

# Reference

This document provides you with a history of critical illness conditions and how they've changed over time. So you have all the information you need to hand.



 TABLE OF CONDITIONS HISTORY DEFINITIONS OF CONDITIONS HISTORY

# Welcome

To navigate through the history use the summary tables. Click on a tick to go directly to the full list of conditions changed/covered in that particular month/year.

Changes to the conditions covered have been grouped by the date changes were made. Where definition names have changed, the most recent definition name appears in brackets below it.



## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## CRITICAL ILLNESS COVER KEY:

Definition available	✓		Definition change		✓			Not available			Definition moved			✓		Definition merged			✓✓		Definition moved and merged			✓✓	
Illness	02/96	06/96	07/97	06/99	10/02	01/04	07/04	03/07	05/10	01/11	11/11	08/12	04/13	09/14	12/15	03/16	04/18	11/18	07/19	03/23	04/24				
Major Organ Transplant	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Motor Neurone Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Multiple Sclerosis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Multiple System Atrophy									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Open Heart Surgery									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Paralysis of limb	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Parkinson's Disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Pulmonary hypertension								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Progressive Supranuclear Palsy							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Removal of an Eyeball									✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Respiratory failure							✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Specified heart surgery																				✓	✓	✓			
Spinal Stroke															✓	✓	✓	✓	✓	✓	✓	✓			
Stroke	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Systemic Lupus Erythematosus								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Terminal Illness								✓	✓	✓	✓	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓	✓	✓	✓			
Third Degree Burns	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Total and Permanent Disability		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Traumatic brain injury								✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			

<sup>1</sup> As of April 2024, CICX has a different cancer definition - see CICX history for details.

<sup>2</sup> Terminal Illness Cover is listed as a separate benefit and is no longer defined as a critical illness.

## SURGICAL TREATMENT

We will make an advanced payment if the life insured is placed on an NHS waiting list for one of the following surgical treatments and meets the full definitions:

**Aorta graft surgery** – requiring surgical replacement

**Heart valve replacement or repair** – with surgery

**Specified heart surgery**

4 FEBRUARY 1996

**Summary** – CIC introduced as a rider available on Level Term Assurance, Convertible Term Assurance and Decreasing Term Assurance plans.

**ANGIOPLASTY**

The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by: evidence of prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding an appointment at a hospital in the UK or Republic of Ireland; and evidence of significant electrocardiogram changes; and evidence of angiography showing 70% obstruction of two or more coronary arteries.

**AORTA SURGERY  
(AORTA GRAFT SURGERY)**

The actual undergoing of surgery for a disease of the aorta needing excision and surgical replacement of apportion of the diseased aorta with a graft. For the purposes of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.

**BENIGN BRAIN TUMOUR**

This means a non malignant tumour within the cranium, and does not include cysts, granulomas, malformations in, or of, the arteries or veins of the brain, haematomas or tumours in the pituitary gland or spine.

**BLINDNESS**

Total and irreversible loss of sight in both eyes. Total is defined as a corrected visual acuity of 3/60 or less in each eye.

**BURNS  
(THIRD DEGREE BURNS)**

This means third degree burns covering at least 20% of the surface area of the body of the Life Assured, as certified by a specialist consultant.

**CANCER**

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukaemia and Hodgkin's disease but excludes:

1. non-invasive cancer in situ,
2. tumours in the presence of HIV,
3. any skin cancer other than invasive malignant melanoma.

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4 FEBRUARY 1996	
COMA	This means unconsciousness, with no reaction to stimuli continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.
CORONARY ARTERY DISEASE SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except as defined in Angioplasty) laser or any other procedures.
HEART ATTACK	The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic change and by the elevation of cardiac enzymes.
HEART VALVE SURGERY (HEART VALVE REPLACEMENT OR REPAIR)	The undergoing of open-heart surgery to correct valvular abnormalities.
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	<p>The Life Assured being infected by Human Immuno-deficiency Virus (HIV), or, suffering from Acquired Immune Deficiency Syndrome only if the Life Assured's occupation is in the list below and providing that all of the following are satisfied:</p> <ul style="list-style-type: none"> <li>(i) The infection arose in the course of the Life Assured's normal duties and has been acquired as a result of contact with an HIV infected person involving passing of blood or body fluid from an HIV infected person or with an HIV infected medical instrument.</li> <li>(ii) The incident that results in such contact must have occurred after the Policy Date and must have been reported, investigated and documented in accordance with established procedures for such an accident.</li> <li>(iii) The Life Assured must have been tested within five days of the incident and shown not to have antibodies of HIV.</li> <li>(iv) Within 10 days of the incident, the circumstances were reported in full to Legal &amp; General Assurance Society Ltd at its Principal Office and, it was reported that the Life Assured underwent the blood test, referred to in (iii) above.</li> <li>(v) A further blood test within 12 months of the incident indicated the presence of HIV or antibodies to such a virus.</li> </ul>

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## 4 FEBRUARY 1996

**HIV/AIDS COVER FOR MEDICAL STAFF  
AND OTHER SPECIFIED GROUPS (HIV  
INFECTION)**  
Continued

- The list of occupations referred to above comprises:
- Hospital Doctors, Surgeons and Consultants
  - Hospital Nurses
  - Hospital Porters
  - Hospital Caterers
  - Hospital Cleaners
  - General Practitioners and nurses employed by them
  - Dental Surgeons
  - Dental Nurses
  - District Nurses
  - Midwives
  - Paramedics
  - Ambulance Workers
  - Hospital Laundry Workers
  - Fire Brigade Fire-fighters
  - Policemen and Policewomen
  - Laboratory technicians in a medical facility
  - Prison Staff

**KIDNEY FAILURE**

End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated.

**LOSS OF HEARING  
(DEAFNESS)**

Total and irreversible loss of hearing in both ears which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician holding an appointment in a hospital in the UK or Republic of Ireland.

**LOSS OF SPEECH**

Total and irreversible loss of the ability to speak because of physical injury or disease, which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician holding an appointment in a hospital in the UK or Republic of Ireland.

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4 FEBRUARY 1996	
LOSS OF TWO OR MORE LIMBS (LOSS OF HAND OR FOOT)	The total and irrecoverable loss of two or more limbs. A limb is defined as an arm above the wrist joint or a leg above the ankle joint.
MAJOR ORGAN TRANSPLANT	The actual undergoing as a recipient of, or confirmation of acceptance on to the official United Kingdom programme waiting list for, a transplant of a heart, liver, lung, pancreas or bone marrow.
MOTOR NEURONE DISEASE	Motor neurone disease as diagnosed by a consultant neurologist holding an appointment in a hospital in the UK or Republic of Ireland.
MULTIPLE SCLEROSIS	Confirmation by a consultant neurologist of definite diagnosis of multiple sclerosis producing at least moderate neurological abnormalities which have persisted for a continuous period of six months.
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	The total and irrecoverable loss of the use of two or more limbs.
PARKINSON'S DISEASE	An unequivocal diagnosis of Parkinson's disease made by a consultant neurologist holding an appointment in a hospital in the UK or Republic of Ireland. Only idiopathic Parkinson's disease is covered. All other forms of Parkinsonism are excluded.
PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)	A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist holding an appointment in a hospital in the UK or Republic of Ireland of pre senile dementia such as that caused by Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.
STROKE	A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded.

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**3 JUNE 1996**
**Summary** – CIC introduced as a standalone product and Permanent and Total Disability added.

**ANGIOPLASTY**

No change

**AORTA SURGERY**

No change

**BENIGN BRAIN TUMOUR**

No change

**BLINDNESS**

No change

**BURNS  
(THIRD DEGREE BURNS)**

No change

**CANCER**

No change

**COMA**

No change

**CORONARY ARTERY DISEASE  
SURGERY (CORONARY ARTERY  
BY-PASS GRAFTS)**

No change

**HEART ATTACK**

No change

**HEART VALVE SURGERY  
(HEART VALVE REPLACEMENT OR  
REPAIR)**

No change

**HIV/AIDS COVER FOR MEDICAL STAFF  
AND OTHER SPECIFIED GROUPS (HIV  
INFECTION)**

No change

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KIDNEY FAILURE	No change
LOSS OF HEARING (DEAFNESS)	No change
LOSS OF TWO OR MORE LIMBS (LOSS OF HAND OR FOOT)	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	No change
PARKINSON'S DISEASE	No change

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3 JUNE 1996

PERMANENT AND TOTAL DISABILITY  
(TOTAL AND  
PERMANENT DISABILITY)

The Sum Assured will be payable:

- (a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and suffers, through illness or accident, a mental or physical irreversible disability which, in the opinion of the Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of a third party, four or more of the following functions:
- (i) Mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of bed or a chair without requiring physical assistance of another person.
  - (ii) Continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
  - (iii) Dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person.
  - (iv) Washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.
  - (v) Eating – all tasks of getting food into the body once it has been prepared.
  - (vi) Toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene.

OR

- (b) One of the Any Occupation definition or Own Occupation definition wordings:

**Any Occupation definition**

If the Life Assured, by reason of sickness or accident, is totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.

**Own Occupation definition**

If the Life Assured, by reason of sickness or accident, is totally unable to follow his or her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.

PRE SENILE DEMENTIA BEFORE AGE 65  
(DEMENTIA)

No change

STROKE

No change

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

28 JULY 1997

**Summary** – Changes to Cancer definition. Permanent and Total Disability definition added to term + CIC.

ANGIOPLASTY

No change

AORTA GRAFT SURGERY

No change

BENIGN BRAIN TUMOUR

No change

BLINDNESS

No change

BURNS (THIRD DEGREE BURNS)

No change

CANCER

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term cancer includes leukaemia but the following cancers are excluded:

1. Non-invasive cancer in situ,
2. All forms of lymphoma in the presence of any Human Immunodeficiency virus,
3. Kaposi's sarcoma in the presence of any Human Immunodeficiency virus,
4. Any skin cancer other than invasive malignant melanoma

COMA

No change

CORONARY ARTERY  
DISEASE SURGERY  
(CORONARY ARTERY BY-PASS  
SURGERY)

No change

HEART ATTACK

No change

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

28 JULY 1997

HEART VALVE SURGERY (HEART VALVE REPLACEMENT OR REPAIR)

No change

HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)

No change

KIDNEY FAILURE

No change

LOSS OF HEARING (DEAFNESS)

No change

LOSS OF TWO OR MORE LIMBS (LOSS OF HAND OR FOOT)

No change

LOSS OF SPEECH

No change

MAJOR ORGAN TRANSPLANT

No change

MOTOR NEURONE DISEASE

No change

MULTIPLE SCLEROSIS

No change

PARALYSIS/PARAPLEGIA (PARALYSIS)

No change

PARKINSON'S DISEASE

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

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DEFINITIONS OF CONDITIONS HISTORY

28 JULY 1997

PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)

No change

PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)

No change

STROKE

No change

FEB 1996

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26 JUNE 1999

**Summary** – Changes to most definitions and Alzheimer’s Disease added.**ALZHEIMER’S DISEASE BEFORE AGE 65  
(ALZHEIMER’S DISEASE)**

A diagnosis, before the 65th birthday of the Life Assured by a consultant neurologist of Alzheimer’s disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.

**ANGIOPLASTY**

The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by:

- Evidence of prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding such an appointment at a hospital in the UK and;
- Evidence of significant electrocardiogram changes and;
- Evidence of angiography showing 70% obstruction of two or more coronary arteries.

**AORTA GRAFT SURGERY**

Undergoing surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not its branches.

**BENIGN BRAIN TUMOUR**

A non malignant tumour in the brain resulting in permanent deficit to the neurological system. Tumours or lesions in the pituitary gland are not covered.

**BLINDNESS**

Total, permanent and irreversible loss of all sight in both eyes.

**CANCER (MOST MALIGNANT TYPES)**

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term cancer includes leukaemia and Hodgkin’s disease but the following are excluded:

- All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ,
- All forms of lymphoma in the presence of any Human Immunodeficiency Virus,
- Kaposi’s sarcoma in the presence of any Human Immunodeficiency Virus,
- Any skin cancer other than malignant melanoma.

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26 JUNE 1999		FEB 1996
COMA	A state of unconsciousness with no reaction to external stimuli or internal needs persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent neurological deficit. Coma secondary to alcohol or drug misuse is not covered.	JUN 1996
CORONARY ARTERY BY-PASS SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except as defined in Angioplasty), laser relief or any other procedures.	JUL 1997
DEAFNESS	Total permanent and irreversible loss of all hearing in both ears.	JUN 1999
HEART ATTACK	The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiograph changes and by the elevation of cardiac enzymes. The evidence must be consistent with the diagnosis of heart attack.	OCT 2002
HEART VALVE REPLACEMENT OR REPAIR	Undergoing open-heart surgery from medical necessity to replace or repair one or more heart valves.	JAN 2004
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change	JUL 2004
KIDNEY FAILURE	No change	MAR 2007
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	The permanent physical severance of two or more limbs from above the wrist or ankle joint.	MAY 2010
LOSS OF SPEECH	Total, permanent and irreversible loss of the ability to speak as a result of physical injury or disease.	JAN 2011
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**MAJOR ORGAN TRANSPLANT**

The actual undergoing as a recipient of, or inclusion on an official UK waiting list for, a transplant of a heart, liver, lung, pancreas or bone marrow.

**MOTOR NEURONE DISEASE BEFORE AGE 65 (MOTOR NEURONE DISEASE)**

Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease before the 65th birthday of the life assured.

**MULTIPLE SCLEROSIS**

A definite diagnosis by a consultant neurologist of multiple sclerosis which satisfies all of the following criteria:  
There must be current impairment of motor or sensory function which must have persisted for a continuous period of at least six months.

The diagnosis must be confirmed by diagnostic techniques current at the time of the claim.

**PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)**

Total and irreversible loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The disability must be permanent and supported by appropriate neurological evidence.

**PARKINSON'S DISEASE BEFORE AGE 65 (PARKINSON'S DISEASE)**

Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease before the 65th birthday of the life assured. Parkinson's disease secondary to alcohol or drug misuse is not covered.

**PERMANENT AND TOTAL DISABILITY BEFORE AGE 65 (TOTAL AND PERMANENT DISABILITY)**

The Guaranteed Sum Assured will be payable:

(a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and suffers, through illness or accident, a mental or physical irreversible disability before the 65th birthday of the Life Assured which, in the opinion of the Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, four or more of the following functions:

- (i) mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of bed or a chair without requiring physical assistance of another person.

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<p><b>PERMANENT AND TOTAL DISABILITY BEFORE AGE 65 (TOTAL AND PERMANENT DISABILITY)</b> Continued</p>	<ul style="list-style-type: none"> <li>(ii) continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.</li> <li>(iii) dressing or undressing self – putting on or taking off all necessary items of clothing without requiring assistance of another person.</li> <li>(iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.</li> <li>(v) eating – all tasks of getting food into the body once it has been prepared.</li> <li>(vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene.</li> </ul> <p>OR</p> <p>(b) One of the Any Occupation definition or Own Occupation definition wordings below.</p> <p><b>Any Occupation definition</b> If the Life Assured is engaged in gainful occupation immediately before the onset of disability before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal &amp; General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.</p> <p><b>Own Occupation definition</b> If the Life Assured is engaged in gainful occupation immediately before the onset of disability before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow his/ her occupation and in the opinion of the Chief Medical Officer of Legal &amp; General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.</p>
<p><b>PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)</b></p>	<p>A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist of presenile dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.</p>
<p><b>STROKE</b></p>	<p>No change</p>
<p><b>THIRD DEGREE BURNS</b></p>	<p>Third degree burns covering at least 20% of the body surface area.</p>

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20 OCTOBER 2002

**Summary** – Changes to cancer and heart attack definitions.

ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
CANCER (MOST MALIGNANT TYPES)	<p>Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded:</p> <ul style="list-style-type: none"> <li>• All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ,</li> <li>• All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least TNM classification T2N0M0,</li> <li>• All forms of lymphoma in the presence of any Human Immunodeficiency Virus,</li> <li>• Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus,</li> <li>• Any skin cancer other than invasive malignant melanoma.</li> </ul>
COMA	No change
CORONARY ARTERY BY-PASS SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	No change
DEAFNESS	No change

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## 20 OCTOBER 2002

HEART ATTACK	<p>The death of a portion of the 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"> <li>• typical chest pain,</li> <li>• new characteristic electrocardiograph changes,</li> <li>• the characteristic rise of cardiac enzymes, troponins or other biochemical markers, where all of the above shows a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered under this definition.</li> </ul>
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change
KIDNEY FAILURE	No change
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change

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PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	No change
PARKINSON'S DISEASE	No change
PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)	No change
PRESENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)	No change
STROKE	No change
THIRD DEGREE BURNS	No change

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**18 JANUARY 2004**

**Summary** – Changes to Alzheimer’s Disease, Dementia, HIV infection through blood transfusion, HIV infection through assault, Kidney Failure, Motor Neurone Disease and Parkinson’s Disease. Aplastic Anaemia, Bacterial Meningitis, Cardiomyopathy, Chronic Lung Disease, CJD, End Stage Liver Failure, Progressive Supranuclear Palsy added. Angioplasty removed.

**ALZHEIMER’S DISEASE**

A diagnosis by a consultant neurologist of Alzheimer’s disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.

**AORTA GRAFT SURGERY**

No change

**APLASTIC ANAEMIA**

Permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- blood transfusion
- marrow stimulating agents
- immunosuppressive agents
- bone marrow transplant.

**BACTERIAL MENINGITIS**

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit. The diagnosis must be confirmed by a consultant neurologist. Bacterial meningitis in the presence of HIV infection is excluded. All other forms of meningitis including viral are not covered.

**BENIGN BRAIN TUMOUR**

No change

**BLINDNESS**

No change

**CANCER**

No change

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CARDIOMYOPATHY	<p>A definite diagnosis of cardiomyopathy made by a consultant cardiologist resulting in permanent impaired left ventricular function such that the ejection fraction is never greater than 40%. The diagnosis must also be evidenced by:</p> <ul style="list-style-type: none"> <li>• electrocardiographic changes;</li> <li>• echocardiographic abnormalities;</li> </ul> <p>both of which must be consistent with the diagnosis of cardiomyopathy. All other forms of heart disease, heart enlargement and myocarditis are specifically excluded. Cardiomyopathy related to alcohol or drug misuse is excluded.</p>
CHRONIC LUNG DISEASE (RESPIRATORY FAILURE)	Confirmation by a consultant physician of end stage emphysema or other chronic lung disease, which requires regular oxygen treatment on a permanent basis.
COMA	No change
CORONARY ARTERY BY-PASS SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	No change
CREUTZFELDT-JAKOB DISEASE (CJD)	Diagnosis of Creutzfeldt-Jakob disease or New variant CJD made by a consultant neurologist, evidenced by a significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required.
DEAFNESS	No change
DEMENTIA	A diagnosis by a consultant neurologist of dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and the ability to reason and to perceive, understand, express and give effect to ideas.

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## 18 JANUARY 2004

<b>END STAGE LIVER FAILURE (LIVER FAILURE)</b>	<p>End stage liver failure due to cirrhosis and resulting in all of the following:</p> <ul style="list-style-type: none"> <li>• permanent jaundice</li> <li>• ascites</li> <li>• encephalopathy.</li> </ul> <p>Liver disease in the presence of HIV infection is excluded. Liver disease secondary to alcohol or drug misuse is excluded.</p>
<b>HEART ATTACK</b>	<p>No change</p>
<b>HEART VALVE REPLACEMENT OR REPAIR</b>	<p>No change</p>
<b>HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)</b>	<p>No change</p>
<b>HIV/AIDS THROUGH BLOOD TRANSFUSION (HIV INFECTION)</b>	<p>Infection by HIV or AIDS provided:</p> <ul style="list-style-type: none"> <li>• the infection results directly from a blood transfusion;</li> <li>• the blood transfusion was given in the European Union (as at 1/11/2003), the Channel Islands or the Isle of Man after the cover start date; and</li> <li>• there is clear evidence, satisfactory to us, that the infection was acquired from the blood transfusion.</li> </ul>
<b>HIV/AIDS THROUGH ASSAULT (HIV INFECTION)</b>	<p>Infection by HIV or AIDS provided:</p> <ul style="list-style-type: none"> <li>• the infection results directly from: <ul style="list-style-type: none"> <li>(i) a physical assault involving involuntary contact with either a hypodermic needle or an infected sharp instrument; or</li> <li>(ii) a sexual assault;</li> </ul> </li> <li>• the incident happens in the European Union (as at 1/11/2003), the Channel Islands or the Isle of Man after the cover start date;</li> <li>• the incident is reported to the police within five days; and a test, showing no HIV or HIV antibodies, is made within five days of the incident and a later test is made within 12 months showing infection by HIV or AIDS.</li> </ul>

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<b>KIDNEY FAILURE</b>	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated or renal transplant is initiated.
<b>LOSS OF LIMBS (LOSS OF HAND OR FOOT)</b>	No change
<b>LOSS OF SPEECH</b>	No change
<b>MAJOR ORGAN TRANSPLANT</b>	No change
<b>MOTOR NEURONE DISEASE</b>	Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease.
<b>MULTIPLE SCLEROSIS</b>	No change
<b>PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)</b>	No change
<b>PARKINSON'S DISEASE</b>	Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease. Parkinson's disease secondary to alcohol or drug misuse is not covered.
<b>PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)</b>	No change
<b>PROGRESSIVE SUPRANUCLEAR PALSY</b>	The definite diagnosis of progressive supranuclear palsy by a consultant neurologist.

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<b>STROKE</b>	No change
<b>THIRD DEGREE BURNS</b>	No change

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25 JULY 2004

Summary – PTD changed to TPD and ADLs replaced by FATs.

ALZHEIMER'S DISEASE

No change

AORTA GRAFT SURGERY

No change

APLASTIC ANAEMIA

No change

BACTERIAL MENINGITIS

No change

BENIGN BRAIN TUMOUR

No change

BLINDNESS

No change

CANCER

No change

CARDIOMYOPATHY

No change

CHRONIC LUNG DISEASE  
(RESPIRATORY FAILURE)

No change

COMA

No change

CORONARY ARTERY  
BY-PASS SURGERY  
(CORONARY ARTERY  
BY-PASS GRAFTS)

No change

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25 JULY 2004	
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENTIA	No change
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change
HIV/AIDS THROUGH BLOOD TRANSFUSION (HIV INFECTION)	No change
HIV/AIDS THROUGH ASSAULT (HIV INFECTION)	No change
KIDNEY FAILURE	No change
END STAGE LIVER FAILURE (LIVER FAILURE)	No change

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LOSS OF LIMBS  
(LOSS OF HAND OR FOOT)

No change

LOSS OF SPEECH

No change

MAJOR ORGAN TRANSPLANT

No change

MOTOR NEURONE DISEASE

No change

MULTIPLE SCLEROSIS

No change

PARALYSIS/PARAPLEGIA  
(PARALYSIS OF A LIMB)

No change

PARKINSON'S DISEASE

No change

PERMANENT AND TOTAL DISABILITY  
(TOTAL AND PERMANENT DISABILITY)

The Guaranteed Sum Assured will be payable:

- (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers through illness or accident, a mental or physical irreversible disability, which in the opinion of The Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, four or more of the following functions:
- (i) mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of a bed or a chair without requiring physical assistance of another person.
  - (ii) continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
  - (iii) dressing or undressing self – putting on and taking off of all necessary items of clothing without requiring assistance of another person.
  - (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.

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<p><b>PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)</b> Continued</p>	<p>(v) eating – all tasks of getting food into the body once it has been prepared.                  (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene.</p> <p>OR</p> <p>(b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and is, by reason of sickness or accident, totally unable follow his/her own/any occupation and in the opinion of Legal &amp; General is likely to remain so permanently. Such decision will be based on all the medical evidence available.</p>
<p><b>PROGRESSIVE SUPRANUCLEAR PALSY</b></p>	<p>No change</p>
<p><b>STROKE</b></p>	<p>No change</p>
<p><b>THIRD DEGREE BURNS</b></p>	<p>No change</p>

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18 MARCH 2007

**Summary** – ABI Statement of Best Practice 2006 changes – new headings and wordings, Encephalitis, Primary Pulmonary Hypertension, Systemic Lupus Erythematosus, Terminal Illness and Traumatic Head Injury added. HIV infection definitions combined.

**Note:** Chronic Lung Disease renamed Respiratory Failure.

**ALZHEIMER'S DISEASE  
– RESULTING IN PERMANENT  
SYMPTOMS**

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:

- remember;
- reason; and
- perceive, understand, express and give effect to ideas.

For the above definition, the following are not covered:

- Other types of dementia.

**AORTA GRAFT SURGERY  
– REQUIRING SURGICAL  
REPLACEMENT**

The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered:

- Any other surgical procedure, for example the insertion of stents or endovascular repair.

**APLASTIC ANAEMIA  
– WITH PERMANENT BONE MARROW  
FAILURE**

A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia.

**BACTERIAL MENINGITIS  
– RESULTING IN PERMANENT  
SYMPTOMS**

A definite diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- All other forms of meningitis other than those caused by bacterial infection.

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**BENIGN BRAIN TUMOUR  
– RESULTING IN PERMANENT  
SYMPTOMS**

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.

For the above definition, the following are not covered:

- Tumours in the pituitary gland
- Angiomas.

**BLINDNESS  
– PERMANENT AND IRREVERSIBLE**

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.

**CANCER  
– EXCLUDING LESS ADVANCED  
CASES**

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - cancer in situ;
  - having either borderline malignancy; or
  - having low malignant potential.
- 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.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

**CARDIOMYOPATHY  
– OF SPECIFIED SEVERITY**

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\*.

For the above definition, the following are not covered:

- Cardiomyopathy secondary to alcohol or drug abuse.
- All other forms of heart disease, heart enlargement and myocarditis.

\*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

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**COMA**  
 – RESULTING IN PERMANENT SYMPTOMS

A state of unconsciousness which:

- requires the use of life support systems; and
- results in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following is not covered:

- Coma secondary to alcohol or drug abuse.

**CORONARY ARTERY BY-PASS GRAFTS**  
 – WITH SURGERY TO DIVIDE THE BREASTBONE

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.

**CREUTZFELDT-JAKOB DISEASE (CJD)**  
 – RESULTING IN PERMANENT SYMPTOMS

A definite diagnosis of Creutzfeldt-Jakob disease 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.

**DEAFNESS**  
 – PERMANENT AND IRREVERSIBLE

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.

**DEMENTIA**  
 – RESULTING IN PERMANENT SYMPTOMS

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:

- remember;
- to reason; and
- to perceive, understand, express and give effect to ideas.

For the above definition, the following are not covered:

- Dementia secondary to alcohol or drug abuse.

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**ENCEPHALITIS**  
 – RESULTING IN PERMANENT  
 SYMPTOMS

A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

**HEART ATTACK**  
 – OF SPECIFIED SEVERITY

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- New characteristic electrocardiographic changes.
- The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher;
  - Troponin T > 1.0 ng/ml
  - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- Other acute coronary syndromes including but not limited to angina.

**HEART VALVE REPLACEMENT OR  
 REPAIR**  
 – WITH SURGERY TO DIVIDE  
 THE BRESTBONE

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.

**HIV INFECTION**  
 – CAUGHT FROM A BLOOD  
 TRANSFUSION, PHYSICAL ASSAULT  
 OR ACCIDENT AT WORK

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment in the European Union, the Channel Islands or the Isle of Man;
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment;

after the start of the policy and satisfying all of the following:

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.

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**HIV INFECTION**  
 – CAUGHT FROM A BLOOD  
 TRANSFUSION, PHYSICAL  
 ASSAULT OR ACCIDENT AT WORK  
 Continued

- 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 five days of the incident.
  - There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- For the above definition, the following is not covered:
- HIV infection resulting from any other means, including sexual activity or drug abuse.

**KIDNEY FAILURE**  
 – REQUIRING DIALYSIS

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.

**LIVER FAILURE**  
 – OF ADVANCED STAGE

Liver failure due to cirrhosis and resulting in all of the following:

- permanent jaundice
- ascites
- encephalopathy.

For the above definition, the following are not covered:

- Liver disease secondary to alcohol or drug abuse.

**LOSS OF HANDS OR FEET**  
 – PERMANENT PHYSICAL SEVERANCE  
 (LOSS OF HAND OR FOOT)

Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.

**LOSS OF SPEECH**  
 – PERMANENT AND IRREVERSIBLE

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

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**18 MARCH 2007****MAJOR ORGAN TRANSPLANT**

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.

For the above definition, the following is not covered:

- Transplant of any other organs, parts of organs, tissues or cells.

**MOTOR NEURONE DISEASE  
– RESULTING IN PERMANENT  
SYMPTOMS**

A definite diagnosis of motor neurone disease by a consultant neurologist. There must be permanent clinical impairment of motor function.

**MULTIPLE SCLEROSIS  
– WITH PERSISTING SYMPTOMS**

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 six months.

**PARALYSIS OF LIMBS  
– TOTAL AND IRREVERSIBLE  
(PARALYSIS OF A LIMB)**

Total and irreversible loss of muscle function to the whole of any two limbs.

**PARKINSON'S DISEASE  
– RESULTING IN PERMANENT  
SYMPTOMS**

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.

For the above definition, the following is not covered:

- Parkinson's disease secondary to drug abuse.

**PRIMARY PULMONARY  
HYPERTENSION  
– OF SPECIFIED SEVERITY**

A definite diagnosis of primary pulmonary hypertension. 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\*.

\*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

For the above definition, the following are not covered:

- Pulmonary hypertension secondary to any other known cause i.e. not Primary.

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**PROGRESSIVE  
SUPRANUCLEAR PALSY  
– RESULTING IN PERMANENT  
SYMPTOMS**

A definite diagnosis of progressive supranuclear palsy by a consultant neurologist. There must be permanent clinical impairment of eye movements and motor function.

**RESPIRATORY FAILURE  
– OF ADVANCED STAGE**

Advanced stage emphysema or other chronic lung disease, resulting in all of the following:

- The need for regular oxygen treatment on a permanent basis.
- 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.

**STROKE  
– RESULTING IN PERMANENT  
SYMPTOMS**

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Transient ischaemic attack.
- Traumatic injury to brain tissue or blood vessels.

**SYSTEMIC LUPUS ERYTHEMATOSUS  
– WITH SEVERE COMPLICATIONS**

A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following:

- Permanent neurological deficit with persisting clinical symptoms; or
- The permanent impairment of kidney function tests as follows;  
Glomerular Filtration Rate (GFR) below 30 ml/min.

**TERMINAL ILLNESS**

Advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months for the above definition, the following is not covered:

- Terminal Illness as defined above during the last eighteen months of the policy.

**THIRD DEGREE BURNS  
– COVERING 20% OF THE  
BODY'S SURFACE AREA**

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.

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<b>18 MARCH 2007</b>	
<b>TOTAL AND PERMANENT DISABILITY</b>	<p>The Guaranteed Sum Assured will be payable:</p> <p>(a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers through illness or accident, a mental or physical irreversible disability, which in the opinion of The Chief Medical Officer of Legal &amp; General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, three or more of the following functions:</p> <ol style="list-style-type: none"> <li>1. Walking: The ability to walk a distance of 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort.</li> <li>2. Bending: The ability to get into or out of a standard saloon car, and the ability to bend or kneel to pick up an object from the floor and straighten up again.</li> <li>3. Communicating: The ability to answer a telephone and to take a message.</li> <li>4. Reading: Having the required eyesight (corrected if necessary) to be able to read a daily newspaper.</li> <li>5. Writing: Having the physical ability to write legibly using a pen or a pencil without aid.</li> <li>6. Climbing: Having the ability to climb up a flight of 12 stairs without stopping or suffering severe discomfort.</li> </ol> <p>OR</p> <p>(b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and is, by reason of sickness or accident, totally unable to follow his/her own occupation and in the opinion of Legal &amp; General is likely to remain so permanently. Such decision will be based on all the medical evidence available. If in gainful employment the claim will be assessed on the occupation followed immediately before the onset of disability.</p>
<b>TRAUMATIC HEAD INJURY – RESULTING IN PERMANENT SYMPTOMS</b>	<p>Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.</p>

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23 MAY 2010

**Summary** – Changes to Benign Brain Tumour, Coma, Coronary Artery By-pass Grafts, Heart Valve Replacement or Repair, HIV infection, Loss of hand or foot, Paralysis of a limb, Parkinson's Disease and Third Degree Burns. Mastectomy, Multiple System Atrophy, Open Heart Surgery and Removal of an Eyeball added.

ALZHEIMER'S DISEASE	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
<b>BENIGN BRAIN TUMOUR – RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT SYMPTOMS</b>	<p>A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or 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"> <li>• Tumours in the pituitary gland.</li> <li>• Angiomas.</li> </ul>
BLINDNESS	No change
CANCER	No change
CARDIOMYOPATHY	No change
<b>COMA – RESULTING IN PERMANENT SYMPTOMS</b>	<p>A state of unconsciousness with no reaction to external stimuli or internal needs which results in permanent neurological deficit with persisting clinical symptoms.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Coma secondary to alcohol or drug abuse.</li> </ul>

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**CORONARY ARTERY  
BY-PASS GRAFTS  
– WITH SURGICAL THORACOTOMY**

The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

For the above definition the following are not covered:

- balloon angioplasty
- atherectomy
- rotablation
- insertion of stents, and
- laser treatment.

**CREUTZFELDT-JAKOB  
DISEASE (CJD)**

No change

**DEAFNESS**

No change

**DEMENTIA**

No change

**ENCEPHALITIS**

No change

**HEART ATTACK**

No change

**HEART VALVE  
REPLACEMENT OR REPAIR  
– WITH SURGICAL THORACOTOMY**

The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist to replace or repair one or more heart valves.

**HIV INFECTION – CAUGHT FROM A  
BLOOD TRANSFUSION, PHYSICAL  
ASSAULT OR ACCIDENT AT WORK  
(continues)**

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following:

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(continued)

**HIV INFECTION****– CAUGHT FROM A BLOOD  
TRANSFUSION, PHYSICAL  
ASSAULT OR ACCIDENT  
AT WORK**

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- 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 five days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and the United States of America.

For the above definition, the following is not covered:

- HIV infection resulting from any other means, including sexual activity or drug abuse.

**KIDNEY FAILURE**

No change

**LIVER FAILURE**

No change

**LOSS OF HAND OR FOOT  
– PERMANENT PHYSICAL SEVERANCE**

Permanent physical severance of a hand or foot at or above the wrist or ankle joints.

**LOSS OF SPEECH**

No change

**MAJOR ORGAN TRANSPLANT**

No change

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**MASTECTOMY FOR DUCTAL CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE BREAST) – REQUIRING TOTAL REMOVAL OF THE BREAST**

The undergoing of a mastectomy operation (total removal of all the tissue of at least one breast) on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast.

For the above definition, the following are not covered:

- Prophylactic mastectomy without histological evidence of ductal carcinoma in situ, and
- Any other surgical procedures such as lumpectomy, partial mastectomy and partial or total sub cutaneous mastectomy.

**MOTOR NEURONE DISEASE**

No change

**MULTIPLE SCLEROSIS**

No change

**MULTIPLE SYSTEM ATROPHY – RESULTING IN PERMANENT SYMPTOMS**

A definite diagnosis of multiple system atrophy by a consultant neurologist. There must be evidence of permanent clinical impairment of either:

- motor function with associated rigidity of movement or
- the ability to coordinate muscle movement or
- bladder control and postural hypotension.

**OPEN HEART SURGERY – WITH MEDIAN STERNOTOMY**

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct any structural abnormality of the heart.

**PARALYSIS OF A LIMB – TOTAL AND IRREVERSIBLE**

Total and irreversible loss of muscle function to the whole of any one limb.

**PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS**

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.

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PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL – DUE TO INJURY OR DISEASE	Surgical removal of an eyeball as a result of injury or disease. For the above definition the following is not covered: <ul style="list-style-type: none"> <li>• Self inflicted injuries.</li> </ul>
RESPIRATORY FAILURE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
STROKE	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE AREA OF THE BODY OR 50% OF THE FACE/HEAD	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 or covering 50% of the area of the face or head.

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23 MAY 2010	
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC HEAD INJURY	No change

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**9 JANUARY 2011**
**Summary** – Third Degree Burns definition improved.

ALZHEIMER'S DISEASE	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
CANCER	No change
CARDIOMYOPATHY	No change
COMA	No change
CORONARY ARTERY BY-PASS GRAFTS	No change

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9 JANUARY 2011	
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENCIA	No change
ENCEPHALITIS	No change
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV INFECTION	No change
KIDNEY FAILURE	No change
END STAGE LIVER FAILURE	No change
LOSS OF HAND OR FOOT	No change

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9 JANUARY 2011	
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MASTECTOMY FOR DUCTAL CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE BREAST)	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	No change
OPEN HEART SURGERY	No change
PARALYSIS OF A LIMB	No change
PARKINSON'S DISEASE	No change
PRIMARY PULMONARY HYPERTENSION	No change

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9 JANUARY 2011	
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
STROKE	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE/HEAD	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 or covering 20% of the area of the face or head.
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC HEAD INJURY	No change

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**27 NOVEMBER 2011**

**Summary** – Coma and Coronary artery by-pass grafts definitions clarified.

<b>ALZHEIMER'S DISEASE</b>	No change
<b>AORTA GRAFT SURGERY</b>	No change
<b>APLASTIC ANAEMIA</b>	No change
<b>BACTERIAL MENINGITIS</b>	No change
<b>BENIGN BRAIN TUMOUR</b>	No change
<b>BLINDNESS</b>	No change
<b>CANCER</b>	No change
<b>CARDIOMYOPATHY</b>	No change
<b>COMA – RESULTING IN PERMANENT SYMPTOMS</b>	<p>A state of unconsciousness with no reaction to external stimuli or internal needs which:</p> <ul style="list-style-type: none"> <li>• Requires the use of life support systems; and</li> <li>• Results in permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Coma secondary to drug or alcohol abuse</li> </ul>

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## 27 NOVEMBER 2011

<b>CORONARY ARTERY BY-PASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE OR ANTEROLATERAL THORACTOMY</b>	The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) or anterolateral thoracotomy on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. For the above definition the following are not covered: <ul style="list-style-type: none"> <li>Any other surgical procedure or treatment</li> </ul>
<b>CREUTZFELDT-JAKOB DISEASE (CJD)</b>	No change
<b>DEAFNESS</b>	No change
<b>DEMENTIA</b>	No change
<b>ENCEPHALITIS</b>	No change
<b>HEART ATTACK</b>	No change
<b>HEART VALVE REPLACEMENT OR REPAIR</b>	No change
<b>HIV INFECTION</b>	No change
<b>KIDNEY FAILURE</b>	No change

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27 NOVEMBER 2011	
END STAGE LIVER FAILURE	No change
LOSS OF HAND OR FOOT	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MASTECTOMY FOR DUCTAL CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE BREAST)	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	No change
OPEN HEART SURGERY	No change
PARALYSIS OF A LIMB	No change

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27 NOVEMBER 2011	
PARKINSON'S DISEASE	No change
PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
STROKE	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS	No change
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC HEAD INJURY	No change

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## 05 AUGUST 2012

**Summary** – Changes to Cancer, Ductal carcinoma in situ of the breast, Heart valve replacement or repair, Multiple sclerosis, Parkinson's disease, Stroke, Terminal illness, Total and Permanent Disability. Low grade prostate cancer added.

## ALZHEIMER'S DISEASE

No change

## ANGIOPLASTY

No change

## AORTA GRAFT SURGERY

No change

## APLASTIC ANAEMIA

No change

## BACTERIAL MENINGITIS

No change

## BENIGN BRAIN TUMOUR

No change

## BLINDNESS

No change

**CANCER  
– EXCLUDING LESS ADVANCED  
CASES**

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;

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## 05 AUGUST 2012

**CANCER**  
 – EXCLUDING LESS ADVANCED  
 CASES  
 Continued

- cancer in situ;
- having either borderline malignancy; or
- having low malignant potential.
- 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.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).
- Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.

**CARDIOMYOPATHY**

No change

**COMA**

No change

**CORONARY ARTERY  
BY-PASS GRAFTS**

No change

**CREUTZFELDT-JAKOB DISEASE (CJD)**

No change

**DEAFNESS**

No change

**DEMENTIA**

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

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05 AUGUST 2012		
DUCTAL CARCINOMA IN SITU OF THE BREAST – TREATED BY SURGERY	<p>The undergoing of surgery on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast.</p> <p>For the above definition the following is not covered:</p> <ul style="list-style-type: none"> <li>Any other type of treatment.</li> </ul> <p>Only one claim per policy can be made.</p>	FEB 1996
ENCEPHALITIS	No change	JUN 1996
HEART ATTACK	No change	JUL 1997
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.	JUN 1999
HIV INFECTION	No change	OCT 2002
KIDNEY FAILURE	No change	JAN 2004
LIVER FAILURE	No change	JUL 2004
LOSS OF HANDS OR FEET	No change	MAR 2007
LOSS OF SPEECH	No change	MAY 2010
		JAN 2011
		NOV 2011
		<b>AUG 2012</b>
		APR 2013
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		APR 2018
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05 AUGUST 2012

**LOW GRADE PROSTATE CANCER  
– REQUIRING TREATMENT**

The undergoing of treatment on the advice of your hospital consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification T1N0M0.

For the above definition, the following are not covered:

- Prostatic intraepithelial neoplasia (PIN)
- Observation or surveillance
- Surgical biopsy

Only one claim per policy can be made.

**MAJOR ORGAN TRANSPLANT**

No change

**MOTOR NEURONE DISEASE**

No change

**MULTIPLE SCLEROSIS**

A definite diagnosis of multiple sclerosis by a consultant neurologist.

There must be current clinical impairment of motor or sensory function caused by multiple sclerosis.

**MULTIPLE SYSTEM ATROPHY**

No change

**OPEN HEART SURGERY**

No change

**PARALYSIS OF LIMBS**

No change

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05 AUGUST 2012

PARKINSON'S DISEASE	<p>A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, muscle rigidity and postural instability.</p> <p>For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• Other Parkinsonian syndromes.</li> </ul>
PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change
STROKE – RESULTING IN PERMANENT SYMPTOMS	<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 is not covered:</p> <ul style="list-style-type: none"> <li>• Transient ischaemic attack.</li> </ul>
SYSTEMIC LUPUS ERYTHEMATOSUS	No change

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05 AUGUST 2012	
<b>TERMINAL ILLNESS</b>	<p>A definite diagnosis by your hospital consultant of an illness that satisfies both of the following:</p> <ul style="list-style-type: none"> <li>• The illness either has no known cure or has progressed to the point where it cannot be cured; and</li> <li>• In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months.</li> </ul> <p>No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date.</p> <p>If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover calculated on the date we receive confirmation of the diagnosis.</p>
<b>THIRD DEGREE BURNS</b>	<p>No change</p>
<b>TOTAL AND PERMANENT DISABILITY – OF SPECIFIED SEVERITY</b> (continues)	<p>Your policy schedule will show which of the following total and permanent disability definitions applies to you:</p> <p><b>Total and permanent disability – unable to do your own occupation ever again.</b></p> <p>Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified.</p> <p>Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and 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 life assured 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><b>Total and permanent disability – unable to do three specified work tasks ever again.</b></p> <p>Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below 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 life assured expects to retire.</p> <p>The life assured 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>

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05 AUGUST 2012	
(continued) <b>TOTAL AND PERMANENT DISABILITY                      – OF SPECIFIED SEVERITY</b>	<p>The specified work tasks are:</p> <p><b>Walking:</b> The ability to walk more than 200 metres on a level surface.</p> <p><b>Climbing:</b> The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.</p> <p><b>Lifting:</b> The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.</p> <p><b>Bending:</b> The ability to bend or kneel to touch the floor and straighten up again.</p> <p><b>Getting in and out of a car:</b> The ability to get into a standard saloon car, and out again.</p> <p><b>Writing:</b> The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.</p> <p>For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.</p>
<b>TRAUMATIC HEAD INJURY</b>	No change

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
- JAN 2004
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- MAR 2007
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- JUL 2019
- MAR 2023
- APR 2024



**14 APRIL 2013**

**Summary** – Changes to Major Organ Transplant and Total and Permanent Disability. Cardiac Arrest added.

<b>ALZHEIMER'S DISEASE</b>	No change
<b>ANGIOPLASTY</b>	No change
<b>AORTA GRAFT SURGERY</b>	No change
<b>APLASTIC ANAEMIA</b>	No change
<b>BACTERIAL MENINGITIS</b>	No change
<b>BENIGN BRAIN TUMOUR</b>	No change
<b>BLINDNESS</b>	No change
<b>CANCER</b>	No change
<b>CARDIAC ARREST – WITH INSERTION OF A DEFIBRILLATOR</b>	<p>Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted:</p> <ul style="list-style-type: none"> <li>• Implantable cardioverter-defibrillator (ICD); or</li> <li>• Cardiac resynchronisation therapy with defibrillator (CRT-D).</li> </ul> <p>For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• Insertion of a pacemaker.</li> <li>• Insertion of a defibrillator without cardiac arrest.</li> <li>• Cardiac arrest secondary to illegal drug abuse.</li> </ul>

- FEB 1996
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- JUL 2019
- MAR 2023
- APR 2024



14 APRIL 2013	
CARDIOMYOPATHY	No change
COMA	No change
CORONARY ARTERY BY-PASS GRAFTS	No change
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENTIA	No change
DUCTAL CARCINOMA IN SITU OF THE BREAST	No change
ENCEPHALITIS	No change
HEART ATTACK	No change

- FEB 1996
- JUN 1996
- JUL 1997
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- OCT 2002
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**14 APRIL 2013**

<b>HEART VALVE REPLACEMENT OR REPAIR</b>	No change
<b>HIV INFECTION</b>	No change
<b>KIDNEY FAILURE</b>	No change
<b>LIVER FAILURE</b>	No change
<b>LOSS OF HANDS OR FEET</b>	No change
<b>LOSS OF SPEECH</b>	No change
<b>LOW GRADE PROSTATE CANCER</b>	No change
<b>MAJOR ORGAN TRANSPLANT</b>	<p>The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, lung, pancreas, liver or lobe of liver, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for such a procedure.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells.</li> </ul>

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14 APRIL 2013	
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	No change
OPEN HEART SURGERY	No change
PARALYSIS OF LIMBS	No change
PARKINSON'S DISEASE	No change
PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change

FEB 1996
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JUL 2019
MAR 2023
APR 2024



14 APRIL 2013	
STROKE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS	No change
<b>TOTAL AND PERMANENT DISABILITY – OF SPECIFIED SEVERITY</b> (continues)	<p>We define total and permanent disability in two ways. The definition we apply to you will depend on what kind of job you do and if you're paid for the work you do.</p> <p>Your Policy Schedule will show if total and permanent disability is included in your policy and which of the following definitions apply to you:</p> <p><b>1. Total and permanent disability – unable to do your own occupation ever again.</b></p> <p>Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified.</p> <p>Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and 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 life assured 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><b>2. Total and permanent disability – unable to do three specified work tasks ever again.</b></p> <p>Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below 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 life assured expects to retire.</p>

- FEB 1996
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14 APRIL 2013

(continued)  
**TOTAL AND PERMANENT DISABILITY  
– OF SPECIFIED SEVERITY**

The life assured 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 specified work tasks are:

**Walking:**

The ability to walk more than 200 metres on a level surface.

**Climbing:**

The ability to climb up a flight of 12 stairs and down again, using the handrail if needed.

**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.

**Bending:**

The ability to bend or kneel to touch the floor and straighten up again.

**Getting in and out of a car:**

The ability to get into a standard saloon car, and out again.

**Writing:**

The manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

**TRAUMATIC HEAD INJURY**

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

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21 SEPTEMBER 2014	
<b>Summary</b> – Enhancements to Blindness, Cancer, Deafness, Heart attack, Multiple sclerosis and Stroke definitions. Ductal carcinoma in situ of the breast changed to Carcinoma in situ of the breast.	
ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart.

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
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- MAY 2010
- JAN 2011
- NOV 2011
- AUG 2012
- APR 2013
- SEP 2014**
- DEC 2015
- MAR 2016
- APR 2018
- NOV 2018
- JUL 2019
- MAR 2023
- APR 2024

## 21 SEPTEMBER 2014

**CANCER**  
 – EXCLUDING LESS ADVANCED  
 CASES

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - cancer in situ;
  - having either borderline malignancy; or
  - having low malignant potential.
- 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.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).
- Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.

**CARCINOMA IN SITU OF THE BREAST**  
 – TREATED BY SURGERY

The undergoing of surgery on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the breast.

For the above definition the following is not covered:

- Any other type of treatment.

**CARDIAC ARREST**

No change

**CARDIOMYOPATHY**

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

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21 SEPTEMBER 2014	
COMA	No change
CORONARY ARTERY BY-PASS GRAFTS	No change
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram.
DEMENTIA	No change
ENCEPHALITIS	No change

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
- JAN 2004
- JUL 2004
- MAR 2007
- MAY 2010
- JAN 2011
- NOV 2011
- AUG 2012
- APR 2013
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- MAR 2023
- APR 2024


**21 SEPTEMBER 2014**

<b>HEART ATTACK – OF SPECIFIED SEVERITY</b>	<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"> <li>• New characteristic electrocardiographic changes.</li> <li>• The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes.</li> </ul> <p>The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Other acute coronary syndromes including but not limited to angina.</li> </ul>	FEB 1996
<b>HEART VALVE REPLACEMENT OR REPAIR</b>	No change	JUN 1996
<b>HIV INFECTION</b>	No change	JUL 1997
<b>KIDNEY FAILURE</b>	No change	JUN 1999
<b>LIVER FAILURE</b>	No change	OCT 2002
<b>LOSS OF HANDS OR FEET</b>	No change	JAN 2004
<b>LOSS OF SPEECH</b>	No change	JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		<b>SEP 2014</b>
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



<b>LOW GRADE PROSTATE CANCER</b>	No change
<b>MAJOR ORGAN TRANSPLANT</b>	No change
<b>MOTOR NEURONE DISEASE</b>	No change
<b>MULTIPLE SCLEROSIS – WHERE THERE HAVE BEEN SYMPTOMS</b>	A definite diagnosis of multiple sclerosis by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by multiple sclerosis.
<b>MULTIPLE SYSTEM ATROPHY</b>	No change
<b>OPEN HEART SURGERY</b>	No change
<b>PARALYSIS OF LIMBS</b>	No change
<b>PARKINSON’S DISEASE</b>	No change

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
- JAN 2004
- JUL 2004
- MAR 2007
- MAY 2010
- JAN 2011
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- APR 2013
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- DEC 2015
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- NOV 2018
- JUL 2019
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- APR 2024



PRIMARY PULMONARY HYPERTENSION	No change	FEB 1996
PROGRESSIVE SUPRANUCLEAR PALSY	No change	JUN 1996
REMOVAL OF AN EYEBALL	No change	JUL 1997
RESPIRATORY FAILURE	No change	JUN 1999
STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• Transient ischaemic attack.</li> </ul>	OCT 2002
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	JAN 2004
TERMINAL ILLNESS	A definite diagnosis by your hospital consultant of an illness that satisfies both of the following: <ul style="list-style-type: none"> <li>• The illness either has no known cure or has progressed to the point where it cannot be cured; and</li> <li>• In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months.</li> </ul> No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date. If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover calculated on the date that it is established that the life assured has met our definition of terminal illness.	JUL 2004
THIRD DEGREE BURNS	No change	MAR 2007
TOTAL AND PERMANENT DISABILITY	No change	MAY 2010
TRAUMATIC HEAD INJURY	No change	JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024

## 6 DECEMBER 2015

**Summary** – Changes to Benign brain tumour, Cancer, Coma, Heart attack, Kidney failure, Loss of speech, Low grade prostate cancer, Major organ transplant, Motor neurone disease, Parkinson's disease, Stroke, Traumatic brain injury. Added in Spinal stroke.

ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
<b>BENIGN BRAIN TUMOUR – RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT SYMPTOMS</b>	<p>A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or 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"> <li>• Tumours in the pituitary gland.</li> <li>• Tumours originating from bone tissue.</li> <li>• Angiomas and cholesteatoma.</li> </ul>
BLINDNESS	No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

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**DEC 2015**

MAR 2016

APR 2018

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## 6 DECEMBER 2015

**CANCER  
– EXCLUDING LESS ADVANCED  
CASES**

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - cancer in situ;
  - having either borderline malignancy; or
  - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bN0M0.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).
- Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.

**CARCINOMA IN SITU OF THE BREAST**

No change

**CARDIAC ARREST**

No change

**CARDIOMYOPATHY**

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

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6 DECEMBER 2015	
<p><b>COMA</b> – WITH ASSOCIATED PERMANENT SYMPTOMS</p>	<p>A state of unconsciousness with no reaction to external stimuli or internal needs which:</p> <ul style="list-style-type: none"> <li>• requires the use of life support systems; and</li> <li>• has associated permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Coma secondary to alcohol or drug abuse.</li> <li>• Medically induced coma.</li> </ul>
<p><b>CORONARY ARTERY BY-PASS GRAFTS</b></p>	<p>No change</p>
<p><b>CREUTZFELDT-JAKOB DISEASE (CJD)</b></p>	<p>No change</p>
<p><b>DEAFNESS</b></p>	<p>No change</p>
<p><b>DEMENTIA</b></p>	<p>No change</p>
<p><b>ENCEPHALITIS</b></p>	<p>No change</p>

- FEB 1996
- JUN 1996
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**6 DECEMBER 2015**

<b>HEART ATTACK – OF SPECIFIED SEVERITY</b>	<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"> <li>• New characteristic electrocardiographic changes.</li> <li>• The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes.</li> </ul> <p>The evidence must show a definite acute myocardial infarction.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Other acute coronary syndromes.</li> <li>• Angina without myocardial infarction.</li> </ul>	FEB 1996
<b>HEART VALVE REPLACEMENT OR REPAIR</b>	<p>No change</p>	JUN 1996
<b>HIV INFECTION</b>	<p>No change</p>	JUL 1997
<b>KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS</b>	<p>Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.</p>	JUN 1999
<b>LIVER FAILURE</b>	<p>No change</p>	OCT 2002
<b>LOSS OF HANDS OR FEET</b>	<p>No change</p>	JAN 2004
<b>LOSS OF SPEECH – TOTAL PERMANENT AND IRREVERSIBLE</b>	<p>Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.</p>	JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		<b>DEC 2015</b>
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



<p><b>LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT</b></p>	<p>The undergoing of treatment on the advice of your hospital consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification between T1N0M0 and T2aN0M0.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Prostatic intraepithelial neoplasia (PIN)</li> <li>• Observation or surveillance</li> <li>• Surgical biopsy</li> </ul>	FEB 1996
<p><b>MAJOR ORGAN TRANSPLANT – FROM ANOTHER DONOR</b></p>	<p>The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete heart, kidney, lung, pancreas, liver, or a lobe of the liver, or inclusion on an official UK, Channel Island or Isle of Man waiting list for such a procedure.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells.</li> </ul>	JUN 1996
<p><b>MOTOR NEURONE DISEASE – RESULTING IN PERMANENT SYMPTOMS</b></p>	<p>A definite diagnosis of one of the following motor neurone diseases by a Consultant Neurologist:</p> <ul style="list-style-type: none"> <li>• Amyotrophic lateral sclerosis (ALS)</li> <li>• Primary lateral sclerosis (PLS)</li> <li>• Progressive bulbar palsy (PBP)</li> <li>• Progressive muscular atrophy (PMA)</li> <li>• Spinal muscular atrophy (SMA)</li> </ul> <p>There must also be permanent clinical impairment of motor function.</p>	JUL 1997
<p><b>MULTIPLE SCLEROSIS</b></p>	<p>No change</p>	JUN 1999
<p><b>MULTIPLE SYSTEM ATROPHY</b></p>	<p>No change</p>	OCT 2002
		JAN 2004
		JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		<b>DEC 2015</b>
		MAR 2016
		APR 2018
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		JUL 2019
		MAR 2023
		APR 2024



OPEN HEART SURGERY	No change	FEB 1996
PARALYSIS OF LIMBS	No change	JUN 1996
PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor and muscle rigidity. For the above definition the following are not covered: <ul style="list-style-type: none"> <li>• Other Parkinsonian syndromes/Parkinsonism.</li> </ul>	JUL 1997
PRIMARY PULMONARY HYPERTENSION	No change	JUN 1999
PROGRESSIVE SUPRANUCLEAR PALSY	No change	OCT 2002
REMOVAL OF AN EYEBALL	No change	JAN 2004
RESPIRATORY FAILURE	No change	JUL 2004
SPINAL STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours.	MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		<b>DEC 2015</b>
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



<b>STROKE</b> – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• Transient ischaemic attack.</li> <li>• Death of tissue of the optic nerve or retina/eye stroke.</li> </ul>	FEB 1996
<b>SYSTEMIC LUPUS ERYTHEMATOSUS</b>	No change	JUN 1996
<b>TERMINAL ILLNESS</b>	No change	JUL 1997
<b>THIRD DEGREE BURNS</b>	No change	JUN 1999
<b>TOTAL AND PERMANENT DISABILITY</b>	No change	OCT 2002
<b>TRAUMATIC BRAIN INJURY</b> – RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.	JAN 2004
		JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		<b>DEC 2015</b>
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



13 MARCH 2016	
Summary – Changes to Terminal Illness.	
ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR – RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT SYMPTOMS	No change
BLINDNESS	No change

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
- JAN 2004
- JUL 2004
- MAR 2007
- MAY 2010
- JAN 2011
- NOV 2011
- AUG 2012
- APR 2013
- SEP 2014
- DEC 2015
- MAR 2016**
- APR 2018
- NOV 2018
- JUL 2019
- MAR 2023
- APR 2024

**13 MARCH 2016**

<b>CANCER – EXCLUDING LESS ADVANCED CASES</b>	No change
<b>CARCINOMA IN SITU OF THE BREAST</b>	No change
<b>CARDIAC ARREST</b>	No change
<b>CARDIOMYOPATHY</b>	No change
<b>COMA – WITH ASSOCIATED PERMANENT SYMPTOMS</b>	No change
<b>CORONARY ARTERY BY-PASS GRAFTS</b>	No change
<b>CREUTZFELDT-JAKOB DISEASE (CJD)</b>	No change
<b>DEAFNESS</b>	No change
<b>DEMENTIA</b>	No change

FEB 1996

JUN 1996

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13 MARCH 2016		FEB 1996
ENCEPHALITIS	No change	JUN 1996
HEART ATTACK – OF SPECIFIED SEVERITY	No change	JUL 1997
HEART VALVE REPLACEMENT OR REPAIR	No change	JUN 1999
HIV INFECTION	No change	OCT 2002
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	No change	JAN 2004
LIVER FAILURE	No change	JUL 2004
LOSS OF HANDS OR FEET	No change	MAR 2007
LOSS OF SPEECH – TOTAL PERMANENT AND IRREVERSIBLE	No change	MAY 2010
LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT	No change	JAN 2011
MAJOR ORGAN TRANSPLANT – FROM ANOTHER DONOR	No change	NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		<b>MAR 2016</b>
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



MOTOR NEURONE DISEASE – RESULTING IN PERMANENT SYMPTOMS	No change	FEB 1996
MULTIPLE SCLEROSIS	No change	JUN 1996
MULTIPLE SYSTEM ATROPHY	No change	JUL 1997
OPEN HEART SURGERY	No change	JUN 1999
PARALYSIS OF LIMBS	No change	OCT 2002
PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	No change	JAN 2004
PRIMARY PULMONARY HYPERTENSION	No change	JUL 2004
PROGRESSIVE SUPRANUCLEAR PALSY	No change	MAR 2007
REMOVAL OF AN EYEBALL	No change	MAY 2010
RESPIRATORY FAILURE	No change	JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		<b>MAR 2016</b>
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



<b>SPINAL STROKE</b> – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	No change	FEB 1996
<b>STROKE</b> – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	No change	JUN 1996
<b>SYSTEMIC LUPUS ERYTHEMATOSUS</b>	No change	JUL 1997
<b>TERMINAL ILLNESS</b>	<p>A definite diagnosis by your hospital consultant of an illness that satisfies both of the following:</p> <ul style="list-style-type: none"> <li>• The illness either has no known cure or has progressed to the point where it cannot be cured; and</li> <li>• In the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.</li> </ul> <p>No terminal illness claim can be made after the death of the life assured.</p> <p>If decreasing cover is shown in your Policy Schedule, the amount payable will be the amount of cover calculated on the date that it is established that the life assured has met our definition of terminal illness.</p>	JUN 1999
<b>THIRD DEGREE BURNS</b>	No change	OCT 2002
<b>TOTAL AND PERMANENT DISABILITY</b>	No change	JAN 2004
<b>TRAUMATIC BRAIN INJURY</b> – RESULTING IN PERMANENT SYMPTOMS	No change	JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



**Summary** – Enhancements and amendments made to a number of illnesses. Alzheimer’s disease is now covered as part of ‘Dementia including Alzheimer’s disease’ condition. Removal of an eyeball definition is now only available under Critical Illness Extra. Progressive supranuclear palsy is now only available under Critical Illness Extra and is now covered as part of the ‘Parkinson’s plus syndrome’ condition.

<b>ALZHEIMER’S DISEASE</b>	Incorporated in to ‘Dementia including Alzheimer’s disease’ definition. See below for full definition.
<b>ANGIOPLASTY</b>	No change
<b>AORTA GRAFT SURGERY</b>	No change
<b>APLASTIC ANAEMIA – CATEGORISED AS VERY SEVERE</b>	A definite diagnosis of very severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be permanent bone marrow failure with: anaemia, thrombocytopenia and an absolute neutrophil count of less than $0.2 \times 10^9/L$ .
<b>BACTERIAL MENINGITIS</b>	No change
<b>BENIGN BRAIN TUMOUR – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS</b>	<p>A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy;</li> <li>• chemotherapy; or</li> <li>• permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• tumours in the pituitary gland;</li> <li>• tumours originating from bone tissue; or</li> <li>• angioma and cholesteatoma.</li> </ul>

FEB 1996

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DEC 2015

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<b>BLINDNESS</b> <b>– PERMANENT AND IRREVERSIBLE</b>	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart or visual field is reduced to 20 degrees or less of an arc, as measured by an ophthalmologist.	FEB 1996
<b>CANCER</b> <b>– EXCLUDING LESS ADVANCED CASES</b>	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, merkel cell cancer and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• All cancers which are histologically classified as any of the following:               <ul style="list-style-type: none"> <li>– pre-malignant;</li> <li>– non-invasive;</li> <li>– cancer in situ;</li> <li>– having either borderline malignancy; or</li> <li>– having low malignant potential.</li> </ul> </li> <li>• All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bN0M0.</li> <li>• Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).</li> <li>• Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.</li> </ul>	JUN 1996
<b>CARCINOMA IN SITU OF THE BREAST</b>	No change	JUL 1997
<b>CARDIAC ARREST</b> <b>– WITH INSERTION OF A DEFIBRILLATOR</b>	Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted: <ul style="list-style-type: none"> <li>• implantable cardioverter-defibrillator (ICD); or</li> <li>• cardiac resynchronisation therapy with defibrillator (CRT-D).</li> </ul> For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• insertion of a pacemaker;</li> <li>• insertion of a defibrillator without cardiac arrest; or</li> <li>• cardiac arrest secondary to drug intake.</li> </ul>	JUN 1999
		OCT 2002
		JAN 2004
		JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



<b>CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED TREATMENT</b>	<p>A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in at least one of the following:</p> <ul style="list-style-type: none"> <li>• permanent and irreversible ejection fraction of 39% or less;</li> <li>• permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*; or</li> <li>• implantable cardioverter-defibrillator (ICD).</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• cardiomyopathy secondary to alcohol or drug intake;</li> <li>• all other forms of heart disease, heart enlargement and myocarditis.</li> </ul> <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>	FEB 1996
<b>COMA – WITH ASSOCIATED PERMANENT SYMPTOMS</b>	<p>A state of unconsciousness with no reaction to external stimuli or internal needs which:</p> <ul style="list-style-type: none"> <li>• requires the use of life support systems; and</li> <li>• has associated permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• medically induced coma;</li> <li>• coma secondary to alcohol or drug intake.</li> </ul>	JUN 1996
<b>CORONARY ARTERY BYPASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY</b>	<p>The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• any other surgical procedure or treatment.</li> </ul>	JUL 1997
<b>CREUTZFELDT-JAKOB DISEASE</b>	<p>No change</p>	JUN 1999
<b>DEAFNESS</b>	<p>No change</p>	OCT 2002
		JAN 2004
		JUL 2004
		MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024



<p><b>DEMENTIA INCLUDING ALZHEIMER'S DISEASE – RESULTING IN PERMANENT SYMPTOMS</b></p>	<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"> <li>remember;</li> <li>reason; and</li> <li>to perceive, understand, express and give effect to ideas.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>dementia secondary to alcohol or drug intake.</li> </ul>
<p><b>ENCEPHALITIS</b></p>	<p>No change</p>
<p><b>HEART ATTACK</b></p>	<p>No change</p>
<p><b>HEART VALVE REPLACEMENT OR REPAIR</b></p>	<p>No change</p>
<p><b>HIV INFECTION</b></p>	<p>Infection by Human Immunodeficiency Virus resulting from:</p> <ul style="list-style-type: none"> <li>a blood transfusion given as part of medical treatment;</li> <li>a physical assault; or</li> <li>an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following:             <ul style="list-style-type: none"> <li>The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.</li> <li>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.</li> <li>There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.</li> <li>The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and the United States of America.</li> </ul> </li> </ul> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>HIV infection resulting from any other means, including sexual activity or drug intake.</li> </ul>

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
- JAN 2004
- JUL 2004
- MAR 2007
- MAY 2010
- JAN 2011
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- AUG 2012
- APR 2013
- SEP 2014
- DEC 2015
- MAR 2016
- APR 2018**
- NOV 2018
- JUL 2019
- MAR 2023
- APR 2024



<b>KENNEDY'S DISEASE – RESULTING IN PERMANENT SYMPTOMS</b>	A definite diagnosis of Kennedy's disease by a consultant neurologist. There must be permanent clinical impairment of motor function caused by Kennedy's disease.	<b>FEB 1996</b>
<b>KIDNEY FAILURE</b>	No change	<b>JUN 1996</b>
<b>LIVER FAILURE – OF ADVANCED STAGE</b>	Liver failure due to cirrhosis and resulting in all of the following: <ul style="list-style-type: none"> <li>• permanent jaundice;</li> <li>• ascites; and</li> <li>• encephalopathy.</li> </ul> For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• liver disease secondary to alcohol or drug intake.</li> </ul>	<b>JUL 1997</b>
<b>LOSS OF HANDS OF FEET</b>	No change	<b>JUN 1999</b>
<b>LOSS OF SPEECH</b>	No change	<b>OCT 2002</b>
<b>LOW GRADE PROSTATE CANCER</b>	No change	<b>JAN 2004</b>
<b>MAJOR ORGAN TRANSPLANT</b>	No change	<b>JUL 2004</b>
<b>MOTOR NEURONE DISEASE</b>	No change	<b>MAR 2007</b>
<b>MULTIPLE SCLEROSIS</b>	No change	<b>MAY 2010</b>
<b>MULTIPLE SYSTEM ATROPHY</b>	Definition removed	<b>JAN 2011</b>
<b>OPEN HEART SURGERY – WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACOTOMY</b>	The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• any other surgical procedure or treatment.</li> </ul>	<b>NOV 2011</b>
<b>PARALYSIS OF A LIMB</b>	No change	<b>AUG 2012</b>
		<b>APR 2013</b>
		<b>SEP 2014</b>
		<b>DEC 2015</b>
		<b>MAR 2016</b>
		<b>APR 2018</b>
		<b>NOV 2018</b>
		<b>JUL 2019</b>
		<b>MAR 2023</b>
		<b>APR 2024</b>



PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• other Parkinsonian syndromes;</li> <li>• Parkinsonism.</li> </ul>	FEB 1996
PRIMARY PULMONARY HYPERTENSION	No change	JUN 1996
PROGRESSIVE SUPRANUCLEAR PALSY	Definition now part of Critical Illness Extra offering.	JUL 1997
REMOVAL OF AN EYEBALL	Definition now part of Critical Illness Extra offering.	JUN 1999
RESPIRATORY FAILURE	No change	OCT 2002
SPINAL STROKE	No change	JAN 2004
STROKE	No change	JUL 2004
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	MAR 2007
THIRD DEGREE BURNS	No change	MAY 2010
TOTAL AND PERMANENT DISABILITY	No change	JAN 2011
TRAUMATIC BRAIN INJURY	No change	NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		<b>APR 2018</b>
		NOV 2018
		JUL 2019
		MAR 2023
		APR 2024

## NOVEMBER 2018

**Summary** – Amendments made to a number of illnesses including dementia and heart attack.

ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA – CATEGORISED AS VERY SEVERE	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	No change
BLINDNESS – PERMANENT AND IRREVERSIBLE	No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

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MAR 2007

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AUG 2012

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NOVEMBER 2018		FEB 1996
CANCER – EXCLUDING LESS ADVANCED CASES	No change	JUN 1996
CARCINOMA IN SITU OF THE BREAST	No change	JUL 1997
CARDIAC ARREST – WITH INSERTION OF A DEFRIBRILLATOR	No change	JUN 1999
CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED TREATMENT	No change	OCT 2002
COMA – WITH ASSOCIATED PERMANENT SYMPTOMS	No change	JAN 2004
CORONARY ARTERY BYPASS GRAFTS – WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY	No change	JUL 2004
CREUTZFELDT-JAKOB DISEASE	No change	MAR 2007
DEAFNESS	No change	MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		<b>NOV 2018</b>
		JUL 2019
		MAR 2023
		APR 2024



NOVEMBER 2018	
<b>DEMENTIA INCLUDING ALZHEIMER'S DISEASE</b> – RESULTING IN PERMANENT SYMPTOMS	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: <ul style="list-style-type: none"> <li>• remember;</li> <li>• reason; and</li> <li>• to perceive, understand, express and give effect to ideas.</li> </ul>
<b>ENCEPHALITIS</b>	No change
<b>HEART ATTACK</b>	Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: <ul style="list-style-type: none"> <li>• new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests;</li> <li>• the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes.</li> </ul> The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• other acute coronary syndromes;</li> <li>• angina without myocardial infarction.</li> </ul>
<b>HEART VALVE REPLACEMENT OR REPAIR</b>	No change
<b>HIV INFECTION</b>	No change
<b>KENNEDY'S DISEASE</b> – RESULTING IN PERMANENT SYMPTOMS	No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

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MAR 2016

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NOV 2018

JUL 2019

MAR 2023

APR 2024



NOVEMBER 2018		FEB 1996
KIDNEY FAILURE	No change	JUN 1996
LIVER FAILURE – OF ADVANCED STAGE	No change	JUL 1997
LOSS OF HANDS OF FEET	No change	JUN 1999
LOSS OF SPEECH	No change	OCT 2002
LOW GRADE PROSTATE CANCER	No change	JAN 2004
MAJOR ORGAN TRANSPLANT	No change	JUL 2004
MOTOR NEURONE DISEASE	No change	MAR 2007
MULTIPLE SCLEROSIS	No change	MAY 2010
MULTIPLE SYSTEM ATROPHY	No change	JAN 2011
OPEN HEART SURGERY – WITH SURGERY TO DIVIDE THE BREASTONE OR THORACOTOMY	No change	NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		<b>NOV 2018</b>
		JUL 2019
		MAR 2023
		APR 2024



NOVEMBER 2018	
PARALYSIS OF A LIMB	No change
PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change
SPINAL STROKE	No change
STROKE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
THIRD AND PERMANENT DISABILITY	No change
TRAUMATIC BRAIN INJURY	No change

- FEB 1996
- JUN 1996
- JUL 1997
- JUN 1999
- OCT 2002
- JAN 2004
- JUL 2004
- MAR 2007
- MAY 2010
- JAN 2011
- NOV 2011
- AUG 2012
- APR 2013
- SEP 2014
- DEC 2015
- MAR 2016
- APR 2018
- NOV 2018**
- JUL 2019
- MAR 2023
- APR 2024


**JULY 2019**

**Summary** – Broadened the offering, by adding new conditions and improving existing conditions.

<b>AORTA GRAFT SURGERY – REQUIRING SURGICAL REPLACEMENT</b>	No change
<b>APLASTIC ANAEMIA – CATEGORISED AS VERY SEVERE</b>	No change
<b>BACTERIAL MENINGITIS – RESULTING IN PERMANENT SYMPTOMS</b>	A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms.
<b>BENIGN BRAIN TUMOUR – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS</b>	No change
<b>BLINDNESS – PERMANENT AND IRREVERSIBLE</b>	No change
<b>BRAIN INJURY DUE TO TRAUMA, ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS</b>	Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms.

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

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DEC 2015

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APR 2018

NOV 2018

**JUL 2019**

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JULY 2019		FEB 1996
CANCER – EXCLUDING LESS ADVANCED CASES	No change	JUN 1996
CARCINOMA IN SITU OF THE BREAST	No change	JUL 1997
CARDIAC ARREST – WITH INSERTION OF A DEFIBRILLATOR	<p>Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted:</p> <ul style="list-style-type: none"> <li>• implantable cardioverter-defibrillator (ICD); or</li> <li>• cardiac resynchronisation therapy with defibrillator (CRT-D).</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• insertion of a pacemaker;</li> <li>• insertion of a defibrillator without cardiac arrest.</li> </ul>	JUN 1999
CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED TREATMENT	No change	OCT 2002
COMA – OF SPECIFIED SEVERITY	<p>A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 96 hours.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• medically induced coma; or</li> <li>• coma secondary to alcohol or drug intake.</li> </ul>	JAN 2004
CREUTZFELDT-JAKOB DISEASE	A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist.	JUL 2004
DEAFNESS – PERMANENT AND IRREVERSIBLE	No change	MAR 2007
		MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		<b>JUL 2019</b>
		MAR 2023
		APR 2024



JULY 2019	
DEMENTIA INCLUDING ALZHEIMER'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	No change
ENCEPHALITIS – RESULTING IN PERMANENT SYMPTOMS	No change
HEART ATTACK – OF SPECIFIED SEVERITY	No change
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	No change
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	No change
LIVER FAILURE – OF ADVANCED STAGE	Liver failure due to cirrhosis and resulting in all of the following: <ul style="list-style-type: none"> <li>• permanent jaundice;</li> <li>• ascites; and</li> <li>• encephalopathy.</li> </ul>
LOSS OF USE OF HAND OF FOOT	Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint or total and irreversible loss of muscle function.
LOSS OF SPEECH – TOTAL PERMANENT AND IRREVERSIBLE	No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

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JULY 2019		FEB 1996
LOW GRADE PROSTATE CANCER	No change	JUN 1996
MAJOR ORGAN TRANSPLANT	<p>The undergoing as a recipient of a transplant from either a human donor, animal, insertion of an artificial device, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for any of the following:</p> <ul style="list-style-type: none"> <li>• transplant of a bone marrow;</li> <li>• transplant of a complete heart, kidney, lung, pancreas, liver; or</li> <li>• transplant of a lobe of liver or lung; or</li> <li>• haematopoietic stem cells preceded by total bone marrow ablation.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• transplant of any other organs, parts of organs, tissues or cells.</li> </ul>	JUL 1997 JUN 1999 OCT 2002 JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 DEC 2015 MAR 2016 APR 2018 NOV 2018 <b>JUL 2019</b> MAR 2023 APR 2024
MOTOR NEURONE DISEASE – RESULTING IN PERMANENT SYMPTOMS	<p>A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist:</p> <ul style="list-style-type: none"> <li>• amyotrophic lateral sclerosis (ALS);</li> <li>• primary lateral sclerosis (PLS);</li> <li>• progressive bulbar palsy (PBP);</li> <li>• progressive muscular atrophy (PMA); or</li> <li>• Kennedy’s disease, also known as spinal and bulbar muscular atrophy (SBMA); or</li> <li>• spinal muscular atrophy (SMA).</li> </ul> <p>There must be permanent clinical impairment of motor function.</p>	
MULTIPLE SCLEROSIS – WHERE THERE HAVE BEEN SYMPTOMS	No change	
PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS	No change	



JULY 2019	
<b>PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY</b>	A definite diagnosis of pulmonary hypertension. 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*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
<b>RESPIRATORY FAILURE – OF ADVANCED STAGE</b>	No change
<b>SPECIFIED HEART SURGERY</b>	Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either: <ul style="list-style-type: none"> <li>• correct narrowing or blockage of one or more coronary arteries with by-pass grafts; or</li> <li>• correct any structural abnormality of the heart.</li> </ul>
<b>SPINAL STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change
<b>STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change
<b>SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS</b>	No change
<b>THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE OR HEAD</b>	No change
<b>TOTAL AND PERMANENT DISABILITY</b>	No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

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**26 MARCH 2023**
**Summary** – New definitions for cancer, dementia, heart attack, and low grade prostate cancer.

**AORTA GRAFT SURGERY**  
 – REQUIRING SURGICAL  
 REPLACEMENT

No change

**APLASTIC ANAEMIA**  
 – CATEGORISED AS VERY SEVERE

No change

**BACTERIAL MENINGITIS**  
 – RESULTING IN PERMANENT  
 SYMPTOMS

No change

**BENIGN BRAIN TUMOUR**  
 – RESULTING IN EITHER SPECIFIED  
 TREATMENT OR PERMANENT  
 SYMPTOMS

No change

**BLINDNESS**  
 – PERMANENT AND IRREVERSIBLE

No change

**BRAIN INJURY DUE TO TRAUMA,  
 ANOXIA OR HYPOXIA**  
 – RESULTING IN PERMANENT  
 SYMPTOMS

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

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MAR 2007

MAY 2010

JAN 2011

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AUG 2012

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**CANCER**  
– EXCLUDING LESS ADVANCED CASES

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - cancer in situ;
  - having either borderline malignancy; or
  - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).
- All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0.
- Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin).
- All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin (including cutaneous lymphomas and sarcomas).
- All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.
- Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above.
- Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.

**CARCINOMA IN SITU OF THE BREAST**

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

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CARDIAC ARREST – WITH INSERTION OF A DEFIBRILLATOR	No change
CARDIOMYOPATHY – OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED TREATMENT	No change
COMA – OF SPECIFIED SEVERITY	No change
CREUTZFELDT-JAKOB DISEASE	No change
DEAFNESS – PERMANENT AND IRREVERSIBLE	No change
DEMENTIA INCLUDING ALZHEIMER'S DISEASE – OF SPECIFIED SEVERITY	<p>A definite diagnosis of Dementia, including Alzheimer's disease by a consultant geriatrician, neurologist, neuropsychologist or psychiatrist supported by evidence including neuropsychometric testing. There must be permanent cognitive dysfunction with progressive deterioration in the ability to do all of the following:</p> <ul style="list-style-type: none"> <li>• remember;</li> <li>• reason; and</li> <li>• to perceive, understand, express and give effect to ideas.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>- mild cognitive impairment (MCI)</li> </ul>
ENCEPHALITIS – RESULTING IN PERMANENT SYMPTOMS	No change

FEB 1996

JUN 1996

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JUN 1999

OCT 2002

JAN 2004

JUL 2004

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HEART ATTACK  
– OF SPECIFIED SEVERITY

A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following:

- new characteristic electrocardiographic changes or new diagnostic imaging tests; and
- the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- Myocardial Injury without infarction.
- angina without myocardial infarction.

HEART VALVE REPLACEMENT  
OR REPAIR  
– WITH SURGERY

No change

KIDNEY FAILURE  
– REQUIRING PERMANENT DIALYSIS

No change

LIVER FAILURE  
– OF ADVANCED STAGE

No change

## LOSS OF USE OF HAND OF FOOT

No change

LOSS OF SPEECH  
– TOTAL PERMANENT AND  
IRREVERSIBLE

No change

LOW GRADE PROSTATE CANCER  
– REQUIRING TREATMENT

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0 .

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or
- surgical biopsy.

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<b>MAJOR ORGAN TRANSPLANT</b>	No change	FEB 1996
<b>MOTOR NEURONE DISEASE – RESULTING IN PERMANENT SYMPTOMS</b>	No change	JUN 1996
<b>MULTIPLE SCLEROSIS – WHERE THERE HAVE BEEN SYMPTOMS</b>	No change	JUL 1997
<b>PARKINSON'S DISEASE – RESULTING IN PERMANENT SYMPTOMS</b>	No change	JUN 1999
<b>PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY</b>	No change	OCT 2002
<b>RESPIRATORY FAILURE – OF ADVANCED STAGE</b>	No change	JAN 2004
<b>SPECIFIED HEART SURGERY</b>	No change	JUL 2004
<b>SPINAL STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change	MAR 2007
<b>STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change	MAY 2010
		JAN 2011
		NOV 2011
		AUG 2012
		APR 2013
		SEP 2014
		DEC 2015
		MAR 2016
		APR 2018
		NOV 2018
		JUL 2019
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26 MARCH 2023	
SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS	No change
THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE OR HEAD	No change
TOTAL AND PERMANENT DISABILITY	No change

FEB 1996
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JUL 1997
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OCT 2002
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JUL 2004
MAR 2007
MAY 2010
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28 APRIL 2024

**Summary** – No change to Critical Illness Cover, only to Critical Illness Extra.**AORTA GRAFT SURGERY**  
– REQUIRING SURGICAL  
REPLACEMENT

No change

**APLASTIC ANAEMIA**  
– CATEGORISED AS VERY SEVERE

No change

**BACTERIAL MENINGITIS**  
– RESULTING IN PERMANENT  
SYMPTOMS

No change

**BENIGN BRAIN TUMOUR**  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS

No change

**BLINDNESS**  
– PERMANENT AND IRREVERSIBLE

No change

**BRAIN INJURY DUE TO TRAUMA,  
ANOXIA OR HYPOXIA**  
– RESULTING IN PERMANENT  
SYMPTOMS

No change

**CANCER**  
– EXCLUDING LESS ADVANCED CASES

No change

**CARCINOMA IN SITU OF THE BREAST**

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

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MAR 2007

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CARDIAC ARREST  
– WITH INSERTION OF  
A DEFIBRILLATOR

No change

CARDIOMYOPATHY  
– OF SPECIFIED SEVERITY OR  
RESULTING IN SPECIFIED  
TREATMENT

No change

COMA  
– OF SPECIFIED SEVERITY

No change

CREUTZFELDT-JAKOB DISEASE

No change

DEAFNESS  
– PERMANENT AND IRREVERSIBLE

No change

DEMENTIA INCLUDING ALZHEIMER'S  
DISEASE  
– OF SPECIFIED SEVERITY

No change

ENCEPHALITIS  
– RESULTING IN PERMANENT  
SYMPTOMS

No change

HEART ATTACK  
– OF SPECIFIED SEVERITY

No change

HEART VALVE REPLACEMENT  
OR REPAIR  
– WITH SURGERY

No change

KIDNEY FAILURE  
– REQUIRING PERMANENT DIALYSIS

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

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LIVER FAILURE  
– OF ADVANCED STAGE

No change

LOSS OF USE OF HAND OF FOOT

No change

LOSS OF SPEECH  
– TOTAL PERMANENT AND  
IRREVERSIBLE

No change

LOW GRADE PROSTATE CANCER  
– REQUIRING TREATMENT

No change

MAJOR ORGAN TRANSPLANT

No change

MOTOR NEURONE DISEASE  
– RESULTING IN PERMANENT  
SYMPTOMS

No change

MULTIPLE SCLEROSIS  
– WHERE THERE HAVE BEEN  
SYMPTOMS

No change

PARKINSON'S DISEASE  
– RESULTING IN PERMANENT  
SYMPTOMS

No change

PULMONARY HYPERTENSION  
– OF SPECIFIED SEVERITY

No change

RESPIRATORY FAILURE  
– OF ADVANCED STAGE

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

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SPECIFIED HEART SURGERY	No change
SPINAL STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	No change
STROKE – RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	No change
SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS	No change
THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE OR HEAD	No change
TOTAL AND PERMANENT DISABILITY	No change

FEB 1996
JUN 1996
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## CRITICAL ILLNESS EXTRA KEY:

Definition available	✓	Definition change	✓	Not available		Definition moved	✓	Definition merged	✓✓		
Illness	04/18	11/18	07/19	03/23	04/24	Illness	04/18	11/18	07/19	03/23	04/24
Aortic aneurysm**	✓	✓	✓	✓	✓	Parkinson's plus syndromes*	✓	✓	✓	✓	✓
Aplastic anaemia**	✓	✓	✓	✓	✓	Peripheral vascular disease*	✓	✓	✓	✓	✓
Benign spinal cord tumour*	✓	✓	✓	✓	✓	Permanent pacemaker or ICD insertion**					✓
Bowel disease**					✓	Pituitary gland tumour**	✓	✓	✓	✓	✓
Brain abscess drained via craniotomy**			✓	✓	✓	Primary sclerosing cholangitis*			✓	✓	✓
Brain injury due to anoxia or hypoxia <sup>1*</sup>	✓	✓	✓	✓	✓	Pulmonary artery surgery*	✓	✓	✓	✓	✓
Cancer*					✓	Progressive supranuclear palsy	✓✓	✓✓	✓✓	✓✓	✓✓
Carotid artery stenosis**	✓	✓	✓	✓	✓	Removal of an entire lung*	✓	✓	✓	✓	✓
Cauda equina syndrome*	✓	✓	✓	✓	✓	Removal of an eyeball*	✓	✓	✓	✓	✓
Central retinal artery or vein occlusion**	✓	✓	✓	✓	✓	Removal of one or more lobe(s) of a lung**	✓	✓	✓	✓	✓
Cerebral or spinal aneurysm**	✓	✓	✓	✓	✓	Removal of urinary bladder**	✓	✓	✓	✓	✓
Cerebral or spinal arteriovenous malformation**	✓	✓	✓	✓	✓	Severe bowel disease*					✓
Coronary angioplasty**			✓	✓	✓	Severe Crohn's disease*	✓	✓	✓	✓	✓✓
Crohn's disease**		✓	✓	✓	✓✓	Severe mental illness*					✓
Desmoid type fibromatosis**		✓	✓	✓	✓	Significant visual loss**	✓	✓	✓	✓	✓
Diabetes mellitus type <sup>1**</sup>		✓	✓	✓	✓	Syringomyelia or syringobulbia*	✓	✓	✓	✓	✓
Drug resistant epilepsy*	✓	✓				Third degree burns**	✓	✓	✓	✓	✓
Drug resistant epilepsy**	✓	✓	✓	✓	✓	Ulcerative colitis*	✓	✓	✓	✓	✓✓
Guillain-Barre syndrome**	✓	✓	✓	✓	✓						
Heart failure*	✓	✓	✓	✓	✓						
Infective endocarditis**					✓						
Intensive care*	✓	✓	✓	✓	✓						
Interstitial lung disease*	✓	✓	✓	✓	✓						
Less advanced cancer**	✓	✓	✓	✓	✓						
Less advanced cancer of the skin**					✓						
Multiple system atrophy	✓✓	✓✓	✓✓	✓✓	✓✓						
Myasthenia gravis*	✓	✓	✓	✓	✓						
Necrotising fasciitis*			✓	✓	✓						
Neuromyelitis optica (formerly Devic's disease)*	✓	✓	✓	✓	✓						
Non-invasive gastro intestinal stromal tumour**	✓	✓	✓	✓	✓						
Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential**	✓	✓	✓	✓	✓						

\*Paid out under full cover. \*\*Paid out under additional cover.

<sup>1</sup>Brain injury due to trauma, anoxia or hypoxia moved from Critical Illness Extra to Critical Illness Cover from 07/2019.

## SURGICAL TREATMENT

We will make an advanced payment if the life insured is placed on an NHS waiting list for one of the following surgical treatments and meets the full definitions.

**Aorta graft surgery** – requiring surgical replacement

**Heart valve replacement or repair** – with surgery

**Peripheral vascular disease** – requiring bypass surgery

**Pulmonary artery surgery** – requiring surgical replacement

**Severe bowel disease** – treated with two surgical intestinal resections or removal of entire large bowel

**Specified heart surgery**

**Syringomyelia or syringobulbia** – with surgery



<b>AORTIC ANEURYSM**</b> <b>– WITH ENDOVASCULAR REPAIR</b>	<p>The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• procedures to any branches of the thoracic or abdominal aorta.</li> </ul>
<b>APLASTIC ANAEMIA**</b> <b>– CATEGORISED AS SEVERE</b>	<p>A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than <math>0.5 \times 10^9/L</math> and at least one of the following:</p> <ul style="list-style-type: none"> <li>• a platelet count of less than <math>20 \times 10^9/L</math>.</li> <li>• a reticulocyte count of less than <math>20 \times 10^9/L</math>.</li> </ul>
<b>BENIGN SPINAL CORD TUMOUR*</b> <b>– RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS</b>	<p>A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy;</li> <li>• chemotherapy; or</li> <li>• permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• angiomas;</li> <li>• cysts;</li> <li>• granulomas;</li> <li>• haematomas; or</li> <li>• osteophytes.</li> </ul>
<b>BRAIN INJURY DUE TO ANOXIA OR HYPOXIA*</b> <b>– RESULTING IN PERMANENT SYMPTOMS</b>	<p>Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.</p>
<b>CAROTID ARTERY STENOSIS**</b> <b>– OF SPECIFIED SEVERITY RESULTING IN SURGERY</b>	<p>The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.</p>

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<b>CAUDA EQUINA SYNDROME*</b> – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: <ul style="list-style-type: none"> <li>• permanent bladder dysfunction; and</li> <li>• permanent weakness and loss of sensation in the legs.</li> </ul>
<b>CENTRAL RETINAL ARTERY OR VEIN OCCLUSION**</b> – RESULTING IN PERMANENT SYMPTOMS	Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• occlusion or haemorrhage of the branches of the retinal artery or vein only; or</li> <li>• traumatic injury to tissue of the optic nerve or retina.</li> </ul>
<b>CEREBRAL OR SPINAL ANEURYSM**</b> – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.
<b>CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION**</b> – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.
<b>CROHN'S DISEASE**</b> – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical intestinal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• surgical treatment for abscesses, fistulas or strictures.</li> </ul>
<b>DESMOID TYPE FIBROMATOSIS**</b> – WITH SPECIFIED TREATMENT	A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy; or</li> <li>• chemotherapy.</li> </ul>
<b>DIABETES MELLITUS TYPE 1**</b> – REQUIRING SPECIFIED TREATMENT	A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: <ul style="list-style-type: none"> <li>• gestational diabetes</li> <li>• type 2 diabetes (including type 2 diabetes treated with insulin).</li> </ul>

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<b>DRUG RESISTANT EPILEPSY*</b> – TREATED WITH INVASIVE SURGERY TO BRAIN TISSUE	The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication.
<b>DRUG RESISTANT EPILEPSY**</b> – TREATED WITH VAGUS NERVE STIMULATION	The undergoing of implantation under the skin of a stimulator, which is connected to the vagus nerve in order to control epilepsy that cannot be controlled by oral medication.
<b>GUILLAIN-BARRE SYNDROME**</b> – WITH PERSISTING CLINICAL SYMPTOMS	A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months.
<b>HEART FAILURE*</b> – OF SPECIFIED SEVERITY	A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: <ul style="list-style-type: none"> <li>• permanent and irreversible ejection fraction of 39% or less; and</li> <li>• permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*.</li> </ul> *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
<b>INTENSIVE CARE*</b> – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.</li> </ul>
<b>INTERSTITIAL LUNG DISEASE*</b> – OF SPECIFIED SEVERITY	A definite diagnosis of interstitial lung disease resulting in all of the following: <ul style="list-style-type: none"> <li>• radiological evidence of pulmonary fibrosis; and</li> <li>• permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted.</li> </ul>

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**LESS ADVANCED CANCER\*\*  
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There must be a positive diagnosis with histological confirmation for any of the following:

**Anus – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the anus.

For the above definition, the following is not covered:

- anal intraepithelial neoplasia (AIN) grade 1 or 2.

**Appendix, colon or rectum – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum.

**Carcinoma in situ of the breast – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.

For the above definition, the following is not covered:

- any other type of treatment.

**Cervix – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.

For the above definition, the following are not covered:

- loop excision;
- laser surgery;
- conisation and cryosurgery; or
- cervical intraepithelial neoplasia (CIN) grade 1 or 2.

**Extrahepatic bile ducts – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts.

**Gallbladder – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder.

**Larynx – with specified treatment**

The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

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**LESS ADVANCED CANCER\*\***  
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(continues)

**Low grade prostate cancer – requiring treatment**

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or
- surgical biopsy.

**Lung and bronchus – treated by surgery**

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

**Oesophagus – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

**Oral cavity or oropharynx – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

- any other type of treatment.

**Ovary – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

- removal of an ovary due to a cyst.

**Pancreas – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

**Renal pelvis (of the kidney) or ureter – of specified severity**

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

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**LESS ADVANCED CANCER\*\***  
**– OF NAMED SITES AND SPECIFIED SEVERITY**

**Stomach – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach.

**Testicle – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU).

**Thyroid – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid.

**Urinary bladder – of specified severity**

A positive diagnosis of carcinoma in situ of the urinary bladder.

For the above definition, the following are not covered:

- non-invasive papillary carcinoma
- TNM classification stage Ta bladder cancer.

**Uterus – treated by surgery**

The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).

**Vagina – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vaginal intraepithelial neoplasia (VAIN) grade 1 and 2.

**Vulva – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vulval intraepithelial neoplasia (VIN) grade 1 or 2.



<b>MYASTHENIA GRAVIS*</b> <b>– WITH SPECIFIED SYMPTOMS</b>	<p>A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• myasthenia gravis limited to eye muscles only.</li> </ul>
<b>NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)*</b> <b>– WHERE THERE HAVE BEEN SYMPTOMS</b>	<p>A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica.</p>
<b>NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**</b>	<p>A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.</p>
<b>OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL**</b> <b>– WITH SURGERY</b>	<p>The undergoing of surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• any skin cancer (including melanoma);</li> <li>• tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or</li> <li>• tumours already covered elsewhere in the policy.</li> </ul>
<b>PARKINSON'S PLUS SYNDROMES*</b> <b>– RESULTING IN PERMANENT SYMPTOMS</b>	<p>A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist:</p> <ul style="list-style-type: none"> <li>• multiple system atrophy;</li> <li>• progressive supranuclear palsy;</li> <li>• Parkinsonism-dementia-amyotrophic lateral sclerosis complex;</li> <li>• diffuse Lewy body disease; or</li> <li>• corticobasal ganglionic degeneration.</li> </ul> <p>There must also be permanent clinical impairment of at least one of the following:</p> <ul style="list-style-type: none"> <li>• motor function;</li> <li>• eye movement disorder;</li> <li>• postural instability; or</li> <li>• dementia.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• other Parkinsonian syndromes</li> <li>• Parkinsonism.</li> </ul>

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<b>PERIPHERAL VASCULAR DISEASE*</b> <b>– REQUIRING BYPASS SURGERY</b>	<p>A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• any other surgical procedures or treatment.</li> </ul>
<b>PITUITARY GLAND TUMOUR**</b> <b>– WITH SPECIFIED TREATMENT</b> <b>OR RESULTING IN PERMANENT</b> <b>SYMPTOMS</b>	<p>A non-malignant tumour originating from the pituitary gland resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy;</li> <li>• chemotherapy; or</li> <li>• permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• tumours originating from bone tissue; or</li> <li>• angiomas and cholesteatoma.</li> </ul>
<b>PULMONARY ARTERY SURGERY*</b> <b>– REQUIRING SURGICAL</b> <b>REPLACEMENT</b>	<p>The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft.</p>
<b>REMOVAL OF AN ENTIRE LUNG*</b> <b>– DUE TO INJURY OR DISEASE</b>	<p>The undergoing of surgery to remove an entire lung as a result of injury or disease.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• other forms of surgery to the lungs including removal of a lobe.</li> </ul>
<b>REMOVAL OF AN EYEBALL*</b> <b>– DUE TO INJURY OR DISEASE</b>	<p>Surgical removal of an eyeball as a result of injury or disease.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• self-inflicted injuries.</li> </ul>

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<b>REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG**</b> – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• removal of a portion of a lobe of the lung only; or</li> <li>• any other form of lung surgery.</li> </ul>
<b>REMOVAL OF URINARY BLADDER**</b> – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• removal of a portion of the urinary bladder.</li> </ul>
<b>SEVERE CROHN'S DISEASE*</b> – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: <ul style="list-style-type: none"> <li>• surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or</li> <li>• removal of entire large bowel (total colectomy).</li> </ul> For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• surgical treatment for abscesses, fistulas or strictures.</li> </ul>
<b>SIGNIFICANT VISUAL LOSS**</b> – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist.
<b>SYRINGOMYELIA OR SYRINGOBULBIA*</b> – WITH SURGERY	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.
<b>THIRD DEGREE BURNS**</b> – COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: <ul style="list-style-type: none"> <li>• body's surface area;</li> <li>• or face or head.</li> </ul>
<b>ULCERATIVE COLITIS*</b> – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).

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\*Paid out under full cover.

\*\*Paid out under additional cover.



<b>AORTIC ANEURYSM**</b> – WITH ENDOVASCULAR REPAIR	The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• procedures to any branches of the thoracic or abdominal aorta.</li> </ul>
<b>APLASTIC ANAEMIA**</b> – CATEGORISED AS SEVERE	A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than $0.5 \times 10^9/L$ and at least one of the following: <ul style="list-style-type: none"> <li>• a platelet count of less than <math>20 \times 10^9/L</math>.</li> <li>• a reticulocyte count of less than <math>20 \times 10^9/L</math>.</li> </ul>
<b>BENIGN SPINAL CORD TUMOUR*</b> – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either: <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy;</li> <li>• chemotherapy; or</li> <li>• permanent neurological deficit with persisting clinical symptoms.</li> </ul> For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• angiomas;</li> <li>• cysts;</li> <li>• granulomas;</li> <li>• haematomas; or</li> <li>• osteophytes.</li> </ul>
<b>BRAIN INJURY DUE TO ANOXIA OR HYPOXIA*</b> – RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.
<b>CAROTID ARTERY STENOSIS**</b> – OF SPECIFIED SEVERITY RESULTING IN SURGERY	The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.

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<b>CAUDA EQUINA SYNDROME*</b> – RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following: <ul style="list-style-type: none"> <li>• permanent bladder dysfunction; and</li> <li>• permanent weakness and loss of sensation in the legs.</li> </ul>
<b>CENTRAL RETINAL ARTERY OR VEIN OCCLUSION**</b> – RESULTING IN PERMANENT SYMPTOMS	Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• occlusion or haemorrhage of the branches of the retinal artery or vein only; or</li> <li>• traumatic injury to tissue of the optic nerve or retina.</li> </ul>
<b>CEREBRAL OR SPINAL ANEURYSM**</b> – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.
<b>CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION**</b> – WITH SPECIFIED TREATMENT	The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.
<b>CROHN'S DISEASE**</b> – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in surgical intestinal resection to remove part of the small intestine or bowel. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• surgical treatment for abscesses, fistulas or strictures.</li> </ul>
<b>DESMOID TYPE FIBROMATOSIS**</b> – WITH SPECIFIED TREATMENT	A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either: <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy; or</li> <li>• chemotherapy.</li> </ul>
<b>DIABETES MELLITUS TYPE 1**</b> – REQUIRING SPECIFIED TREATMENT	A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections. The following are not covered: <ul style="list-style-type: none"> <li>• gestational diabetes</li> <li>• type 2 diabetes (including type 2 diabetes treated with insulin).</li> </ul>

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<b>DRUG RESISTANT EPILEPSY*</b> – TREATED WITH INVASIVE SURGERY TO BRAIN TISSUE	The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication.
<b>DRUG RESISTANT EPILEPSY**</b> – TREATED WITH VAGUS NERVE STIMULATION	The undergoing of implantation under the skin of a stimulator, which is connected to the vagus nerve in order to control epilepsy that cannot be controlled by oral medication.
<b>GUILLAIN-BARRE SYNDROME**</b> – WITH PERSISTING CLINICAL SYMPTOMS	A definite diagnosis of Guillain-Barre syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain-Barre Syndrome which must have persisted for a continuous period of at least six months.
<b>HEART FAILURE*</b> – OF SPECIFIED SEVERITY	A definite diagnosis of failure of the heart to function as a pump by a consultant cardiologist which is evidenced by all of the following: <ul style="list-style-type: none"> <li>• permanent and irreversible ejection fraction of 39% or less; and</li> <li>• permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*.</li> </ul> *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
<b>INTENSIVE CARE*</b> – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.</li> </ul>
<b>INTERSTITIAL LUNG DISEASE*</b> – OF SPECIFIED SEVERITY	A definite diagnosis of interstitial lung disease resulting in all of the following: <ul style="list-style-type: none"> <li>• radiological evidence of pulmonary fibrosis; and</li> <li>• permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted.</li> </ul>

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**LESS ADVANCED CANCER\*\*  
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There must be a positive diagnosis with histological confirmation for any of the following:

**Anus – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the anus.

For the above definition, the following is not covered:

- anal intraepithelial neoplasia (AIN) grade 1 or 2.

**Appendix, colon or rectum – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum.

**Carcinoma in situ of the breast – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.

For the above definition, the following is not covered:

- any other type of treatment.

**Cervix – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.

For the above definition, the following are not covered:

- loop excision;
- laser surgery;
- conisation and cryosurgery; or
- cervical intraepithelial neoplasia (CIN) grade 1 or 2.

**Extrahepatic bile ducts – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts.

**Gallbladder – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder.

**Larynx – with specified treatment**

The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

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**LESS ADVANCED CANCER\*\***  
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**Low grade prostate cancer – requiring treatment**

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or
- surgical biopsy.

**Lung and bronchus – treated by surgery**

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

**Oesophagus – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

**Oral cavity or oropharynx – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

- any other type of treatment.

**Ovary – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

- removal of an ovary due to a cyst.

**Pancreas – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

**Renal pelvis (of the kidney) or ureter – of specified severity**

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

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**LESS ADVANCED CANCER\*\*  
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**Stomach – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach.

**Testicle – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU).

**Thyroid – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid.

**Urinary bladder – of specified severity**

A positive diagnosis of carcinoma in situ of the urinary bladder.

For the above definition, the following are not covered:

- non-invasive papillary carcinoma
- TNM classification stage Ta bladder cancer.

**Uterus – treated by surgery**

The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).

**Vagina – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vaginal intraepithelial neoplasia (VAIN) grade 1 and 2.

**Vulva – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vulval intraepithelial neoplasia (VIN) grade 1 or 2.

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<p><b>MYASTHENIA GRAVIS*</b> – WITH SPECIFIED SYMPTOMS</p>	<p>A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• myasthenia gravis limited to eye muscles only.</li> </ul>
<p><b>NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)*</b> – WHERE THERE HAVE BEEN SYMPTOMS</p>	<p>A definite diagnosis of neuromyelitis optica by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica.</p>
<p><b>NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**</b></p>	<p>A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.</p>
<p><b>OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL**</b> – WITH SURGERY</p>	<p>The undergoing of surgery on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• any skin cancer (including melanoma);</li> <li>• tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or</li> <li>• tumours already covered elsewhere in the policy.</li> </ul>
<p><b>PARKINSON'S PLUS SYNDROMES*</b> – RESULTING IN PERMANENT SYMPTOMS</p>	<p>A definite diagnosis of one of the following Parkinson's plus syndromes by a consultant neurologist:</p> <ul style="list-style-type: none"> <li>• multiple system atrophy;</li> <li>• progressive supranuclear palsy;</li> <li>• Parkinsonism-dementia-amyotrophic lateral sclerosis complex;</li> <li>• diffuse Lewy body disease; or</li> <li>• corticobasal ganglionic degeneration.</li> </ul> <p>There must also be permanent clinical impairment of at least one of the following:</p> <ul style="list-style-type: none"> <li>• motor function;</li> <li>• eye movement disorder;</li> <li>• postural instability; or</li> <li>• dementia.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• other Parkinsonian syndromes</li> <li>• Parkinsonism.</li> </ul>

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<b>PERIPHERAL VASCULAR DISEASE*</b> <b>– REQUIRING BYPASS SURGERY</b>	<p>A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• any other surgical procedures or treatment.</li> </ul>
<b>PITUITARY GLAND TUMOUR**</b> <b>– WITH SPECIFIED TREATMENT</b> <b>OR RESULTING IN PERMANENT</b> <b>SYMPTOMS</b>	<p>A non-malignant tumour originating from the pituitary gland resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy;</li> <li>• chemotherapy; or</li> <li>• permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• tumours originating from bone tissue; or</li> <li>• angiomas and cholesteatoma.</li> </ul>
<b>PULMONARY ARTERY SURGERY*</b> <b>– REQUIRING SURGICAL</b> <b>REPLACEMENT</b>	<p>The undergoing of surgery to the pulmonary artery, on the advice of a consultant cardiologist, with excision and surgical replacement of a portion of the pulmonary artery with a graft.</p>
<b>REMOVAL OF AN ENTIRE LUNG*</b> <b>– DUE TO INJURY OR DISEASE</b>	<p>The undergoing of surgery to remove an entire lung as a result of injury or disease.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• other forms of surgery to the lungs including removal of a lobe.</li> </ul>
<b>REMOVAL OF AN EYEBALL*</b> <b>– DUE TO INJURY OR DISEASE</b>	<p>Surgical removal of an eyeball as a result of injury or disease.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• self-inflicted injuries.</li> </ul>

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<b>REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG**</b> – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• removal of a portion of a lobe of the lung only; or</li> <li>• any other form of lung surgery.</li> </ul>
<b>REMOVAL OF URINARY BLADDER**</b> – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>• removal of a portion of the urinary bladder.</li> </ul>
<b>SEVERE CROHN'S DISEASE*</b> – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: <ul style="list-style-type: none"> <li>• surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or</li> <li>• removal of entire large bowel (total colectomy).</li> </ul> For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• surgical treatment for abscesses, fistulas or strictures.</li> </ul>
<b>SIGNIFICANT VISUAL LOSS**</b> – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist.
<b>SYRINGOMYELIA OR SYRINGOBULBIA*</b> – WITH SURGERY	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.
<b>THIRD DEGREE BURNS**</b> – COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: <ul style="list-style-type: none"> <li>• body's surface area;</li> <li>• or face or head.</li> </ul>
<b>ULCERATIVE COLITIS*</b> – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).

\*Paid out under full cover.

\*\*Paid out under additional cover.



<b>AORTIC ANEURYSM**</b> – WITH ENDOVASCULAR REPAIR	No change
<b>APLASTIC ANAEMIA**</b> – CATEGORISED AS SEVERE	No change
<b>BENIGN SPINAL CORD TUMOUR*</b> – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	<p>A non-malignant tumour or cyst originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy;</li> <li>• chemotherapy; or</li> <li>• permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• angiomas;</li> <li>• granulomas;</li> <li>• haematomas; or</li> <li>• osteophytes.</li> </ul>
<b>BRAIN ABSCESS DRAINED VIA CRANIOTOMY**</b>	The undergoing of craniotomy to drain an intracerebral abscess within the brain tissue by a consultant neurosurgeon.
<b>CAROTID ARTERY STENOSIS**</b> – OF SPECIFIED SEVERITY RESULTING IN SURGERY	No change
<b>CAUDA EQUINA SYNDROME*</b> – RESULTING IN PERMANENT SYMPTOMS	No change
<b>CENTRAL RETINAL ARTERY OR VEIN OCCLUSION**</b> – RESULTING IN PERMANENT SYMPTOMS	No change

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<b>CEREBRAL OR SPINAL ANEURYSM**</b> – WITH SPECIFIED TREATMENT	No change
<b>CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION**</b> – WITH SPECIFIED TREATMENT	No change
<b>CORONARY ANGIOPLASTY**</b>	<p>The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either:</p> <ul style="list-style-type: none"> <li>• two or more main coronary arteries, or</li> <li>• the left main stem artery.</li> </ul> <p>The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting.</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> <li>• angiography; and</li> <li>• two procedures to a single main artery or branches of the same.</li> </ul>
<b>CROHN'S DISEASE**</b> – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	No change
<b>DESMOID TYPE FIBROMATOSIS**</b> – WITH SPECIFIED TREATMENT	No change
<b>DIABETES MELLITUS TYPE 1**</b> – REQUIRING SPECIFIED TREATMENT	No change
<b>DRUG RESISTANT EPILEPSY**</b> – REQUIRING SPECIFIED SURGERY	<p>The undergoing of any of the following in order to control epilepsy that cannot be controlled by oral medication:</p> <ul style="list-style-type: none"> <li>• invasive surgery to the brain tissue; or</li> <li>• implantation under the skin of a stimulator, which is connected to the vagus nerve.</li> </ul>

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<b>GUILLAIN-BARRE SYNDROME**</b> – WITH PERSISTING CLINICAL SYMPTOMS	No change
<b>HEART FAILURE*</b> – OF SPECIFIED SEVERITY	No change
<b>INTENSIVE CARE*</b> – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change
<b>INTERSTITIAL LUNG DISEASE*</b> – OF SPECIFIED SEVERITY	No change
<b>LESS ADVANCED CANCER**</b> – OF NAMED SITES AND SPECIFIED SEVERITY (continues)	<p>There must be a positive diagnosis with histological confirmation for any of the following:</p> <p><b>Carcinoma in situ of the breast – treated by surgery</b>          The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.          For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• any other type of treatment.</li> </ul> <p><b>Cervix – treated by surgery</b>          The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.          For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• loop excision;</li> <li>• laser surgery;</li> <li>• conisation and cryosurgery; or</li> <li>• cervical intraepithelial neoplasia (CIN) grade 1 or 2.</li> </ul> <p><b>Larynx – with specified treatment</b>          The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.</p> <p><b>Low grade prostate cancer – requiring treatment</b>          The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.</p>

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<p>(continued)  <b>LESS ADVANCED CANCER**</b>  <b>– OF NAMED SITES AND SPECIFIED SEVERITY</b></p>	<p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• prostatic intraepithelial neoplasia (PIN);</li> <li>• observation or surveillance; or</li> <li>• surgical biopsy.</li> </ul> <p><b>Ovary</b> – treated by surgery  The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• removal of an ovary due to a cyst.</li> </ul> <p><b>Renal pelvis (of the kidney) or ureter</b> – of specified severity  A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.</p> <p><b>Urinary bladder</b> – of specified severity  A positive diagnosis of carcinoma in situ of the urinary bladder.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• non-invasive papillary carcinoma</li> <li>• TNM classification stage Ta bladder cancer.</li> </ul> <p><b>Uterus</b> – treated by surgery  The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).</p>
<p><b>MYASTHENIA GRAVIS*</b>  <b>– WITH SPECIFIED SYMPTOMS</b></p>	<p>No change</p>
<p><b>NECROTISING FASCIITIS*</b></p>	<p>The undergoing of surgery to treat life threatening necrotising fasciitis or gas gangrene to remove necrotic tissue and intravenous antibiotic treatment to prevent immediate death.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• all other forms of gangrene or cellulitis.</li> </ul>
<p><b>NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)*</b>  <b>– WHERE THERE HAVE BEEN SYMPTOMS</b></p>	<p>No change</p>



<b>NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**</b>	No change
<b>OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY</b>	<p>The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• any skin cancer (including melanoma);</li> <li>• tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or</li> <li>• intra-epithelial neoplasia or pre-malignant colon conditions.</li> </ul>
<b>PARKINSON PLUS SYNDROMES* – RESULTING IN PERMANENT SYMPTOMS</b>	<p>A definite diagnosis of one of the following Parkinson plus syndromes by a consultant neurologist:</p> <ul style="list-style-type: none"> <li>• multiple system atrophy;</li> <li>• progressive supranuclear palsy;</li> <li>• Parkinsonism-dementia-amyotrophic lateral sclerosis complex;</li> <li>• diffuse Lewy body disease; or</li> <li>• corticobasal ganglionic degeneration.</li> </ul> <p>There must also be permanent clinical impairment of at least one of the following:</p> <ul style="list-style-type: none"> <li>• motor function;</li> <li>• eye movement disorder;</li> <li>• postural instability; or</li> <li>• dementia.</li> </ul>
<b>PERIPHERAL VASCULAR DISEASE* – REQUIRING BYPASS SURGERY</b>	<p>A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.</p>
<b>PITUITARY GLAND TUMOUR** – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS</b>	No change
<b>PRIMARY SCLEROSING CHOLANGITIS*</b>	<p>A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic or extrahepatic bile ducts.</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> <li>• all other causes of bile duct stricture formation and dilation.</li> </ul>

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<b>PULMONARY ARTERY SURGERY*</b> – REQUIRING SURGICAL REPLACEMENT	No change
<b>REMOVAL OF AN ENTIRE LUNG*</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF AN EYEBALL*</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG**</b> – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease.
<b>REMOVAL OF URINARY BLADDER**</b> – DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy) due to injury or disease.
<b>SEVERE CROHN'S DISEASE*</b> – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: <ul style="list-style-type: none"> <li>• surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or</li> <li>• removal of entire large bowel (total colectomy).</li> </ul>
<b>SIGNIFICANT VISUAL LOSS**</b> – PERMANENT AND IRREVERSIBLE	No change

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<b>SYRINGOMYELIA OR SYRINGOBULBIA*</b> – WITH SURGERY	No change
<b>THIRD DEGREE BURNS**</b> – COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	No change
<b>ULCERATIVE COLITIS*</b> – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change

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\*\*Paid out under additional cover.



<b>AORTIC ANEURYSM**</b> – WITH ENDOVASCULAR REPAIR	No change
<b>APLASTIC ANAEMIA**</b> – CATEGORISED AS SEVERE	No change
<b>BENIGN SPINAL CORD TUMOUR*</b> – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	No change
<b>BRAIN ABSCESS DRAINED VIA CRANIOTOMY**</b>	No change
<b>CAROTID ARTERY STENOSIS**</b> – OF SPECIFIED SEVERITY RESULTING IN SURGERY	No change
<b>CAUDA EQUINA SYNDROME*</b> – RESULTING IN PERMANENT SYMPTOMS	No change
<b>CENTRAL RETINAL ARTERY OR VEIN OCCLUSION**</b> – RESULTING IN PERMANENT SYMPTOMS	No change
<b>CEREBRAL OR SPINAL ANEURYSM**</b> – WITH SPECIFIED TREATMENT	No change
<b>CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION**</b> – WITH SPECIFIED TREATMENT	No change

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CORONARY ANGIOPLASTY**	No change
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	No change
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	No change
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	No change
DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY	No change
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	No change
HEART FAILURE* – OF SPECIFIED SEVERITY	No change
INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	No change

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**LESS ADVANCED CANCER\*\***  
**– OF NAMED SITES AND SPECIFIED SEVERITY**

(continues)

There must be a positive diagnosis with histological confirmation for any of the following:

**Carcinoma in situ of the breast – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.

For the above definition, the following is not covered:

- any other type of treatment.

**Cervix – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.

For the above definition, the following are not covered:

- loop excision;
- laser surgery;
- conisation and cryosurgery; or
- cervical intraepithelial neoplasia (CIN) grade 1 or 2.

**Larynx – with specified treatment**

The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

**Low grade prostate cancer – requiring treatment**

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0.

For the above definition, the following are not covered:

- prostatic intraepithelial neoplasia (PIN);
- observation or surveillance; or
- surgical biopsy.

**Ovary – treated by surgery**

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

- removal of an ovary due to a cyst.

**Renal pelvis (of the kidney) or ureter – of specified severity**

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

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<p>(continued)  <b>LESS ADVANCED CANCER**</b>  <b>– OF NAMED SITES AND SPECIFIED SEVERITY</b></p>	<p><b>Urinary bladder</b> – of specified severity  A positive diagnosis of carcinoma in situ of the urinary bladder.  For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• non-invasive papillary carcinoma</li> <li>• TNM classification stage Ta bladder cancer.</li> </ul> <p><b>Uterus</b> – treated by surgery  The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).</p>
<p><b>MYASTHENIA GRAVIS*</b>  <b>– WITH SPECIFIED SYMPTOMS</b></p>	<p>No change</p>
<p><b>NECROTISING FASCIITIS*</b></p>	<p>No change</p>
<p><b>NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)*</b>  <b>– WHERE THERE HAVE BEEN SYMPTOMS</b></p>	<p>No change</p>
<p><b>NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**</b></p>	<p>No change</p>
<p><b>OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL**</b>  <b>– WITH SURGERY</b></p>	<p>The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ, or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs.  For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• any skin cancer (including melanoma);</li> <li>• tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.</li> </ul> <p>You can make more than one claim for this definition. However, once we've accepted a claim the life insured will no longer be covered for the same cancer in situ or NET of low malignant potential against this or any of the other definitions under this policy.  If Joint Life both lives insured can claim.</p>



<b>PARKINSON PLUS SYNDROMES*</b> – RESULTING IN PERMANENT SYMPTOMS	No change
<b>PERIPHERAL VASCULAR DISEASE*</b> – REQUIRING BYPASS SURGERY	No change
<b>PITUITARY GLAND TUMOUR**</b> – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	No change
<b>PRIMARY SCLEROSING CHOLANGITIS*</b>	No change
<b>PULMONARY ARTERY SURGERY*</b> – REQUIRING SURGICAL REPLACEMENT	No change
<b>REMOVAL OF AN ENTIRE LUNG*</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF AN EYEBALL*</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG**</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF URINARY BLADDER**</b> – DUE TO INJURY OR DISEASE	No change

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<b>SEVERE CROHN'S DISEASE*</b> – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	No change
<b>SIGNIFICANT VISUAL LOSS**</b> – PERMANENT AND IRREVERSIBLE	No change
<b>SYRINGOMYELIA OR SYRINGOBULBIA*</b> – WITH SURGERY	No change
<b>THIRD DEGREE BURNS**</b> – COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	No change
<b>ULCERATIVE COLITIS*</b> – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change

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AORTIC ANEURYSM\*\*  
– WITH ENDOVASCULAR REPAIR

No change

APLASTIC ANAEMIA\*\*  
– CATEGORISED AS SEVERE

No change

BENIGN SPINAL CORD TUMOUR\*  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS

No change

BOWEL DISEASE – TREATED WITH  
INTESTINAL RESECTION

A definite diagnosis of bowel disease by a consultant gastroenterologist, treated with one surgical intestinal resection to remove part of the small intestine or bowel.

The following are not covered:

- local excision and polypectomy

BRAIN ABSCESS DRAINED VIA  
CRANIOTOMY\*\*

No change

CANCER – EXCLUDING LESS  
ADVANCED CASES\*

(continues)

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - cancer in situ;
  - having either borderline malignancy; or
  - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).

*Continued on following page*

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<p>(continued)  <b>CANCER – EXCLUDING          LESS ADVANCED CASES*</b></p>	<ul style="list-style-type: none"> <li>• All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0.</li> <li>• Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin).</li> <li>• All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin.</li> <li>• Cutaneous lymphomas unless progressed to at least TNM classification T3N0M0 or Stage IIB.</li> <li>• Cutaneous sarcomas unless dermatofibrosarcoma protuberans with fibrosarcomatous changes (DFSP-FS).</li> <li>• Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above.</li> <li>• Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.</li> </ul>
<p><b>CAROTID ARTERY STENOSIS**          – OF SPECIFIED SEVERITY RESULTING          IN SURGERY</b></p>	<p>No change</p>
<p><b>CAUDA EQUINA SYNDROME*          – RESULTING IN PERMANENT          SYMPTOMS</b></p>	<p>No change</p>
<p><b>CENTRAL RETINAL ARTERY OR VEIN          OCCLUSION**          – RESULTING IN PERMANENT          SYMPTOMS</b></p>	<p>No change</p>
<p><b>CEREBRAL OR SPINAL ANEURYSM**          – WITH SPECIFIED TREATMENT</b></p>	<p>No change</p>
<p><b>CEREBRAL OR SPINAL          ARTERIOVENOUS MALFORMATION**          – WITH SPECIFIED TREATMENT</b></p>	<p>No change</p>

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CORONARY ANGIOPLASTY**	No change
CROHN'S DISEASE** – TREATED WITH ONE SURGICAL INTESTINAL RESECTION	Merged with Bowel disease
DESMOID TYPE FIBROMATOSIS** – WITH SPECIFIED TREATMENT	No change
DIABETES MELLITUS TYPE 1** – REQUIRING SPECIFIED TREATMENT	No change
DRUG RESISTANT EPILEPSY** – REQUIRING SPECIFIED SURGERY	No change
GUILLAIN-BARRE SYNDROME** – WITH PERSISTING CLINICAL SYMPTOMS	No change
HEART FAILURE* – OF SPECIFIED SEVERITY	No change
INFECTIVE ENDOCARDITIS	A definite diagnosis by a consultant cardiologist of infective endocarditis.
INTENSIVE CARE* – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change
INTERSTITIAL LUNG DISEASE* – OF SPECIFIED SEVERITY	No change

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<b>LESS ADVANCED CANCER**</b> <b>– OF NAMED SITES AND SPECIFIED SEVERITY</b>	No change
<b>LESS ADVANCED CANCER OF THE SKIN – OF SPECIFIED TYPE AND SEVERITY**</b>	<p>Non-melanoma skin cancer diagnosed with histological confirmation that the tumour is larger than 2 centimetres across and has at least one of the following features:</p> <ul style="list-style-type: none"> <li>• tumour thickness of at least 4 millimetres (or any tumour thickness for squamous cell carcinoma)</li> <li>• invasion into subcutaneous tissue</li> <li>• invasion into nerves in the skin (perineural invasion)</li> <li>• poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); or</li> <li>• has recurred despite previous treatments</li> </ul> <p>For the above definition the following is not covered:</p> <ul style="list-style-type: none"> <li>• Melanoma skin cancer</li> </ul>
<b>MYASTHENIA GRAVIS*</b> <b>– WITH SPECIFIED SYMPTOMS</b>	No change
<b>NECROTISING FASCIITIS*</b>	No change
<b>NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE)*</b> <b>– WHERE THERE HAVE BEEN SYMPTOMS</b>	No change
<b>NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**</b>	No change
<b>OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL**</b> <b>– WITH SURGERY</b>	No change

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<b>PARKINSON PLUS SYNDROMES*</b> – RESULTING IN PERMANENT SYMPTOMS	No change
<b>PERIPHERAL VASCULAR DISEASE*</b> – REQUIRING BYPASS SURGERY	No change
<b>PERMANENT PACEMAKER OR ICD INSERTION – FOR HEARTBEAT ABNORMALITIES</b>	A definite diagnosis of an abnormal rhythm of heartbeat by a consultant cardiologist resulting in the insertion of an artificial pacemaker or implantable cardioverter defibrillator (ICD) on a permanent basis.
<b>PITUITARY GLAND TUMOUR**</b> – WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	No change
<b>PRIMARY SCLEROSING CHOLANGITIS*</b>	No change
<b>PULMONARY ARTERY SURGERY*</b> – REQUIRING SURGICAL REPLACEMENT	No change
<b>REMOVAL OF AN ENTIRE LUNG*</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF AN EYEBALL*</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG**</b> – DUE TO INJURY OR DISEASE	No change
<b>REMOVAL OF URINARY BLADDER**</b> – DUE TO INJURY OR DISEASE	No change

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<p><b>SEVERE BOWEL DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL*</b></p>	<p>A definite diagnosis of bowel disease by a consultant gastroenterologist resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or</li> <li>• removal of entire large bowel (total colectomy).</li> </ul> <p>The following are not covered:</p> <ul style="list-style-type: none"> <li>• local excision and polypectomy</li> </ul>
<p><b>SEVERE CROHN'S DISEASE* – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL</b></p>	<p>Merged with Severe bowel disease</p>
<p><b>SEVERE MENTAL ILLNESS - OF SPECIFIED TYPE AND SEVERITY*</b></p>	<p>A definite diagnosis by a consultant psychiatrist of any of the following:</p> <ul style="list-style-type: none"> <li>• bipolar affective disorder;</li> <li>• schizophrenia;</li> <li>• schizo-affective disorder;</li> <li>• delusional disorder;</li> <li>• post-partum psychosis;</li> </ul> <p>which has resulted in all of the following:</p> <ul style="list-style-type: none"> <li>• being under the care of a psychiatrist, psychiatric nurse, community mental health team or approved social worker;</li> <li>• chronic symptoms lasting at least a year or requiring continuous therapy or medication to control; and</li> <li>• being admitted to a psychiatric ward for at least 14 consecutive nights, or requiring continuous home care by the Crisis Resolution and Home Treatment Team for 14 consecutive days, requiring at least 2 visits per day.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• any conditions caused by, or exacerbated by, the misuse of alcohol or drugs.</li> </ul>
<p><b>SIGNIFICANT VISUAL LOSS** – PERMANENT AND IRREVERSIBLE</b></p>	<p>No change</p>

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<b>SYRINGOMYELIA OR SYRINGOBULBIA*</b> – WITH SURGERY	No change
<b>THIRD DEGREE BURNS**</b> – COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	No change
<b>ULCERATIVE COLITIS*</b> – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Merged with Severe bowel disease

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\*Paid out under full cover.

\*\*Paid out under additional cover.

## CHILDREN'S CRITICAL ILLNESS EXTRA KEY:

Definition available ✓	Definition change ✓	Not available	Included with Critical Illness Extra *				Included with Critical Illness Cover **	
Illness	02/18	04/18	11/18	07/19	03/23	04/24	04/25	
Benign spinal cord tumour – resulting in either specified treatment or permanent symptoms	✓	✓	✓	*	*	*	*	
Brain injury due to anoxia or hypoxia – resulting in permanent symptoms	✓	✓	✓	**	**	**	**	
Cerebral palsy	✓	✓	✓	✓	✓	✓	✓	
Child's diabetes mellitus type 1– with specified treatment	✓	✓	✓	✓	✓	✓	✓	
Child's intensive care benefit – requiring mechanical ventilation for seven days	✓	✓	✓	✓	✓	✓	✓	
Cystic fibrosis	✓	✓	✓	✓	✓	✓	✓	
Craniosynostosis – treated by surgery			✓	✓	✓	✓	✓	
Down's syndrome	✓	✓	✓	✓	✓	✓	✓	
Edwards' syndrome							✓	
Hydrocephalus – treated with invasive surgery to the brain tissue	✓	✓	✓	✓	✓	✓	✓	
Muscular dystrophy	✓	✓	✓	✓	✓	✓	✓	
Osteogenesis imperfecta							✓	
Patau syndrome							✓	
Severe Crohn's disease – treated with two surgical intestinal resections or removal of entire large bowel	✓	✓	✓	*	*	*	*	
Spina bifida meningocele and myelomeningocele	✓	✓	✓	✓	✓	✓	✓	
Surgical repair of an atrial or ventricular septal defect							✓	
Ulcerative colitis – resulting in the removal of the entire large bowel	✓	✓	✓	*	*	*	*	

## FEBRUARY 2018

**Summary** – Children's Critical Illness Extra – available for an additional cost\*.

**BENIGN SPINAL CORD TUMOUR  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS**

A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either:

- surgical removal;
- radiotherapy;
- chemotherapy; or
- permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- angiomas;
- cysts;
- granulomas;
- haematomas; or
- osteophytes.

**BRAIN INJURY DUE TO ANOXIA  
OR HYPOXIA  
– RESULTING IN PERMANENT  
SYMPTOMS**

Death of brain tissue due to inadequate oxygen supply resulting in permanent neurological deficit with persisting clinical symptoms.

**CEREBRAL PALSY**

A definite diagnosis of cerebral palsy by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms.

**CHILD'S DIABETES MELLITUS  
TYPE 1  
– WITH SPECIFIED TREATMENT**

A definite diagnosis of type 1 insulin dependent diabetes mellitus by a hospital consultant, with the use of permanent insulin injections. For the above definition, the following are not covered:

- gestational diabetes;
- type 2 diabetes (including type 2 diabetes treated with insulin).

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\*paid as an additional benefit.



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CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital. <ul style="list-style-type: none"> <li>for the above definition, the following is not covered: Sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake;</li> <li>premature birth (before 37 weeks).</li> </ul>
CYSTIC FIBROSIS	A definite diagnosis of cystic fibrosis by a hospital consultant.
DOWN'S SYNDROME	A definite diagnosis of Down's syndrome by a hospital consultant.
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	The undergoing of invasive surgery to brain tissue to treat hydrocephalus.
MUSCULAR DYSTROPHY	A definite diagnosis of muscular dystrophy by a hospital consultant.
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: <ul style="list-style-type: none"> <li>surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or</li> <li>removal of entire large bowel (total colectomy).</li> </ul> For the above definition, the following is not covered: <ul style="list-style-type: none"> <li>surgical treatment for abscesses, fistulas or strictures.</li> </ul>
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	A definite diagnosis of spina bifida meningocele or myelomeningocele by a hospital consultant. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>spina bifida occulta.</li> </ul>
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in removal of the entire large bowel (total colectomy).

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BENIGN SPINAL CORD TUMOUR – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	No change
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS	No change
CEREBRAL PALSY	No change
CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT	No change
CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change
CYSTIC FIBROSIS	No change
DOWN'S SYNDROME	No change
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change
MUSCULAR DYSTROPHY	No change

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**SEVERE CROHN'S DISEASE  
– TREATED WITH TWO SURGICAL  
INTESTINAL RESECTIONS OR  
REMOVAL OF ENTIRE  
LARGE BOWEL**

No change

**SPINA BIFIDA MENINGOCELE  
AND MYELOMENINGOCELE**

No change

**ULCERATIVE COLITIS  
– RESULTING IN THE REMOVAL OF  
THE ENTIRE LARGE BOWEL**

No change

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## NOVEMBER 2018

**Summary** – Additional conditions added for Children's Critical Illness Extra – Craniosynostosis.

BENIGN SPINAL CORD TUMOUR – RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	No change
BRAIN INJURY DUE TO ANOXIA OR HYPOXIA – RESULTING IN PERMANENT SYMPTOMS	No change
CEREBRAL PALSY	No change
CHILD'S DIABETES MELLITUS TYPE 1 – WITH SPECIFIED TREATMENT	No change
CHILD'S INTENSIVE CARE BENEFIT – REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change
CRANIOSYNOSTOSIS – TREATED BY SURGERY	The undergoing of surgery on the advice of a hospital consultant to treat craniosynostosis.
CYSTIC FIBROSIS	No change
DOWN'S SYNDROME	No change

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NOVEMBER 2018	
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change
MUSCULAR DYSTROPHY	No change
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	No change
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change

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**JULY 2019**

**Summary** – Conditions listed under Critical Illness Extra are now included, with the exception of Terminal Illness Cover and Total and Permanent Disability.

**BENIGN SPINAL CORD TUMOUR  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS**

Included with Critical Illness Extra

**BRAIN INJURY DUE TO ANOXIA  
OR HYPOXIA  
– RESULTING IN PERMANENT  
SYMPTOMS**

Included with Critical Illness Cover

**CEREBRAL PALSY**

No change

**CHILD'S DIABETES MELLITUS  
TYPE 1  
– WITH SPECIFIED TREATMENT**

Included with additional cover for Critical Illness Extra

**CHILD'S INTENSIVE CARE BENEFIT  
– REQUIRING MECHANICAL  
VENTILATION FOR SEVEN DAYS**

No change

**CRANIOSYNOSTOSIS  
– TREATED BY SURGERY**

No change

**CYSTIC FIBROSIS**

No change

**DOWN'S SYNDROME**

No change

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JULY 2019	
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change
MUSCULAR DYSTROPHY	No change
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical Illness Extra
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical Illness Extra

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**MARCH 2023**

**Summary** – Conditions listed under Critical Illness Extra are now included, with the exception of Terminal Illness Cover and Total and Permanent Disability.

**BENIGN SPINAL CORD TUMOUR  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS**

Included with Critical Illness Extra

**BRAIN INJURY DUE TO ANOXIA  
OR HYPOXIA  
– RESULTING IN PERMANENT  
SYMPTOMS**

Included with Critical Illness Cover

**CEREBRAL PALSY**

No change

**CHILD'S DIABETES MELLITUS  
TYPE 1  
– WITH SPECIFIED TREATMENT**

Included with additional cover for Critical Illness Extra

**CHILD'S INTENSIVE CARE BENEFIT  
– REQUIRING MECHANICAL  
VENTILATION FOR SEVEN DAYS**

No change

**CRANIOSYNOSTOSIS  
– TREATED BY SURGERY**

No change

**CYSTIC FIBROSIS**

No change

**DOWN'S SYNDROME**

No change

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HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change
MUSCULAR DYSTROPHY	No change
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical Illness Extra
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical Illness Extra

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**Summary** – No change to Children's Critical Illness Extra, only to Critical Illness Extra.

**BENIGN SPINAL CORD TUMOUR**  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS

No change

**BRAIN INJURY DUE TO ANOXIA  
OR HYPOXIA**  
– RESULTING IN PERMANENT  
SYMPTOMS

No change

**CEREBRAL PALSY**

No change

**CHILD'S DIABETES MELLITUS  
TYPE 1**  
– WITH SPECIFIED TREATMENT

No change

**CHILD'S INTENSIVE CARE BENEFIT**  
– REQUIRING MECHANICAL  
VENTILATION FOR SEVEN DAYS

No change

**CRANIOSYNOSTOSIS**  
– TREATED BY SURGERY

No change

**CYSTIC FIBROSIS**

No change

**DOWN'S SYNDROME**

No change

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HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change
MUSCULAR DYSTROPHY	No change
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical Illness Extra
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical Illness Extra

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## APRIL 2025

**Summary** – Additional conditions added for Children's Critical Illness Extra – Edwards' syndrome, osteogenesis imperfecta, Patau syndrome and surgical repair of an atrial or ventricular septal defect.

**BENIGN SPINAL CORD TUMOUR  
– RESULTING IN EITHER SPECIFIED  
TREATMENT OR PERMANENT  
SYMPTOMS**

No change

**BRAIN INJURY DUE TO ANOXIA  
OR HYPOXIA  
– RESULTING IN PERMANENT  
SYMPTOMS**

No change

**CEREBRAL PALSY**

No change

**CHILD'S DIABETES MELLITUS  
TYPE 1  
– WITH SPECIFIED TREATMENT**

No change

**CHILD'S INTENSIVE CARE BENEFIT  
– REQUIRING MECHANICAL  
VENTILATION FOR SEVEN DAYS**

No change

**CRANIOSYNOSTOSIS  
– TREATED BY SURGERY**

No change

**CYSTIC FIBROSIS**

No change

**DOWN'S SYNDROME**

No change

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EDWARDS' SYNDROME	A definite diagnosis of Edwards' syndrome by a hospital consultant.
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	No change
MUSCULAR DYSTROPHY	No change
OSTEOGENESIS IMPERFECTA	A definite diagnosis of osteogenesis imperfecta by a hospital consultant. The following is not covered: <ul style="list-style-type: none"> <li>• Type 1 osteogenesis imperfecta</li> </ul>
PATAU SYNDROME	A definite diagnosis of Patau syndrome by a hospital consultant.
SEVERE CROHN'S DISEASE – TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	Included with Critical Illness Extra
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	No change
SURGICAL REPAIR OF AN ATRIAL OR VENTRICULAR SEPTAL DEFECT	The undergoing of surgery on advice of a hospital consultant to close a defect in the interatrial or interventricular septum requiring either thoracotomy or the use of endovascular techniques.
ULCERATIVE COLITIS – RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	Included with Critical Illness Extra

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