Zurich Critical Illness quick reference guide

Zurich Critical Illness

**40 Full payment conditions**

- **Cancer related**
  - Aplastic anaemia
  - Cancer
- **Heart related**
  - Aorta graft surgery (Adv)
  - Cardiac arrest
  - Cardiomyopathy
  - Coronary artery by-pass graft (Adv)
  - Heart attack
  - Heart surgery (Adv)
  - Heart-valve replacement or repair (Adv)
  - Primary pulmonary arterial hypertension
  - Pulmonary artery replacement (Adv)
- **Trauma related**
  - Bacterial meningitis
  - Blindness
  - Deafness
  - Loss of hand or foot
  - Loss of speech
  - Paralysis of limb
  - Removal of an eyeball
  - Third degree burns
- **Life changing related**
  - HIV
  - Systemic lupus erythematosus
  - Terminal illness

**Neurological related**

- Benign brain tumour
- Coma
- Creutzfeldt-Jakob disease (CJD)
- Dementia including Alzheimer’s disease
- Encephalitis
- Motor neurone disease
- Multiple sclerosis
- Parkinson’s disease
- Parkinson plus syndromes
- Spinal stroke
- Stroke
- Traumatic brain injury

**Major organ failure related**

- Interstitial lung disease
- Kidney failure
- Liver failure – end stage
- Major organ transplant (Adv)
- Pneumonecctomy (Adv)
- Respiratory failure

**Additional payment conditions (Lower of 25% of cover amount or £25,000)**

**Cancer related**

- Less advanced cancer of the breast
- Less advanced cancer of the prostate

**Neurological related uplifts**

- Dementia including Alzheimer’s disease
- Motor neurone disease
- Parkinson’s disease
- Parkinson plus syndromes

**Trauma related uplifts**

- Blindness
- Deafness
- Loss of two hands or feet
- Loss of speech
- Paralysis of two limbs
- Traumatic brain injury

**Zurich Critical Illness Select**

**11 Extra full payment conditions**

- Benign spinal cord tumour
- Brain injury due to anoxia or hypoxia
- Crohn’s disease
- Heart failure
- Intensive care (10 days continuous)
- Mental illness
- Necrotising fasciitis
- Neuromyelitis optica (Devic’s disease)
- Peripheral vascular disease (Adv)
- Primary sclerosing cholangitis
- Syringomelia or syringobulbia (Adv)

**Critical illness benefit uplift (Lower of 100% of cover amount or £100,000)**

**Neurological related uplifts**

- Central retinal artery or vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Dementia including Alzheimer’s disease
- Drug resistant epilepsy
- Facial reconstructive surgery
- Guillain-Barré syndrome
- Infective bacterial endocarditis
- Less advanced cancer of the anus
- Less advanced cancer of the appendix, colon and rectum
- Less advanced cancer of the bile ducts
- Less advanced cancer of the cervix
- Less advanced cancer of the gallbladder
- Less advanced cancer of the larynx
- Less advanced cancer of the lung and bronchus
- Less advanced cancer of the oesophagus
- Less advanced cancer of the oral cavity or oropharynx

**Additional payment conditions**

- Aortic aneurism
- Aplastic anaemia (less severe)
- Bladder removal
- Bowel disease treated with intestinal resection (Adv)
- Brain abscess drained with craniotomy
- Carotid artery stenosis
- Cauda equina syndrome
- Central retinal artery or vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Diabetes mellitus type 1
- Drug resistant epilepsy
- Facial reconstructive surgery
- Guillain-Barré syndrome
- Infective bacterial endocarditis
- Less advanced cancer of the anus
- Less advanced cancer of the appendix, colon and rectum
- Less advanced cancer of the bile ducts
- Less advanced cancer of the cervix
- Less advanced cancer of the gallbladder
- Less advanced cancer of the larynx
- Less advanced cancer of the lung and bronchus
- Less advanced cancer of the oesophagus
- Less advanced cancer of the oral cavity or oropharynx

**Small payment conditions (£5,000)**

- Less advanced cancer of the ovary
- Less advanced cancer of the pancreas
- Less advanced cancer of the renal pelvis or ureter
- Less advanced cancer of the small intestine
- Less advanced cancer of the stomach
- Less advanced cancer of the testicle
- Less advanced cancer of the thymus
- Less advanced cancer of the thyroid
- Less advanced cancer of the urinary bladder
- Less advanced cancer of the uterus
- Less advanced cancer of the vagina
- Less advanced cancer of the vulva
- Less advanced cancer of all other sites
- Liver resection
- Non-malignant pituitary adenoma
- Pericarditis
- Removal of one or more lobe(s) of the lung
- Significant hearing loss
- Significant visual loss
- Skin cancer
- Third degree burns (less severe)

(Adv) – cover amount paid as soon as placed on NHS waiting list for surgery.
Children’s Benefit

Full payment conditions (Lower of 50% of cover amount or £25,000)
- 40 Critical Illness full payment conditions

Additional payment conditions (Lower of 25% of cover amount or £25,000)
- 2 Critical Illness additional payment conditions

Children’s death benefit (£5,000)
- Cover from 30 days old to the child’s 22nd birthday

Enhanced Children’s Benefit

Full payment conditions (Lower of 50% of cover amount or £25,000)
- 51 Critical Illness Select full payment conditions

6 children’s specific conditions
- Cerebral palsy
- Cystic fibrosis
- Down’s syndrome
- Hydrocephalus (treated with the insertion of a shunt)
- Muscular dystrophy
- Spina bifida myelomeningocele or rachischisis

Additional payment conditions (Lower of 25% of cover amount or £25,000)
- 48 Critical Illness Select additional payment conditions

Critical illness benefit uplift (Lower of 50% of cover amount or £25,000)
- Claim for cancer excluding less advanced cases
- Claim for children’s overseas treatment

Enhanced children’s death benefit (£5,000)
- Cover from 24th week of pregnancy to the child’s 22nd birthday

Multi-fracture cover

Fractures (£6,000)
- Skull – cranium only
- Upper leg/hip – femur
- Knee – patella
- Lower leg/ankle – tibia
- Lower leg/ankle – fibula
- Lower leg/ankle – talus
- Pelvis – ilium (excluding ramus)

Dislocations (£6,000)
- Spine – vertebra
- Spine – cervical
- Spine – thoracic
- Spine – lumbar
- Spine – sacrum
- Spine – coccyx

Knee ligament tear (£6,000)
- Anterior cruciate ligament (ACL) – complete tear
- Posterior cruciate ligament (PCL) – complete tear

Tendon rupture (£6,000)
- Achilles tendon – complete transection

Fractures (£4,000)
- Upper arm – humerus
- Lower arm – radius
- Lower arm – ulna
- Wrist – distal radius
- Wrist – distal ulna
- Wrist – carpal bones
- Spine – vertebra
- Spine – cervical
- Spine – thoracic
- Spine – lumbar
- Spine – sacrum
- Spine – coccyx

Dislocations (£4,000)
- Shoulder
- Elbow
- Wrist

Fractures (£2,000)
- Ribs
- Collar bone – clavicle
- Facial and jaw bones – zygomatic
- Facial and jaw bones – mandible
- Facial and jaw bones – maxilla
- Facial and jaw bones – nasal
- Facial and jaw bones – lacrimal
- Facial and jaw bones – palatine
- Facial and jaw bones – vomer
- Facial and jaw bones – inferior nasal concha
- Shoulder blade – scapula
- Breast bone – sternum
- Hand – metacarpal (excluding all digits)
- Foot – cuneiform
- Foot – cuboid
- Foot – navicular
- Foot – calcaneus
- Foot – metatarsals (excluding all digits)

Dislocations (£2,000)
- Jaw
- Middle ear bones – ossicular chain disruption

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