This is intended to be a guide only, for more detailed information please consult the relevant Key Facts document which can be accessed with your Personalised Illustration or through the Webline document library.

Critical Illness / Condition	AEGON Scottish Equitable	Ageas	Aviva *	Bright Grey Personal Protection Menu/ Business Protection Menu	Bright Grey 'Lifestyle Plus'	Friends Life Individual Protection	Legal & General	LV=	PruProtect (see note a)	Scottish Provident	Zurich
Survival Period (days)	14	10	14	14	14	14	0[b]	14	14	14	14
Accident hospitalisation cover - *requiring a hospital stay for 28 consecutive days*				9[66]				9		9[66]	
Alzheimer's disease - *resulting in permanent symptoms*	9	9	9[2]	9	9	9	9	9[20]	9	9	9[2]
Angioplasty		9				9[4,83]		9	9		
Aorta graft surgery - *for disease*	9[7]	9[7]	9[7]	9[7]	9	9[7]	9[6,7]	9[7]	9	9[7]	9[7]
Aplastic anaemia	9[9]	9	9	9[10]		9	9[9]	9[13]	9	9[11]	9[14]
Bacterial meningitis	9[14]	9	9	9[14]		9	9[14]	9[14]	9	9[14]	9[14]
Benign brain tumour - *resulting in permanent symptoms*	9	9[16]	9[16]	9[16]	9	9[16]	9[79]	9[16]	9	9[16]	9[74]
Benign spinal cord tumour			9			9		9	9		
Blindness - *permanent and irreversible*	9	9	9	9	9	9	9	9	9	9	9
Cancer - *excluding less advanced cases*	9	9[102]	9	9[102]	9	9	9	9	9	9	9
Carcinoma in situ of the cervix uteri						9[82]		9			
Carcinoma in situ of the urinary bladder						9[84]		9			
Carcinoma in situ of the oesophagus									9[97]		
Cardiomyopathy	9[8]	9[8]	9[28]	9[8]		9[8]	9[8]	9	9[8]	9[8]	9[8]
Coma - *resulting in permanent symptoms*	9	9[18]	9	9[18]	9	9[18]	9[19]	9[19]	9	9[19]	9[17]
Coronary artery by-pass grafts - *with surgery to divide the breastbone*	9	9[28]	9	9[28]	9	9[28]	9[28]	9[28]	9	9[28]	9
Creutzfeldt-Jakob disease (CJD)	9[14]	9	9	9[14]		9[14]	9[14]	9[14]	9	9[14]	9[15]
Crohn's disease - *treated with surgical intestinal resection*			9[104]			9[84]		9	9		
Deafness - *permanent and irreversible*	9	9	9	9	9	9	9	9	9	9	9
Degenerative organic brain disease	9[22]	9[25]		9[25]		9[23]	9[77]	9[25]	9[23]	9[25]	
Dementia - *resulting in permanent symptoms*	9	9[26]	9[2, 26]	9[26]		9[26]	9	9[21]	9	9	9[2, 26]
Ductal carcinoma in situ - *with specified treatment*		9[91]	9[104]	9[45,66,92]		9[25,84,94]	9[65,91]	9[87,90]	9[93]	9[45,66,92]	
Emphysema		9[54]		9[52]		9[54]	9[36,57]	9[56]	9[67]	9[52]	
Encephalitis - *resulting in permanent symptoms*	9	9	9	9			9	9	9	9	9[75]
Removal of an eyeball			9[104]				9	9	9		
Heart attack - *of specified severity*	9	9[27]	9[27]	9[27]	9	9[27]	9[27]	9[27]	9	9[27]	9[27]
Heart valve replacement or repair - *with surgery to divide the breastbone*	9	9[28]	9[28]	9[28]	9	9[73]	9	9[28]	9	9[28]	9
HIV infection - *caught from a blood transfusion, a physical assault or at work in an eligible occupation*	9[33]	9[29,31,86]	9[34]	9[29]	9	9[31]	9[29,34]	9[31,34]	9	9[29]	9[32]
Insulin dependent diabetes mellitus						9					
Intensive care			9[106]	9						9	
Kidney failure - *requiring dialysis*	9	9	9	9	9	9	9	9	9	9	9
Liver failure	9[36]	9[37]	9[37]	9[37]		9[37]	9[36]	9	9	9[12]	9[37]
Loss of hands or feet - *permanent physical severance*	9	9[38]	9[38]	9	9	9[38]	9[38]	9[38]	9	9	9
Loss of independent existence		9[42]	9	9[14]		9	9[78]	9	9[69]	9[14]	9[14]
Loss of muscle power									9[98]		
Loss of speech - *permanent and irreversible*	9	9	9	9	9	9	9	9[44]	9	9	9
Major organ transplant	9	9	9	9	9	9	9	9	9	9[44]	9
Motor neurone disease - *resulting in permanent symptoms*	9	9	9	9	9	9	9	9	9	9	9
Multiple sclerosis - *with persisting symptoms*	9	9	9	9	9	9	9	9	9	9	9
Multiple system atrophy	9[14]	9	9	9			9	9		9	
Nephrectomy									9		
Open heart surgery	9[46]	9[46]	9	9[46]		9[48]	9[46]	9	9[70]	9[46]	9[46]
Paralysis of limbs - *total and irreversible*	9	9[80]	9	9	9	9[80]	9[80]	9[80]	9	9	9
Parkinson's disease - *resulting in permanent symptoms*	9	9[85]	9[2]	9	9	9[81]	9[81]	9[81,85]	9	9	9[2]
Partial loss of sight								9	9		
Permanent pacemaker insertion									9		
Pneumonectomy	9[96]		9	9				9	9	9	
Primary pulmonary hypertension - *of specified severity*	9	9	9	9			9	9	9	9	9[14]
Progressive supranuclear palsy	9[14]	9[14]	9	9[14]		9[14]	9[14]	9	9	9[14]	9
Low grade prostatectomy		9	9[105]	9[45,66]		9[45,65,83]	9	9[87]	9	9[45,66]	
Pulmonary artery surgery	9[95]	9[46]	9	9[46]				9		9[46]	9[46]
Removal of one or more lobe(s) of the lung - *for disease and trauma*						9[84]		9	9		
Respiratory failure	9[36]	9[53]	9[56]	9[52]		9[56]	9[36]	9[56]	9[58]	9[52]	9[8]
Rheumatoid arthritis	9[51]		9			9[50]			9		
Severe crohn's disease - *with persisting symptoms*						9		9[84]	9		
Severe lung disease	9[55]	9[53]	9[8]	9[52]		9[57]	9[57]	9	9[58]	9[52]	9[8]
Severe visual impairment			9[104]					9	9		
Stroke - *resulting in permanent symptoms*	9	9[89]	9	9[89]	9	9	9	9	9	9[89]	9
Systemic lupus erythematosus	9[59]	9	9	9[59]		9	9[59]	9	9	9[59]	9[8]
Terminal illness	9	9[60,61]	9[60]	9[60]		9[60]	9	9	9[60]	9[60]	9
Third degree burns - FRYHULQJ RI WKH ERG\¶V VXUIDFH DUHD	9[101]	9[63]	9[99]	9[62]	9	9[62]	9[100]	9[88]	9	9[62]	9[76]
Third degree burns - *covering at least 10% but less than 20% of body's surface area*				9[66,103]				9	9	9[66,103]	
Traumatic head injury - *resulting in permanent symptoms*	9	9	9	9	9	9	9	9	9	9	9
Ulcerative colitis						9[84]		9	9		
Cardiac Arrest		9					9				
Cerebral aneurysm		9									
Cerebral arteriovenous malformation		9						9			
Testicular carcinoma in situ		9						9			
Total conditions covered	**41**	**48**	**48**	**47**	**22[c]**	**49**	**44**	**59**	**58[a]**	**47**	**38**