

Serious Illness Comparison List

| | Zurich Life | Friends First | Aviva | Irish Life | New Ireland | Caledonian Life |
|---|-------------------|----------------|----------------|----------------|----------------|-----------------|
| | Full Covers | Full Covers | Full Covers | Full Covers | Full Covers | Full Covers |
| | Partial Covers | Partial Covers | Partial Covers | Partial Covers | Partial Covers | Partial Covers |
| AIDS / HIV - Assault | Yes | Yes | Yes | Yes | Yes | Yes |
| AIDS / HIV - Occupational | Yes | Yes | Yes | Yes | Yes | Yes |
| AIDS / HIV - Transfusion | Yes | Yes | Yes | Yes | Yes | Yes |
| Alzheimer's Disease | Yes | Yes | Yes | Yes | Yes | Yes |
| Angioplasty (one vessel) "Of Specified Severity" | No | Partial | Partial | Partial | Partial | No |
| Angioplasty (two vessel) "Of Specified Severity" | Up to €100,000 | Partial | Partial | Partial | Partial | Partial |
| Aorta Graft Surgery | Yes | Yes | Yes | Yes | Yes | Yes |
| Aplastic Anaemia | Yes | Yes | Yes | Yes | Yes | Yes |
| Bacterial Meningitis | Yes | Yes | Yes | Yes | Yes | Yes |
| Balloon Valvuloplasty | Yes | Yes | Yes | Yes | Yes | Yes |
| Benign Brain Tumour | Yes | Yes | Yes | Yes | Yes | Yes |
| Benign Spinal Cord Tumour | Yes | Yes | Yes | Yes | Yes | Yes |
| Blindness | Yes | Yes | Yes | Yes | Yes | Yes |
| Brain Abscess drained via Craniotomy | Partial | Partial | Partial | Partial | Partial | Partial |
| Brain injury due to anoxia or hypoxia | No | No | No | Yes | No | Yes |
| Cancer | Yes | Yes | Yes | Yes | Yes | Yes |
| Carcinoma in Situ (Breast) | Partial | Partial | Partial | Partial | Partial | Partial |
| Carcinoma in Situ (Oesophagus) | Partial | Partial | Partial | Partial | Partial | Partial |
| Carcinoma in situ of the Uninary Bladder | Partial | No | Partial | Partial | Partial | Partial |
| Cardiac arrest (with defibrillator insertion) | Yes | No | Yes | Yes | Yes | Yes |
| Cardiomyopathy | Yes | Yes | Yes | Yes | Yes | Yes |
| Carotid Artery Stenosis | Partial | Partial | No | Partial | Partial | Partial |
| Cerebral Aneurysm | No | Partial | Partial | Partial | Partial | Partial |
| Cerebral Arteriovenous Malformation | Partial | Partial | Partial | Partial | Partial | Partial |
| Chronic Liver Disease | Yes | Yes | Yes | Yes | Yes | Yes |
| Chronic Lung Disease | No | Yes | yes | Yes | Yes | Yes |
| Chronic pancreatitis – of specified severity | No | No | No | Yes | No | Yes |

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| Coma | Yes | Yes | Yes | Yes | Yes | Yes |
| Coronary Artery Surgery | Yes | Yes | Yes | Yes | Yes | Yes |
| Corticobasal Ganglionic Degeneration | no | no | no | Yes | no | no |
| Creutzfeld-Jacob Disease | Yes | Yes | Yes | Yes | Yes | Yes |
| Crohn's disease treated with surgical intestinal resection | No | Partial | Partial | Partial | Partial | Partial |
| Crohn's Disease - Severe | Partial | No | Yes | Yes | Yes | Yes |
| Dementia | Yes | Yes | Yes | Yes | Yes | Yes |
| Devic's Disease | No | No | Yes | Yes | Yes | Yes |
| Diffuse Lewy Body disease | no | no | no | Yes | no | no |
| Early Stage Bladder Cancer (Aviva, Caledonian & Zurich cover under main Cancer Benefit) | Yes | Yes | Partial | Partial | Partial | Yes |
| Emphysema (Chronic Lung Disease) | Yes | Yes | Yes | Yes | Yes | Yes |
| Encephalitis | Yes | Yes | Yes | Yes | Yes | Yes |
| Heart Attack | Yes | Yes | Yes | Yes | Yes | Yes |
| Heart Surgery | Yes | Yes | Yes | Yes | Yes | Yes |
| Implantable cardioverter defibrillator for primary prevention of sudden cardiac death | No | Parital | No | Partial | Partial | Partial |
| Intensive Care (requiring mechanical ventilation for 10 consecutive days) | Yes | No | Yes | Yes | Yes | Yes |
| Kidney Failure | Yes | Yes | Yes | Yes | Yes | Yes |
| Liver resection | No | Partial | No | Partial | No | Partital |
| Loss of Hearing | Yes | Yes | Yes | Yes | Yes | Yes |
| Loss of Limbs | Yes | Yes | Yes | Yes | Yes | Yes |
| Loss of One Limb | Partial | Yes | Partial | Yes | Yes | Yes |
| Loss of Speech | Yes | Yes | Yes | Yes | Yes | Yes |
| Low Level Prostate Cancer | Partial | Partial | Partial | Partial | Partial | Partial |
| Major Head Injury | Yes | Yes | Yes | Yes | Yes | Yes |
| Major Organ Transplant | Yes | Yes | Yes | Yes | Yes | Yes |
| Motor Neurone Disease | Yes | Yes | Yes | Yes | Yes | Yes |

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| Multiple Sclerosis | Yes | Yes | Yes | Yes | Yes | Yes |
| Multiple System Atrophy | Yes | Yes | Yes | yes | Yes | Yes |
| Muscular Dystrophy (Irish Life may consider under Loss of Independence; SEE POLICY TERMS AND CONDITIONS) | No | No | No | No | Yes | Yes |
| Paralysis | Yes | Yes | Yes | Yes | Yes | Yes |
| Paralysis of One Limb - total and irreversible | Partial | Yes | Partial | Yes | Yes | Yes |
| Parkinson plus Syndromes (N.I. May consider under TPD) | No | No | No | Yes | No | No |
| Parkinson's Disease | Yes | Yes | Yes | Yes | Yes | Yes |
| Peripheral Vascular Disease (Treated with Angioplasty) | No | Partial | No | Partial | Partial | Partial |
| Peripheral Vascular Disease (Treated with By Pass Surgery) | No | Yes | Yes | Yes | Yes | Yes |
| Pituitary Tumour - | No | Partial | No | Partial | Partial | Partial |
| Pneumonectomy | Yes | No | Yes | Yes | Yes | Yes |
| Pre-Senile Dementia | Yes | Yes | Yes | Yes | Yes | Yes |
| Primary Pulmonary Hypertension | Yes | Yes | Yes | Yes | Yes | Yes |
| Primary Sclerosing Cholangitis | No | No | Yes | No | No | Yes |
| Progressive Supra-Nuclear Palsy | Yes | Yes | Yes | Yes | Yes | Yes |
| Pulmonary Artery Surgery | Yes | Yes | Yes | Yes | Yes | Yes |
| Rheumatoid Arthritis (Irish Life may consider under Loss of Independence SEE POLICY TERMS & CONDITIONS) | Yes | Yes | No | No | Yes | Yes |
| Serious Accident Cover (Restriction "Number of Days in Hospital") | Partial | Partial | Partial | Partial | Partial | Partial |
| Severe Burns (covering at least 10% of body surface) (or Zurich 25% facial burns; Irish Life 5% of body surface; New Ireland 5% -19% of body surface or 25% of face surface; Aviva 20% of body surface or 50% facial) | Partial | Partial | Yes | Partial | Partial | Yes |

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| Severe Burns 3rd Degree (Min % body surface; Aviva 5%; Caledonian 10%; Canada Life & New Ireland 20%; Aviva & Irish Life 25% of face) | Yes | Partial | Partial | Yes | Partial | Partial |
| Short Bowel Syndrome | No | No | Yes | No | No | Yes |
| Significant Visual Impairment | Partial | No | Partial | Partial | Partial | Partial |
| Single Lobectomy | Partial | Partial | Partial | Partial | Partial | Partial |
| Stroke | Yes | Yes | Yes | Yes | Yes | Yes |
| Surgical Removal of One Eye | Partial | Partial | Partial | Partial | Partial | Partial |
| Syringomyelia or Syringobulbia – treated by surgery | Partial | Partial | Partial | Partial | Partial | Partial |
| Systemic Lupus Erythematosus | Yes | Yes | Yes | Yes | Yes | Yes |
| Terminal Illness | Yes | Yes | Yes | Yes | Yes | Yes |
| Total and Permanent Disability (Loss of Independent Existence) | Yes | Yes | Yes | Yes | Yes | Yes |
| Total Colectomy | Partial | Partial | Partial | Partial | Partial | Partial |
| Ulcerative Colitis (treated with Total Colectomy (Caledonian cover under Total Colectomy)) | Partial | Partial | Partial | Partial | Partial | Partial |