

# 11 ABI+ definitions from Fortis Life's Critical Illness cover.



## Aorta graft surgery

We've included traumatic injury cover. This means that we would pay a claim if the reason for such a procedure was, for example, a road accident, whereas the ABI model definition doesn't cover this.



## Coma

We've removed the requirement for the use of life support systems for a period of 24 hours.



## Heart attack

We've removed the need for your client to demonstrate the usual symptoms such as chest pain. This means that the claimant could have suffered a 'silent heart attack' and may have a valid claim if they satisfy the other definition criteria.



## HIV Infection

We do not restrict coverage to specific occupations or limit infection to the UK. We cover most developed countries - a full list of the countries covered is shown in the Cover Details.



## Paralysis of Limbs

We've decreased the required number of limbs that have to be affected from two to just one.



## Benign brain tumour

Your client could make a successful claim and fully recover without permanent neurological symptoms if they have surgery to remove the tumour.



## Coronary artery bypass grafts

We've removed the need for surgery to divide the breastbone. This means that the consultant surgeon can carry out the coronary artery bypass using keyhole surgery, and we will pay the benefit.



## Heart Valve Replacement or Repair

We've removed the need for surgery to divide the breastbone.



## Loss of hands or feet

We only require the severance of one hand or foot rather than two, as we believe this is traumatic enough to warrant a full claim.



## Parkinson's disease

We have improved on the ABI model definition by not excluding other Parkinsonian Disorders.



## Third Degree Burns

We've combined our two current definitions into one to make it easier for your customer to understand. It now includes both burns to the body or face.

**All protection  
is not the same**

**To find out more:** Please call 0845 604 8414. Alternatively visit our website [www.fortislife.co.uk](http://www.fortislife.co.uk)