

Specified Illness Comparisons

Company	Caledonian Life	Canada Life	Friends First	Hibernian Aviva	Irish Life	New Ireland	Zurich Life
Specified Illness							
Alzheimers Disease	✓	✓ *1	✓	✓ *2	✓ *2	✓ *2	✓ *2
Angioplasty (Two vessel)	✗	✗	✗	✓	✗	✓	✓
Aorta Graft Surgery	✓	✓	✓	✓	✓	✓	✓
Aplastic Anaemia	✓	✓	✗	✓	✓	✓	✓
Bacterial Meningitis	✓	✓	✓	✓	✓	✓	✓
Baloon Valvuloplasty	✗	✓	✗	✗	✓	✓	✓
Benign Brain Tumour	✓	✓	✓	✓	✓	✓	✓
Benign Spinal Cord Tumour	✗	✗	✗	✗	✓	✓	✗
Blindness**	✓	✓	✓	✓	✓	✓	✓
Burns (Third Degree)	✓	✓	✓	✓	✓	✓	✓
Cancer (invasive)	✓	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✗	✓	✓	✓	✓
Chronic Liver Disease***	✓	✓	✓	✓	✓	✓	✓
Chronic Lung Disease***	✓	✓	✓	✓	✓	✓	✓
Coma	✓	✓	✓	✓	✓	✓	✓

Coronary heart surgery	✓	✓	✓	✓	✓	✓	✓
Creutzfeld-Jacob Disease	✓	✓	✓	✓	✓	✓	✓
Encephalitis	✓	✓	✗	✓	✓	✓	✓
Heart Attack	✓	✓	✓	✓	✓	✓	✓
Heart Valve Replacement/Repair	✓	✓	✓	✓	✓	✓	✓
Heart Structural Repair	✗	✗	✗	✗	✓	✓	✗
HIV/AIDS*	✓	✓	✓	✓	✓	✓	✓
Kidney Failure***	✓	✓	✓	✓	✓	✓	✓
Liver Failure***	✓	✓	✓	✓	✓	✓	✓
Loss of Hearing**	✓	✓	✓	✓	✓	✓	✓
Loss of Independent Existence (LIE)	✓	✓	✓	✓	✓	✓	✓
	(ADL)	(ADL)	(PTD;ADL)	(PTD;ADL/ADW)	(ADL)	(ADL)	(ADL)
Loss of Limbs - two or more	✓	✓	✓	✓	✓	✓	✓
Loss of Speech**	✓	✓	✓	✓	✓	✓	✓
Major Head Trauma	✓	✓	✓	✓	✓	✓	✓
Major Organ Transplantation	✓	✓	✓	✓	✓	✓	✓
Motor Neurone Disease	✓	✓	✓	✓	✓	✓	✓
Multiple Sclerosis	✓	✓	✓	✓	✓	✓	✓

Muscular Dystrophy	✓	✓	✓ (ADL)	✓	✓ (LIE;ADL)	✓	✗
Paralysis	✓	✓	✓	✓	✓	✓	✓
Parkinsons Disease	✓	✓	✓	✓	✓	✓	✓
Permanent & Total Disability (PTD)	✓ (LIE;ADL)	✓ (ADL)	✓ Optional (ADL)	✓ (ADL/ADW)	✓ (LIE;ADL)	✓ (LIE;ADL)	✓ (ADW)
Primary Pulmonary Hypertension	✓	✓	✗	✗	✓	✓	✗
Progressive Supra-Nuclear Palsy	✓	✓	✗	✓	✓	✓	✓
Pulmonary Artery Surgery	✓	✓	✗	✓	✓	✓	✓
Rheumatoid Arthritis	✓	✓	✓ (ADL)	✗	✓ (LIE;ADL)	✓	✓
Stroke	✓	✓	✓	✓	✓	✓	✓
Systemic Lupus Erythematosus	✓	✓	✓	✗	✓	✓	✓
Terminal Illness	✓	✓	✓	✓	✓	✓	✓

Notes

*through blood transfusion, exposure to blood and physical assault (applies to certain occupations)

**total & irreversible

***end stage

*1 and latter stage

*2 and Dementia

Some illnesses, may be covered by Loss of Independent Existence (LIE) or Permanent & Total Disability (PTD), subject to measurement of Activities of Daily Living (ADL) or Activities of Daily Work (ADW). Check appropriate policy conditions for details.

As at January 2010