



How our definitions compare in the market

This comparison is based solely on the definitions we cover. Other providers may cover other definitions not listed here. We suggest that you check the provider's own literature to confirm their full product details.

	Critical illness definitions	Royal London	Aviva+	Aviva+ Upgrade	Guardian	HSBC	HSBC Plus	Legal & General	Legal & General CI Extra	LV=	LV= Enhanced	Scottish Widows	Zurich	Zurich Enhanced
ABI definitions	Cancer	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Heart attack	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Stroke	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Multiple sclerosis	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Dementia including Alzheimer's disease	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Aorta Graft Surgery	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+	ABI+	ABI+	ABI+*	ABI+*
	Benign Brain Tumour or spinal cord tumour	ABI+*	ABI+^	ABI+	ABI+	ABI+*	ABI+*	ABI+^	ABI+	ABI+	ABI+	ABI+	ABI+^	ABI+
	Blindness	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Brain injury due to trauma, anoxia or hypoxia	ABI+	ABI+	ABI+	ABI+*	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Coma	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Coronary Artery By-Pass	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+	ABI+	ABI+	ABI+*	ABI+*
	Deafness	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Heart Valve Replacement or Repair	ABI+*	ABI+*	ABI+*	ABI+	ABI+*	ABI+*	ABI+*	ABI+*	ABI+	ABI+	ABI+	ABI+*	ABI+*
	Kidney failure	✓	✓	✓	ABI+	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Loss of Hand or Foot	✓	✓	✓	ABI+	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Loss of Speech	✓	✗	✗	ABI+	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Major Organ Transplant	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*	ABI+*
	Motor Neurone Disease	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Paralysis of Limbs	✓	✓	✓	ABI+	✓	✓	✓ ^{>}	✓ ^{>}	✓	✓	✓	✓	✓
	Parkinson's Disease	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Third Degree Burns	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
	Total and permanent disability	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

THIS IS FOR FINANCIAL ADVISER USE ONLY AND SHOULDN'T BE RELIED UPON BY ANY OTHER PERSON.

	Critical illness definitions	Royal London	Aviva+	Aviva+ Upgrade	Guardian	HSBC	HSBC Plus	Legal & General	Legal & General CI Extra	LV=	LV= Enhanced	Scottish Widows	Zurich	Zurich Enhanced
Non-ABI definitions	Aplastic anaemia	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
	Bacterial meningitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Cardiac arrest	✓*	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓*
	Cardiomyopathy	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Cauda equina syndrome	✓	✗	✗	✓	✗	✗	✗	✓	✗	✗	✗	✗	✓
	Chronic lung disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Creutzfeldt-Jakob disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Encephalitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Heart failure	✓	✗	✓	✓	✓	✓	✗	✓	✗	✓	✓	✗	✓
	Intensive care	✓	✗	✓	✓	✓	✓	✗	✓	✗	✗	✓	✗	✓
	Liver failure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Loss of independent existence	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
	Loss or removal of an eyeball	✓	✗	✗	✓	✗	✓*	✗	✓	✓	✓	✗	✓	✓
	Neuromyelitis optica (Devic's disease)	✓	✗	✓	✓	✓	✓	✗	✓	✗	✓	✓	✗	✓
	Parkinson plus syndromes	✓	✗	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
	Peripheral vascular disease	✓*	✗	✓*	✓	✗	✓*	✗	✓*	✗	✗	✗	✗	✓*
	Pneumonectomy	✓*	✗	✓*	✓*	✗	✓*	✗	✓	✓	✓	✗	✓*	✓*
	Pulmonary hypertension	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Pulmonary artery graft surgery	✓*	✓*	✓*	✓*	✓*	✓*	✗	✓*	✓	✓	✓	✓*	✓*
	Severe bowel disease	✓*	✗	UC and Crohn's*	UC and Crohn's*	✗	UC and Crohn's*	✗	✓	✗	UC and Crohn's	✗	✗	✓
	Severe mental illness	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✗	✗	✓
	Spinal stroke	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Structural heart surgery	✓*	✓*	✓*	✓*	✓*	✓*	✓*	✓*	✓	✓	✓	✓*	✓*
	Syringomyelia or syringobulbia	✓*	✗	✓*	✗	✗	✓*	✗	✓*	✗	✓*	✗	✗	✓*
	Systemic lupus erythematosus	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓

* These definitions are covered for an advance payment under surgery benefit

> included under loss of hand or foot definition

^ Benign brain tumour only

	Critical illness definitions	Royal London	Aviva+	Aviva+ Upgrade	Guardian	HSBC	HSBC Plus	Legal & General	Legal & General CI Extra	LV=	LV= Enhanced	Scottish Widows	Zurich	Zurich Enhanced
Additional payment definitions	Aortic aneurysm	✓	✗	✓	✗	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Accident hospitalisation	✓	✗	✗	✓	✗	✓	✗	✗	✗	✓	✗	✗	✓
	Bowel disease	✓*	✗	Crohn's only	✗	✗	Crohn's only*	✗	✓	✗	✗	✗	✗	✓*
	Carcinoma in situ of the breast	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓+	✓	✓
	Carcinoma in situ of the cervix uteri	✓	✗	✓+	✓+	✗	✓	✗	✓	✗	✓	✓+	✗	✓+
	Carcinoma in situ of the colon or rectum	✓	✗	✓+	✓+	✗	✓	✗	✓+	✗	✓	✓+	✗	✓+
	Carcinoma in situ of the larynx	✓	✗	✓	✓+	✗	✓	✗	✓	✗	✓	✓+	✗	✓
	Carcinoma in situ of the renal pelvis or ureter	✓	✗	✓	✓+	✗	✓	✗	✓	✗	✓	✓+	✗	✓
	Carcinoma in situ of the testicle	✓	✗	✓	✓	✗	✓	✗	✓+	✗	✓	✓+	✗	✓
	Carcinoma in situ of the urinary bladder	✓	✗	✓	✓+	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Carcinoma in situ of the vagina or vulva	✓	✗	✓+	✓+	✗	✓	✗	✓+	✗	✓	✓+	✗	✓+
	Carcinoma in situ (other) – with surgery	✓	✗	✓	✓	✗	✗	✗	✓	✗	✓	✓	✗	✓
	Carotid artery stenosis	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Central retinal artery or vein occlusion	✓	✗	✓	✓	✗	✓*	✗	✓	✗	✓	✓	✗	✓
	Cerebral or spinal aneurysm	✓	✗	✓	✓	✗	✓*	✗	✓	✗	✓	✓	✗	✓
	Cerebral or spinal arteriovenous malformation	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Coronary angioplasty	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Desmoid type fibromatosis	✓	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗
	Diabetes Mellitus Type 1	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✗	✗	✓
	Heartbeat abnormalities	✓	✗	✗	✗	✗	✗	✗	✓	✗	✗	✓	✗	✓
	Less advanced gastrointestinal stromal tumour (GIST)	✓	✗	✓	✗	✗	✗	✗	✓	✗	✓	✓	✗	✓
	Less advanced neuroendocrine tumour (NET)	✓	✗	✓	✗	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Less severe cardiomyopathy	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
	Less severe heart failure	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Low grade prostate cancer	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Ovarian tumour of borderline malignancy/low malignant potential	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✓	✗	✓
	Partial loss of sight	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✗	✗	✓
	Pituitary gland tumour	✓	✗	✓	✓	✗	✓*	✗	✓	✗	✓	✓	✗	✓
	Primary cutaneous lymphoma	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
	Severe Sepsis	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
	Skin cancer (not including melanoma)	✓	✗	✓	✓	✗	✓	✗	✓	✗	✗	✗	✗	✓
	Third degree burns	✓	✗	✓	✓	✗	✓	✗	✓	✗	✓	✗	✗	✓

+ Covered under carcinoma in situ – with surgery.

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	Critical illness definitions	Royal London	Aviva+	Aviva+ Upgrade	Guardian	HSBC	HSBC Plus	Legal & General	Legal & General CI Extra	LV=	LV= Enhanced	Scottish Widows	Zurich	Zurich Enhanced
Totals	Total CI definitions (excludes Terminal illness and TPD)	78	34	75	77	40	89	33	81	39	85	40	40	84
	Full payment definitions	46	32	47	54	38	48	31	48	37	47	29	38	51
	Additional payment definitions	32	2	25	23	2	41	2	33	2	38	11	2	33

✓ ABI model definition or provider's own definition used. ✗ Not covered

We've based the information in this document on our understanding of competitor literature and independent research systems available in October 2025 so it may have changed by the time you read this.

ABI+ Exceeds the model definition as stated in the ABI Minimum Standards for Critical Illness 2022. Please refer to the provider's own literature for further details.

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