

SIC comparison Irish Life and Caledonian: Caledonian adds illnesses but applies narrow definitions which may lead to fewer claims being paid.

	Irish Life Covers:	Caledonian Covers:
Children's SIC	Life Cover: Birth to age 21 and SIC from 30 days to age 21. Lobe of liver and lobe of lung covered under Major Organ Transplant and also a far better Severe Burns offering.	Life from 90 days and SIC from age 1, cover ceases at 18 unless in full time education when cover remains until age 21. Don't cover lobe of liver and lobe of lung under Major Organ Transplant.
Major Organ Transplant	Lobe of liver and lobe of lung covered.	Do not cover lobe of liver and lobe of lung.
Angioplasty	<p>€10K for 1 vessel and a total of €40K when a second artery is angioplastied.</p> <p>Covers angioplasty to the branches of the main arteries. (25% of angioplasties carried out on these arteries).</p> <p>Using the FFR as an additional measure of the need for angioplasty which will result in more angioplasty claims being paid.</p>	<p>No single vessel cover.</p> <p>Only paying €15K for 2 vessel angioplasty.</p> <p>Only paying on angioplasty to the 4 main named arteries, (angioplasty to branches not covered).</p>
Multiple Sclerosis and Devic's disease	Only requires persistent clinical impairment of sensory or motor functions for 3 months to meet the definition of either Multiple Sclerosis or Devic's disease.	Requires persistent clinical impairment of sensory or motor function for at least 6 months to meet the definition of either Multiple Sclerosis or Devic's disease.
Parkinson's Disease	Only requires bradykinesia (slowness of movement) and any one of tremor, muscle rigidity or postural instability to meet the definition of Parkinson's disease (idiopathic).	Requires clinical impairment of motor function with all three of associated tremor, muscle rigidity and postural instability.
Parkinson +Syndromes	Covers Multiple Systems Atrophy and Progressive Supranuclear Palsy and also three other Parkinson +syndromes – Parkinsonism-dementia-amyotrophic lateral sclerosis complex, corticobasal ganglionic degeneration and Diffuse Lewy Body Syndrome.	Covers Multiple Systems Atrophy and Progressive Supranuclear Palsy.

Illness	Irish Life Covers:	Caledonian Covers:
Crohns Disease	Partial and full payment Crohn's definitions are fully independent as long as the claim events are >30 days apart.	Full payment sum will be reduced by the previous partial claim amount.
Peripheral Vascular Disease	Partial and full payment peripheral vascular disease definitions are fully independent as long as the claim events are >30 days apart. Also covers Buerger's disease and covers all the arteries of the body under the full payment definition.	Full payment sum will be reduced by any previous partial claim amount. Only covers the arteries in the legs.
Heart structural repair	Only company in the Irish market not to require a median sternotomy to claim under this condition.	Only considered if the client has had a median sternotomy (surgery to divide the breast bone).
Respiratory Failure	Best in the market as the only company with no specified time requirement for daily oxygen.	Requires 'continuous' daily oxygen, i.e. 24 hours per day.
Coma	No time requirement for coma.	Requires the coma to last 96 hours and assisted ventilation which will not be required in many states of coma.
Severe Burns	Under full payment will pay the full SIC benefit for third degree burns to 25% of the face. Under partial payment will pay a partial for third degree burns to >5% of the body surface area.	Under partial payment will pay on 25% third degree burns to the face or >10% of the surface area of the body.
Early Stage Bladder Cancer	Under early stage urinary bladder cancer Irish Life will pay out a partial payment on the histological confirmation of Tis or T1 bladder carcinoma.	Will only pay out for Tis which is treated by complete removal of the bladder.
Cerebral aneurysm or cerebral arteriovenous malformation	Will accept treatment of cerebral aneurysm or cerebral arteriovenous malformation by radiotherapy.	Not covering stereotactic radiosurgery on these partial payment conditions.
Prepayment of surgery benefit	Has a maximum of €30,000.	Has a maximum of €20,000.