



Specified Illness - Full Payments

	Aviva	Canada Life	Caledonian Life	Friends First	Irish Life	New Ireland	Zurich Life
Alzheimer's Disease or Dementia	V	V	✓	<u> </u>	/	/	V
Aorta Graft Surgery	V	V	✓	V	V	V	V
Aplastic Anaemia	V	V	~	<u> </u>	✓	~	✓
Bacterial Meningitis	V	V	✓	V	✓	V	✓
Balloon Valvuloplasty	V	V	✓	/	✓	V	✓
Benign Brain Tumour	V	V	✓	V	✓	V	V
Benign Spinal Cord Tumour	V	V	~	/	✓	~	V
Blindness	V	V	✓	/	V	~	V
Cancer	V	V	✓	/	✓	V	✓
Cardiac arrest (with defibrillator insertion)	V	V	✓	×	✓	V	✓
Cardiomyopathy	V	V	✓	/	✓	V	✓
Chronic Rheumatoid Arthritis	×	V	✓	V	×	V	V
Coma	V	V	✓	/	✓	~	✓
Coronary Artery By-pass Grafts	V	V	✓	V	/	V	V
Creutzfeld-Jacob Disease	V	V	<u> </u>	/	✓	✓	✓
Deafness	V	V	✓	V	V	✓	✓
Devic's Disease - Unique to Aviva	V	×	×	×	×	×	×
Encephalitis	V	V	✓	/	/		V
Heart Attack	V	/		V	✓	✓	✓
Heart Valve Replacement or Repair	V	V		V	V	✓	V
HIV	V	V		<u> </u>	✓	<u> </u>	✓
Intensive Care (with mechanical ventilation)	V	×	<u> </u>	×	×	✓	V
Kidney Failure	✓	V	<u> </u>	V	✓	<u> </u>	V
Liver Failure	V	V		V	V	V	V
Loss of Hands or Feet	✓	V	<u> </u>	<u> </u>	✓	<u> </u>	✓
Loss of Speech	✓	V	✓	<u> </u>	V	✓	V
Major Organ Transplant	V	V	<u> </u>	V	/	✓	V
Motor Neurone Disease	V	V	<u> </u>	V	V	V	V
Multiple Sclerosis	V	/		V	/	✓	V
Multiple System Atrophy	V	V		V	×	✓	V
Muscular Dystrophy	×	×		×	×	✓	×
Open Heart surgery	✓	×	✓	V	V	✓	V
Paralysis of Limbs	✓	V	<u> </u>	V	✓	<u> </u>	V
Parkinson's Disease	V	/	✓	✓	✓	✓	✓
Peripheral Vascular Disease - Unique to Aviva	✓	×	×	×	×	×	×
Primary Pulmonary Hypertension	V	/	✓	<u> </u>	✓	✓	✓
Primary Sclerosing Cholangitis - Unique to Aviva	✓	×	×	×	×	×	×
Progressive Supra-Nuclear Palsy	✓	V	✓	/	<u> </u>	<u> </u>	✓
Pulmonary Artery Replacement	✓	V	✓	V	/	✓	V
Severe Crohn's Disease	✓	×	Partial	×	×	×	Partial
Severe Lung Disease	V	V	✓	<u> </u>	<u> </u>	✓	✓
Short Bowel Syndrome - Unique to Aviva	V	×	×	×	×	×	×
Stroke	V	V	~	<u> </u>	<u> </u>	<u> </u>	✓
Systemic Lupus Erythematosus	V	V	✓	<u> </u>	V	<u> </u>	V
Terminal illness	V	/	✓	V	✓	✓	V
Third Degree Burns (20% of body surface)	V	✓	✓	V	V	✓	V
Total and Permanent Disability	V	✓	✓	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Pneumonectomy	V	×	✓	×	*	<u> </u>	✓
Traumatic Head Injury	V	/	✓	/	✓	/	✓







Specified Illness - Partial Payments

	Aviva	Canada Life	Caledonian Life	Friends First	Irish Life	New Ireland	Zurich Life
Angioplasty (single vessel)	V	×	×	×	×	✓	×
Angioplasty (two or more vessels)	V	V	V	✓	~	✓	V
Carcinoma in Situ of the Breast	V	×	✓	✓	V	✓	V
Carcinoma in Situ of the Oesophagus	V	×	✓	✓	✓	✓	✓
Carcinoma in situ of the Urinary Bladder	V	×	×	×	×	✓	V
Carotid Artery Stenosis	×	×	✓	✓	V	✓	✓
Cerebral Abscess	V	×	V	✓	~	✓	V
Cerebral Aneurysm - Unique to Aviva	V	×	×	×	×	×	×
Cerebral Arteriovenous Malformation	V	×	✓	✓	V	✓	V
Crohn's Disease - single resection	V	×	V	×	×	×	V
Loss of Hand or Foot	V	×	V	Full	V	✓	V
Low Grade Prostate Cancer	V	×	V	✓	✓	✓	V
Paralysis of Limb	V	×	✓	×	×	✓	~
Serious Accident Cover	V	×	✓	✓	V	✓	V
Significant Visual impairment	V	×	V	×	~	✓	V
Single Lobectomy	V	×	V	×	V	✓	V
Surgical Removal of One Eye	V	×	V	✓	V	✓	V
Syringomyelia or Syringobulbia	V	×	V	×	×	✓	V
Third Degree Burns (5% of body surface)	V	×	V	✓	V	✓	V
Ulcerative Colitis (treated by total colectomy)	V	×	V	×	×	✓	V

- 66 Illnesses covered
- 47 Full Payment Illnesses
- > 19 Partial Payment Illnesses
- → €20,000 payment for 18 partial payment illnesses to a maximum of

 50% of sum assured
- → €5,000 partial payment for Single Vessel Angioplasty to a maximum of 50% of sum assured
- 5 Illnesses unique to Aviva

Notes:

Comparison based on conditions covered. Other differences may also apply such as definitions of illnesses, payment amounts for partial illnesses or age restrictions on claims.

Sources: bestadvice.ie and competitor websites, 12 December 2012.







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