

# 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 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 - excluding less advanced cases*	✓	
Cancer – second and subsequent	✓	
Cardiac arrest – with insertion of a defibrillator	✓	
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 – resulting in permanent symptoms	✓	
Dementia including Alzheimer's disease – resulting in permanent symptoms	✓	
Heart attack*	✓	No severity measure (troponin)
Kidney failure – requiring permanent dialysis	✓	
Major organ transplant* – from another donor	✓	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 – resulting in permanent symptoms	✓	
Multiple sclerosis* – with persisting symptoms	✓	No need for 6 months of symptoms
Parkinson's disease* - resulting in permanent symptoms	✓	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 – of specified severity	✓	
Bacterial meningitis – resulting in permanent symptoms	✓	
Balloon valvuloplasty	✓	Included in heart valve replacement or repair
Benign brain tumour* – with permanent symptoms or specified treatments	✓	
Benign spinal cord tumour – with permanent symptoms or specified treatments	✓	
Blindness* – permanent and irreversible	✓	6/60 or reduced visual field
Cardiac arrest – with insertion of a defibrillator	Base	
Cardiomyopathy – of specified severity	✓	
Chronic lung disease	✓	Another name for respiratory failure
Coma – with associated permanent symptoms	✓	
Coronary angioplasty – to 2 or more coronary arteries	✓	
Deafness – permanent and irreversible	✓	
Encephalitis – resulting in permanent symptoms	✓	
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 – caught within specified geographic limits from a blood transfusion, physical assault or at work	✓	
Liver failure – of specified severity	✓	
Loss of hand or foot – permanent physical severance	✓	
Loss of independent existence	✓	Included in Total Permanent Disability
Loss of speech – total, permanent and irreversible	✓	
Open heart surgery	✓	Another name for structural heart surgery
Paralysis of limb – total and irreversible	✓	
Primary pulmonary arterial hypertension – of specified severity	✓	
Progressive supranuclear palsy	Base	Included in Parkinson's plus syndromes in Base cover
Pulmonary artery surgery – for disease	✓	
· Waiting list for pulmonary artery surgery	✓	
Respiratory failure – of specified severity	✓	
Rheumatoid arthritis – of specified severity	✓	
Structural heart surgery – with surgery to divide the breastbone	✓	
· Waiting list for structural heart surgery	✓	
System lupus erythematosus	✗	Not covered – we have chosen to not include this event
Terminal illness – where death is expected within 12 months	✓	Death expected within 12 months, even if this extends past cover cease age

Extra cover	Covered	Additional details
Third degree burns* – covering 20% of the body or face	✓	20% of body or 20% of the face
Total permanent disability – of specified severity	✓	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
Traumatic brain injury – resulting in permanent symptoms	✓	

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	✓	

Correct as of publication (January 2024) relating to UP845 01/2024.

The Association of British Insurers produces a guide to minimum standards for Critical Illness cover. Conditions or procedures marked with \* provide wider cover than the guide to minimum standards.

**For further  
details please  
contact your Unum  
Consultant.**