We have identified several conditions where we believe we are best in market under the full and partial payments. Below are the conditions and the details outlining why Irish Life is best in market.

### Conditions where Irish Life are best in market:

#### • Heart structural repair

Irish Life is the only company in the Irish market which does not require division of the breast bone (median sternotomy) under this definition. Irish Life only require an incision into the chest wall to operate.

#### Multiple Sclerosis or neuromyelitis optica (Devic's disease)

Irish Life is the only company in the Irish market that requires only 3 months continuous clinical impairment of motor or sensory function, the industry standard is 6 months.

# • Respiratory failure of specified severity The industry standard is for continuous daily oxygen therapy or daily oxygen therapy for a specified number of hours each day. Irish Life is the only company in the Irish market which requires daily oxygen but does not specify any time requirement each day.

#### Angioplasty

Irish Life is the only company in the Irish Market paying €10,000 for a single vessel angioplasty. Also, Irish Life is the only company in this country which

covers angioplasty to the branches of the main arteries. Irish Life is the only company here to use the Fractional Flow Reserve (FFR) as an additional measure of ischaemia which will result in even more claims being paid.

#### • Parkinson plus syndromes

Irish Life is the only company in Ireland covering Multiple Systems Atrophy, Progressive Supra nuclear Palsy and also three other Parkinson +syndromes – Parkinsonism-dementia-amyotrophic lateral sclerosis complex, corticobasal ganglionic degeneration and Diffuse Lewy Body Syndrome.

#### Peripheral vascular disease (PVD)

Irish Life is the only company in Ireland where partial and full payment benefits for peripheral vascular disease definitions are fully independent pay outs as long as the claim events are >30 days apart. Also, we are the only company in this market that covers all arteries of the body under the full payment definition of PVD.

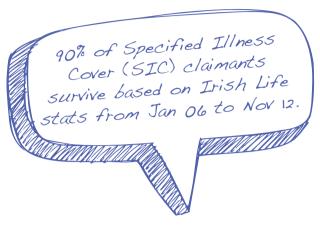
#### • Crohn's disease

Irish Life is the only company in Ireland where partial and full payment benefits for Crohn's disease definitions are fully independent pay outs as long as the claim events are >30 days apart.

## Partial Payments on which we have paid claims.

- Angioplasty (Coronary)
- Arteriovenus malformation (AV)
- Ductal Carcinoma in Situ (DCIS) Breast
- Low level Prostate Cancer
- Loss of 1 limb (now full payment)
- Serious Accident Cover
- Severe Burns

>40 partial claims paid to a value of >€500,000 (since partial claims launch October 2009)





# Insurance solutions for life

We are fully committed to helping you grow your life insurance business. Irish Life's latest insurance revolution - offers the absolute in terms of cover available in Ireland today including:

- Full payout on 44 specified illnesses
- Partial payment benefit on 21 other potentially life changing conditions
- Partial payments on life cover on 5 named conditions
- SIC Claims Help Guides and Claims Customer Promise Charter
- 13 Claims assessors who hold Diploma in Life and Disability Claims or ACII qualifications
- Dedicated SIC claims assessor with contact telephone number and email address
- Automatic Claims update alerts for advisers

### Find out more: http://www.irishlife.ie/life-assurance/specified-illness-cover.html

Information is correct July 2013 to the best of our knowledge based on Irish Life research and may change. Acceptance Terms and Conditions apply. Please refer to the product booklets and Terms and Conditions for further details.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

For financial advisers only



# Specified illness cover comparison sheet



## Irish Life versus the market

Please see the product Terms and Conditions for the specific criteria to claim for each of the conditions listed below.

Irish Life

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Short Bowel Syndrome  X X X X Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	Short Bowel Syndrome  **  **  **  **  **  **  **  **  **	<b>~</b>	<b>✓</b>	×	<b>✓</b>
Stroke  V V V V V V V V V Systemic Lupus Enginematorius Systemic Lupus Enginematorius Systemic Lupus Enginematorius Systemic Lupus Enginematorius V V V V V V V V V V V V V V V V V V V	Stroke  Systemic Lupus Erythematosus  Traumatic Head Injury  Total Permanent Disablement  TOTAL SIC FULL PAYMENT CONDITIONS  Partial Payment Condition  Irish Life  New Ireland  Zurich  Caledonian  Brain abscess drained via craniotomy  Carcinoma in situ - Oesophagus, treated by specific surgery  Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection	~	<b>/</b>		
Systemic Lupus Enghematosus  Traumatic Head Injury  Traumatic Head Injury  Total Pernament ID Sabelment  X (LOD)  Partial Payment Condition  Trish Life  New Ireland  Zurich  Caledonian  Avva  Priend's Fire  Brain abscess drained via cran otomy  Carcinoma in via - Oesophagus, treated by specific surgery  V V V V V V V V V V Carcinoma in via - Oesophagus, treated by specific surgery  V V V V V V V V V V V V V V V V V V V	Systemic Lupus Erythematosus  Traumatic Head Injury  Total Permanent Disablement  **(LOI)**  **TOTAL SIC FULL PAYMENT CONDITIONS  **Initial Payment Condition  **Irish Life**  **New Ireland**  **Total Payment Condition  **Irish Life**  **New Ireland  **Total Payment Condition  **Irish Life**  **New Ireland  **Total Payment Condition  **Partial Payment Condition  **Irish Life**  **New Ireland  **Zurich**  **Caledonian  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  **V**  **Carcinoma in situ - Oesophagus, treated by specific surgery  **V**  **V**  **V**  *	~	<b>/</b>		*
Traumatic Head Injury Total Permanent Disablement  ***COTAL SIG FULL PAYMENT CONDITIONS  ***Partial Payment Condition  Partial Payment Condition  Prish Life  New Ireland  Zurich  Caledonian  Aviva  Friend's Fire Partial Payment Condition  Prish Life  New Ireland  Zurich  Caledonian  Aviva  Friend's Fire Partial Payment Condition  Prish Life  New Ireland  Zurich  Caledonian  Aviva  Friend's Fire Partial Payment Condition  Prish Life  New Ireland  Zurich  Caledonian  Aviva  Friend's Fire Partial Payment Condition  Prish Life  New Ireland  Zurich  Caledonian  Aviva  Friend's Fire  ***Concinement in Str. Ocsophagus, treated by specific surgery  V V V V V V V V V V V V V V V V V V V	Traumatic Head Injury  Total Permanent Disablement  ** (LOI)  ** (LOI)  ** TOTAL SIC FULL PAYMENT CONDITIONS  ** Partial Payment Condition  Brain abscess drained via craniotomy  ** Carcinoma in situ - Oesophagus, treated by specific surgery  ** Carotid Artery Stenosis - with specified treatment  ** Cerebral arteriovenous malformation - specified treatment  ** Cerebral aneurysm-specified treatment  ** Coronary Artery Angioplasty - single vessel & 2 vessel disease  ** (B)  ** V  ** V  ** V  ** Cavessel only)  ** (2 vessel only)  ** Crohn's disease - treated with surgical intestinal resection				
Total Permanent Disablement  A (IDI)  A 4  Partial Payment Condition  Wish Life New Ireland Zurich Caledonian Aviva Friend's Fire Brain abscess drained via crain otomy V V V V V V V V V V V V V V V V V V V	Total Permanent Disablement  *** (LOI)  *** (LOI)  *** TOTAL SIC FULL PAYMENT CONDITIONS  *** 144  *** Partial Payment Condition  Brain abscess drained via craniotomy  **Carcinoma in situ - Oesophagus, treated by specific surgery  **Carotid Artery Stenosis - with specified treatment  **Cerebral arteriovenous malformation - specified treatment  **Cerebral aneurysm-specified treatment  **Coronary Artery Angioplasty - single vessel & 2 vessel disease  **Coron's disease - treated with surgical intestinal resection  **Colon's disease - treated with surgical intestinal resection				
TOTAL SIC FULL PAYMENT CONDITIONS  Partial Payment Condition  Irish Life  New Ireland  Zurich  Caledonian  Aviva  Friend's Fire  Brain abscess drained via craniotomy  Carcinoma in stur- Oesophagus, treated by specific surgery  Carcinoma in stur- Oesophagus, treated by specific treatment  Carcinoma in stur- Oesophagus, treated treatment  Carcinoma in stur- Oesophagus, surgery executed 22 vessel circulate  Carcinoma in stur- Detact the with surgical intestinal resection  Carcinoma in stur- Detact the viature of the surgery executed 22 vessel circulate  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the viature of the surgery  Carcinoma in stur- Detact the surgery	TOTAL SIC FULL PAYMENT CONDITIONS    Partial Payment Condition		•		· ·
Partial Payment Condition  Brain abscess drained via cranotomy  Cardinoma in situ - Oesophagus, treated by specific surgery  Cardid Artery Stenoss - with specified treatment  V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V V V V X X V  Cerebral anter overous mail formation - specified treatment  V V X V V V X X V  Cerebral anter overous mail formation - specified anter overous mail formation - specified treatment  V V X V V V X X V  Cerebral anter overous mail formation - specified advancement  Cerebral anter overous mail formation - specified advancement  Partial Eagle uninary bladder cancer - of specified advancement  Implantible Carciloverter Defibrillator for primary prevention of sudden carcial death  Loss of one Limb  V (full payment)  V (full payment)	Partial Payment Condition  Brain abscess drained via craniotomy  Carcinoma in situ - Oesophagus, treated by specific surgery  Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection  Irish Life  New Ireland  Zurich  Caledonian  A	•	•	•	•
Brain abscess drained via craniotomy  Carcinoma in situ- Oesophagus, treated by specific surgery  Carcid Artery Stenosis - with specified treatment  Carcid an arteriovenous mail formation - specified treatment  Carcid Artery Stenosis - with surgical intestinal resection  Carcid Artery Stenosis - with surgical Intestinal resection  Carcid Artery Stenosis - with surgical Intestinal resection  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Crohn's disease - treated with surgical intestinal resection  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - visual disease  Carcid Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - visual disease  Carcid Artery Angusphosy - visual disease  Carcid Artery Angusphosy - single vessel & 2 visual disease  Carcid Artery Artery Angusphosy - visual disease  Carcid Artery Angusphosy - visual disea	Brain abscess drained via craniotomy  Carcinoma in situ - Oesophagus, treated by specific surgery  Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection				
Brain abscess drained via craniotomy  Carcinoma in situ- Oesophagus, treated by specific surgery  Carcid Artery Stenoss - with specified treatment  Carcid Artery Stenoss - with specified treatment  Cerebral arteriovenous malformation - specified advancement  Cerebral arteriovenous malformation - specified advancement  Coronary Artery Angusphosy - smple vessel disease  Crohn's disease - treated with surgical intestinal resection  Cerebral arteriovenous - specified advancement  Coronary Artery Angusphosy - smple vessel disease  Cerebral arteriovenous - specified advancement  C	Brain abscess drained via craniotomy  Carcinoma in situ - Oesophagus, treated by specific surgery  Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection	Caladania	ماميناميم	As disco	Friend's Fire
Carcinoma in situ - Oesophagus, treated by specific surgery  Carolid Artery Stenosis - with specified treatment  Carolid Artery Stenosis - with specified treatment  Carolid Artery Stenosis - with specified treatment  Carolid anerysm-specified treatment  Carolid anerysm-specified treatment  Carolid anerysm-specified treatment  Carolida purphanispecified active seed of the se	Carcinoma in situ - Oesophagus, treated by specific surgery  Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection	Caledonia	edoman	AVIVA	rrierias rirs
Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coroniny Artery Angiophisty - single viewself & 2 veosel disease  Cohin's disease - treated with surgical intestinal resection  V	Carotid Artery Stenosis - with specified treatment  Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection	~	<b>/</b>	~	✓
Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Argopolasty - single vessel & 2 vessel doease  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  V  X  V  Cavessel only)  V  Cavessel only  Cavessel only  Cavessel only  Cavessel only  Cavesel only  Cavesel only  Cavesel only  Cavesel only  Cavesel only  Cavesel o	Cerebral arteriovenous malformation - specified treatment  Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Coronary Artery Angioplasty - single vessel & 2 vessel disease	~	<b>V</b>	~	<b>'</b>
Cerebral aneurysm-specified treatment  /	Cerebral aneurysm-specified treatment  Coronary Artery Angioplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated with surgical intestinal resection	<b>V</b>	<b>/</b>	*	<b>'</b>
Coronary Artery Angoplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's disease - treated with surgical intestinal research of specified advancement of treated by surgery  Crohn's disease - treated with surgical intestinal research of specified advancement  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's dis	Coronary Artery Angioplasty - single vessel & 2 vessel disease ✓ (B)   ✓ (2 vessel only)   Crohn's disease - treated with surgical intestinal resection    ✓ (2 vessel only)	<b>~</b>	<b>/</b>	<b>V</b>	<b>✓</b>
Coronary Artery Angoplasty - single vessel & 2 vessel disease  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated with surgical intestinal resection  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's disease - treated with surgical intestinal research of specified advancement of treated by surgery  Crohn's disease - treated with surgical intestinal research of specified advancement  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated with surgical intension of surgery  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's disease - treated by surgery  Crohn's dis	Coronary Artery Angioplasty - single vessel & 2 vessel disease ✓ (B)   ✓ (2 vessel only)   Crohn's disease - treated with surgical intestinal resection    ✓ (2 vessel only)	<b>/</b>	<b>/</b>	<b>✓</b>	*
Crohn's disease - treated with surgical intestinal resection  V V X V V V V V V V V V V V V Early stage urinary bladder cancer - of specified advancement V V X V X V (full bladder removal) V X Implantible Cardioverter Defibrillator for primary prevention of sudden cardiac death Loss of one Limb V Cfull payment) V V V V V V V V V V V V V V V V V V V	Crohn's disease - treated with surgical intestinal resection	(2 vessel o	vessel only)	<b>~</b>	✓ (2 vessel onl
Ductal Carcinoma in situ - Breast - treated by surgery  Early stage urinary bladder cancer - of specified advancement  V  X  Implantible Cardioverter Defibrillator for primary prevention of sudden cardiac death  Loss of one Limb  V (full payment)  V (full payment)					
Early stage urinary bladder cancer - of specified advancement	Ductal Carcinoma in situ - Breast - treated by surgery	•	-		
Implantible Cardioverter Defibrillator for primary prevention of sudden cardiac death  Loss of one Limb  Loss of one Limb  Low Level Prostate cancer - specified advancement and treatment  Liver resection  Liver Liver research  Liver resection  Liver Liver resection  Liver resec	A (E.II bladder				
Loss of one Limb  Loss of one Limb  Low Level Prostate cancer - specified advancement and treatment  Liver resection  Paralysis of one Limb  Low Level Prostate cancer - specified advancement and treatment  Liver resection  Liver research research  Liver re	Fany Stage Himary Diagoner Cancer - Of Specified anyancement			•	*
Loss of one Limb  Loss of one Limb  Loss of one Limb  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate cancer - specified advancement and treatment  Low Level Prostate Cancer - specified advancement and treatment  Low Level Prostate Cancer - specified advancement and treatment  Low Level Prostate Cancer - specified advancement and treatment  Low Level Prostate Cancer - specified advancement and treatment  Low Level Prostate Cancer - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment  Low Level Prostate Cover - specified advancement and treatment and treatment  Low Level Prostate Cover - specified advancement and treatment and tre	Implantible Cardioverter Defibrillator for primary prevention of		.,	w w	**
Low Level Prostate cancer - specified advancement and treatment  Liver resection  V  X  X  Paralysis of one Limb  V  (full payment)  V  X  X  Peripheral Vascular Disease - treated by angioplasty  V  X  X  Pituitary Tumour - resulting in permanent symptoms or surgery  V  X  X  Serious Accident cover - 28 days hospitalisation  V  V  V  V  V  V  V  V  Severe burns covering at least 5% of the body surface  V  V  V  V  Significant visual impairment - permanent and irreversible  V  V  V  V  X  Single lobectomy - removal of complete lobe of a lung  V  V  V  V  V  V  V  V  V  V  V  V  V		V	•	×	*
Low Level Prostate cancer - specified advancement and treatment  Liver resection  V  X  X  Paralysis of one Limb  V  (full payment)  V  X  X  Peripheral Vascular Disease - treated by angioplasty  V  X  X  Pituitary Tumour - resulting in permanent symptoms or surgery  V  X  X  Serious Accident cover - 28 days hospitalisation  V  V  V  V  V  V  V  V  Severe burns covering at least 5% of the body surface  V  V  V  V  Significant visual impairment - permanent and irreversible  V  V  V  V  X  Single lobectomy - removal of complete lobe of a lung  V  V  V  V  V  V  V  V  V  V  V  V  V	Loss of one Limb	(full paym	ll payment)	V	×
Liver resection  V					
Paralysis of one Limb  V (full payment) V (		· ·		•	•
Peripheral Vascular Disease - treated by angioplasty  V  X  Pituitary Tumour - resulting in permanent symptoms or surgery  V  Serious Accident cover - 28 days hospitalisation  V  V  V  V  V  V  Severe burns covering at least 5% of the body surface  V  Significant visual impairment - permanent and irreversible  V  V  V  V  V  V  V  V  V  V  V  Single lobectomy - removal of complete lobe of a lung  V  V  V  V  V  V  V  V  V  V  V  V  V		•	<u> </u>	*	*
Pituitary Tumour - resulting in permanent symptoms or surgery  Serious Accident cover - 28 days hospitalisation  V V V V V V Severe burns covering at least 5% of the body surface V Significant visual impairment - permanent and irreversible V Single lobectomy - removal of complete lobe of a lung V V V V V V V V V V V V V V V V V V V	Paralysis of one Limb	(full paym	ll payment)	<b>~</b>	*
Pituitary Tumour - resulting in permanent symptoms or surgery  Serious Accident cover - 28 days hospitalisation  V V V V V V Severe burns covering at least 5% of the body surface V Significant visual impairment - permanent and irreversible V Single lobectomy - removal of complete lobe of a lung V V V V V V V V V V V V V V V V V V V	Peripheral Vascular Disease - treated by angioplasty	~	<b>/</b>	×	×
Serious Accident cover - 28 days hospitalisation  V V V V Severe burns covering at least 5% of the body surface V Significant visual impairment - permanent and irreversible V Single lobectomy - removal of complete lobe of a lung V V V V V V V V V V V V V V V V V V V					
Severe burns covering at least 5% of the body surface  V V (10% body)  V V V V V V X  Single lobectomy - removal of complete lobe of a lung  V V V V V V V V X  Surgical removal of one eye  Syringomyelia or Syringobulbia - treated by surgery  V V V V V V X  Ulcerative Colitis - treated with total colectomy  V V V V V V X  TOTAL PARTIAL PAYMENT CONDITIONS  21  Childrens SIC Cover age 30 days to 21 years even if not in full time education.					
Significant visual impairment - permanent and irreversible  V V V V V Single lobectomy - removal of complete lobe of a lung V V V V V V V V V V V V V V V V V V V			•		
Single lobectomy - removal of complete lobe of a lung  V V V V V V V V V V V V V V V V V V	, , ,		,		
Surgical removal of one eye  Syringomyelia or Syringobulbia - treated by surgery  Ulcerative Colitis - treated with total colectomy  TOTAL PARTIAL PAYMENT CONDITIONS  Childrens SIC Cover age 30 days to 21 years even if not in full time education.  **X**					
Syringomyelia or Syringobulbia - treated by surgery  Ulcerative Colitis - treated with total colectomy  TOTAL PARTIAL PAYMENT CONDITIONS  Childrens SIC Cover age 30 days to 21 years even if not in full time education.  **  **  **  **  **  **  **  **  **					
Ulcerative Colitis - treated with total colectomy  TOTAL PARTIAL PAYMENT CONDITIONS  21  Childrens SIC Cover age 30 days to 21 years even if not in full time education.  * * * * * * * * *			•		
Childrens SIC Cover age 30 days to 21 years even if not in full time education.		•	•		
Childrens SIC Cover age 30 days to 21 years even if not in full time education.		./	<b>V</b>	<b>V</b>	×
even if not in full time education.	TOTAL PARTIAL PAYMENT CONDITIONS 21	•			
even if not in full time education.	Childrens SIC Cover age 30 days to 21 years	•			
		•	×	×	*
Published claims statistics for the past 18 years					
		×	*	×	*