

GROUP CRITICAL ILLNESS COVER.

Appendix to quotation

Helping you understand the conditions we cover.

INSURED CONDITIONS.

Cover may be provided for the insured conditions in a) **Core cover** and b) **Additional cover**. The cover basis quoted for is stated in the quotation.

*Indicates the definition of a critical illness or condition is the same as the one published by the Association of British Insurers (ABI) in their Statement of Best Practice (February 2011).

**Indicates the definition of a critical illness or condition improves on the one published by the ABI in their Statement of Best Practice (February 2011).

PLEASE NOTE THE FOLLOWING:

A **consultant** is defined as: a recognised consulting doctor on the specialist register or holding an appointment in a hospital in the UK, Republic of Ireland or in such other country that Legal & General may agree to in any particular case.

An **insured person** is defined as: the **insured member**, and where insured, their **child** and their **spouse** or registered **civil partner**.

Irreversible is defined as: cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

Occupation is defined as: a trade, profession or type of work undertaken for profit or pay. It is not a specific job with any particular employer and is independent of location.

Permanent is defined as: expected to last throughout the **insured person's** life, irrespective of when the cover ends or the **insured person** retires.

Permanent neurological deficit with persisting clinical symptoms is defined as: symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the **insured person's** life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma. The following are not covered:

- i. An abnormality seen on brain or other scans without definite related clinical symptoms.
- ii. Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- iii. Symptoms of psychological or psychiatric origin.



a) CORE COVER

Alzheimer's disease – resulting in permanent symptoms *	
Policy definition	What does this mean?
<p>A definite diagnosis of Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following:</p> <ol style="list-style-type: none"> i. remember; ii. reason; and iii. perceive, understand, express and give effect to ideas. <p>For the above definition, other types of dementia are not covered.</p>	<p>Alzheimer's disease is a condition which affects the brain. Symptoms include memory loss, confusion, communication problems and general impairment of mental function. The condition gradually worsens, which can lead to changes in personality and makes routine tasks difficult. Eventually, 24 hour care may be needed.</p>

Cancer (including Hodgkin's disease) – excluding less advanced cases *	
Policy definition	What does this mean?
<p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukaemia, lymphoma and sarcoma, except cutaneous lymphoma (lymphoma confined to the skin).</p> <p>For the above definition, the following are not covered:</p> <ol style="list-style-type: none"> i. All cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> - pre-malignant; - non-invasive; - cancer in situ; - having either borderline malignancy; or - having low malignant potential. ii. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. iii. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. iv. Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin). 	<p>Cancer (also known as a malignant tumour) is a disease where normal cells change and grow in an abnormal way. If left untreated, they can destroy surrounding healthy cells and eventually destroy healthy cells in other parts of the body.</p> <p>There are about 200 different types of cancer, varying widely in outlook and treatment.</p> <p>Some cancers are not covered by this definition. These tend to be ones that have not yet spread or are localized and can usually be successfully treated. Examples of these include some skin cancers and early stage prostate cancer.</p>



Coronary artery by-pass grafts – with surgery to divide the breastbone *	
Policy definition	What does this mean?
<p>The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.</p>	<p>Coronary arteries can become narrowed or blocked by the build up of fatty deposits caused by poor lifestyle such as high fat diet, smoking and high blood pressure. This may cause symptoms including chest pain and can sometimes cause a heart attack. Coronary artery by-pass surgery is used to treat blocked arteries in the heart by diverting the blood supply around the blocked artery using a vein, usually taken from the leg, arm or chest.</p> <p>This definition covers surgery if it requires the heart to be reached by a surgical incision through the chest wall or sternum (breastbone), to replace the blocked arteries with a vein. This definition doesn't cover other surgical procedures to treat blocked arteries such as balloon angioplasty or insertion of stents.</p> <p># - If you have the additional cover option, please check Heart Surgery if the illness doesn't meet this definition.</p>

Creutzfeldt-Jakob disease (CJD) – resulting in permanent symptoms	
Policy definition	What does this mean?
<p>A definite diagnosis of CJD made by a consultant neurologist. There must be permanent clinical loss of the ability in mental and social functioning to the extent that permanent supervision or assistance by a third party is required.</p>	<p>Creutzfeldt-Jakob disease (CJD) is a rare disease of the nervous system. CJD can be present without symptoms for many years.</p> <p>Once they appear, symptoms may include failing memory, problems with vision, immobility, loss of speech and coma in advanced stages. There is currently no known cure.</p>

Heart attack – of specified severity **	
Policy definition	What does this mean?
<p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> i. New characteristic electrocardiographic changes. ii. The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; <ul style="list-style-type: none"> - Troponin T > 1.0 ng/ml - AccuTnI > 0.5 ng/ml or equivalent threshold with other Troponin I methods. <p>The evidence must show a definite acute myocardial infarction.</p> <p>For the above definition, other acute coronary syndromes including but not limited to angina will not be covered.</p>	<p>A heart attack, also known as a myocardial infarction, happens when part of the heart muscle dies because it has been starved of oxygen. This causes severe pain and an increase in cardiac enzymes and Troponins, which are released into the blood stream from the damaged heart muscle.</p> <p>Our definition doesn't include the words 'typical clinical symptoms (for example, characteristic chest pain)' as in the ABI's 'Heart attack' definition. This is because other tests can prove that a heart attack has taken place and it's possible to have a heart attack without common symptoms such as chest pain.</p> <p>This definition doesn't cover angina or any other heart condition.</p> <p># - If you have the additional cover option, please check Heart Surgery if the illness doesn't meet this definition.</p>



Kidney failure – requiring dialysis *	
Policy definition	What does this mean?
Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.	The kidneys perform an important role filtering the body's waste to pass as urine. If the kidneys fail, there is a harmful build up of the body's waste products. In severe cases it may be necessary for the filtering to be done by a dialysis machine or, in some cases, a transplant may be needed. Kidney failure can become life threatening. This definition covers kidney failure that requires dialysis.

Major organ transplant *	
Policy definition	What does this mean?
<p>The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK waiting list for such a procedure.</p> <p>For the above definition, transplant of any other organs, parts of organs, tissues or cells, are not covered.</p>	<p>Occasionally, an organ may become so diseased that it needs to be replaced.</p> <p>A claim can be made as soon as the insured person is put on the official UK waiting list because it may take a long time to find a donor.</p> <p>This definition doesn't cover donating an organ.</p>

Motor Neurone Disease – resulting in permanent symptoms *	
Policy definition	What does this mean?
A definite diagnosis of Motor Neurone Disease by a consultant neurologist. There must be permanent clinical impairment of motor function.	<p>Motor neurone disease (MND) is a gradual weakening and wasting of the muscles, usually beginning in the arms and legs. This may cause difficulty walking or holding objects. As the disease develops, other muscle groups may be affected, such as those involving speech, swallowing and breathing. Eventually, 24 hour care may be needed.</p> <p>The progression rate of MND varies between individual sufferers. An effective treatment has yet to be discovered.</p>

Multiple sclerosis – with persisting symptoms *	
Policy definition	What does this mean?
A definite diagnosis of Multiple Sclerosis by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.	<p>Multiple sclerosis (MS) is the most common disabling neurological disease among young adults and is usually diagnosed between the ages of 20 and 40.</p> <p>Symptoms may be slight, particularly in the early stages. Symptoms may include changes in vision, altered sensation, loss of muscle strength and lack of coordination. To claim, the symptoms need to occur continuously for six months or more. There's no known cure and treatment aims to manage symptoms only.</p>

Parkinson's disease – resulting in permanent symptoms *	
Policy definition	What does this mean?
<p>A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> i. Parkinson's disease secondary to drug abuse. ii. Other Parkinsonian symptoms. 	<p>Parkinson's disease is a slowly progressive disease of the brain. Symptoms can include tremors (uncontrollable shaking or trembling), muscle stiffness and slowness of movement. Treatment focuses on slowing the progression of symptoms. There's currently no known cure.</p>

Pre-senile dementia – resulting in permanent symptoms	
Policy definition	What does this mean?
<p>A definite diagnosis of Dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following:</p> <ul style="list-style-type: none"> i. remember; ii. to reason; and iii. to perceive, understand, express and give effect to ideas. <p>For the above definition, Dementia secondary to alcohol or drug abuse, is following are not covered.</p>	<p>Pre-senile dementia afflicts individuals during middle age, usually between 45 and 55, and is much less common than dementia in the elderly.</p> <p>Pre-senile dementia affects the ability to remember, can impair speech and can lead to the misplacement of items. It can also affect mood and behaviour, and lead to a loss of ambition. In later stages poor hygiene can become a factor too.</p>

Stroke – resulting in permanent symptoms *	
Policy definition	What does this mean?
<p>Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> i. Transient ischaemic attack. ii. Traumatic injury to brain tissue or blood vessels. 	<p>Strokes are caused by a sudden loss of blood supply or haemorrhage to a particular part of the brain.</p> <p>The symptoms and how well a person recovers will depend on which part of the brain is affected and the extent of the damage. Strokes are a significant cause of disability in the UK.</p> <p>A transient ischaemic attack, sometimes referred to as a 'mini-stroke', is similar to a stroke. These are not covered by this definition, because symptoms aren't permanent and will disappear within 24 hours.</p>



b) ADDITIONAL COVER

If Additional cover is chosen, the following insured conditions are included in addition to those under Core cover.

Angioplasty – for disease	
Policy definition	What does this mean?
<p>The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the insured person has limiting anginal symptoms. Any claim must be supported by the evidence of:</p> <ul style="list-style-type: none"> i. prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding such an appointment at a hospital in the UK or Republic of Ireland; and ii. significant electrocardiogram changes, and evidence of Angiography showing 70% obstruction of two or more coronary arteries. 	<p>Coronary arteries are blood vessels that supply heart muscle with the blood and oxygen it needs to work properly. Over time a fatty substance, called atheroma, can build up inside coronary arteries, causing them to narrow.</p> <p>When blood vessels become narrow, it means that less blood and oxygen reach the heart muscle.</p> <p>A coronary angioplasty is a procedure to open up any narrowed arteries so that blood can flow more easily to the heart. During the procedure, the doctor will gently inflate a small balloon in the artery and insert a stent to keep it open.</p> <p># - Please check Heart Surgery if the illness doesn't meet this definition.</p>

Aorta graft surgery – requiring surgical replacement **	
Policy definition	What does this mean?
<p>The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft.</p> <p>The term aorta includes the thoracic and abdominal aorta but not its branches.</p> <p>For the above definition, any other surgical procedure, for example the insertion of stents or endovascular repair is not covered.</p>	<p>The aorta is the body's main artery carrying blood from the heart. This definition covers surgery to the aorta, where part of it is removed and replaced with a graft. Surgery may be needed to correct a weakening or bulging in the artery. It covers only the aorta, which is the main blood vessel in the chest and abdomen. This definition doesn't cover the branches of the aorta.</p> <p>We cover surgery for traumatic injury, as well as the ABI standard of surgery following disease.</p> <p># - Please check Heart Surgery if the illness doesn't meet this definition.</p>

Aplastic Anaemia – with permanent bone marrow failure	
Policy definition	What does this mean?
<p>A definite diagnosis of Aplastic Anaemia by a Consultant Haematologist. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia.</p>	<p>Aplastic anemia is a condition where bone marrow does not produce sufficient new cells to replenish blood cells. The definition requires this to be permanent and also neutropenia (an abnormally low level of the most important type of white blood cell) and thrombocytopenia (a reduction in the amount of platelets, which help the blood to clot).</p>



Bacterial Meningitis - resulting in permanent neurological deficit	
Policy definition	What does this mean?
<p>A definite diagnosis of Bacterial Meningitis resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>For the above definition the following are not included: All other forms of meningitis other than those caused by bacterial infection.</p>	<p>Meningitis is the inflammation of the protective membranes covering the brain and spinal cord, known collectively as the meninges. The inflammation may be caused by infection with viruses, bacteria and can be life-threatening because of the inflammation's proximity to the brain and spinal cord. Bacterial meningitis refers to meningitis that is caused by bacterial infection.</p> <p>Our definition requires there to be ongoing and permanent neurological symptoms as a result of the illness.</p>

Balloon valvuloplasty – to relieve heart valvular abnormalities	
Policy definition	What does this mean?
<p>The actual insertion on the advice of a consultant cardiologist of a balloon catheter through the orifice of one of the valves of the heart and the inflation of the balloon to relieve valvular abnormalities.</p>	<p>Balloon valvuloplasty, is a surgical procedure used to open a narrowed heart valve.</p> <p>In balloon valvuloplasty, a thin tube with a small deflated balloon at its tip (balloon-tipped catheter) is inserted through the skin in the groin area into a blood vessel, and then is threaded up to the opening of the narrowed heart valve. The balloon is inflated to stretch the valve open and relieve the obstruction.</p> <p># - Please check Heart Surgery if the illness doesn't meet this definition.</p>

Benign brain tumour – resulting in permanent symptoms *	
Policy definition	What does this mean?
<p>A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> i. Tumours in the pituitary gland. ii. Angiomas. 	<p>A benign brain tumour is a non-cancerous abnormal growth of tissue that can increase in size and cause pressure in the brain. Symptoms may vary depending on where the tumour is but may include headaches, seizures and blurred vision. Surgery to remove the tumour might be possible and once removed they tend not to recur.</p> <p>However, surgery isn't always an option due to the size or location of the tumour.</p> <p>This definition covers surgical removal of a tumour (whether permanent neurological symptoms persist or not) and tumours where surgery has not been performed but which result in permanent neurological symptoms.</p> <p>This definition doesn't cover tumours in the pituitary gland (a small gland within the brain) and angiomas (a benign tumour of blood vessels).</p>



Blindness – permanent and irreversible *	
Policy definition	What does this mean?
<p>Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.</p>	<p>This means permanent loss of vision. It's measured with a Snellen eye chart: the chart commonly used by opticians, which consists of a gradually decreasing series of letters and numbers. 3/60 vision means you can read a letter at three metres that can normally be read at 60 metres. To claim, your vision must be 3/60 or worse in your better eye. This definition doesn't cover temporary blindness.</p>

Cardiomyopathy - of specified severity	
Policy definition	What does this mean?
<p>A definite diagnosis of cardiomyopathy by a Consultant Cardiologist. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> i. Cardiomyopathy secondary to alcohol or drug abuse. ii. All other forms of heart disease, heart enlargement and myocarditis. <p>* NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.</p>	<p>Cardiomyopathy, which literally means "heart muscle disease," is the deterioration of the function of the myocardium (the actual heart muscle) for any reason. Our definition requires there to be a diagnosis made by a Consultant Cardiologist and for there to be quite a significant limitation in the ability to perform physical activities as a result. The NYHA (New York Heart Association) has given classifications of how severely affected a person is by heart disease. Class 3 means that there would be a marked limitation in activity due to symptoms, even during less-than-ordinary activity, e.g. walking short distances (20–100 m) and that the person is only comfortable when resting.</p> <p>The cover does not include cardiomyopathy that has been caused by drug or alcohol abuse, or any other form of heart disease.</p> <p># - Please check Heart Surgery if the illness doesn't meet this definition.</p>

Coma – resulting in permanent symptoms **	
Policy definition	What does this mean?
<p>A state of unconsciousness which:</p> <ul style="list-style-type: none"> i. requires the use of life support systems; and ii. results in permanent neurological deficit with persisting clinical symptoms. <p>For the above definition, Coma secondary to alcohol or drug abuse is not covered:</p>	<p>A coma is a state of unconsciousness from which the patient cannot be aroused and has no control over bodily functions. It may be caused by illness, stroke, infection, very low blood sugar or serious accident. Recovery rates vary, depending upon the depth and duration of the coma.</p> <p>While the ABI define a coma as lasting 'at least 96 hours', we don't set a time limit. Our definition does not require the use of life support systems.</p>



Deafness – <i>permanent and irreversible</i> *	
Policy definition	What does this mean?
<p>Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.</p>	<p>This means permanent loss of hearing in both ears, measured by using an audiogram across different frequencies, which vary from low to high pitch. The hearing loss must be across all frequencies. This definition doesn't cover partial loss of hearing.</p>

Encephalitis - <i>resulting in permanent neurological deficit</i>	
Policy definition	What does this mean?
<p>A definite diagnosis of Encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms.</p>	<p>Encephalitis is a sudden inflammation of the brain. Symptoms include headache, fever, confusion, drowsiness, and fatigue. More advanced and serious symptoms include seizures or convulsions, tremors, hallucinations, and memory problems.</p> <p>Our definition requires there to be a diagnosis made by a Consultant Neurologist and for there to be ongoing and permanent neurological symptoms as a result of the illness.</p>

Heart surgery – <i>with surgery to divide the breastbone</i>	
Policy definition	What does this mean?
<p>The undergoing of open-heart surgery, on the advice of a consultant cardiologist, to correct valvular and structural abnormalities.</p>	<p>This covers instances of open heart surgery which are not captured by other insured conditions related to the heart#.</p> <p>Open heart surgery is any surgery where the chest is opened and surgery is done on the heart muscle, valves, arteries, or other parts of the heart (such as the aorta). The term "open" means that the chest is "cut" open. It does not include procedures that are carried out on the heart through smaller cuts.</p>



Heart valve replacement or repair – with surgery to divide the breastbone *	
Policy definition	What does this mean?
<p>The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to replace or repair one or more heart valves.</p>	<p>Healthy heart valves are important to make sure blood flows through the heart in the right direction so that blood is circulated around the body efficiently. There are various causes of heart valve disease including birth defects, rheumatic fever, age and other heart related conditions such as cardiomyopathy. Symptoms of heart valve disease include breathlessness, chest pain, swelling of the ankles and legs and fainting. This definition covers surgery to a heart valve if it requires open heart surgery, reached by a surgical incision through the chest wall or sternum (breastbone).</p> <p>This definition doesn't cover surgical procedures that don't involve open heart surgery.</p> <p># - Please check Heart Surgery if the illness doesn't meet this definition.</p>

HIV infection** – caught in the European Union, Channel Islands or the Isle of Man from a blood transfusion, a physical assault or at work in an eligible occupation ¹ *	
Policy definition	What does this mean?
<p>Infection by Human Immunodeficiency Virus (HIV) resulting from:</p> <ul style="list-style-type: none"> a) a blood transfusion given as part of medical treatment; b) a physical assault; or c) an incident occurring during the course of performing normal duties of employment (from the eligible occupations¹ listed below); <p>after the start of the policy and satisfying all of the following:</p> <ul style="list-style-type: none"> i. The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. ii. Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. iii. There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. iv. The incident causing infection must have occurred in the European Union, the Channel Islands or the Isle of Man, USA, Australia, New Zealand, Japan and Canada. <p>For the above definition, HIV infection resulting from any other means, including sexual activity or drug abuse is not covered.</p> <p>¹ The eligible occupations for HIV caught at work are:</p> <ul style="list-style-type: none"> i. The emergency services – police, fire, ambulance. ii. The medical profession – including administrators, cleaners, dentists, doctors, nurses and porters. iii. The armed forces. 	<p>This definition covers HIV infection from a blood transfusion, physical assault or when caught at work.</p> <p>HIV can lead to the development of Acquired Immune Deficiency Syndrome (AIDS). This is when the body's immune system breaks down, increasing the risk of infections and tumours. Although there are treatments for AIDS and HIV to slow down the virus's progression, there is currently no known cure.</p> <p>When HIV is caught during an incident at work, our definition includes all occupations with established reporting procedures.</p> <p>This definition doesn't cover HIV infection through other means, including sexual activity or drug abuse.</p>



Liver Failure - of advanced stage	
Policy definition	What does this mean?
<p>Liver failure due to cirrhosis and resulting in all of the following: permanent jaundice; ascites and encephalopathy.</p> <p>For the above definition Liver disease secondary to alcohol or drugs is not covered.</p>	<p>The liver is a vital organ located in the right upper area of your abdomen under the ribs. Liver failure is caused by liver damage, which makes it difficult or impossible for the liver to function normally in processes that are critical to life, including blood clotting, clearing the blood of toxins, fighting infection, making bile that assists with digestion, producing proteins, enzymes, and healthy blood, removing waste and storing vitamins, minerals and energy.</p> <p>Our definition requires that the liver failure is caused by cirrhosis (scarring of the liver and poor function) and that there is permanent jaundice (yellowing of the skin), ascites (swelling of the abdomen) and encephalopathy, (a disorder of the brain). We won't pay a claim where the liver failure has been caused by alcohol or drugs.</p>

Loss of hands or feet – permanent physical severance *	
Policy definition	What does this mean?
<p>Permanent physical severance of any combination of 2 or more hands or feet at or above the wrist or ankle joints.</p>	<p>This means physical severance and may be caused by illness or serious accident. This definition only requires severance of either a hand or foot above the wrist or ankle joints.</p>

Loss of independent existence (including muscular dystrophy) – permanent and irreversible	
Policy definition	
<p>The permanent inability to perform without the assistance of another person three or more of the following activities of daily living as confirmed by an appropriate consultant physician:</p> <p>Washing The ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.</p> <p>Dressing The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.</p> <p>Feeding The ability to feed oneself once food has been prepared and made available.</p> <p>Toileting The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.</p> <p>Transferring The ability to move from a bed to an upright chair or wheelchair and vice versa.</p>	

Loss of speech – permanent and irreversible *	
Policy definition	What does this mean?
<p>Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.</p>	<p>This is when the insured person isn't able to talk again. It's often caused when the vocal cords need to be removed because of a tumour or a serious injury.</p> <p>This definition doesn't cover temporary loss of speech.</p>



Paralysis of limbs – total and irreversible *

Policy definition	What does this mean?
Total and irreversible loss of muscle function to the whole of any 2 limbs.	Paralysis is the complete loss of use. It may be caused by injury or illness. A limb is an arm or leg.

Pulmonary artery surgery – to excise and replace with a graft

Policy definition	What does this mean?
The actual undergoing of surgery on the advice of a consultant cardiothoracic surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.	The pulmonary arteries carry deoxygenated blood from the heart to the lungs. The surgical procedure requires the breastbone to be divided and involves taking a blood vessel from another part of the body, for example, the chest or the leg, and using it to bypass the diseased artery. # - Please check Heart Surgery if the illness doesn't meet this definition.

Respiratory failure – of advanced stage

Policy definition	What does this mean?
Advanced stage emphysema or other chronic lung disease, resulting in all of the following: <ul style="list-style-type: none"> i. The need for regular oxygen treatment on a permanent basis. ii. The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal. 	The lungs allow us to breathe in oxygen and get rid of harmful carbon dioxide. This definition covers advanced lung failure when breathing is severely affected and regular oxygen therapy is required. Respiratory failure may be described by some insurers as 'chronic lung disease' or 'severe lung disease'.

Rheumatoid arthritis – of specified severity

Policy definition	What does this mean?
A definite diagnosis by a consultant rheumatologist of severe rheumatoid arthritis as evidenced by the following: <ul style="list-style-type: none"> i. morning stiffness of at least one hour's duration; ii. arthritis of at least three joint groups with some soft tissue swelling or fluid observed by a physician; iii. arthritis involving at least one of the following groups: iv. proximal interphalangeal, metacarpophalangeal or wrists; v. symmetrical arthritis; vi. subcutaneous nodules; vii. positive rheumatoid factor test; viii. radiographic changes typical of rheumatoid arthritis. 	Rheumatoid arthritis is an autoimmune disease. This is when the immune system, which usually fights infection, attacks the cells that line the joints, making them swollen, stiff and painful. Over time, this can damage the joint itself, the cartilage and nearby bone. The symptoms can be very painful, making it difficult to move around and do everyday tasks. When symptoms become worse, this is known as a flare-up or flare. A flare-up is impossible to predict, making rheumatoid arthritis difficult to live with.

Terminal illness – Before State Pension Age

Policy definition	What does this mean?
Advanced or rapidly progressing incurable illness where, in the opinions of the attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months.	This definition provides cover for illnesses or conditions where the life expectancy is 12 months or less.



Third degree burns – covering 20% of the body's surface area *	
Policy definition	What does this mean?
<p>Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area.</p>	<p>Third degree burns are the most serious type of burns, involving the full thickness of the skin and underlying connective tissue.</p> <p>These can be life threatening and need numerous skin grafts. The burns must cover at least 20% of the body's surface area or 20% of the face or head.</p>

Total and permanent disability – Before State Pension Age and of specified severity*	
Policy definition	What does this mean?
<p>A claim can be made when the insured person is totally and permanently disabled. There are two types of cover:</p> <p>1. Standard Definition (Any Occupation)</p> <p>EITHER</p> <p>a) Loss of the physical ability through an illness or injury to do at least 3 of the 6 work tasks ever again.</p> <p>The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.</p> <p>The insured person must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.</p> <p>The work tasks are:</p> <ul style="list-style-type: none"> i. Walking: The ability to walk a distance of 200 metres on a level surface. ii. Bending: The ability to bend or kneel to touch the floor and straighten up again. iii. Getting in and out of a car: The ability to get into a standard saloon car and out again. iv. Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table. v. Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard. vi. Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed. <p>OR</p> <p>b) Loss of the physical or mental ability through an illness or injury to the extent that the insured person is unable to do the duties of any occupation at all ever again. The duties are those that are normally required for, and/or form a significant and integral part of the performance of the occupation that cannot reasonably be omitted or modified.</p> <p>Any occupation means any type of work at all, irrespective of location or availability.</p> <p>The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.</p> <p>For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.</p>	<p>This benefit may cover any condition not specifically covered elsewhere, which results in total and permanent disability. The exact definition that applies, depends upon occupation and is in the policy terms and conditions. 'Permanent' is defined as "expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires."</p>



2. Alternative Definition (Own Occupation)

EITHER

- a) Loss of the physical ability through an illness or injury to do at least 3 of the 6 work tasks ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the **insured person** expects to retire.

The **insured person** must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The work tasks are:

- i. Walking: The ability to walk a distance of 200 metres on a level surface.
- ii. Bending: The ability to bend or kneel to touch the floor and straighten up again.
- iii. Getting in and out of a car: The ability to get into a standard saloon car and out again.
- iv. Lifting: The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.
- v. Writing: The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.
- vi. Climbing: The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.

OR

- b) Loss of the physical or mental ability through an illness or injury to the extent that the **insured person** is unable to do the duties of their **own occupation** ever again. The duties are those that are normally required for, and/or form a significant and integral part of the performance of the **insured person's** own occupation that cannot reasonably be omitted or modified.

Own occupation means **insured person's** trade, profession or type of work they do for profit or pay. It is not a specific job with any particular employer and is irrespective of location or availability.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.

Traumatic head injury – resulting in permanent symptoms *

Policy definition

Death of brain tissue due to traumatic injury resulting in **permanent neurological deficit with persisting clinical symptoms#**.

Permanent neurological deficit with persisting clinical symptoms
Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the **insured person's** life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

What does this mean?

Traumatic head injury is covered by this definition when permanent symptoms result from the injury. An example is a severe head injury caused by a road accident.

EXCLUSIONS.

Exclusion relating to terminal illness

We will not consider a claim for the condition **terminal illness** submitted to us after the death of the **insured person**.

PRE-EXISTING CONDITIONS EXCLUSION

We will not pay benefit for any insured condition which the **insured person**:

- has suffered, or undergone before the date they joined the scheme;
- is suffering from when they join the scheme, for which a duration period is included within its definition (for example six months for **multiple sclerosis**); or
- has previously received benefit under the scheme for.

For the purpose of the above, the suffering or undergoing of:

- **angioplasty**;
- **aorta graft surgery**;
- **balloon valvuloplasty**;
- **cardiomyopathy**;
- **coronary artery by-pass grafts**;
- a **heart attack**;
- **heart surgery**;
- a **heart transplant**;
- **heart valve replacement or repair**;
- **pulmonary artery surgery**; or
- a **stroke**

is considered to be the same insured condition. For example, if a **heart attack** has been suffered before cover starts under the scheme; no benefit shall be payable for any future **angioplasty, aorta graft surgery, balloon valvuloplasty, cardiomyopathy, coronary artery by-pass grafts, heart attack, heart surgery, heart transplant, heart valve replacement or repair, pulmonary artery surgery or stroke**.

In addition, where the **insured person** has suffered from any malignant tumours, defined as **cancer**, we will not pay benefit for any subsequent **cancer**. For this purpose the subsequent **cancer** doesn't have to be connected to, or associated with, the earlier diagnosis of **cancer**.

We will not pay benefit for the following conditions if the disablement or illness started before the **insured person** joined the scheme:

- **Loss of independent existence (including muscular dystrophy)**.
- **Terminal illness**.
- **Total and permanent disability**.

For the conditions **loss of independent existence (including muscular dystrophy), paralysis of limbs, terminal illness, and total and permanent disability** we will not pay benefit if:

- the **insured person** has at any time, suffered or undergone any of the insured conditions; or
- a medical adviser chosen by us, believes it has resulted from any condition which the **insured person** was known to be suffering from at, or before, joining the scheme.

We will not pay benefit for any insured condition occurring within two years of an **insured person** joining the scheme that has resulted from any Related Condition for which they:

- have received treatment;
- suffered symptoms of;
- have sought advice on; or
- were aware of.

For the above, the insured condition may have directly or indirectly resulted from a Related Condition. The decision as to whether something is a Related Condition will be based on the opinion of a medical adviser chosen by us. We have included a list of Related Conditions in the following section.

As long as a later diagnosis confirms this, we'll consider an **insured person** to have:

- suffered an insured condition;
- undergone an insured condition; or
- been in a duration period included in an insured condition definition;

before they joined the scheme, whether or not the insured condition had been formally diagnosed or not.



GROUP CRITICAL ILLNESS COVER – Appendix to quotation

For a **spouse** or registered **civil partner** who is included for cover, wherever the pre-existing conditions exclusion refers to the day of joining the scheme it should be read as the day their cover starts.

When a **child** of an **insured member** becomes eligible for inclusion, we will provide cover and the pre-existing conditions exclusion will apply to the cover for the **child** from the day they are included. For this purpose, wherever the pre-existing conditions exclusion refers to the day of joining the scheme, it should be read as the day the **child's** cover starts.

The pre-existing conditions exclusion outlined above will also apply to each increase in an **insured person's** benefit. For this purpose wherever the pre-existing conditions exclusion refers to the day of joining the scheme, it should be read as the day of the increase.

RELATED CONDITIONS.

The conditions which apply as Related Conditions under the pre-existing conditions for the various insured conditions will include, but not be restricted to, those listed below:

Alzheimer's disease, Creutzfeldt-Jakob disease (CJD), and pre-senile dementia

Dementia	Parkinson's disease	Memory loss or disorder
Organic brain disease	Epilepsy	
Circulatory brain disorder	Depression	
Amnesic disorder	Psychosis	
Aphasia	Disease of the central nervous system	

Angioplasty, aorta graft surgery, balloon valvuloplasty, cardiomyopathy, coronary artery by-pass grafts, heart attack, heart surgery, heart valve replacement or repair and Pulmonary artery surgery

Any disease or disorder of the heart, hypertension or any obstructive/occlusive arterial disease
Diabetes mellitus
Hypercholesterolaemia

Aplastic Anaemia - with permanent bone marrow failure

Fanconi's anaemia
Cancer

Bacterial Meningitis - resulting in permanent neurological deficit

Brain abscess	Sinusitis	Fungal meningitis
Venous Sinus Thrombosis	Mastoiditis	Sarcoidosis

Benign brain tumour

Neurofibromatosis (Von Recklinghausen's disease)
Haemangioma (Von Hippel-Lindau)
Acoustic neuroma

Blindness

Glaucoma	Retrobulbar neuritis	Transient ischaemic attack
Pituitary tumour	Sarcoidosis	Stroke
Optic atrophy	Malignant exophthalmos	Multiple sclerosis
Papilloedema	Diabetes mellitus	Uveitis

Cancer

Polyposis coli	Crohn's Disease	Any carcinoma in situ or ulcerative colitis
Papilloma of the bladder	Abnormal smear test	

Coma

Multiple Sclerosis	Muscular dystrophy	A history of attempted suicide
Cerebral palsy	Brain abscess	Any mental illness
Any mental illness	Myasthenia gravis	Any lesion/growth of the brain or spinal cord
Any vascular lesion of the brain	Fits or convulsions of unknown origin	

Deafness

Mastoiditis	Middle ear infection or tumour	Neurofibromatosis
Otitis media	Acoustic nerve injury	Cholesteatoma

Encephalitis - resulting in permanent neurological deficit

Brain abscess	Subarachnoid haemorrhage	Tuberculosis
Leptospirosis	Toxoplasmosis	

Kidney failure

Hypertension
Diabetes mellitus
Familial polycystic kidney disease or any chronic renal disease or disorder

Liver Failure - of advanced stage

Gall stones	Haemochromatosis	Primary sclerosing cholangitis
Cystic fibrosis	Alpha 1 antitrypsin deficiency	Portal hypertension
Portal hypertension	Chronic liver disease	
Primary sclerosing cholangitis	Including but not limited to hepatitis B&C	

Loss of hands or feet

Vascular disease	Congenital deformities of limbs	Diabetes mellitus
Bone and soft tissue cancer	Brachial plexus trauma	

Loss of independent existence (including muscular dystrophy)

Multiple sclerosis, whether a definite or tentative diagnosis		Cerebral palsy, or any disease or disorder of the brain
Muscular dystrophy		Spinal cord or column
Family history of muscular dystrophy		Diabetes mellitus

Loss of speech

Transient ischaemic attack	Multiple sclerosis	Brain tumour
Stroke	Cancer	Laryngeal polyps
Motor neurone disease		

Major organ transplant

Cardiomyopathy	Chronic liver disease or failure	Diabetes mellitus
Coronary artery disease	Leukaemia	Chronic pancreatitis
Cardiac failure	Pulmonary hypertension or chronic lung disease	Cystic fibrosis

Motor neurone disease

Progressive muscular atrophy	Progressive bulbar palsy	
Primary lateral sclerosis		

Multiple sclerosis

Any form of neuropathy, encephalopathy, or myelopathy including, but not restricted to the following:		
Abnormal sensation (numbness) of the extremities, trunk or face		Difficulty of bladder control
Weakness or clumsiness of a limb		Optic neuritis
Double vision		Spinal cord lesion
Partial blindness		Abnormal MRI scan
Ocular palsy		Retrobulbar neuritis
Vertigo (dizziness)		

Paralysis of limbs and total and permanent disability

Multiple sclerosis, whether a definite or tentative diagnosis		Spinal cord or column
Muscular dystrophy, family history of muscular dystrophy		Diabetes mellitus
Cerebral palsy or any disease or disorder of the brain		

Parkinson's disease

Treatment with psychotropic medication		Extra pyramidal disease
Tremor		

Pulmonary artery surgery

Pulmonary valve stenosis	Patent ductus arteriosus	
Fallot's tetralogy	Diabetes mellitus	

Respiratory failure

COAD (chronic obstructive airways disease) / COPD (chronic obstructive pulmonary disease)		
Emphysema		Adult respiratory distress syndrome
Interstitial / infiltrative lung disease		Bronchiectasis
Spinal cord or column		

Rheumatoid arthritis

Inflammatory polyarthropathies.

Stroke

Hypertension	Intra-cranial aneurysm or any obstructive/occlusive arterial disease	
Any valvular disorder of the heart	Diabetes mellitus	
Transient ischaemic attacks		

In addition, a Related Condition is any condition that Legal & General determines, on the basis of medical evidence, to have contributed to or exacerbated the occurrence of an insured condition.



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