

Critical illness cover - what's included?

When choosing critical illness protection, you want the reassurance that, in a crisis, you, your family and your business will be covered.

Critical illness conditions

- **39 main benefit critical illness conditions** – where we'll pay out the full benefit amount if you meet the definition.
- **ABI+ conditions** – of the 20 conditions covered by the ABI's **Guide to minimum standards for critical illness**, 18 of our conditions exceed these standards = more comprehensive cover.
- **12 additional critical illness conditions** – paying up to £25,000.
- **Children's critical illness cover** – included at no extra cost with our Personal Protection critical illness benefit.

Additional product features

- **Policy Plus** – a range of support services for no additional cost, whenever you or your immediate family needs them. These services are available throughout the life of your policy, providing you with peace of mind and reassurance.
- **Total permanent disability benefit** (optional).



Supporting you – claims we paid in 2019

94% of critical illness claims totalling £41.9 million.
The average critical illness claim value was £83,964 and the average age of the insured person at the time of claim was 50 years old.

Top three claims paid in 2019

1. Cancer - 60%
2. Heart attack - 15%
3. Stroke - 8%

What's covered?

Main critical illness definitions

- Aorta graft surgery - **ABI+**
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour - **ABI+**
- Benign spinal cord tumour
- Blindness, including significant visual impairment - **ABI+**
- Brain injury due to trauma, anoxia or hypoxia - **ABI+**
- Cancer - **ABI+**
- Cardiac arrest
- Cardiomyopathy
- Coma - **ABI+**
- Coronary artery bypass grafts - **ABI+**
- Creutzfeldt-Jakob disease (CJD)
- Deafness - **ABI+**
- Dementia, including Alzheimer's disease - **ABI+**
- Encephalitis
- Heart attack - **ABI+**
- Heart valve replacement or repair - **ABI+**
- HIV infection
- Kidney failure
- Liver failure
- Loss of speech
- Loss of use of entire hand or foot - **ABI+**
- Major organ transplant - **ABI+**
- Motor neurone disease - **ABI+**
- Multiple sclerosis - **ABI+**
- Neuromyelitis optica (Devic's disease)
- Open heart surgery
- Parkinson's disease - **ABI+**
- Parkinson plus syndromes
- Primary pulmonary hypertension
- Pulmonary artery graft surgery
- Respiratory failure
- Spinal stroke
- Stroke - **ABI+**
- Systemic lupus erythematosus
- Terminal illness
- Third-degree burns - **ABI+**
- Total pneumonectomy

Additional critical illness definitions

- Borderline ovarian tumour (low malignant potential)
- Carcinoma in situ of the breast
- Carcinoma in situ of the oesophagus
- Carcinoma in situ of the testicle
- Carcinoma in situ of the urinary bladder
- Central retinal artery occlusion or central retinal vein occlusion (eye stroke)
- Cerebral aneurysm
- Cerebral arteriovenous malformation
- Crohn's disease
- Low grade prostate cancer
- Partial loss of sight
- Ulcerative colitis

Children's critical illness cover

You can claim on any of our main and additional critical illness definitions for your children.

Total permanent disability

You can also choose to add total permanent disability benefit to your critical illness cover.

Need more information?

To find out more about our critical illness cover, read our **Guide to critical illness definitions** or speak to your financial adviser.

The policy doesn't have any cash-in value at any time. Your protection may stop if you stop making your policy payments.

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