



## HOW OUR DEFINITIONS COMPARE IN THE MARKET

This comparison is based solely on the definitions we cover. Other providers may cover other definitions not listed here. We suggest that you check the provider's own literature to confirm their full product details.

	Critical illness definitions	Royal London	Aegon	AIG	Aviva+	Aviva+ Upgrade	Guardian	Legal & General	Legal & General CI Extra	LV=	Old Mutual Wealth	Scottish Widows	Zurich	Zurich Select
Most claimed for definitions*	Cancer	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Heart attack	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Stroke	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Multiple sclerosis	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Children's critical illness (non-ABI)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ABI definitions	Alzheimer's disease	✓	ABI+	ABI+	✓	✓	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Aorta graft surgery	ABI+	ABI+	ABI+	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+	ABI+*	ABI+	ABI+	ABI+
	Benign brain tumour	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+*	ABI+	ABI+	ABI+
	Blindness	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	✓	ABI+	ABI+	ABI+	ABI+
	Coma	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Coronary artery bypass grafts	ABI+	ABI+	ABI+	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+	ABI+*	ABI+	ABI+	ABI+
	Deafness	✓	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	✓	ABI+	ABI+
	Heart valve replacement/repair	ABI+	ABI+	ABI+	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+	ABI+*	ABI+	ABI+	ABI+
	Kidney failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Loss of hand or foot	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Loss of speech	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Major organ transplant	ABI+	ABI+	ABI+	ABI+*	ABI+*	ABI+	ABI+	ABI+	ABI+	ABI+*	ABI+	ABI+	ABI+
	Motor neurone disease	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Paralysis of limbs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Parkinson's disease	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Third degree burns	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Total permanent disability	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Traumatic brain injury	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.

	Critical illness definitions	Royal London	Aegon	AIG	Aviva+	Aviva+ Upgrade	Guardian	Legal & General	Legal & General CI Extra	LV=	Old Mutual Wealth	Scottish Widows	Zurich	Zurich Select	
Non-ABI definitions	Aplastic anaemia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Bacterial meningitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Benign spinal cord tumour	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓*	✓	✗	✓	
	Brain injury due to anoxia or hypoxia	✓	✗	✓	✓	✓	✗	✗	✓	✗	✓	✓	✗	✓	
	Cardiac arrest	✓	✓	✓	✓	✓	✓*	✓	✓	✓	✓*	✓	✓	✓	
	Cardiomyopathy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Cauda equina syndrome	✓	✗	✗	✗	✗	✓	✗	✓	✗	✗	✗	✗	✗	
	Chronic lung disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Creutzfeldt-Jakob disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Dementia	✓	✓^	✓^	✓^	✓^	✓	✓^	✓^	✓^	✓^	✓^	✓^	✓^	✓^
	Encephalitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Heart failure	✓	✗	✗	✗	✓	✓	✗	✓	✗	✓	✗	✗	✓	
	HIV infection	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Intensive care	10 days	10 days	7 days	✗	10 days	✓	✗	✓	✗	✗	7 days	10 days	✗	✓
	Liver failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Loss of independent existence	✓	✗	✓	✗	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗
	Neuromyelitis optica (Devic's disease)	✓	✓	✓	✗	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓
	Parkinson plus syndromes	✓	✓	✓	✗	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	Peripheral vascular disease	✓	✗	✗	✗	✓*	✓	✓	✗	✓*	✗	✓	✗	✗	✓
	Pneumectomy	✓	✓	✗	✗	✓*	✓*	✓*	✗	✓	✓	✓*	✗	✓	✓
	Primary pulmonary hypertension	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Pulmonary artery graft surgery	✓	✓	✓	✓*	✓*	✓*	✓*	✗	✓*	✓	✓*	✓	✓	✓
	Spinal stroke	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓
Structural heart surgery	✓	✓	✓	✓*	✓*	✓	✓*	✓*	✓*	✓	✓*	✓	✓	✓	
Systemic lupus erythematosus	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Ulcerative colitis	✓	✗	✓	✗	✓*	✓*	✗*	✗	✓*	✗	✓*	✗	✗	✗	

\*These definitions are covered for an advance payment under surgery benefit.

	Critical illness definitions	Royal London	Aegon	AIG	Aviva+	Aviva+ Upgrade	Guardian	Legal & General	Legal & General CI Extra	LV=	Old Mutual Wealth	Scottish Widows	Zurich	Zurich Select	
Additional payment definitions	Aortic aneurysm	✓	✗	✗	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓	
	Accident hospitalisation	✓	✓	✓	✗	✗	✓	✗	✗	✓	✓	✓	✗	✗	
	Carcinoma in situ of the breast	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓+	✓+	✓	✓	
	Carcinoma in situ of the cervix uteri	✓	✗	✓	✗	✓	✓+	✗	✓	✓	✓+	✓+	✗	✓	
	Carcinoma in situ of the colon or rectum	✓	✗	✓	✗	✓	✓+	✗	✓	✗	✓+	✓+	✗	✓	
	Carcinoma in situ of the larynx	✓	✗	✓	✗	✓	✓	✗	✓	✗	✓	✓	✗	✓	
	Carcinoma in situ of the renal pelvis or ureter	✓	✗	✓	✗	✓	✓	✗	✓	✗	✓	✓	✗	✓	
	Carcinoma in situ of the testicle	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓+	✗	✓	
	Carcinoma in situ of the urinary bladder	✓	✓	✓	✗	✓	✓+	✗	✓	✓	✓	✓	✗	✓	
	Carcinoma in situ of the vagina or vulva	✓	✗	✓	✗	✓	✓+	✗	✓	✗	✓+	✓+	✗	✓	
	Carcinoma in situ (other) – with surgery	✓	✗	✓	✗	✗	✓	✗	✓	✗	✓+	✓	✗	✓	
	Central retinal artery or vein occlusion	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓	✗	✗	✓	
	Coronary angioplasty	✓	✗	✓	✗	✓	✓	✗	✗	✓	✓	✓	✗	✓	
	Gastrointestinal stromal tumour (GIST) or neuroendocrine tumour (NET) of low malignant potential	✓	✗	✓	✗	✗	✗	✗	✗	✓	✗	✓	✗	✗	✓
	Heartbeat abnormalities	✓	✗	✓	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
	Low grade prostate cancer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Ovarian tumour of borderline malignancy/ low malignant potential	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✗	✓	
	Partial loss of sight	✓	✓	✓	✗	✓	✓	✓	✗	✓	✓	✓	✗	✗	✓
Skin cancer (not including melanoma)	✓	✗	✓	✗	✗	✓	✓	✗	✗	✗	✓	✗	✗	✓	
Third degree burns (covering 10-19% of the body or 25-49% of the face)	✓	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓	✗	✗	✓	

+ Covered under carcinoma in situ – with surgery. ^ Dementia included with Alzheimer's disease.

Totals	Total CI definitions (excludes Terminal illness and TPD)	67	58	83	37	88	72	37	91	62	77	48	41	99
	Full payment definitions	47	43	45	35	49	51	35	52	42	49	40	39	50
	Additional payment definitions	20	15	38	2	39	21	2	39	20	28	8	2	49
	ABI+ definitions	14	16	16	16	16	16	16	16	16	14	16	15	16

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Other included benefits	Mortgage repayment guarantee (with no restrictions/limitations)	✓	x	x	x	x	✓	x	x	x	x	x	x	x
	Joint life cover reinstatement option	✓	x	x	x	x	x	x	x	✓	✓	✓	x	x
	Free CI cover during underwriting	✓	x	x	x	x	✓	✓	✓	✓	x	✓	✓	✓
Additional support services	Dedicated nurse, giving medical and emotional support for clients and their families	✓	x	x	✓	✓	✓	✓	✓	✓	✓	✓	x	x
	A face-to-face second medical opinion	✓	x	x	x	x	✓	✓	✓	x	✓	✓	x	x
	Suitable equipment and medical aids	✓	✓	x	x	x	✓	✓	✓	x	✓	✓	x	x
	Bereavement counselling	✓	x	✓	✓	✓	✓	x	x	✓	✓	✓	✓	✓
	Home visits with an appropriate healthcare specialist	✓	x	x	x	x	✓	x	x	x	✓	✓	x	x
	Legal assistance	✓	✓	x	x	x	✓	x	x	✓	x	x	✓	✓
Claims paid	Critical Illness Cover claims paid 2017	91.2%*	93.6%	93%	93.2%	93.2%	Not available	91.7%	91.7%	88%	91.53%	93.03%	95%	95%
	Didn't meet definition	6.8%*	4.9%	Not available	5.22%	5.22%	Not available	5.8%	5.8%	Not available	Not available	Not available	2%	2%
	Declined for misrepresentation	2%*	1.5%	Not available	1.2%	1.22%	Not available	2.5%	2.5%	Not available	Not available	Not available	3%	3%

✓ ABI model definition or provider's own definition used.

x Not covered

\*Source: Royal London UK protection business claims paid (1 January to 31 December 2017).

We've based the information in this document on our understanding of competitor literature and independent research systems available in January 2019, so it may have changed by the time you read this.

ABI+ Exceeds the model definition as stated in the ABI Minimum Standards for Critical Illness 2018. Please refer to the provider's own literature for further details.

To find out more speak to your usual Royal London contact or go to [adviser.royallondon.com/protection](http://adviser.royallondon.com/protection).

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