

# GROUP CRITICAL ILLNESS

How it Works  
Product Information  
Illnesses Covered, Limitations &  
Exclusions

## What illnesses are covered?

### Introduction

It is not possible to insure every known illness, condition or procedure which could be regarded as serious or critical.

We only cover those illnesses or procedures that are specifically listed in this document and described in our policy.

### Notes

We follow the Association of British Insurers (ABI) guidelines on the critical illness definitions used, where these are available.

Further information about the insured illnesses including the definitions which must be satisfied and all exclusions can be found in our [Group Critical Illness definitions guide](#). This document also contains information regarding Total Permanent Disability.

Additional information on our exclusions can be found in our document '[Exclusions – Pre-existing and Related Conditions](#)'.

### Core illnesses

The illnesses automatically insured are:

- **Alzheimer's disease** – resulting in permanent symptoms
- **Cancer** – excluding less advanced cases
- **Coronary artery bypass grafts** – with surgery to divide the breastbone
- **Creutzfeldt-Jakob disease** – resulting in permanent symptoms
- **Dementia/Pre-senile dementia** – resulting in permanent symptoms
- **Heart attack** – of specified severity
- **Kidney failure** – requiring permanent dialysis
- **Major organ transplant** – from another donor
- **Motor neurone disease** – resulting in permanent symptoms
- **Multiple sclerosis** – with persisting symptoms
- **Parkinson's disease** – resulting in permanent symptoms
- **Stroke** – resulting in permanent symptoms

### Additional illnesses

If insured the additional illnesses are:

- **Aorta graft surgery** – for disease
- **Aplastic anaemia** – with permanent bone marrow failure
- **Bacterial meningitis** – resulting in permanent symptoms
- **Balloon valvuloplasty**
- **Benign brain tumour** – resulting in permanent symptoms
- **Blindness** – permanent and irreversible
- **Cardiomyopathy** – of specified severity
- **Coma** – with associated permanent symptoms
- **Deafness** – permanent and irreversible
- **Encephalitis** – resulting in permanent symptoms
- **Heart valve replacement or repair** – with surgery to divide the breastbone
- **HIV infection** – caught in the EU, the Channel Islands or the Isle of Man, from a blood transfusion, physical assault or at work in an eligible occupation
- **Liver failure** – irreversible
- **Loss of hands or feet** – permanent physical severance
- **Loss of independent existence** – permanent and irreversible
- **Loss of speech** – total, permanent and irreversible
- **Open heart surgery** – with surgery to divide the breastbone
- **Paralysis of limbs** – total and irreversible
- **Primary pulmonary hypertension** – of specified severity
- **Progressive supranuclear palsy** – resulting in permanent symptoms
- **Pulmonary artery surgery** – with surgery to divide the breastbone
- **Respiratory failure** – resulting in breathlessness even when resting
- **Rheumatoid arthritis** – of specified severity
- **Terminal illness** – where death is expected within 12 months
- **Third degree burns** – covering 20% of the body's surface area
- **Traumatic brain injury** – resulting in permanent symptoms



Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

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Canada Life Limited  
3 Rivergate, Temple Quay, Bristol BS1 6ER  
Telephone 0345 223 8000