


With our cover
you are more likely
to get a payout



SERIOUS ILLNESS COVER





PruProtect's Serious Illness Cover offers protection against serious illnesses as well as advanced or life threatening ones.

- The average number of illnesses and conditions most Critical Illness policies cover is 32. But with our Primary Serious Illness Cover you're covered for 100. And with our Comprehensive Serious Illness Cover, you'll be covered for 161.
- We recognise that conditions can have a big impact on your life without being 'critical'. Our cover is designed to give you financial support that matches the impact. We'll payout 100%, 75%, 50%, 25%, 15% or 10% of your cover depending on the severity of your condition. The more severe, the larger the payment you'll receive.
- After we make a payment to you, the rest of your cover is still available if you need to claim again. Your cover only stops when it's all paid out or your term comes to an end.
- We also give you the option to top your cover back up after you've made a claim. You can choose to reinstate it all, or just a percentage of it between 25% and 100%.

Common illnesses and conditions covered by most other Critical Illness providers

Alzheimers Disease
Aorta Graft Surgery
Aplastic Anaemia
Bacterial Meningitis
Benign Brain Tumour
Blindness
Cancer
Coma
Coronary Artery Bypass Grafts
Creutzfeldt-Jakob Disease
Deafness
Heart Attack
Heart Valve Replacement or Repair
HIV Infection
Kidney Failure
Liver Failure
Loss of Hands or Feet
Loss of Speech
Major Organ Transplant
Motor Neurone Disease
Multiple Sclerosis
Open Heart Surgery
Paralysis of Limbs
Parkinsons Disease
Pre-Senile Dementia
Progressive Supranuclear Palsy
Severe Lung Disease
Stroke
Systemic Lupus Erythematosus
Terminal Illness
Third Degree Burns
Traumatic Head Injury



Illnesses and conditions covered by our Serious Illness Cover

All of the categories below have specified conditions of defined severity.

● 100% ■ 75% ▲ 50% ◆ 25% ▽ 15% ★ 10%

Conditions covered by our Primary and Comprehensive Cover

Cancer

- Advanced Aplastic Anaemia ●
- Advanced Chronic Lymphocytic Leukaemia ●
- Advanced Hodgkin's disease ● ▲
- Advanced Non-Hodgkin's Lymphoma ● ▲
- Cancer ● ▲ ◆
- Carcinoma in-situ of the Oesophagus - requiring surgery ◆
- Low-grade Prostate cancer ◆
- Marrow Aplasia ◆
- Mastectomy for Carcinoma in-situ of the breast ◆
- Multiple Myeloma ▲
- Myelodysplasia ▲

Connective tissue disease

- Giant Cell Arteritis ● ■ ▲ ◆
- Polyarteritis Nodosa ● ■ ▲ ◆
- Polymyositis ● ■ ▲ ◆
- Rheumatoid Arthritis ● ■ ▲ ◆
- Systemic Lupus Erythematosus ● ■ ▲ ◆
- Systemic Sclerosis (Scleroderma) ● ■ ▲ ◆
- Wegener's Granulomatosis ● ■ ▲ ◆

Ear

- Deafness ●
- Significant hearing loss in both ears ▲

Eye

- Blindness ●
- Central blindness ◆
- Severe visual impairment ●
- Significant visual impairment ▲

Gastrointestinal

- Chronic pancreatitis ◆
- Fulminant hepatic necrosis ●
- Permanent faecal incontinence ●
- Sclerosing cholangitis ▲
- Severe cirrhosis of the liver ●
- Severe inflammatory Crohn's disease ▲
- Total colectomy ◆

Heart and Artery

- Any other cardiac condition resulting in a reduced ejection fraction ● ■
- Aorta graft surgery ■
- By-pass graft surgery to 3 or more coronary arteries ■
- Cardiomyopathy resulting in a reduced ejection fraction ● ■
- Congestive heart failure ●
- Coronary artery by-pass grafts ▲
- Endovascular repair of an aortic aneurysm ◆
- Heart attack ● ■ ▲
- Heart valve replacement or repair ◆
- Severe peripheral vascular disease ●
- Severe vascular disease affecting multiple systems ●
- Surgical repair of a structural lesion of the heart ◆

HIV

- Accidental HIV infection ●

Major organ transplant

- Major organ transplant ●

Musculoskeletal trauma

- Less extensive third degree burns - covering 15% of the body's surface ■

- Less extensive third degree burns - covering 10% of the body's surface ▲
- Loss of a single hand or foot ▲
- Loss of a single limb ■
- Loss of hands or feet ●
- Loss of use of a whole hand ▲
- Surgical re-attachment of an amputated limb ◆
- Third degree burns ●

Permanent Disability

- Cauda Equina ●
- Total and Permanent Disability ● ▲
- Partial Permanent Disability ▲
- Persistent confusional state ●
- Total lack of social interaction ●

Respiratory

- Chronic obstructive pulmonary disease ▲ ◆
- Cor pulmonale ●
- Fibrotic lung disease ● ▲ ◆
- Home oxygen therapy ▲
- Primary pulmonary hypertension ●
- Removal of one lobe of the lungs ◆
- Removal of two or more lobes of the lungs ▲

Stroke and Nervous system

- Alzheimer's disease ● ■ ▲ ◆
- Benign brain tumour ● ■ ▲ ◆
- Bilateral hemianopia ■
- Coma ● ■ ▲ ◆
- Craniotomy ◆
- Craniotomy to treat a cerebral arteriovenous malformation ◆
- Creutzfeldt-jakob disease ● ■ ▲ ◆
- Dementia ● ■ ▲ ◆
- Drainage of brain abscess by craniotomy ◆
- Encephalitis ● ■ ▲ ◆
- Functional surgery for movement disorders ◆
- Guillain-Barré syndrome ■

- Loss of manual dexterity ●
- Loss of muscle power resulting in the inability to grip ●
- Loss of speech ●
- Motor neurone disease ● ■ ▲ ◆
- Multiple Sclerosis ● ■ ▲ ◆
- Muscular Dystrophy ● ■ ▲ ◆
- Neurological diseases ● ■ ▲
- Paralysis of limbs ●
- Parkinson's disease ● ■ ▲ ◆
- Persistent Vegetative State ●
- Progressive Supra-nuclear palsy ● ■ ▲ ◆
- Shunt insertion for hydrocephalus ◆
- Spinal tumour ◆
- Stroke ● ■ ▲ ◆
- Surgery for drug resistant epilepsy ▲
- Traumatic head injury ● ■ ▲ ◆

Urogenital and Kidney

- Acute renal dialysis ◆
- Chronic renal impairment ▲
- Cystectomy ▲
- Kidney failure ●
- Nephrectomy ◆
- Partial cystectomy ◆
- Severe chronic renal impairment ■

Additional conditions only covered by our Comprehensive Cover

Cancer

Lumpectomy for Ductal Carcinoma in-situ of the breast ★
Myelodysplasia 》

Connective tissue disease

Giant Cell Arteritis ★
Pemphigus Vulgaris ★
Polyarteritis Nodosa ★
Polymyositis ★
Rheumatoid Arthritis ★
Systemic Lupus Erythematosus ★
Systemic Sclerosis (Scleroderma) ★
Wegener's Granulomatosis ★

Ear

Radical Mastoid surgery ★

Endocrine and Metabolic diseases

Acromegaly ★
Addison's disease ★
Adrenalectomy ★
Conn's syndrome ★
Cushing's syndrome ★
Diabetes Insipidus 》
Insulinoma ★
Pheochromocytoma ★
Radiotherapy to the Pituitary gland ★
Sheehan's syndrome 》
Simmond's disease ★
Surgical removal of the Pituitary gland ★
Thyrotoxic crisis 》

Eye

Blindness in one eye 》
Surgical removal of one eye 》
Surgical repair of a detached retina ★
Tunnel vision 》

Gastrointestinal

Chronic inflammatory hepatitis 》
Cirrhosis of the liver 》
Loss of use of more than one third of the tongue 》
Moderately severe inflammatory Crohn's disease ★
Partial hepatectomy 》
Permanent rectal fistula ★
Portal vein thrombosis 》
Surgical repair of a tracheal-oesophageal fistula ★

Heart and Artery

Angioplasty (Coronary) or PTCA (Percutaneous Transluminal Coronary Angioplasty) ★
Angioplasty to correct carotid artery stenosis ★
Balloon valvuloplasty 》
Cardioversion for cardiac arrhythmia ★
Emergency intravenous anti-arrhythmic therapy for ventricular tachycardia or fibrillation ★
Endovascular heart valve replacement 》
Femoral artery aneurysm repair 》
Iliac artery aneurysm repair 》
Infective endocarditis ★
Keyhole coronary artery bypass surgery ★
Pericardectomy 》
Permanent defibrillator insertion ★
Permanent pacemaker insertion ★
Surgery for cardiac arrhythmia ★
Surgery to correct carotid artery stenosis 》
Surgical repair of an atrial or ventricular septal defect ★

Musculoskeletal trauma

Amputation of two or more fingers or thumbs ★
Le Fort III reconstruction 》
Less extensive third degree burns - covering 5% of the body's surface 》

Respiratory

Fibrotic lung disease ★
Mechanical ventilatory support for near drowning ★
Pleurectomy 》
Pulmonary embolus 》
Surgical drainage of a lung abscess 》
Surgical drainage of empyema 》

Stroke and Nervous system

Bacterial meningitis ★
Endovascular treatment of a cerebral arteriovenous malformation 》
Stereotactic brain surgery ★
Surgical repair of depressed skull fracture 》

Urogenital and Kidney

Bilateral orchidectomy 》
Bladder fistula ★
Partial nephrectomy 》
Surgical repair of a kidney 》

About PruProtect

As well as Serious Illness Cover we also offer:

- Life Cover
- Income Protection Cover
- Optional Serious Illness Cover for Children
- Health Cover
- Unemployment Cover
- Disability Cover
- Education Cover
- Family Income Cover
- Whole of Life Cover
- + Business Protection and Relevant Life Policies

Find out more

To find out more about our Serious Illness Cover or any of our other products, please speak to your financial adviser or take a look at pruprotect.co.uk

