

Authorised and regulated by the Financial Services Authority
Legal & General Assurance Society Limited
Registered in England No. 166055
Registered office: One Coleman Street, London EC2R 5AA
W11675 11/09



Competitor Analysis

Critical Illness Cover Competitor analysis

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private individuals or any other persons.



Critical Illness or Condition	Legal & General	Aegon Scottish Equitable	Aviva	AXA	Bright Grey	BUPA	Fortis YourLife	Friends Provident	LV=	Royal Liver	Scottish provident	Skandia	Zurich
Total number of critical illnesses covered (including TPD)	35	37	33	35	36	39	39	36	32	40 (including Emphysema)	36	34	38
Alzheimer's Disease - resulting in permanent symptoms	ABI no age limit	ABI no age limit	ABI max age 65	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI max age 65
Angioplasty	X	X	X	X	X	70% narrowing	X	X	X	X	X	70% narrowing	X
Aorta Graft Surgery - requiring surgical replacement	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
Aplastic Anaemia - with permanent bone marrow failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bacterial Meningitis - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benign Brain Tumour - resulting in permanent symptoms	ABI	ABI	ABI	ABI+	ABI	ABI	ABI+	ABI	ABI	ABI+	ABI+	ABI	ABI+
Blindness - permanent and irreversible	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Cancer - excluding less advanced cases	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Cardiomyopathy - of specified severity	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coma - resulting in permanent symptoms	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI	ABI+	ABI+	ABI+	ABI+	ABI+
Coronary Artery By-Pass Grafts - with surgery to divide the breastbone	ABI	ABI	ABI	ABI+	ABI	ABI	ABI+	ABI	ABI	ABI	ABI+	ABI	ABI
Creutzfeldt - Jakob Disease (CJD) - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deafness - permanent and irreversible	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Dementia - resulting in permanent symptoms	✓ no age limit	✓ no age limit	✓ max age 65	✓ no age limit	✓ no age limit	✓ no age limit	✓ no age limit	✓ no age limit	(Covered under Alzheimer's disease) no age limit	✓ no age limit	✓ no age limit	✓ no age limit	✓ max age 65
Diabetes Mellitus	X	X	X	X	X	After age 40	X	X	X	X	X	X	X
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓	X	X	✓	✓	✓	✓	X	X	✓
Heart Attack - of specified severity	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI	ABI+	ABI+	ABI+	ABI	ABI+
Heart Valve Replacement or Repair - with surgery to divide the breastbone	ABI	ABI	ABI	ABI+	ABI	ABI	ABI	ABI	ABI	ABI	ABI+	ABI+	ABI
HIV infection - caught from a blood transfusion, physical assault or accident at work	ABI+ (EU, Channel Islands & the Isle of Man)	ABI+ (UK, Channel Islands & the Isle of Man)	ABI+ (EU, N. America, Australia & New Zealand)	ABI (UK only)	ABI+ (most developed countries)	ABI+	ABI+ (most developed countries)	ABI (UK only)	ABI+ (UK & EU only)	ABI+ (EU, Channel Islands & the Isle of Man)	ABI+ (most developed countries)	ABI (UK only)	ABI (UK only)
Kidney failure - requiring dialysis	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Liver failure - of advanced stage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of hands or feet - permanent physical severance	ABI	ABI	ABI	ABI+	ABI	ABI+	ABI+	ABI	ABI	ABI	ABI	ABI	ABI
Loss of Independent Existence	May be covered under TPD	X	✓	✓	✓	✓	✓	X	✓	X	✓	✓	✓
Loss of Speech - permanent and irreversible	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Major Organ Transplant	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Mastectomy for Ductal Carcinoma in Situ	X	X	X	20% / £15k	X	12.5%/£12.5k	50%/£25k	X	X	20% / £25k / £3,600 annual income	X	20% / £10k	X
Motor Neurone Disease - resulting in permanent symptoms	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Multiple Sclerosis - with persisting symptoms	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Open Heart Surgery*	X	✓	X	X	✓	✓	✓	✓	X	✓	✓	X	✓
Paralysis of limbs - total and irreversible	ABI	ABI	ABI	ABI+	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Parkinson's Disease - resulting in permanent symptoms	ABI no age limit	ABI no age limit	ABI max age 65	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI no age limit	ABI max age 65
Primary Pulmonary Hypertension - of specified severity	✓	✓	X	✓	✓	X	✓	✓	X	✓	✓	X	✓
Progressive Supranuclear Palsy - resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pulmonary Artery Surgery	X	X	X	X	X	X	✓	X	X	✓	✓	X	✓
Respiratory failure - of advanced stage**	✓	✓	X	✓	✓	✓	✓	✓	✓	✓ (and Emphysema)	✓	X	✓
Rheumatoid Arthritis	X	✓	X	✓	X	✓	X	X	X	✓	X	X	X
Stroke - resulting in permanent symptoms	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Systemic Lupus Erythematosus - with severe complications	✓	✓	X	✓	✓	✓	✓	✓	X	✓	X	X	✓
Terminal Illness	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Third Degree Burns - covering 20% of the body's surface area	ABI	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI	ABI	ABI+
Total and Permanent Disability (TPD)	Automatically included	Optional for an additional charge	Automatically included	Optional for an additional charge	Automatically included	Optional for an additional charge	Optional for an additional charge	Automatically included	Optional for an additional charge	Automatically included	Optional for an additional charge	Optional for an additional charge	Optional for an additional charge
Traumatic head injury - resulting in permanent symptoms	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI

Key:

ABI - model definition as prescribed by the ABI's Statement of Best Practice for Critical Illness Cover 2006

ABI+ - where an ABI Model definition has been improved upon

✓ - providers own definition

% - % of full sum assured covered

* Legal & General do not list this as a separate definition. However 'Open Heart Surgery' be covered under 'Aorta Graft Surgery', 'Coronary Artery By Pass Grafts', 'Heart Valve Replacement or Repair' or 'Major Organ Transplant'

**Respiratory failure' may also be referred to as 'Chronic Lung Disease', 'Lung Disease', 'Severe Lung Disease' and 'Emphysema'

Source: Company Literature, correct as at 30 November 2009

Legal & General accepts no responsibility for the way we have interpreted other providers' information.