

Zurich Critical Illness quick reference guide

Zurich Critical Illness

40 Full payment conditions

Cancer related

- Aplastic anaemia
- Cancer

Heart related

- Aorta graft surgery **(Adv)**
- Cardiac arrest
- Cardiomyopathy
- Coronary artery by-pass graft **(Adv)**
- Heart attack
- Heart surgery **(Adv)**
- Heart-valve replacement or repair **(Adv)**
- Primary pulmonary arterial hypertension
- Pulmonary artery replacement **(Adv)**

Trauma related

- Bacterial meningitis
- Blindness
- Deafness
- Loss of hand or foot
- Loss of speech
- Paralysis of limb
- Removal of an eyeball
- Third degree burns

Life changing related

- HIV
- Systemic lupus erythematosus
- Terminal illness

Neurological related

- Benign brain tumour
- Coma
- Creutzfeldt-Jakob disease (CJD)
- Dementia including Alzheimer's disease
- Encephalitis
- Motor neurone disease
- Multiple sclerosis
- Parkinson's disease
- Parkinson plus syndromes
- Spinal stroke
- Stroke
- Traumatic brain injury

Major organ failure related

- Interstitial lung disease
- Kidney failure
- Liver failure – end stage
- Major organ transplant **(Adv)**
- Pneumonectomy **(Adv)**
- Respiratory failure

Additional payment conditions (Lower of 25% of cover amount or £25,000)

Cancer related

- Less advanced cancer of the breast
- Less advanced cancer of the prostate

Zurich Critical Illness Select

11 Extra full payment conditions

Full payment conditions

- Benign spinal cord tumour
- Brain injury due to anoxia or hypoxia
- Crohn's disease
- Heart failure
- Intensive care (10 days continuous)
- Mental illness
- Necrotising fasciitis
- Neuromyelitis optica (Devic's disease)
- Peripheral vascular disease **(Adv)**
- Primary sclerosing cholangitis
- Syringomelia or syringobulbia **(Adv)**

Critical illness benefit uplift (Lower of 100% of cover amount or £100,000)

Neurological related uplifts

- Dementia including Alzheimer's disease
- Motor neurone disease
- Parkinson's disease
- Parkinson plus syndromes

Trauma related uplifts

- Blindness
- Deafness
- Loss of two hands or feet
- Loss of speech
- Paralysis of two limbs
- Traumatic brain injury

46 Extra additional payment conditions

Additional payment conditions

- Aortic aneurysm
- Aplastic anaemia (less severe)
- Bladder removal
- Bowel disease treated with intestinal resection **(Adv)**
- Brain abcess drained with craniotomy
- Carotid artery stenosis
- Cauda equina syndrome
- Central retinal artery or vein occlusion (eye stroke)
- Cerebral or spinal aneurysm
- Cerebral or spinal arteriovenous malformation
- Coronary angioplasty
- Diabetes mellitus type 1
- Drug resistant epilepsy
- Facial reconstructive surgery
- Guillain-Barré syndrome
- Infective bacterial endocarditis
- Less advanced cancer of the anus
- Less advanced cancer of the appendix, colon and rectum
- Less advanced cancer of the bile ducts
- Less advanced cancer of the cervix
- Less advanced cancer of the gallbladder
- Less advanced cancer of the larynx
- Less advanced cancer of the lung and bronchus
- Less advanced cancer of the oesophagus
- Less advanced cancer of the oral cavity or oropharynx
- Less advanced cancer of the ovary
- Less advanced cancer of the pancreas
- Less advanced cancer of the renal pelvis or ureter
- Less advanced cancer of the small intestine
- Less advanced cancer of the stomach
- Less advanced cancer of the testicle
- Less advanced cancer of the thymus
- Less advanced cancer of the thyroid
- Less advanced cancer of the urinary bladder
- Less advanced cancer of the uterus
- Less advanced cancer of the vagina
- Less advanced cancer of the vulva
- Less advanced cancer of all other sites
- Liver resection
- Non-malignant pituitary adenoma
- Pericarditis
- Removal of one or more lobe(s) of the lung
- Significant hearing loss
- Significant visual loss
- Skin cancer
- Third degree burns (less severe)

Small payment conditions (£5,000)

Small payment conditions

- Specified complications of pregnancy

Children's Benefit

Full payment conditions (Lower of 50% of cover amount or £25,000)

- 40 Critical Illness full payment conditions

Additional payment conditions (Lower of 25% of cover amount or £25,000)

- 2 Critical Illness additional payment conditions

Children's death benefit (£5,000)

- Cover from 30 days old to the child's 22nd birthday

Enhanced Children's Benefit

Full payment conditions (Lower of 50% of cover amount or £25,000)

- 51 Critical Illness Select full payment conditions

6 children's specific conditions

- Cerebral palsy
- Cystic fibrosis
- Down's syndrome
- Hydrocephalus (treated with the insertion of a shunt)
- Muscular dystrophy
- Spina bifida myelomeningocele or rachischisis

Additional payment conditions (Lower of 25% of cover amount or £25,000)

- 48 Critical Illness Select additional payment conditions

Critical illness benefit uplift (Lower of 50% of cover amount or £25,000)

- Claim for cancer excluding less advanced cases
- Claim for children's overseas treatment

Enhanced children's death benefit (£5,000)

- Cover from 24th week of pregnancy to the child's 22nd birthday

Multi-fracture cover

Fractures (£6,000)

- Skull – cranium only
- Upper leg/hip – femur
- Knee – patella
- Lower leg/ankle – tibia
- Lower leg/ankle – fibula
- Lower leg/ankle – talus
- Pelvis – ilium (excluding ramus)

Dislocations (£6,000)

- Spine – vertebra
- Spine – cervical
- Spine – thoracic
- Spine – lumbar
- Spine – sacrum
- Spine – coccyx
- Hip
- Knee – joint
- Knee – patella
- Ankle – talus

Knee ligament tear (£6,000)

- Anterior cruciate ligament (ACL) – complete tear
- Posterior cruciate ligament (PCL) – complete tear

Tendon rupture (£6,000)

- Achilles tendon – complete transection

Fractures (£4,000)

- Upper arm – humerus
- Lower arm – radius
- Lower arm – ulna
- Wrist – distal radius
- Wrist – distal ulna
- Wrist – carpal bones
- Spine – vertebra
- Spine – cervical
- Spine – thoracic
- Spine – lumbar
- Spine – sacrum
- Spine – coccyx

Dislocations (£4,000)

- Shoulder
- Elbow
- Wrist

Fractures (£2,000)

- Ribs
- Collar bone – clavicle
- Facial and jaw bones – zygomatic
- Facial and jaw bones – mandible
- Facial and jaw bones – maxilla
- Facial and jaw bones – nasal
- Facial and jaw bones – lacrimal
- Facial and jaw bones – palatine
- Facial and jaw bones – vomer
- Facial and jaw bones – inferior nasal concha
- Shoulder blade – scapula
- Breast bone – sternum
- Hand – metacarpal (excluding all digits)
- Foot – cuneiform
- Foot – cuboid
- Foot – navicular
- Foot – calcaneus
- Foot – metatarsals (excluding all digits)

Dislocations (£2,000)

- Jaw
- Middle ear bones – ossicular chain disruption

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