



With our cover you are  
more likely to get a payout.

SERIOUS ILLNESS COVER.



# Our new plan covers more, so you could benefit more.

PruProtect's Serious Illness Cover is a new plan that covers serious illnesses as well as advanced or life threatening ones

- Our Comprehensive Plan covers up to 154 illnesses, conditions and procedures where most other critical illness policies only cover on average 27
- That's around 5 times as many listed conditions than most market standard critical illness policies
- Unlike most traditional policies, we pay out all or a proportion of your cover depending on how severe your illness is
- It's designed to start paying out at an earlier stage of illness and you may be able to claim again if there is enough cover left in your policy

Our Serious Illness Cover pays out based on the severity of your illness or disability. Because we use severity based payments, some payments may be less than traditional Critical Illness plans and for a limited number of illnesses and conditions you can only claim once.

See for yourself how many more illnesses, conditions and procedures are included in our Comprehensive Cover:



## Most other companies' listed illnesses, conditions or procedures

AIDS – assault  
AIDS – occupation  
AIDS – blood transfusion  
Alzheimer's disease  
Aorta graft surgery  
Aplastic anaemia  
Bacterial meningitis  
Benign brain tumour  
Blindness  
Cancer  
Coma  
Coronary artery bypass surgery  
Creutzfeldt-jakob disease  
Deafness  
Heart attack  
Heart valve replacement or repair  
Kidney failure  
Liver failure  
Loss of independent existence  
Loss of limbs  
Loss of speech  
Major organ transplant  
Motor neurone disease  
Multiple sclerosis  
Paralysis/paraplegia  
Parkinson's disease  
Pre-senile dementia  
Progressive supranuclear palsy  
Stroke  
Terminal illness  
Third degree burns

## Our Serious Illness Cover listed illnesses, conditions or procedures

All of the categories below have specified conditions of defined severity.

### PruProtect Primary Serious Illness Cover

#### Cancer Benefit

Advanced Aplastic Anaemia – of defined severity  
Advanced Cancer – disease stage determines the severity  
Advanced Chronic Lymphocytic Leukaemia – disease stage determines the severity  
Advanced Hodgkin's Disease – disease stage determines the severity  
Advanced Non-Hodgkin's Lymphoma – disease stage determines the severity  
Cancer – excluding less advanced cases  
Marrow Aplasia – of defined severity  
Multiple Myeloma – of defined severity  
Myelodysplasia – disease stage determines the severity

#### Heart and Artery Benefit

Any Cardiac Condition Resulting in a Reduced Ejection Fraction – of specified severity  
Aorta Graft Surgery – for disease or traumatic injury  
By-pass Graft surgery to 3 or more Coronary Arteries – with surgery to divide the breastbone  
Congestive Heart Failure – meeting specified criteria  
Cardiomyopathy Resulting in a Reduced Ejection Fraction – of specified severity  
Coronary Artery Bypass Grafts – with surgery to divide the breastbone  
Endovascular Repair of Aortic Aneurysm – for disease  
Heart Attack – of specified severity  
Heart Attack Resulting in a Reduced Ejection Fraction – of specified severity  
Heart Valve Replacement or Repair  
Severe Peripheral Vascular Disease – meeting specified criteria  
Severe Vascular Disease affecting Multiple Systems – meeting specified criteria  
Surgical Repair of a Structural Lesion of the Heart – with surgery to divide the breastbone

#### Stroke and Nervous System Benefit

Alzheimer's Disease – resulting in permanent symptoms  
Benign Brain Tumour – resulting in permanent symptoms  
Bilateral Hemianopia – permanent and irreversible  
Coma – resulting in permanent symptoms  
Craniotomy to treat a Cerebral Arteriovenous Malformation – meeting specified criteria  
Creutzfeldt-Jakob Disease – resulting in permanent symptoms  
Dementia – resulting in permanent symptoms  
Functional Surgery for Movement Disorders – for specified conditions  
Loss of Manual Dexterity to age 70 – total and irreversible  
Loss of Muscle Power resulting in the inability to grip to age 70 – total and irreversible  
Loss of Speech – permanent and irreversible  
Motor Neurone Disease – resulting in permanent symptoms  
Multiple Sclerosis – with persisting symptoms  
Muscular Dystrophy – meeting specified criteria  
Neurological Diseases – meeting specified criteria  
Paralysis of Limbs – total and irreversible  
Parkinson's Disease – resulting in permanent symptoms  
Persistent Vegetative State to age 70 – meeting specified criteria  
Progressive Supra-nuclear Palsy – resulting in permanent symptoms  
Shunt Insertion for Hydrocephalus – meeting specified criteria  
Stroke – resulting in permanent symptoms  
Surgery for Drug Resistant Epilepsy – meeting specified criteria  
Traumatic head injury – resulting in permanent symptoms

#### Gastrointestinal Benefit

Chronic Pancreatitis – meeting specified criteria  
Fulminant Hepatic Necrosis – meeting specified criteria  
Permanent Faecal Incontinence to age 70 – meeting specified criteria  
Sclerosing Cholangitis – meeting specified criteria

Severe Cirrhosis of the Liver – meeting specified criteria

Total Colectomy – meeting specified criteria

### Connective Tissue Diseases Benefit

Giant Cell Arteritis – meeting specified criteria

Polyarteritis Nodosa – meeting specified criteria

Polymyositis – meeting specified criteria

Rheumatoid Arthritis – meeting specified criteria

Systemic Lupus Erythematosus (SLE) – meeting specified criteria

Systemic Sclerosis (Scleroderma) – meeting specified criteria

Wegener's Granulomatosis – meeting specified criteria

### Urogenital Tract and Kidney Benefit

Acute Renal Dialysis – meeting specified criteria

Chronic Renal Impairment – of specified severity

Cystectomy – meeting specified criteria

Kidney Failure – requiring dialysis

Nephrectomy – for disease or trauma

Partial Cystectomy – meeting specified criteria

Severe Chronic Renal Impairment – meeting specified severity

### Respiratory Disease Benefit to Age 70

Chronic Obstructive Pulmonary Disease – of specified severity

Cor Pulmonale – meeting specified criteria

Fibrotic Lung Disease – of specified severity

Home Oxygen Therapy – of specified severity

Primary Pulmonary Hypertension – meeting specified criteria

Removal of One Lobe of the Lungs – for disease or trauma

Removal of Two or more Lobes of the Lungs – for disease or trauma

### Accidental HIV Benefit

HIV infection – caught in the United Kingdom, the Channel Islands or the Isle of Man from a blood transfusion, a physical or sexual assault or at work in an eligible occupation

### Musculo-skeletal Trauma Benefit

Less Extensive Third Degree Burns – covering 15% of the body's surface area

Less Extensive Third Degree Burns – covering 10% of the body's surface area

Loss of a single hand or foot – permanent physical severance

Loss of a single limb – permanent physical severance

Loss of hands or feet – permanent physical severance

Loss of the use of a Whole Hand – total and irreversible

Surgical Re-attachment of an Amputated Limb – for trauma

Third Degree Burns – covering 20% of the body's surface area

### Eye Benefit to Age 70

Blindness – permanent and irreversible

Central Blindness – permanent and irreversible

Severe Visual Impairment – permanent and irreversible

Significant Visual Impairment – permanent and irreversible

### Ear Benefit to Age 70

Deafness – permanent and irreversible

Significant Hearing Loss in Both Ears – permanent and irreversible

### Major Organ Transplant Benefit

Major organ transplants

### Permanent Disability

Cauda Equina – permanent and irreversible

Permanent Failure of Functional Activity – meeting specified criteria

Persistent Confusional State to age 70 – meeting specified criteria

Total Lack of Social Interaction to age 70 – meeting specified criteria

Total and Permanent Disability (Nominated Occupation) to age 70

### Additional illnesses covered by PruProtect Comprehensive Serious Illness Cover

#### Cancer Benefit

Mastectomy for Carcinoma in-situ of the Breast – total removal

Myelodysplasia – meeting lower specified criteria than Primary Serious Illness Cover

#### Heart and Artery Benefit

Angioplasty (Coronary) or PTCA (Percutaneous Transluminal Coronary Angioplasty) – for disease

Angioplasty to correct Carotid Artery Stenosis – for disease

Balloon Valvuloplasty – for disease

Cardioversion for Cardiac Arrhythmia – for disease

Emergency Intravenous Anti-arrhythmic Therapy for Ventricular Tachycardia or Fibrillation – for disease

Endovascular Heart Valve Replacement – of a complete valve

Femoral Artery Aneurysm Repair – for disease

Iliac Artery Aneurysm Repair – for disease

Infective Endocarditis – of specified severity

Keyhole Coronary Artery Bypass Surgery – for disease

Pericardectomy – of specified severity

Permanent Defibrillator Insertion – for specified conditions

Permanent Pacemaker Insertion – for a specified condition

Surgery for Cardiac Arrhythmia – for a specified condition

Surgery to correct Carotid Artery Stenosis – for disease

Surgical Repair of an Atrial or Ventricular Septal Defect – for a specified condition

### Stroke and Nervous System Benefit

Bacterial Meningitis – meeting specified criteria

Drainage of Brain Abscess by Craniotomy – meeting specified criteria

Endovascular Treatment of a Cerebral Arteriovenous Malformation – meeting specified criteria

Spinal Meningioma – resulting in permanent symptoms

Stereotactic Brain Surgery – for disease

Surgical Excision of a Spinal Meningioma – meeting specified criteria

Surgical Repair of Depressed Skull Fracture – meeting specified criteria

### Gastrointestinal Benefit

Chronic Inflammatory Hepatitis – meeting specified criteria

Cirrhosis of the Liver – meeting lower specified criteria than Primary Serious Illness Cover

Loss of the use of more than one third of the tongue – meeting specified criteria

Partial Hepatectomy – meeting specified criteria

Permanent Rectal Fistula – meeting specified criteria

Portal Vein Thrombosis – meeting specified criteria

Surgical Repair of a Tracheo-Oesophageal Fistula – meeting specified criteria

### Connective Tissue Diseases Benefit

Giant Cell Arteritis – meeting lower specified criteria than Primary Serious Illness Cover

Polyarteritis Nodosa – meeting lower specified criteria than Primary Serious Illness Cover

Polymyositis – meeting lower specified criteria than Primary Serious Illness Cover

Rheumatoid Arthritis – meeting lower specified criteria than Primary Serious Illness Cover

Systemic Lupus Erythematosus (SLE) – meeting lower specified criteria than Primary Serious Illness Cover

Systemic Sclerosis (Scleroderma) – meeting lower specified criteria than Primary Serious Illness Cover

Wegener's Granulomatosis – meeting lower specified criteria than Primary Serious Illness Cover

### Urogenital Tract and Kidney Benefit

Partial Nephrectomy – meeting specified criteria

Bilateral Orchidectomy – for disease or trauma

Bladder Fistula – meeting specified criteria

Surgical Repair of a Kidney – for trauma

### Respiratory Disease Benefit to Age 70

Fibrotic Lung Disease – meeting lower specified criteria than Primary Serious Illness Cover

Mechanical Ventilatory Support for Near Drowning – meeting specified criteria

Pleurectomy – for disease

Pulmonary Embolus – meeting specified criteria

Surgical Drainage of a Lung Abscess – meeting specified criteria

Surgical Drainage of Empyema – meeting specified criteria

### Musculoskeletal Trauma Benefit

Le Fort III Reconstruction – for trauma

Amputation of Two or More Fingers or Thumbs – permanent physical severance

Less Extensive Third Degree Burns – covering 5% of the body's surface area

### Eye Benefit to Age 70

Surgical Removal of one eye – for trauma or disease

Surgical Repair of a Detached Retina – meeting specified criteria

Tunnel Vision – permanent and irreversible

Blindness in one eye – permanent and irreversible

### Ear Benefit to Age 70

Radical Mastoid Surgery – meeting specified criteria

### Endocrine and Metabolic Diseases Benefit

Acromegaly – meeting specified criteria

Addison's Disease – meeting specified criteria

Adrenalectomy – for disease

Conn's Syndrome – meeting specified criteria

Cushing's Syndrome – meeting specified criteria

Diabetes Insipidus – meeting specified criteria

Insulinoma – meeting specified criteria

Pheochromocytoma – meeting specified criteria

Radiotherapy to the Pituitary Gland – for disease

Sheehan's Syndrome – meeting specified criteria

Simmond's Disease – meeting specified criteria

Surgical Removal of the Pituitary Gland – for disease

Thyrotoxic Crisis – meeting specified criteria

In addition to all of the above you can also take out optional Disability Cover which has up to 64 conditions on which you can claim.

The Serious Illness Cover from PruProtect is a regular premium protection plan available on a whole of life or fixed term basis. The plan can also include Life Cover and/or Income Protection Cover, in addition to other optional benefits including Optional Serious Illness Cover for Children, Disability Cover and Unemployment Cover. There is no cash in value at any time. Unemployment cover is provided by St. Andrew's Insurance Plc.

Subject to full terms and conditions of the Plan which are available on request from your advisers.

For full information please visit [www.pruprotect.co.uk](http://www.pruprotect.co.uk)  
or contact your Financial Adviser.

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