

Life's better with

Vitality

Mortgage Serious Illness Cover.

Conditions covered.

Mortgage Serious Illness Cover covers you for 153 conditions

Meanwhile, the average number of conditions most critical illness plans cover is around 77 in total.¹

We pay out in full for more conditions than any other provider

Mortgage Serious Illness Cover pays out in full for 81 conditions, more than any other provider. This includes all heart attacks, all strokes and cancer as well as the conditions defined in the ABI Statement of Best Practice. In addition to covering more conditions than any other insurer, we'll also pay out in full for conditions typically covered in full by other providers.²

We recognise that conditions can have a big impact on your life without being 'critical'

Our cover is designed to give you financial support that matches the impact. For the conditions we don't pay out in full for we'll pay out 50%, 25%, or 15% of your cover depending on the severity of your condition. The more severe, the larger the payment you'll receive.

We will top your cover back up if we don't pay out in full

Claims of less than 100% won't affect your remaining cover, meaning you could still receive a full payout if you go on to suffer from another condition. Your cover only reduces when we pay out in full, and your cover only stops when there is no cover remaining. In total you can receive up to three times your original cover amount - regardless of the number of claims.

Common illnesses and conditions covered by most other critical illness providers

Alzheimer's disease
Aorta graft surgery
Aplastic anaemia
Bacterial meningitis
Benign brain tumour
Benign spinal tumour
Blindness
Cancer
Carcinoma in situ of the breast
Cardiomyopathy
Coma
Coronary artery bypass grafts
Creutzfeldt-Jakob disease
Deafness

Dementia
Encephalitis
Heart attack
Heart valve replacement or repair
HIV infection
Kidney failure
Liver failure
Loss of hands or feet
Loss of speech
Low grade prostate cancer
Major organ transplant
Motor neurone disease
Multiple sclerosis
Open heart surgery

Paralysis of limbs
Parkinson's disease
Pneumonectomy
Progressive supranuclear palsy
Pulmonary artery surgery
Severe lung disease
Stroke
Systemic lupus erythematosus
Terminal Illness
Third degree burns
Total permanent disability
Traumatic head injury

Source: 1. Defaqto, Sep 2018. Figure relates to top 5 providers based on market share (IFA channel) Q1 2018 ABI statistics.
2. Defaqto, 2019.

Illnesses and conditions covered at 100% by Mortgage Serious Illness Cover

All of the categories below have specified conditions of defined severity.

● 100% ▲ 50% ◆ 25% ▽ 15%

Cancer

- Acute lymphocytic leukaemia ●
- Acute myeloid leukaemia ●
- Advanced chronic lymphocytic leukaemia ●
- Advanced Hodgkin's disease ●
- Advanced non-Hodgkin's lymphoma ●
- Cancer - excluding less advanced cases ●
- Chronic myeloid leukaemia ●
- Multiple myeloma ●
- Myelodysplasia ●
- Severe aplastic anaemia ●

Connective Tissue Diseases

- Giant cell arteritis ●
- Polyarteritis nodosa ●
- Polymyositis ●
- Rheumatoid arthritis ●
- Systemic lupus erythematosus ●
- Systemic sclerosis ●
- Wegener's granulomatosis ●

Ear to age 70

- Deafness ●

Eye to age 70

- Blindness ●
- Severe visual impairment ●

Gastrointestinal

- Fulminant hepatic necrosis ●
- Permanent faecal incontinence ●
- Severe cirrhosis of the Liver ●

Heart and Artery

- Any other cardiac condition resulting in a reduced ejection fraction of 45% or less ●
- Aorta graft surgery ●
- By-pass graft surgery to 3 or more coronary arteries ●
- Cardiomyopathy resulting in a reduced ejection fraction ●
- Congestive heart failure ●
- Coronary artery by-pass grafts ●
- Heart attack ●
- Heart valve replacement or repair ●
- Hypertrophic cardiomyopathy - of specified severity ●
- Permanent defibrillator insertion due to cardiac arrest ●
- Severe peripheral vascular disease ●
- Severe vascular disease affecting multiple systems ●
- Surgical repair of a structural lesion of the heart or an atrial or ventricular septal defect ●

HIV

- Accidental HIV infection - caught in the UK from a blood transfusion, a physical assault, at work in an eligible occupation or from an organ transplant ●

Major Organ Transplant

- Major organ transplant ●

Musculoskeletal Trauma

- Third degree burns covering 20% of the body's surface area ●
- Intensive care of 10 days continuous duration
- Less extensive third degree burns covering 15% of the body's surface area ●
- Loss of a single hand or foot ●
- Loss of a single limb ●
- Loss of hands or feet ●
- Loss of use of a whole hand ●

Permanent Disability

- Cauda equina ●
- Persistent confusional state ●
- Total lack of social interaction ●
- Total permanent disability - own occupation ●
- Total permanent disability - permanent failure of functional activity tests ●

Respiratory Disease to Age 70

- Chronic obstructive pulmonary disease ●
- Cor pulmonale ●
- Fibrotic lung disease ●
- Home oxygen therapy ●
- Pulmonary Arterial hypertension - of specified severity or requiring surgery ●

Stroke and Nervous System

- Alzheimer's disease - resulting in permanent symptoms ●
- Any neurological disease causing the permanent and irreversible inability to perform at least 2 out of 6 FATS ●
- Bacterial meningitis - resulting in permanent symptoms ●
- Benign brain tumour - resulting in permanent symptoms ●
- Bilateral hemianopia ●
- Coma - with associated permanent symptoms ●
- Creutzfeldt-Jakob disease - resulting in permanent symptoms ●
- Dementia - resulting in permanent symptoms ●
- Devic's disease ●
- Encephalitis - resulting in permanent symptoms ●
- Guillain-Barré syndrome ●
- Loss of independent existence ●
- Loss of manual dexterity ●
- Loss of muscle power resulting in the inability to grip ●
- Loss of speech - permanent and irreversible ●
- Motor neurone disease ●
- Multiple sclerosis ●
- Muscular dystrophy ●
- Paralysis of limbs - total and irreversible ●
- Parkinson's disease - resulting in permanent symptoms ●
- Persistent vegetative state ●
- Progressive supra-nuclear palsy - resulting in permanent symptoms ●
- Spinal stroke ●
- Spinal tumour ●
- Stroke ●
- Surgery for drug resistant epilepsy ●
- Traumatic brain injury - resulting in permanent symptoms ●

Additional illnesses and conditions covered

Mortgage Serious Illness Cover

● 100% ▲ 50% ◆ 25% ▸ 15%

Cancer

Borderline ovarian cancer ▸
Carcinoma in-situ - treated with surgery or remove the tumour ▸
Carcinoma in-situ of the oesophagus - requiring surgery ◆
Low-grade prostate cancer ◆
Lumpectomy for carcinoma in-situ of the breast ▸
Mastectomy for carcinoma in-situ of the breast ◆
Moderately severe aplasia ◆
Myelodysplasia ▸

Connective Tissue Diseases

Giant cell arteritis ▲◆
Polyarteritis nodosa ▲◆
Polymyositis ▲◆
Rheumatoid arthritis ▲◆
Systemic lupus erythematosus ▲◆
Systemic sclerosis ▲◆
Wegener's granulomatosis ▲◆

Ear to age 70

Significant hearing loss in both ears ▲

Endocrine and Metabolic Diseases

Diabetes Insipidus ▸
Insulin dependent diabetes mellitus (Type 1) ▸
Sheehan's syndrome ▸
Thyrotoxic crisis ▸

Eye to age 70

Blindness in one eye ▸
Central blindness ◆
Central retinal occlusion ▸
Significant visual impairment ▲
Surgical removal of one eye ▸
Tunnel vision ▸

Gastrointestinal

Bowel Ischaemia requiring surgery ◆
Chronic Inflammatory hepatitis ▸
Chronic pancreatitis ◆
Cirrhosis of the Liver ▸
Partial hepatectomy ▸
Portal vein thrombosis ▸
Sclerosing cholangitis ▲
Severe gastrointestinal disease - requiring hospitalisation ▲
Severe inflammatory Crohn's disease ▲
Total colectomy ◆

Heart and Artery

Balloon valvuloplasty ▸
Coronary angioplasty - with specified treatment ▸
Endovascular repair of an aortic aneurysm ◆
Femoral artery aneurysm repair ▸
Iliac artery aneurysm repair ▸
Keyhole coronary artery bypass surgery ▸
Pericardectomy ▸
Surgery to correct carotid artery stenosis ▸

Musculoskeletal Trauma

Le Fort III reconstruction ▸
Less extensive third degree burns covering 5% of the body's surface area ▸
Less extensive third degree burns covering 10% of the body's surface area ▲
Surgical re-attachment of an amputated limb ◆

Permanent Disability

Total permanent disability - permanent failure of functional activity tests ▲

Respiratory Disease to Age 70

Chronic obstructive pulmonary disease ◆
Fibrotic lung disease ◆
Pleurectomy ▸
Pulmonary embolus ▸
Removal of one lobe of the lungs ◆
Removal of two or more lobes of the lungs ▲
Surgical drainage of a lung abscess ▸
Surgical drainage of empyema ▸

Stroke and Nervous System

Brain injury due to anoxia or hypoxia ◆
Craniotomy ◆
Craniotomy to treat a cerebral arteriovenous malformation ◆
Drainage of brain abscess by craniotomy ◆
Endovascular treatment of a cerebral arteriovenous malformation ▸
Functional surgery for movement disorders ◆
Loss of use of more than one third of the tongue ▸
Neurological diseases ▲
Parkinson's plus syndromes ◆
Shunt insertion for hydrocephalus ◆
Spinal aneurysm or arteriovenous malformation ▸
Surgical repair of depressed skull fracture ▸
Syngomyelia or syringobulbia ◆

Urogenital Tract and Kidney

Acute renal dialysis ◆
Bilateral orchidectomy ▸
Chronic renal impairment ▲
Cystectomy ▲
Nephrectomy ◆
Partial cystectomy ◆
Partial nephrectomy ▸
Surgical repair of a kidney ▸

Mortgage Serious Illness Cover includes:

Most comprehensive cover in the market

Cover for more conditions at 100% and more conditions overall than any competitor product.³

Full cover available when you need it most

When you make a claim for a condition that pays less than your full cover amount, your cover will not be reduced and you can claim again.

Guaranteed insurability options

Ability to increase the amount of cover you have in place if the terms of your mortgage change.

Mortgage free cover

Temporary Life and Serious Illness cover for up to 3 months before the start of the plan and the start of your mortgage.

You can enhance your cover by adding:

Child Serious Illness Cover

We know life isn't predictable. To help provide you with additional peace of mind if your child is to suffer a serious illness, you can add Child's Serious Illness Cover to your plan. Payments are based on the severity of your child's condition, ranging from 15% to 100%. This means you could receive a payment at an earlier stage of your child's illness or disability.

If your child's illness was to worsen or they were diagnosed with a different condition, you could make further claims until they have used the entire cover amount.

Waiver of premium on incapacity

Option to stop paying your monthly fee if an illness or injury means that you can't work.

Later Life Options

Our unique Later Life Options provide two levels of protection, designed to support your independence in later life with cover for dementia, Alzheimer's, Parkinson's, stroke and frailty. Both of our Later Life Options begin once your Mortgage Serious Illness Cover ends and pay out based on the severity of your condition.

- 1. Dementia and FrailCare Cover** - cover is calculated at the start of your plan as 50% of your Mortgage Serious Illness Cover and a maximum amount available of £100,000. This is available for no extra upfront cost.
- 2. Dementia and FrailCare Cover Plus** - cover is calculated at the start of your plan as 100% of your Mortgage Serious Illness Cover and a maximum amount available of £200,000. This is available at an extra cost.

Funeral cover - included at no additional cost on both of our Later Life Options when Term Life Cover is selected.

Find out more.

For more information please speak to your adviser or visit our website [vitality.co.uk/life-insurance](https://www.vitality.co.uk/life-insurance)



Source: 3. Defaqto, 2020

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