

# Critical Illness

## Events covered

Critical Illness cover from Unum has developed to keep pace with medical developments and surgical practice, and combined events when it has made sense to do so. This guide lists common critical illness events and explains if and where they are covered covered in a Unum policy.

Base cover	Covered	Additional details
Alzheimer's disease	✓	Included in 'Dementia including Alzheimer's disease' – Alzheimer's is a form of dementia
Cancer	✓	
Cancer – second and subsequent	✓	
Cardiac arrest	✓	Included from August 2019. Existing policyholders will benefit from the change from the next rate review
Coronary artery bypass grafts (CABG)	✓	No need for sternotomy (surgery to divide the breastbone)
• Waiting list for CABG	✓	Included in CABG definition
Creutzfeldt-Jakob disease	✓	
Dementia including Alzheimer's disease	✓	
Heart attack	✓	No severity measure (troponin)
Kidney failure	✓	
Major organ transplant	✓	Including a lobe of liver or lung
• Bone marrow	✓	Included within major organ transplant definition
• Complete heart, kidney, pancreas, liver or lung	✓	
• Lobe of liver	✓	
• Lobe of lung	✓	
Motor neurone disease	✓	
Multiple sclerosis	✓	No need for 6 months of symptoms
Parkinson's disease	✓	We also include Parkinson's plus syndromes in the same event
• Multiple system atrophy	✓	Included in 'Parkinson's plus syndromes'
• Progressive supranuclear palsy	✓	
• Parkinsonian-dementia-amyotrophic lateral sclerosis complex	✓	
• Corticobasal ganglionic degeneration	✓	
• Diffuse lewy body disease	✓	
Stroke	✓	24 hours of symptoms

Extra cover	Covered	Additional details
Aorta graft surgery	✓	
• Waiting list for aorta graft surgery	✓	
Aplastic anaemia	✓	
Bacterial meningitis	✓	
Balloon valvuloplasty	✓	Included in heart valve replacement or repair
Benign brain tumour	✓	
Benign spinal cord tumour	✓	
Blindness	✓	6/60 or reduced visual field
Cardiac arrest	Base	Covered in Base cover from August, 2019
Cardiomyopathy	✓	
Chronic lung disease	✓	Another name for respiratory failure
Coma	✓	
Coronary angioplasty	✓	
Deafness	✓	
Encephalitis	✓	
Heart valve replacement or repair including balloon valvuloplasty	✓	Includes balloon valvuloplasty – a type of heart valve repair
• Waiting list for heart valve replacement or repair	✓	
HIV infection	✓	
Liver failure	✓	
Loss of hand or foot	✓	
Loss of independent existence	✓	Included in Total Permanent Disability
Loss of speech	✓	
Open heart surgery	✓	Another name for structural heart surgery
Paralysis of limb	✓	
Primary pulmonary arterial hypertension	✓	
Progressive supranuclear palsy	Base	Included in Parkinson's plus syndromes in Base cover
Pulmonary artery surgery	✓	
• Waiting list for pulmonary artery surgery	✓	
Respiratory failure	✓	
Rheumatoid arthritis	✓	
Structural heart surgery	✓	
• Waiting list for structural heart surgery	✓	
System lupus erythematosus	X	Not covered – we have chosen to not include this event
Terminal illness 12 months	✓	Death expected within 12 months, even if this extends past cover cease age
Third degree burns	✓	20% of body or 20% of the face
Traumatic brain injury	✓	
Total Permanent Disability (TPD)	✓	No requirement for 6 months of disability
• TPD - own occupation	✓	Optional
• TPD - any suited occupation	✓	Optional
• TPD - unable to look after yourself ever again	✓	Included as standard - Same as loss of independent existence

Children's cover	Covered	Additional details
Cerebral palsy	✓	
Child's intensive care benefit – requiring mechanical ventilation for 7 days	✓	
Cystic fibrosis	✓	
Hydrocephalus – treated with the insertion of a shunt	✓	
Muscular dystrophy	✓	
Spina bifida myelomeningocele	✓	
Total permanent disability – permanently unable to look after yourself	✓	

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**For further  
details please  
contact your Unum  
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