



Severity payments

Serious Illness Cover



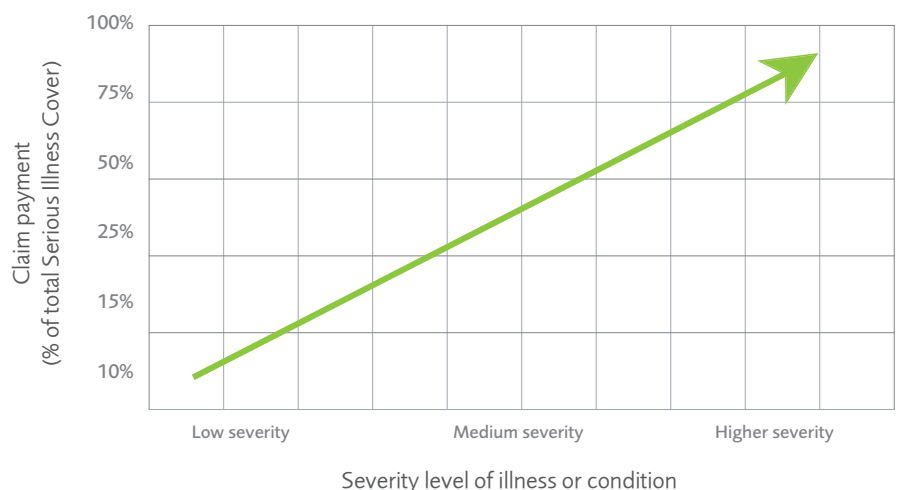
PruProtect's **Serious Illness Cover** pays out based on the severity of your illness or disability. This means you could receive a payout at an earlier stage of your illness, even if it is not life threatening.

There are 6 levels of severity which are used to determine the amount of money that gets paid out when you need to make a claim. These levels have been set to ensure that claims paid out appropriately reflect the impact that the serious illness has on your lifestyle.

Severity level	How much?
A	Pays 100% of the benefit cover
B	Pays 75% of the benefit cover
C	Pays 50% of the benefit cover
D	Pays 25% of the benefit cover
E	Pays 15% of the benefit cover
F	Pays 10% of the benefit cover

Levels A-D available on the Primary Plan and Essentials Plan
All Levels available on the Comprehensive Plan

How severity based payments work



Example of severity levels in practice

The Eye

Most critical illness policies will only pay out if the claimant meets the ABI definition of blindness which is:

"Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart".

If the claimant met this definition a 100% payout would be applicable. PruProtect will pay out the following under our Comprehensive level of Serious Illness Cover:

Severity level	Condition	PruProtect payout	ABI Critical Illness Statement of Best Practice 2011
A	Blindness - permanent and irreversible Severe visual impairment - permanent and irreversible	100% 100%	Covered Not covered
C	Significant visual impairment - permanent and irreversible	50%	Not covered
D	Central blindness - permanent and irreversible	25%	Not covered
E	Blindness in one eye - permanent and irreversible Surgical removal of one eye - for trauma or disease Tunnel vision - permanent and irreversible	15%	Not covered
F	Surgical repair of a detached retina - excluding laser surgery	10%	Not covered

Example of severity levels in practice

Musculoskeletal trauma

PruProtect will pay out the following under our Comprehensive level of Serious Illness Cover:

Severity level	Condition	PruProtect payout	ABI Critical Illness Statement of Best Practice 2011
A	Loss of hands or feet - permanent physical severance	100%	Covered
B	Loss of a single limb - permanent physical severance	75%	Not covered
C	Loss of a single hand or foot - permanent physical severance Loss of use of whole hand - total and irreversible	50%	Not covered
D	Surgical reattachment of an amputated limb - for trauma	25%	Not covered
E	Le Fort III reconstruction - for trauma	15%	Not covered
F	Amputation of two or more fingers or thumbs - permanent physical severance	10%	Not covered

These are just some examples of the conditions covered under the musculoskeletal trauma benefit, for a full list please refer to the Plan Provision.

Find out more

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

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pruprotect.co.uk

