advice of a Consultant surgeon in gastroenterology and hepatology. For the above 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.

Royal London

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

The undergoing of 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.

Low Level Prostate Cancer

Aviva Life & Pensions

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 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: Cryotherapy; Other less radical treatment (e.g. transurethral resection of the prostate); Experimental treatments; Hormone therapy.

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

A definite diagnosis of prostate cancer by a Consultant 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 Life Insured 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.

Royal London

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

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.

Neuroendocrine Tumour of Low Malignant Potential

Aviva Life & Pensions

A neuroendocrine tumour of low malignant potential diagnosed by histological confirmation and that has been treated by surgery to remove the tumour. For the above definition, the following are not covered: tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of 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. The following are not covered: Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

New Ireland

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.

Royal London

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. The following are not covered: Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

Zurich Life

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 with Removal of Ovary

Aviva Life & Pensions

Aviva cover: LESS ADVANCED CANCER OF THE OVARY. A positive diagnosis with histological confirmation of ovarian tumour of borderline malignancy or low malignant potential which has resulted in surgical removal of an ovary. The following is not covered: removal of an ovary due to a cyst.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of 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.

New Ireland

A definite diagnosis of 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 a cyst.

Royal London

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.

Zurich Life

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.

Peripheral Vascular Disease (with angioplasty)

Aviva Life & Pensions

The undergoing of 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.

Irish Life

Irish Life will make a limited payment under specified illness cover 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.

New Ireland

Undergoing of 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 (full payment illness) will be reduced by the amount of any Partial Payment Specified Illness benefit paid for peripheral vascular disease treated by angioplasty.

Royal London

Undergoing 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 (full payment illness) will be reduced by the amount of any Partial Payment Specified Serious Illness Benefit paid for Peripheral Vascular Disease treated by angioplasty.

Zurich Life

The undergoing of 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.

Permanent Pacemaker Insertion

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Irish Life will make a limited payment for specified illness cover if a life assured has a definite diagnosis of an abnormal rhythm of heartbeat by a consultant cardiologist resulting in the insertion of an artificial pacemaker on a permanent basis.

New Ireland

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.

Royal London

The permanent insertion of an artificial pacemaker to correct an abnormal rhythm of the heart. The abnormal rhythm of the heart must have been documented on electrocardiograph (ECG) and be available to the company.

Zurich Life

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

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; or where symptoms of pituitary tumour are absent with ongoing medical treatment.

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.

New Ireland

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.

Royal London

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. 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

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; or Where symptoms of pituitary tumour are absent with ongoing medical treatment.

Serious Accident Cover

Aviva Life & Pensions

Aviva 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 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. Aviva 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 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 drug abuse.

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 additional 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

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

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; An accident secondary to alcohol where there is a history of alcohol misuse; An accident secondary to illegal drug misuse.

Zurich Life

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 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 (lower % of body surface)

Aviva Life & Pensions

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.

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

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

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

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. For a valid claim, the Life Insured must suffer third degree burns that involve damage or destruction to the skin to its full depth through to the underlying tissue and covering at least 10% but less than 20% of the body's surface area.

Severe Sepsis

Aviva Life & Pensions

Not covered by Aviva.

Irish Life

Not covered by Irish Life.

New Ireland

A definite diagnosis of sepsis by a Consultant Physician resulting in admission to either an intensive care (ICU) or a high dependency unit (HDU) for at least 3 continuous days.

Royal London

Not covered by Royal London.

Zurich Life

Not covered by Zurich Life.

Significant visual impairment

Aviva Life & Pensions

Aviva 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.

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 by an ophthalmologist to be either of the following: Vision is measure 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.

New Ireland

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 or visual field is reduced to 50 degrees or less of an arc, as certified by an ophthalmologist.

Royal London

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 Life Assured is 'registered blind,' your claim will only be met if the loss of sight meets the criteria outlined in the definition outlined above.

Zurich Life

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 you are 'registered blind', your claim will only be met if the loss of sight meets the criteria outlined in the definition above. A claim can be made if the Life Insured has significantly impaired vision. The impairment of sight must be to the extent that, even when tested with the use of visual aids such as glasses or contact lenses, the Life Insured can only see an object up to 6 feet away that a person with perfect eyesight could see if it were 18 feet away. This condition must be permanent and irreversible. It is important to realise that this definition is very specific. It may be possible to qualify for a Department of Social Protection blind pension but still not be covered by the above definition.

Single Lobectomy

Aviva Life & Pensions

The undergoing of 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.

Irish Life

The undergoing of 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. Only one limited payment will be made resulting from the same condition. You will not be able to claim under single lobectomy and cancer in situ of the lung and bronchus for the same surgery.

New Ireland

The undergoing of 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

The undergoing of 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

The undergoing of 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.

Surgical Removal of One Eye

Aviva Life & Pensions

The permanent, surgical removal of one eye 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

Surgical removal of a complete eyeball for disease or trauma.

Royal London

Undergoing surgical removal of a complete eyeball for disease or trauma.

Zurich Life

Surgical removal of a complete eyeball for disease or trauma. A claim can be made if the Life Insured has had an entire eyeball removed due to either disease or trauma.

Syringomyelia/Syringobulbia (treated by surgery)

Aviva Life & Pensions

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.

Irish Life

Irish Life will make a limited payment if a life assured is diagnosed with a definite diagnosis of Syringomyelia or Syringobulbia by a Consultant Neurologist, which has been surgically treated.

New Ireland

Please note: New Ireland cover this under their full payment Specified Illness cover offering. The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.

Royal London

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

A definite diagnosis of Syringomyelia 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.

Total Colectomy

Aviva Life & Pensions

See "Ulcerative Colitis treated w/total colectomy".

Irish Life

Irish Life cover Total colectomy, including colectomy for ulcerative colitis. 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

Covered by New Ireland under "Ulcerative Colitis treated w/Total Colectomy".

Royal London

The surgical removal of the entire colon. For the above definition, the following is not covered: Total Colectomy as a result of Crohn's Disease. Partial removal of the colon.

Zurich Life

Covered under Ulcerative Colitis treated w/Total Colectomy.

Ulcerative Colitis treated w/total colectomy

Aviva Life & Pensions

A definite diagnosis by a Consultant Gastroenterologist of ulcerative colitis, treated with total colectomy (removal of the entire bowel).

Irish Life

Irish Life cover Total colectomy, including colectomy for ulcerative colitis. 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

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 cover Total colectomy, including a Total Colectomy performed as a result of Ulcerative Colitis.

Zurich Life

A definite diagnosis of ulcerative colitis by a Consultant Gastroenterologist treated with total colectomy.