simply

support when life hits hard

Critical Illness Cover

Unlike Life Cover, Critical Illness Cover pays out when you **survive** a serious illness. It's a lump sum paid to you, not your family, to use for anything: medical bills, debt, time off work, transport or childcare. Only available if the employee also has Life Cover.

How the payout works

A lump sum is paid to you if you're diagnosed with a qualifying severe illness. You can only have this cover if you also have Life Cover, and the Critical Illness amount cannot be higher than your Life Cover amount.

28-day survival period

You must survive at least 28 days after diagnosis. Pass away before 28 days and only Life Cover pays; after 28 days, both Life and Critical Illness Cover can pay.

Multiple claims

A claim won't affect your Life Cover or Disability benefit, but each claim reduces the amount remaining. If a condition worsens, the difference is paid. Once fully paid out, the cover ends.

Pre-existing conditions & ending

No benefit is payable for **two years** from the start of cover for any illness arising from a pre-existing condition. This benefit ends at age 65. It does not cover every illness, review the policy documents for the full list.

Conditions covered	Core	Comp.
No. of conditions	**11**	**24+**
SCIDEP aligned	Yes	Yes
Severity payouts	75/100%	25–100%
Cancer	A–B	A–D
Heart attack	A–B	A–D
Stroke	A–B	A–D
Coronary artery bypass	A–B	A–D
Kidney failure	100%	100%
Respiratory failure	100%	100%
Major organ transplant	100%	100%
Paralysis (2 limbs)	100%	100%
Blindness (both eyes)	100%	100%
Coma	100%	100%
Severe burns	100%	100%
Heart valve surgery	–	Yes
Aorta graft surgery	–	Yes
Cardiomyopathy	–	Yes
Liver failure	–	Yes
Loss of 2+ limbs	–	Yes
Loss of speech	–	Yes
Motor neurone disease	–	Yes
Parkinson's disease	–	Yes
Advanced dementia / Alzheimer's	–	Yes
Multiple sclerosis	–	Yes
Severe ulcerative colitis / Crohn's	–	Yes
Lupus (SLE)	–	Yes
Accidental head injury	–	Yes
Premium positioning	**Lower**	**Higher**

simply

the fine print, made clear

Critical Illness — key exclusions

Each covered condition has specific exclusions. The most important are summarised below; always refer to the policy documents for the full definitions and severity requirements.

Cancer
Benign, pre-malignant or low-malignant-potential tumours; carcinoma in-situ (Tis/Ta); prostate cancers unless Gleason ≥7 or ≥T2N0M0; non-melanoma skin cancers (except malignant melanoma ≥T1N0M0); myelodysplastic & myeloproliferative neoplasms; cutaneous lymphoma confined to skin; cancers detected only via biomarkers or liquid biopsies.

Stroke
Transient ischaemic attack (TIA); vascular disease of the eye or optic nerve; migraine & vestibular disorders; traumatic brain injury.

Heart attack
Other acute coronary syndromes (e.g. angina); cases not meeting SCIDEP severity definitions.

Coronary artery bypass graft
Angioplasty, stent insertion, or other catheter-based procedures.

Kidney failure
Acute reversible kidney failure; dialysis due to temporary causes; kidney failure caused by recreational drug or alcohol abuse.

Respiratory failure
Acute or reversible lung disease leading to temporary failure.

Major organ transplant
Organs not listed (e.g. cornea, skin); cell transplants (islet cells, non-haematopoietic stem cells); autologous stem cell transplantation; transplants resulting from alcohol or drug abuse.

Paralysis
Paralysis due to self-harm or psychological disorders; Guillain-Barré Syndrome.

Blindness
Loss of sight that can be corrected by surgery, medication or refractive correction.

Coma
Medically induced coma; coma due to self-inflicted injury, alcohol or drug use.

Severe burns
Self-inflicted burns; sunburn or sun exposure.

Heart valve surgery (Comprehensive only)
Catheter-based or percutaneous interventions; minimally invasive / keyhole surgery.

Aorta graft surgery (Comprehensive only)
Surgery to branches of the thoracic / abdominal aorta; catheter-based methods (e.g. stent implantation).

Cardiomyopathy (Comprehensive only)
Transient reduction of function due to myocarditis or arrhythmias; cardiomyopathy caused by recreational drug or alcohol abuse.

Liver failure (Comprehensive only)
End-stage liver disease caused by recreational drug or alcohol abuse; Hepatitis B/C infections acquired via IV drug use.

Loss of limbs (Comprehensive only)
Self-inflicted injury; loss of use due to psychological or psychiatric causes.