Sharing the benefits of healthy living

Serious Illness Cover

Conditions covered.

Health insurance · Life insurance · Car insurance

Serious Illness Cover

VitalityLife's Serious Illness Cover offers protection against serious illnesses as well as advanced or life threatening ones, unlike most typical critical illness plans that only cover the most critical conditions.

The average number of conditions covered by a typical critical illness plan is 58[1]

But with our Serious Illness Cover, you're covered for 114 conditions on Serious Illness Cover 1X, 143 on Serious Illness Cover 2X and 174 on Serious Illness Cover 3X.

We recognise that conditions can have a big impact on your life without being 'critical'

Our cover is designed to give you financial support that matches the impact. We'll payout 100%, 75%, 50%, 25%, 15%,10% or 5% of your cover depending on the severity of your condition. The more severe, the larger the payment you'll receive.

After we make a payment to you, the rest of your cover is still available if you need to claim again

Your cover only stops when it's all paid out, your term comes to an end or if you cancel it.

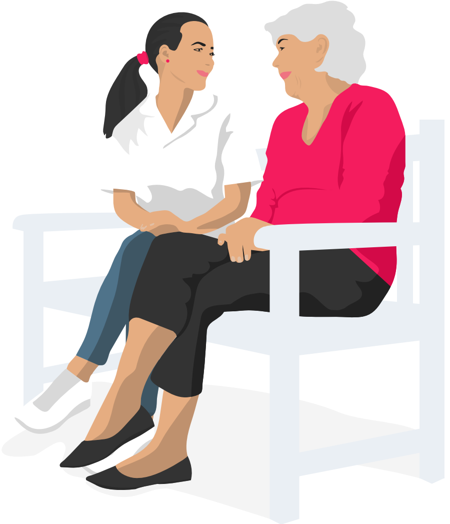
With Serious Illness Cover 2X and 3X you can claim more than your chosen cover amount if you need to claim more than once

You can claim up to two times your chosen cover amount for Serious Illness Cover 2X and up to three times your chosen cover amount for Serious Illness Cover 3X if you need to claim more than once on your plan.

1. Defaqto Matrix, number of conditions declared by the top five critical illness providers, 2023

Common illnesses and conditions covered by most typical critical illness plans

Alzheimer's disease
Aorta graft surgery
Aplastic anaemia
Bacterial meningitis
Benign brain tumour
Benign spinal tumour
Blindness
Cancer
Carcinoma in situ of the breast
Cardiomyopathy
Coma
Coronary artery bypass grafts
Creutzfeldt-Jakob disease
Deafness
Encephalitis
Heart attack
Heart valve replacement or repair
HIV infection
Kidney failure
Liver failure
Loss of hands or feet
Loss of speech
Low grade prostate cancer
Major organ transplant
Motor neurone disease
Multiple sclerosis
Open heart surgery
Paralysis of limbs
Parkinson's disease
Pneumonectomy
Dementia
Progressive supranuclear palsy
Pulmonary artery surgery
Severe lung disease
Stroke
Systemic lupus erythematosus
Terminal Illness
Third degree burns
Total permanent disability
Traumatic head injury



We cover all heart attacks, all strokes and more cancers than any other provider[2]

2. Vitality Illness Comparison tool, independently verified by Defaqto Nov 2019

Highlighted conditions are automatically paid out in full on Serious Illness Cover 2X and 3X.

1X 2X 3X

Illnesses and conditions covered by our Serious Illness Cover 1X, 2X and 3X

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

● 100% ■ 75% ▲ 50% ◆ 25% ◗ 15% ★ 10% ✚ 5%

Cancer
Advanced chronic lymphocytic leukaemia ●
Advanced Hodgkin's disease ●▲
Advanced non-Hodgkin's lymphoma ●▲
Borderline ovarian cancer ◗
Cancer – excluding less advanced cases ●▲◆
Carcinoma in-situ – treated with surgery to remove the tumour ◗
Carcinoma in-situ of the oesophagus – requiring surgery ◆
Low-grade prostate cancer ◆
Lumpectomy for carcinoma in-situ of the breast ◆
Mastectomy for carcinoma in-situ of the breast ◆
Myelodysplasia ◗
Moderately severe aplasia ◆
Multiple myeloma ●
Myelodysplasia ▲
Severe aplastic anaemia ●

Connective tissue disease
Giant cell arteritis ●■▲◆
Polyarteritis nodosa ●■▲◆
Polymyositis ●■▲◆
Rheumatoid arthritis ●■▲◆
Systemic lupus erythematosis ●■▲◆
Systemic sclerosis (scleroderma) ●■▲◆
Wegener's granulomatosis ●■▲◆

Ear
Deafness – permanent and irreversible ●
Significant hearing loss in both ears ▲

Eye
Blindness – permanent and irreversible ●
Blindness in one eye ◗
Central blindness ◆
Central retinal occlusion ◗
Severe visual impairment ●
Significant visual impairment ▲
Surgical removal of one eye ◗
Tunnel vision ◗

Gastrointestinal
Bowel ischemia – requiring surgery ◆
Chronic pancreatitis ◆
Fulminant hepatic necrosis ●
Permanent faecal incontinence ●
Sclerosing cholangitis ▲
Severe cirrhosis of the liver ●
Severe gastrointestinal disease – requiring hospitalisation ▲
Severe inflammatory Crohn's disease ▲
Total colectomy ◆

Heart and Artery
Any other cardiac condition resulting in a reduced ejection fraction ●■
Aorta graft surgery ■
By-pass graft surgery to 3 or more coronary arteries ■
Cardiomyopathy resulting in a reduced ejection fraction ●■
Congestive heart failure ●
Coronary artery by-pass grafts – with surgery to divide the breastbone ▲
Endovascular repair of an aortic aneurysm ◆
Heart attack ●■▲◆
Heart valve replacement or repair ◆
Hypertrophic cardiomyopathy – of specified severity ●■
Loss of use of more than one third of the tongue ◗
Severe peripheral vascular disease ●
Permanent defibrillator insertion due to cardiac arrest ◆
Severe vascular disease affecting multiple systems ●
Surgical repair of a structural lesion of the heart or an atrial or ventricular septal defect ◆

HIV
Accidental HIV infection – caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation ●

Major organ transplant
Major organ transplant ●

Musculoskeletal trauma
Intensive care for 10 days continuous duration ▲
Less extensive third degree burns – covering 15% of the body's surface ■
Less extensive third degree burns – covering 10% of the body's surface ▲
Loss of a single hand or foot ▲
Loss of a single limb ■
Loss of hands or feet – permanent physical severance ●
Loss of use of a whole hand ▲
Surgical re-attachment of an amputated limb ◆
Third degree burns – covering 20% of the body's surface area ●

Permanent disability
Cauda equina ●
Total permanent disability – own occupation ●▲
Total permanent disability – permanent failure of functional activity ●▲
Persistent confusional state ●
Total lack of social interaction ●

Respiratory
Chronic obstructive pulmonary disease ▲◆
Cor pulmonale ●
Fibrotic lung disease ●▲◆
Home oxygen therapy ●
Pulmonary Arterial hypertension – of specified severity or requiring surgery ●
Removal of one lobe of the lungs ◆
Removal of two or more lobes of the lungs ▲

Stroke and nervous system
Alzheimer's disease – resulting in permanent symptoms ●■▲◆
Bacterial meningitis – resulting in permanent symptoms ◆
Bilateral hemianopia ■
Brain injury due to anoxia or hypoxia ●■▲◆
Coma – resulting in permanent symptoms ●■▲◆
Craniotomy ◆
Craniotomy to treat a cerebral arteriovenous malformation ◆
Creutzfeldt-Jakob disease – resulting in permanent symptoms ●■▲◆
Dementia – resulting in permanent symptoms ●■▲◆
Devic's disease ◆
Drainage of brain abscess by craniotomy ◆
Encephalitis – resulting in permanent symptoms ●■▲◆
Functional surgery for movement disorders ◆
Guillain-Barré syndrome ■
Loss of manual dexterity ●
Loss of muscle power resulting in the inability to grip ●
Loss of speech – permanent and irreversible ●
Motor neurone disease ●■▲◆
Multiple sclerosis ●■▲◆
Muscular dystrophy ●■▲◆
Neurological diseases ●■▲
Paralysis of limbs – total and irreversible ●
Parkinson's disease – resulting in permanent symptoms ●
Parkinson's plus syndromes ◆
Persistent vegetative state ●
Progressive supra-nuclear palsy – resulting in permanent symptoms ●■▲◆
Shunt insertion for hydrocephalus ◆
Spinal stroke ◆
Stroke ●■▲◆
Surgery for drug resistant epilepsy ▲

Continued over >

1X 2X 3X

Syringomelia or Syringobulbia ◆
Traumatic brain injury – resulting in permanent symptoms ● ■ ▲ ◆

Urogenital and kidney
Acute renal dialysis ◆
Chronic renal impairment ▲
Cystectomy ▲
Kidney failure – requiring dialysis ●
Nephrectomy ◆
Partial cystectomy ◆
Severe chronic renal impairment ■

2X 3X

Additional conditions with Serious Illness Cover 2X and 3X

Endocrine and metabolic diseases
Diabetes insipidus ◗
Insulin dependent diabetes mellitus (Type I) ◗
Sheehan's syndrome ◗
Thyrotoxic crisis ◗

Gastrointestinal
Loss of use of more than one third of the tongue ◗

Heart and Artery
Angioplasty (Coronary) or Percutaneous Transluminal Coronary Angioplasty – with specified treatment ◗
Balloon vavuloplasty ◗
Coronary Angioplasty – with specified treatment ◗
Femoral artery aneurysm repair ◗
Iliac artery aneurysm repair ◗
Keyhole coronary artery bypass surgery ◗
Loss of use of more than one third of the tongue ◗
Partial hepatectomy ◗
Keyhole coronary artery bypass surgery ◗
Pericardectomy ◗
Portal vein thrombosis ◗
Surgery to correct carotid artery stenosis ◗

Musculoskeletal trauma
Le Fort III reconstruction ◗
Less extensive third degree burns – covering 5% of the body's surface ◗

Respiratory
Pleurectomy ◗
Pulmonary Embolus ◗
Surgical drainage of a lung abscess ◗
Surgical drainage of empyema ◗

Stroke and nervous system
Endovascular treatment of a cerebral arteriovenous malformation ◗
Spinal aneurysm or arteriovenous malformation ◗
Surgical repair of depressed skull fracture ◗

Urogenital and kidney
Bilateral orchidectomy ◗
Partial nephrectomy ◗
Surgical repair of a kidney ◗

3X

Additional conditions covered by Serious Illness Cover 3X

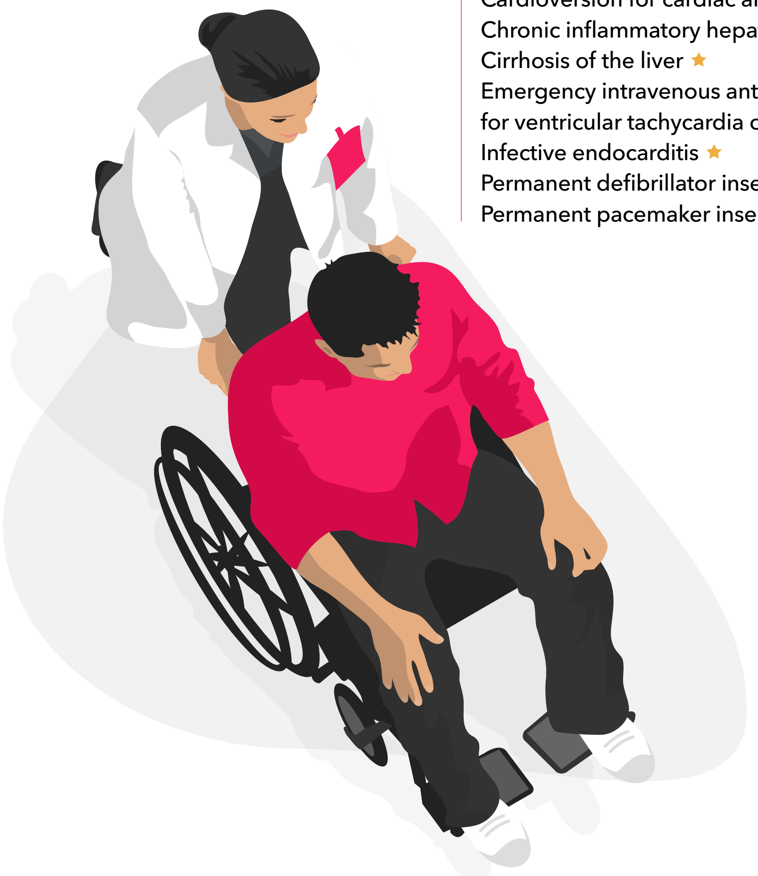
Cancer
Carcinoma in-situ ✚
Non-melanoma skin cancer of specified severity ✚

Connective tissue disease
Giant cell arteritis ★
Pemphigus vulgaris ★
Polyarteritis nodosa ★
Polymyositis ★
Rheumatoid arthritis ★
Systemic lupus erythematosis ★
Systemic sclerosis (scleroderma) ★
Wegener's granulomatosis ★

Ear
Radical mastoid surgery ★

Endocrine and metabolic diseases
Acromegaly ★
Addison's disease ★
Adrenalectomy ★
Conn's syndrome ★
Cushing's syndrome ★
Insulinoma ★
Pheochromocytoma ★
Radiotherapy to the pituitary gland ★
Simmond's disease ★
Surgical removal of the pituitary gland ★

Eye
Corneal transplant ★
Surgical repair of a detached retina ★



Gastrointestinal
Moderately severe inflammatory bowel disease – with current or previous symptoms ★
Permanent rectal fistula ★
Surgical repair of a tracheal-oesophageal fistula ★

Heart and artery
Angioplasty (coronary) or PTCA (Percutaneous Transluminal Coronary Angioplasty) ★
Angioplasty to correct carotid artery stenosis ★
Cardioversion for cardiac arrhythmia ★
Chronic inflammatory hepatitis ★
Cirrhosis of the liver ★
Emergency intravenous anti-arrhythmic therapy for ventricular tachycardia or fibrillation ★
Infective endocarditis ★
Permanent defibrillator insertion ★
Permanent pacemaker insertion ★

Continued over >

3X

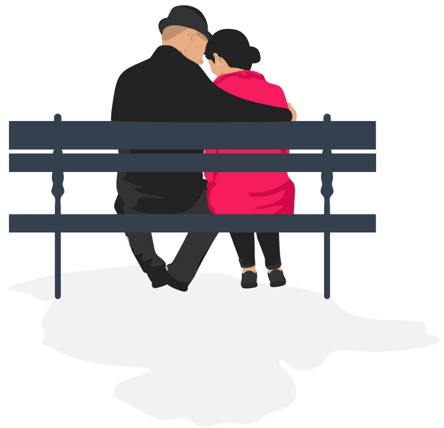
Surgery for cardiac arrhythmia ★
Surgical repair of an atrial or ventricular septal defect ★

Musculoskeletal trauma
Amputation of two or more fingers or thumbs ★

Respiratory
Fibrotic lung disease ★
Mechanical ventilatory support for near drowning ★

Stroke and nervous system
Alzheimer's disease ★
Bacterial meningitis ★
Benign brain tumour – resulting in permanent symptoms ★
Creutzfeldt-Jakob disease ★
Dementia ★
Encephalitis ★
Parkinson's disease – resulting in permanent symptoms ★
Progressive supra-nuclear palsy ★
Stereotactic brain surgery ★
Traumatic brain injury – with clinical symptoms ★

Urogenital and Kidney
Bladder fistula ★



Serious Illness Cover includes:

Dementia and FrailCare Cover
Unique to Vitality, provides later life protection for conditions such as dementia, Alzheimer's and frailty after your Serious Illness Cover term ends. It pays out based on the severity of condition, so you could receive more than one payout if your condition worsens.

Waiting List Benefit
We will pay out for 24 conditions that require surgery once you've been included on an NHS waiting list for that procedure, meaning you receive your payout earlier. We pay out for more conditions when you've been added to an NHS waiting list than any other insurer.*

*VitalityLife analysis, 2022.

Cover for complications of pregnancy
If either you or your spouse experiences a complication during pregnancy, we'll pay you £5,000.

You can enhance your cover by adding:
Child Serious Illness Cover
Available on all Personal Protection Plans, it pays out a cash lump sum any of your children suffer a serious illness. You can select up to £100,000 of extra cover towards the expense of a child needing medical care, taking time off work, travel costs or childcare siblings.

VitalityLife's Serious Illness Cover offers protection against serious illnesses as well as advanced or life threatening ones, unlike typical critical illness plans that only cover the most critical conditions.

defaqto EXPERT RATED ★★★★★ Critical Illness (Dec) 2006-2022

For more information please speak to your adviser or visit our website vitality.co.uk/life

Health insurance · Life insurance · Car insurance