

Provider	AEGON Scottish Equitable	Aviva	AXA	Bright Grey	BUPA	Fortis	Friends Provident	Legal & General	Liverpool Victoria	Progress from Royal Liver	Pru- Protect*	Scottish Provident
ABI Condition	Total conditions covered per provider											
	36	32	34	35	39	38	35	34	32	38	154	35
Alzheimer's disease – resulting in permanent symptoms	✓	✓ Max age 65	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Angioplasty	✗	✗	✗	✗	70% narrowing ✓	✗	✗	✗	✗	✗	✓	✗
Aorta graft surgery – for disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Aplastic anaemia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bacterial meningitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Balloon valvuloplasty	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗
Benign brain tumour – resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blindness – permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cancer – excluding less advanced cases	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cardiomyopathy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coma – resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coronary artery bypass grafts – with surgery to divide the breastbone	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Creutzfeldt-Jakob disease (CJD)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deafness – permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dementia	✓	✓ Max age 65	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Diabetes	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✗
Encephalitis	✓	✓	✗	✗	✗	✓	✓	✓	✗	✓	✗	✗
Heart attack – of specified severity	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Heart valve replacement or repair – with surgery to divide the breastbone	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HIV infection – caught from a blood transfusion, a physical assault or at work in an eligible occupation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Kidney failure – requiring dialysis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Liver failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of hands or feet – permanent physical severance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of independence	✗	✓	✓	✓	✓	✓	✗	✗	✓	✗	✗	✓
Loss of speech – permanent and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Low-grade prostate cancer	✗	✗	✗	✗	Max £25,000 25% sa ✓	✗	✗	✗	✗	✗	25% ✓	✗
Major organ transplant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mastectomy	✗	✗	Max £15,000 20% sa ✓	✗	Max £12,500 12.5% sa ✓	Max £25,000 50% sa ✓	✗	✗	✗	Max £25,000 20% sa ✓	Max 25% sa ✓	✗
Motor neurone disease – resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Multiple sclerosis – with persisting symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Open heart surgery	✓	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓	✓
Paralysis of limbs – total and irreversible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parkinson's disease – resulting in permanent symptoms	✓	✓ Max age 65	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Primary pulmonary hypertension	✓	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓	✓
Progressive supranuclear palsy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pulmonary artery surgery	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	✗	✓
Respiratory failure	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Rheumatoid arthritis	✓	✗	✓	✗	✓	✗	✗	✗	✗	✓	✓	✗
Stroke – resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Systemic lupus erythematosus	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	✓	✗
Terminal illness	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Third-degree burns – covering 20% of the body's surface area	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Traumatic head injury – resulting in permanent symptoms	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

*115 additional illnesses are covered under this contract.

■ = ABI+ definition. This means the company has added to or improved on the ABI model wordings.

Sources: Defaqto October 2009
Provider Literature October 2009