Critical illness

The scheme benefits will be payable if a subscribing serving member, subscribing serving member’s partner or their child, aged from 6 months to 17 years, suffers from an insured illness and survives for more than 28 days from the date of diagnosis or surgery.

- Alzheimer’s disease – resulting in permanent symptoms
- Aorta graft surgery – for disease
- Bacterial Meningitis – resulting in permanent symptoms
- Benign brain tumour – resulting in permanent symptoms
- Blindness – permanent and irreversible
- Cancer – excluding less advanced cases
- Coma – resulting in permanent symptoms
- Coronary artery bypass surgery – with surgery to divide the breastbone
- Creutzfeldt-Jakob disease
- Deafness – permanent and irreversible
- Heart attack – of specified severity
- Heart valve replacement or repair – with surgery to divide the breastbone
- HIV infection – contracted in the EC from a blood transfusion, physical assault or at work in an eligible occupation
- Kidney failure – requiring dialysis
- Loss of speech – permanent and irreversible
- Major organ transplant
- Motor neurone disease – resulting in permanent symptoms
- Multiple sclerosis – with persisting symptoms
- Paralysis of limbs – total and irreversible
- Parkinson’s disease – resulting in permanent symptoms
- Stroke – resulting in permanent symptoms
- Terminal illness
- Third degree burns – covering 20% of the body surface area

A pre-existing conditions exclusion applies together with other exclusions and conditions. Full details can be found in the policy wording, which should be read carefully.

Claims must be submitted within 90 days of diagnosis.

Cover ceases at age 65.