

# **GUIDE TO CRITICAL ILLNESSES COVERED: DEFINITIONS EXPLAINED.**

**THIS IS AN IMPORTANT DOCUMENT WHICH YOU SHOULD KEEP IN A SAFE PLACE.**

This guide provides you with the full definition of the conditions covered by our critical illness plans. Your Policy Booklet will show you if any of these conditions have been excluded. Please note that where we refer to 'you' or 'your' in the following pages we are referring to the person/s whose life is covered by the plan.

The Association of British Insurers (ABI) sets a standard definition of each condition in their statement of best practice for Critical Illness Cover. Our plans follow the ABI and in many instances exceed their standard. We also cover additional conditions not included in their guidelines. We have shown this throughout the guide.

## CRITICAL ILLNESS COVER.

If you choose Critical Illness Cover you will be covered for the critical illnesses shown below. If you choose Critical Illness Extra you will be covered for the illnesses shown below and in the section headed 'Critical Illness Extra'.

### AORTA GRAFT SURGERY - *requiring surgical replacement*

#### POLICY DEFINITION

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.

#### WHAT DOES THIS MEAN?

The aorta is the body's main artery carrying blood from the heart. This definition covers surgery to the aorta, where part of it is removed and replaced with a graft. Surgery may be needed to correct a weakening or bulging in the artery. It covers only the aorta, which is the main blood vessel in the chest and abdomen. This definition doesn't cover the branches of the aorta.

We cover surgery for traumatic injury, as well as surgery following disease.

**APLASTIC ANAEMIA** - categorised as very severe**POLICY DEFINITION**

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  $0.2 \times 10^9/L$ .

**WHAT DOES THIS MEAN?**

Aplastic anaemia is a rare but serious condition where bone marrow fails to produce sufficient blood cells or clotting agents. Symptoms include shortness of breath, excessive bleeding and an increased chance of catching infections. It can be life threatening if left untreated.

Aplastic anaemia is divided into 3 different categories, moderate, severe and very severe.

For this definition aplastic anaemia must be categorised as very severe.

**BACTERIAL MENINGITIS** - resulting in permanent symptoms**POLICY DEFINITION**

A definite diagnosis of bacterial meningitis by a hospital consultant 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.

**WHAT DOES THAT MEAN?**

Bacterial meningitis causes inflammation to the meninges, which is the protective layer around the brain and spinal cord. It's caused by a bacterial infection and needs prompt medical treatment. Initial symptoms include headache, fever and vomiting. If left untreated, it can result in brain damage or death.

Some people will recover completely, while others will be left with permanent symptoms, which may affect their mobility or use of senses. This definition only covers people left with permanent symptoms.

This definition covers the bacterial form of meningitis. It excludes all other forms of meningitis - like viral meningitis, which is usually milder.

\* See page 42

### **BENIGN BRAIN TUMOUR** - *resulting in either specified treatment or permanent symptoms*

#### **POLICY DEFINITION**

A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either:

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

For the above definition, the following are not covered:

- tumours in the pituitary gland;
- tumours originating from bone tissue; or
- angioma and cholesteatoma.

#### **WHAT DOES THIS MEAN?**

A benign brain tumour is a non-cancerous abnormal growth of tissue that can increase in size and cause pressure in the brain.

Symptoms may vary depending on where the tumour is but may include headaches, seizures and blurred vision. Surgery to remove the tumour might be possible and once removed they tend not to recur. However, surgery isn't always an option due to the size or location of the tumour.

This definition covers tumours treated with radiotherapy, chemotherapy or surgical removal or if the tumour results in permanent neurological symptoms\*.

This definition doesn't cover tumours in the pituitary gland (a small gland within the brain) and angiomas (a benign tumour of blood vessels).

\* See page 42

### **BLINDNESS** - *permanent and irreversible*

#### **POLICY DEFINITION**

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.

#### **WHAT DOES THIS MEAN?**

This means permanent loss of vision or a reduction in visual field to a specified degree using the Snellen eye chart: the chart commonly used by opticians, which consists of a gradually decreasing series of letters and numbers. 6/60 vision means you can only read a letter or number at six metres that a person with normal vision can read at 24 metres. Visual field is the area of space that you can see at the same time and is measured in degrees.

To claim, your vision must be 6/60 or worse in your better eye or your visual field reduced to 20 degrees or less. This definition doesn't cover temporary blindness.

<b>CANCER</b> - <i>excluding less advanced cases</i>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</b>
<p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, merkel cell cancer and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).</p> <p>For the above definition, the following are not covered:</p> <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>	<p>Cancer (also known as a malignant tumour) is a disease where normal cells change and grow in an abnormal way. If left untreated, they can destroy surrounding healthy cells and eventually destroy healthy cells in other parts of the body.</p> <p>There are about 200 different types of cancer, varying widely in outlook and treatment.</p> <p>Some cancers are not covered by this definition. These tend to be ones that have not yet spread or are localised and can usually be successfully treated. Examples of these include some skin cancers and early stage prostate cancer.</p>

<b>CARDIAC ARREST</b> - <i>with insertion of a defibrillator</i>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THAT MEAN?</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; or</li> <li>• cardiac arrest secondary to drug intake.</li> </ul>	<p>A cardiac arrest is when your heart suddenly stops pumping blood around your body, commonly caused by abnormal heart rhythm. When your heart stops pumping blood, your brain is starved of oxygen. This causes you to fall unconscious and stop breathing.</p> <p>For this definition cardiac arrest must have occurred and resulted in insertion of a defibrillator. A defibrillator is a device which is implanted under the skin and regulates and restores normal heart rhythm by producing electric shocks to the heart when required.</p>

**CARDIOMYOPATHY** - of specified severity or resulting in specified treatment**POLICY DEFINITION**

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:

- permanent and irreversible ejection fraction of 39% or less;
- permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity\*; or
- implantable cardioverter-defibrillator (ICD).

For the above definition, the following are not covered:

- cardiomyopathy secondary to alcohol or drug intake.
- 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.

**WHAT DOES THIS MEAN?**

Cardiomyopathy is the name given to a group of disorders affecting the muscles of the heart that affect its function. Symptoms vary depending on the type of cardiomyopathy, but may include shortness of breath, fainting and palpitations.

The ejection fraction ( EF ) refers to the amount, or percentage, of blood that is pumped with each heart beat.

A normal heart's ejection fraction may be between 50% and 70%.

For this definition the ejection fraction must be 39% or less.

The New York Heart Association (NYHA) functional classification system is commonly used in the UK to assess heart function.

The system relates symptoms to everyday activities and the patient's quality of life.

**COMA** - with associated permanent symptoms**POLICY DEFINITION**

A state of unconsciousness with no reaction to external stimuli or internal needs which:

- requires the use of life support systems; and
- has associated permanent neurological deficit with persisting clinical symptoms\*.

For the above definition, the following are not covered:

- medically induced coma.
- coma secondary to alcohol or drug intake.

**WHAT DOES THIS MEAN?**

A coma is a state of unconsciousness from which the patient cannot be aroused and has no control over bodily functions. It may be caused by illness, stroke, infection, very low blood sugar or serious accident. Recovery rates vary, depending upon the depth and duration of the coma.

\*See page 42

### **CORONARY ARTERY BYPASS GRAFTS** - *with surgery to divide the breastbone or thoracotomy*

#### **POLICY DEFINITION**

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.

For the above definition, the following is not covered:

- any other surgical procedure or treatment.

#### **WHAT DOES THIS MEAN?**

Coronary arteries can become narrowed or blocked by the build up of fatty deposits caused by poor lifestyle such as high fat diet, smoking and high blood pressure. This may cause symptoms including chest pain and can sometimes cause a heart attack.

Coronary artery bypass surgery is used to treat blocked arteries in the heart by diverting the blood supply around the blocked artery using a vein, usually taken from the leg, arm or chest.

This definition covers surgery if it requires the heart to be reached by a surgical incision through the chest wall or sternum (breastbone), to replace the blocked arteries with a vein. This definition doesn't cover keyhole surgery or other surgical procedures to treat blocked arteries such as balloon angioplasty or insertion of stents.

### **CREUTZFELDT-JAKOB DISEASE (CJD)** - *resulting in permanent symptoms*

#### **POLICY DEFINITION**

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.

#### **WHAT DOES THIS MEAN?**

Creutzfeldt-Jakob disease (CJD) is a rare disease of the nervous system. CJD can be present without symptoms for many years. Once they appear, symptoms may include failing memory, problems with vision, immobility, loss of speech and coma in advanced stages. There is currently no known cure.

### **DEAFNESS** - *permanent and irreversible*

#### **POLICY DEFINITION**

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.

#### **WHAT DOES THIS MEAN?**

This means permanent loss of hearing in both ears to more than 70 decibels in your better ear, measured by using an audiogram across all frequencies, which vary in pitch.

This definition doesn't cover partial loss of hearing.



### DEMENTIA INCLUDING ALZHEIMER'S DISEASE - *resulting in permanent symptoms*

#### POLICY DEFINITION

A definite diagnosis of dementia, including Alzheimer's disease 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;
- reason; and
- to perceive, understand, express and give effect to ideas.

#### WHAT DOES THIS MEAN?

Dementia is a term used to describe various different brain disorders that have in common a loss of brain function. The most common type of dementia is Alzheimer's disease.

Symptoms may include memory loss, confusion and the inability to reason. Dementia is usually progressive and eventually severe. It causes the sufferer to become confused and disorientated and often unable to perform routine tasks like cooking a meal.

### ENCEPHALITIS - *resulting in permanent symptoms*

#### POLICY DEFINITION

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

#### WHAT DOES THIS MEAN?

Encephalitis is inflammation of brain tissue. It is usually caused by an infection. Symptoms might include severe headache, nausea, vomiting, convulsions, personality changes, problems with speech and/or hearing, confusion and disorientation. Encephalitis can range in severity from relatively mild to life threatening.

\*See page 42

<b>HEART ATTACK - of specified severity</b>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</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 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> <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>	<p>A heart attack, also known as a myocardial infarction, happens when part of the heart muscle dies because it has been starved of oxygen. This causes severe pain and an increase in cardiac enzymes and Troponins, which are released into the blood stream from the damaged heart muscle.</p> <p>This definition doesn't cover angina or any other heart condition.</p>

<b>HEART VALVE REPLACEMENT OR REPAIR - with surgery</b>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</b>
<p>The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.</p>	<p>Healthy heart valves are important to make sure blood flows through the heart in the right direction so that blood is circulated around the body efficiently. There are various causes of heart valve disease including birth defects, rheumatic fever and other heart related conditions such as cardiomyopathy. Symptoms of heart valve disease include breathlessness, chest pain, swelling of the ankles and legs and fainting.</p> <p>This definition covers surgery to replace or repair a heart valve.</p>

**HIV INFECTION** - *caught from a blood transfusion, physical assault or accident at work*

**POLICY DEFINITION**

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:

- 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 5 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 intake.

**WHAT DOES THIS MEAN?**

This definition covers HIV infection from a blood transfusion, physical assault or when caught at work.

HIV can lead to the development of Acquired Immune Deficiency Syndrome (AIDS). This is when the body's immune system breaks down, increasing the risk of infections and tumours. Although there are treatments for AIDS and HIV to slow down the virus's progression, there is currently no known cure.

When HIV is caught during an incident at work, our definition includes all occupations with established reporting procedures.

This definition doesn't cover HIV infection through other means, including sexual activity or drug intake.

**KENNEDY'S DISEASE** - *resulting in permanent symptoms***POLICY DEFINITION**

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.

**WHAT DOES THIS MEAN?**

Kennedy's disease is a rare progressive condition causing weakness and wasting of the muscles in the body and can also affect speech and swallowing. The disease affects males more than females.

There is currently no cure for Kennedy's and treatment is used to reduce symptoms only.

For this definition there must be permanent symptoms due to Kennedy's.

**KIDNEY FAILURE** - *requiring permanent dialysis***POLICY DEFINITION**

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

**WHAT DOES THIS MEAN?**

The kidneys perform an important role filtering the body's waste to pass as urine. If the kidneys fail, there is a harmful build up of the body's waste products. In severe cases it may be necessary for the filtering to be done by a dialysis machine or, in some cases, a transplant may be needed. Kidney failure can become life threatening.

This definition covers kidney failure that requires dialysis.

**LIVER FAILURE** - *of advanced stage***POLICY DEFINITION**

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

- permanent jaundice;
- ascites; and
- encephalopathy.

For the above definition, the following is not covered:

- Liver disease secondary to alcohol or drug intake.

**WHAT DOES THIS MEAN?**

The liver is an important organ, which carries out several of the body's vital functions such as helping with digestion and clearing toxins. This definition covers liver failure at an advanced stage.

This type of liver failure must lead to permanent jaundice (yellow discolouration of the skin), ascites (build up of fluid in the abdomen), and encephalopathy (brain disease or damage).

This definition doesn't cover liver disease that's secondary to alcohol or drug intake.

**LOSS OF HAND OR FOOT** - *permanent physical severance*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>Permanent physical severance of either a hand or foot at or above the wrist or ankle joints.</p>	<p>This means physical severance and may be caused by illness or serious accident. This definition only requires severance of either a hand or foot above the wrist or ankle joints.</p>

**LOSS OF SPEECH** - *total permanent and irreversible*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.</p>	<p>This is when you won't be able to talk again. It's often caused when the vocal cords need to be removed because of a tumour or a serious injury.</p> <p>This definition doesn't cover temporary loss of speech.</p>

**MAJOR ORGAN TRANSPLANT** - *from another donor*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<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 lobe of the 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>	<p>Occasionally, an organ may become so diseased that it needs to be replaced.</p> <p>You will be covered as soon as you are put on the official UK waiting list because it may take a long time to find a donor.</p> <p>This definition doesn't cover donating an organ.</p>

**MOTOR NEURONE DISEASE** - *resulting in permanent symptoms***POLICY DEFINITION**

A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist:

- amyotrophic lateral sclerosis (ALS);
- primary lateral sclerosis (PLS);
- progressive bulbar palsy (PBP);
- progressive muscular atrophy (PMA);
- spinal muscular atrophy (SMA).

There must also be permanent clinical impairment of motor function.

**WHAT DOES THIS MEAN?**

Motor neurone disease (MND) is a gradual weakening and wasting of the muscles, usually beginning in the arms and legs. This may cause difficulty walking or holding objects. As the disease develops, other muscle groups may be affected, such as those involving speech, swallowing and breathing. Eventually, 24 hour care may be needed.

The progression rate of MND varies between individual sufferers. An effective treatment has yet to be discovered.

**MULTIPLE SCLEROSIS** - *where there have been symptoms***POLICY DEFINITION**

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.

**WHAT DOES THIS MEAN?**

Multiple sclerosis (MS) is the most common disabling neurological disease among young adults and is usually diagnosed between the ages of 20 and 40.

Symptoms may be slight, particularly in the early stages. Symptoms may include changes in vision, altered sensation, loss of muscle strength and lack of coordination. There's no known cure and treatment aims to manage symptoms only.

To claim, there must be a definite diagnosis of MS and evidence of symptoms caused by MS.

**OPEN HEART SURGERY** - *with surgery to divide the breastbone or thoracotomy***POLICY DEFINITION**

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:

- any other surgical procedure or treatment.

**WHAT DOES THIS MEAN?**

Open heart surgery is an operation in which the heart is opened by a surgical incision for a corrective procedure to be carried out. This definition covers surgery which involves reaching the heart by a surgical incision through the chest wall or sternum (breastbone).

This definition doesn't cover other surgical procedures, such as balloon angioplasty or insertion of stents.

**PARALYSIS OF LIMB** - *total and irreversible***POLICY DEFINITION**

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

**WHAT DOES THIS MEAN?**

Paralysis is the complete loss of use. It may be caused by injury or illness.

A limb is an arm or a leg.

**PARKINSON'S DISEASE** - *resulting in permanent symptoms***POLICY DEFINITION**

A definite diagnosis of Parkinson's disease by a consultant neurologist or consultant geriatrician. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity.

For the above definition, the following are not covered:

- other Parkinsonian syndromes
- Parkinsonism.

**WHAT DOES THIS MEAN?**

Parkinson's disease is a slowly progressive disease of the brain. Symptoms can include tremors (uncontrollable shaking or trembling), muscle stiffness and slowness of movement. Treatment focuses on slowing the progression of symptoms. There's currently no known cure.

**PRIMARY PULMONARY HYPERTENSION** - *of specified severity***POLICY DEFINITION**

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†.

For the above definition, the following is not covered:

- pulmonary hypertension secondary to any other known cause i.e. not primary.

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

**WHAT DOES THIS MEAN?**

Primary pulmonary hypertension is abnormally high blood pressure in the arteries of the lungs.

It's a rare but serious condition, causing a range of symptoms. These commonly include breathlessness, dizziness, fainting, chest pain and palpitations. Symptoms can occur at rest or during mild exercise.

The New York Heart Association (NYHA) functional classification system is commonly used in the UK to assess heart function. The system relates symptoms to everyday activities and the patient's quality of life.

Note: Dyspnoea is difficulty in breathing.

Primary pulmonary hypertension may eventually lead to heart failure.

**RESPIRATORY FAILURE** - *of advanced stage***POLICY DEFINITION**

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

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

**WHAT DOES THIS MEAN?**

The lungs allow us to breathe in oxygen and get rid of harmful carbon dioxide. This definition covers advanced lung failure when breathing is severely affected and regular oxygen therapy is required.

Respiratory failure may be described by some insurers as 'chronic lung disease' or 'severe lung disease'.

**SPINAL STROKE** - *resulting in symptoms lasting at least 24 hours***POLICY DEFINITION**

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† .

**WHAT DOES THIS MEAN?**

Spinal strokes are caused by a disruption in the blood supply to the spinal cord.

Most spinal strokes are caused by blockages (usually blood clots) in the blood supply to the spine. Some spinal strokes are caused by bleeds (haemorrhage).

Spinal strokes are far less common than strokes that affect the brain but will nearly always result in significant weakness and disability.

† See page 42



**STROKE** - *resulting in symptoms lasting at least 24 hours***POLICY DEFINITION**

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:

- transient ischaemic attack.
- death of tissue of the optic nerve or retina/eye stroke.

**WHAT DOES THIS MEAN?**

Strokes are caused by a sudden loss of blood supply or haemorrhage to a particular part of the brain.

The symptoms and how well a person recovers will depend on which part of the brain is affected and the extent of the damage. Strokes are a significant cause of disability in the UK.

A transient ischaemic attack, sometimes referred to as a 'mini-stroke', is similar to a stroke. These are not covered by this definition, because symptoms will disappear within 24 hours.

† See page 42

**SYSTEMIC LUPUS ERYTHEMATOSUS** - *with severe complications***POLICY DEFINITION**

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.

**WHAT DOES THIS MEAN?**

Systemic lupus erythematosus (SLE), sometimes called 'lupus', involves chronic inflammation of body tissues caused by autoimmune disease. Autoimmune diseases are illnesses that occur when the body's tissues are attacked by its own immune system, i.e. the body creates antibodies, which work against it.

SLE causes a variety of symptoms, which may flare up from time to time but rarely disappear completely. These may include painful, swollen joints, unexplained fever and extreme fatigue. 'Systemic' means it can affect many parts of the body, from the skin to joints and kidneys.

Although it can occur at any age, it's more common in women in their early twenties. There's currently no known cure and treatment involves managing symptoms.

\*See page 42

**THIRD DEGREE BURNS** - *covering 20% of the surface area of the body or 20% of the face or head*

**POLICY DEFINITION**

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.

**WHAT DOES THIS MEAN?**

Third degree burns are the most serious type of burns, involving the full thickness of the skin and underlying connective tissue.

These can be life threatening and need numerous skin grafts.

The burns must cover at least 20% of the body's surface area or 20% of the face or head.

<b>TOTAL AND PERMANENT DISABILITY</b>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</b>
<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 Booklet will show if total and permanent disability is included in your policy and which of the following definitions apply to you:</p> <ol style="list-style-type: none"> <li>1. Total and permanent disability – unable to do your own occupation ever again. Loss of the physical or mental ability through an illness or injury to the extent that the life insured 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 insured's own occupation that cannot reasonably be omitted or modified.</li> </ol> <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 insured expects to retire.</p> <p>For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.</p>	<p>This benefit may cover any condition not specifically covered elsewhere, which results in total and permanent disability. The exact definition that applies to you depends upon your occupation and is in the Policy Booklet.</p> <p>'Permanent' is defined as "expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires."</p> <p>All reasonable treatment options must have been tried and given sufficient time to work before making a claim.</p> <p>Conditions where the long term outlook is not clear are not covered.</p>
<b>INFORMATION</b>	
<p>You'll be assessed on the occupation you were following immediately before the onset of disability. However, if you are not in paid employment at the time of a claim, then your claim will be assessed under the Specified Work Tasks definition described below.</p>	

(Continues)

**TOTAL AND PERMANENT DISABILITY** *continued***POLICY DEFINITION**

2. Total and permanent disability – unable to do three Specified Work Tasks ever again. Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life insured expects to retire. The life insured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. The work tasks are:

- 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.

**WHAT DOES THIS MEAN?**

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

**INFORMATION**

You do not need to notify us if you change your occupation during the term of the plan.

For joint life plans, only one definition of disability will apply to both lives if both of you are in gainful employment.

To see what definition applies to you, please see your personal quote.

**TRAUMATIC BRAIN INJURY** - *resulting in permanent symptoms***POLICY DEFINITION**

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

**WHAT DOES THIS MEAN?**

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

\*See page 42

**CRITICAL ILLNESS EXTRA.**

If you choose Critical Illness Extra you will be covered for the illnesses below and those listed under the section headed 'Critical Illness Cover'.

**BENIGN SPINAL CORD TUMOUR** - *resulting in either specified treatment or permanent symptoms***POLICY DEFINITION**

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.

**WHAT DOES THIS MEAN?**

A benign spinal cord tumour is a non-cancerous abnormal growth of tissue that can increase in size and cause pressure on the nerves in the spine. Symptoms may vary depending on where the tumour is but may include back and neck pain, Numbness and weakness in arms and legs.

This definition covers tumours treated with radiotherapy, chemotherapy or surgical removal or if the tumour results in permanent neurological symptoms.

This definition doesn't cover cysts, angiomas (a benign tumour of blood vessels) granulomas (small areas of tissue inflammation), haematomas or osteophytes (bony growths).

\*See page 42

**BRAIN INJURY DUE TO ANOXIA OR HYPOXIA** - *resulting in permanent symptoms***POLICY DEFINITION**

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

**WHAT DOES THIS MEAN?**

This definition covers damage to the brain caused by a lack of oxygen which results in ongoing symptoms or problems. Causes can include stroke, heart problems and severe accidents and injuries.

\*See page 42

**CAUDA EQUINA SYNDROME** - *resulting in permanent symptoms***POLICY DEFINITION**

A definite diagnosis of cauda equina syndrome (compression of the lumbosacral nerve roots) by a consultant neurologist resulting in all of the following:

- permanent bladder dysfunction; and
- permanent weakness and loss of sensation in the legs.

**WHAT DOES THIS MEAN?**

Cauda equina syndrome is a rare and serious condition where the nerves in the lower back are severely compressed. Symptoms may include back pain, numbness and weakness in the legs, incontinence and even paralysis.

This definition covers Cauda equina syndrome which results in permanent symptoms only.

**DRUG RESISTANT EPILEPSY** - *treated with invasive surgery to brain tissue***POLICY DEFINITION**

The undergoing of invasive surgery to brain tissue in order to control epilepsy that cannot be controlled by oral medication.

**WHAT DOES THIS MEAN?**

Drug resistant epilepsy is where treatment with a number of anti-epileptic medications fails to control seizures.

For this definition treatment must include surgery to the brain.

**HEART FAILURE** - *of specified severity*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>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:</p> <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> <p>*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.</p>	<p>Heart failure means that your heart is not working as well as it should be and it's ability to pump blood around the body is reduced. There are various causes for heart failure including coronary heart disease (where arteries become narrowed or blocked by the build up of fatty deposits), high blood pressure and conditions affecting the muscle of the heart.</p> <p>Symptoms can include severe breathlessness, extreme tiredness, swelling to the legs and feet and fainting.</p> <p>Ejection fraction is a way that helps determine how well your heart is functioning by measuring the amount or percentage, of blood that is pumped with each heart beat. A normal heart's ejection fraction may be between 50% and 70%.</p> <p>For this definition the ejection fraction must be 39% or less.</p> <p>The New York Heart Association (NYHA) functional classification system is commonly used in the UK to assess heart function. The system relates symptoms to everyday activities and the patient's quality of life.</p>

**INTENSIVE CARE** - *requiring mechanical ventilation for 7 days*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.</li> </ul>	<p>This means intensive care where a person cannot breathe on their own without the assistance of a machine. Assistance with breathing must be continual for at least 7 days in a row. Intensive care due to alcohol or drug intake is not covered.</p>

**INTERSTITIAL LUNG DISEASE** - of specified severity**POLICY DEFINITION**

A definite diagnosis of interstitial lung disease resulting in all of the following:

- radiological evidence of pulmonary fibrosis; and
- permanent and irreversible DLCO (diffusing capacity of the lung for carbon monoxide) below 40% of predicted.

**WHAT DOES THIS MEAN?**

Interstitial lung disease is a group of conditions which affect the tissue of the lungs. These conditions can result in a reduction in lung function and can sometimes result in scarring of the lungs (pulmonary fibrosis).

For this definition there must be evidence of fibrosis and impairment of the lungs ability to transfer oxygen from inhaled air to the red blood cells.

**MYASTHENIA GRAVIS** - with specified symptoms**POLICY DEFINITION**

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.

For the above definition, the following is not covered:

- myasthenia gravis limited to eye muscles only.

**WHAT DOES THIS MEAN?**

Myasthenia gravis is a condition where the body's immune system attacks its own nervous system causing muscle weakness. Symptoms may also include blurred vision, difficulty swallowing and shortness of breath. The severity of symptoms fluctuate and although in some cases only the muscles around the eyes and face are affected all parts of the body can be involved.

For this definition myasthenia gravis must affect more than just the eye muscles.



**NEUROMYELITIS OPTICA (FORMERLY DEVIC'S DISEASE) - *where there have been symptoms***

**POLICY DEFINITION**

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.

**WHAT DOES THIS MEAN?**

Neuromyelitis optica (formerly Devic's disease ) is a condition where the body's immune system attacks its own nervous system causing inflammation of the optic nerve (optic neuritis) and spinal cord (myelitis).

Symptoms vary but may include muscle pain and weakness, numbness, visual problems including blindness and bladder problems.

For this definition there must be a definite diagnosis and evidence of symptoms caused by neuromyelitis optica.

<b>PARKINSON PLUS SYNDROMES</b> - <i>resulting in permanent symptoms</i>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</b>
<p>A definite diagnosis of one of the following Parkinsons 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>	<p>Parkinson plus syndromes represents a group of conditions which are characterised by deterioration and loss of function of the nervous system. As well as a diagnosis this definition also requires certain permanent symptoms.</p>

<b>PERIPHERAL VASCULAR DISEASE</b> - <i>requiring bypass surgery</i>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</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>	<p>Peripheral vascular disease (also known as peripheral artery disease) occurs when the arteries of the legs become narrowed or blocked due to a build up of fatty deposits. The main cause of peripheral vascular disease is smoking but other causes include high blood pressure or a high fat diet. Symptoms may include pain, weakness or numbness of the legs and ulceration of the skin.</p> <p>Peripheral vascular disease is often treated by improving lifestyle such as stopping smoking, improvement of diet and medication to control high blood pressure but sometimes surgery is required.</p> <p>There are 2 main types of surgery used:</p> <ul style="list-style-type: none"> <li>bypass graft surgery - where blood vessels are taken from another part of the body and used to bypass the blockage in the artery</li> <li>angioplasty - where a blocked or narrowed artery is widened by inflating a tiny balloon inside the artery.</li> </ul> <p>For this definition bypass graft surgery must be required.</p>

<b>PULMONARY ARTERY SURGERY</b> - <i>requiring surgical replacement</i>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</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>	<p>This is when surgery is performed to remove and replace a diseased portion of the pulmonary artery with a graft. This is a rare procedure which is usually performed due to pulmonary aneurysm (a bulge or swelling in a blood vessel caused by a weakness in the blood vessel wall.)</p>

**REMOVAL OF AN ENTIRE LUNG** - *due to injury or disease***POLICY DEFINITION**

The undergoing of surgery to remove an entire lung as a result of injury or disease.

For the above definition, the following are not covered:

- other forms of surgery to the lungs including removal of a lobe.

**WHAT DOES THIS MEAN?**

This means total removal of a lung due to injury or disease.

This definition does not cover other forms of surgery including removal of a portion of the lung or lobe of a lung only.

**REMOVAL OF AN EYEBALL** - *due to injury or disease***POLICY DEFINITION**

Surgical removal of an eyeball as a result of injury or disease.

For the above definition, the following are not covered:

- self inflicted injuries.

**WHAT DOES THIS MEAN?**

This means total removal of either eye due to illness or injury.

**SEVERE CROHN'S DISEASE** - *treated with two surgical intestinal resections or removal of the entire large bowel***POLICY DEFINITION**

A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either:

- surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or
- removal of entire large bowel (total colectomy).

For the above definition, the following are not covered:

- surgical treatment for abscesses, fistulas or strictures.

**WHAT DOES THIS MEAN?**

Crohn's disease is a condition which causes inflammation to the lining of the digestive system. Symptoms may include diarrhoea, abdominal pain, weight loss and rectal bleeding.

There's currently no cure for Crohn's disease, so medication is given to relieve symptoms. Sometimes surgery is required to remove affected parts of the intestine (resection) or even total removal of the large bowel (total colectomy).

For this definition intestinal resection must be performed on at least two separate occasion or total removal of the large bowel.

**SYRINGOMYELIA OR SYRINGOBULBIA** - *with surgery*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.</p>	<p>Syringomyelia and Syringobulbia are conditions in which a fluid-filled cyst (syrinx) develops in the spinal cord. In the case of syringobulbia this also extends into part of the brain. Symptoms vary dependant on the site affected but may include pain, numbness and bowel and bladder problems.</p> <p>For this definition surgery is required.</p>

**ULCERATIVE COLITIS** - *resulting in the removal of the entire large bowel*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).</p>	<p>Ulcerative colitis is a long term condition where the large intestine becomes inflamed and ulcerated. Symptoms often include diarrhoea, stomach pain and can also include rectal bleeding and weight loss.</p> <p>For this definition treatment must include complete removal of the large bowel or intestine.</p>

## ADDITIONAL COVER FOR CRITICAL ILLNESS COVER.

Our Critical Illness Cover plans automatically include additional cover for carcinoma in situ of the breast and low grade prostate cancer.

If a valid claim is made we will pay up to a maximum of £25,000. This payment is separate from your main plan and won't affect your chosen cover or the premiums you pay. For more information please see the Policy Summary.

### CARCINOMA IN SITU OF THE BREAST - *treated by surgery*

#### POLICY DEFINITION

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.

#### WHAT DOES THIS MEAN?

Early cancerous changes in the breast may occur before the cancer spreads to other parts of the body (this is called in situ cancer). In these circumstances, surgery may be carried out to protect against the condition spreading.

This definition doesn't cover other types of treatment.

### LOW GRADE PROSTATE CANCER - *requiring treatment*

#### POLICY DEFINITION

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.

For the above definition, the following are not covered:

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

#### WHAT DOES THIS MEAN?

This provides cover for cancer of the prostate, which has been treated but is not advanced enough for it to be covered by the cancer cover described earlier.

## ADDITIONAL COVER FOR CRITICAL ILLNESS EXTRA.

Our Critical Illness Extra plans automatically include the illnesses listed below.

If a valid claim is made we will pay up to a maximum of £30,000. This payment is separate from your main plan and won't affect your chosen cover or the premiums you pay. For more information please see the Policy Summary.

### AORTIC ANEURYSM - *with endovascular repair*

#### POLICY DEFINITION

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:

- procedures to any branches of the thoracic or abdominal aorta.

#### WHAT DOES THIS MEAN?

An aneurysm is a bulge or swelling in a blood vessel caused by a weakness in the wall of a blood vessel. This definition covers aneurysms in the aorta (which is the largest artery in the body.)

This definition covers surgical repair with a graft of the aorta itself and not the branches of the aorta.

### APLASTIC ANAEMIA - *categorised as severe*

#### POLICY DEFINITION

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:

- a platelet count of less than  $20 \times 10^9/L$ ;
- a reticulocyte count of less than  $20 \times 10^9/L$ .

#### WHAT DOES THIS MEAN?

Aplastic anaemia is a rare but serious condition where bone marrow fails to produce sufficient blood cells or clotting agents. Symptoms include shortness of breath, excessive bleeding and an increased chance of catching infections. It can be life-threatening if left untreated.

Aplastic anaemia is divided into 3 different categories, moderate, severe and very severe.

For this definition aplastic anaemia must be categorised as severe.

**CAROTID ARTERY STENOSIS** - *of specified severity resulting in surgery*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<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>	<p>Carotid artery stenosis is a narrowing of the arteries in the neck that supply blood to the head, face and brain. This narrowing is commonly due to a build up of fatty deposits in the arteries.</p> <p>Symptoms may include blurred vision, fainting and dizziness but if left untreated can lead to a transient ischaemic accident (mini stroke) or stroke. Treatment varies on the severity of the narrowing and may include lifestyle advice such as stopping smoking, losing weight, medication to reduce the risk of stroke or surgery.</p> <p>For this definition there must be narrowing of at least 50% of the artery and treatment must be by surgery.</p>

**CENTRAL RETINAL ARTERY OR VEIN OCCLUSION** - *resulting in permanent symptoms*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>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.</p> <p>For the above definition, the following are not covered:</p> <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>	<p>Central retinal artery or vein occlusion (sometimes referred to as eye strokes) occurs when the main artery or vein responsible for transportation of blood to and from the retina becomes blocked. This can result in deterioration in vision and even blindness.</p> <p>For this definition there must be permanent deterioration in vision.</p> <p>The branches of the central artery or vein are not covered neither is damage due to traumatic injury.</p>



**CEREBRAL OR SPINAL ANEURYSM** - *with specified treatment*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.</p>	<p>An aneurysm is a bulge or swelling in a blood vessel caused by a weakness in the wall of a blood vessel.</p> <p>This definition covers aneurysms in the brain or spine that require surgery or radiotherapy.</p>

**CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** - *with specified treatment*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.</p>	<p>Arteriovenous malformations is the name given when blood vessels become tangled with abnormal connections between arteries and veins.</p> <p>This definition covers malformations in the brain or spinal cord and must be treated with either surgery or radiotherapy.</p>

**CROHN'S DISEASE** - *treated with one surgical intestinal resection*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• surgical treatment for abscesses, fistulas or strictures.</li> </ul>	<p>Crohn's disease is a condition which causes inflammation to the lining of the digestive system. Symptoms may include diarrhoea, abdominal pain, weight loss and rectal bleeding.</p> <p>There's currently no cure for Crohn's disease, so medication is given to relieve symptoms. Sometimes surgery is required to remove affected parts of the intestine (resection) or even total removal of the large bowel (total colectomy).</p> <p>For this definition intestinal resection must be performed.</p>

**DESMOID TYPE FIBROMATOSIS** - *with specified treatment*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either:</p> <ul style="list-style-type: none"> <li>• surgical removal;</li> <li>• radiotherapy; or</li> <li>• chemotherapy.</li> </ul>	<p>Non-malignant aggressive fibromatosis sometimes called Desmoid tumours are rare but benign (non cancerous) tumours. These tumours can affect any part of the body although most commonly the arms, legs and stomach.</p> <p>For this definition treatment must be by surgical removal, radiotherapy or chemotherapy.</p>

**DIABETES MELLITUS TYPE 1** - *requiring specified treatment*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections.</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> <li>• gestational diabetes;</li> <li>• type 2 diabetes (including type 2 diabetes treated with insulin).</li> </ul>	<p>Diabetes is a long term condition where the amount of glucose (sugar) in the blood is too high. Insulin, a hormone produced by the pancreas enables your body to convert the glucose (sugar) from food into energy.</p> <p>In type 1 diabetes your body does not make insulin and in type 2 diabetes your body does not make enough insulin or cannot use it correctly. This definition covers type 1 diabetes only.</p>

**DRUG RESISTANT EPILEPSY** - *treated with vagus nerve stimulation*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>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.</p>	<p>Drug resistant epilepsy is where treatment with a number of anti-epileptic medications fail to control seizures.</p> <p>For this definition treatment must be with vagus nerve stimulation. This is where a device is implanted under the skin which generates electrical pulses which target parts of the brain to prevent or control the abnormal electrical activity responsible for seizures.</p>

<b>GUILLAIN-BARRE SYNDROME</b> - <i>with persisting clinical symptoms</i>	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</b>
<p>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.</p>	<p>Guillain Barre syndrome is a rare but serious condition where the bodies immune system attacks its own nerves, usually affecting the arms, legs, feet and hands. Symptoms include pain, tingling, numbness and weakness.</p> <p>Most people go on to make a full recovery but some people will have ongoing problems.</p> <p>For this definition there must be ongoing problems.</p>

<b>LESS ADVANCED CANCER</b> - of named sites and specified severity	
<b>POLICY DEFINITION</b>	<b>WHAT DOES THIS MEAN?</b>
<p>There must be a positive diagnosis with histological confirmation for any of the following:</p> <p><b>Anus</b> – 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.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• anal intraepithelial neoplasia (AIN) grade 1 or 2.</li> </ul> <p><b>Appendix, colon or rectum</b> – 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.</p> <p><b>Carcinoma in situ of the breast</b> – 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.</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><b>Cervix</b> – 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.</p> <p>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>Extrahepatic bile ducts</b> – 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.</p>	<p>The following definition provides cover for a list of tumours or cancers which do not meet our full cancer definition.</p> <p>The additional cover provided will pay on diagnosis or where specified treatment is required for carcinoma in-situ (non invasive cancer), tumours of low malignant potential (abnormal cells which may turn into cancer but usually will not).</p>

**LESS ADVANCED CANCER** - of named sites and specified severity (continued)**POLICY DEFINITION****WHAT DOES THIS MEAN?****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.

**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.

**LESS ADVANCED CANCER** - of named sites and specified severity (continued)**POLICY DEFINITION****WHAT DOES THIS MEAN?****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.

**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.

**LESS ADVANCED CANCER** - of named sites and specified severity (continued)

POLICY DEFINITION	WHAT DOES THIS MEAN?
<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>Vagina</b> – 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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• laser surgery and diathermy; and</li> <li>• vaginal intraepithelial neoplasia (VAIN) grade 1 and 2.</li> </ul> <p><b>Vulva</b> – 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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• laser surgery and diathermy; and</li> <li>• vulval intraepithelial neoplasia (VIN) grade 1 or 2.</li> </ul>	

**OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** - with surgery

POLICY DEFINITION	WHAT DOES THIS MEAN?
<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>This definition provides cover for carcinoma in-situ (non invasive cancer ) or tumours of low malignant potential (abnormal cells which may turn into cancer but usually will not) which are not covered anywhere else in the policy, providing they are treated by surgery.</p>

**NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR****POLICY DEFINITION**

A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.

**WHAT DOES THIS MEAN?**

Gastro intestinal stromal tumours are rare tumours of the soft tissue (e.g. muscle or fat) which can be found anywhere in the digestive system but most commonly in the stomach or small intestine.

For this definition diagnosis by a hospital consultant is required.

**PITUITARY GLAND TUMOUR** - *with specified treatment or resulting in permanent symptoms***POLICY DEFINITION**

A non-malignant tumour originating from the pituitary gland resulting in either:

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

For the above definition, the following are not covered:

- tumours originating from bone tissue; or
- angiomas and cholesteatoma.

**WHAT DOES THIS MEAN?**

The pituitary gland plays an important part in regulating hormones which are vital for the body to function. Pituitary gland tumours often referred to as adenoma are usually benign (non cancerous). Symptoms may include headaches, tiredness and problems with vision.

For this definition treatment must include either surgical removal, radiotherapy, chemotherapy or result in ongoing symptoms.

\*See page 42

**REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** - *due to injury or disease***POLICY DEFINITION**

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:

- removal of a portion of a lobe of the lung only; or
- any other form of lung surgery.

**WHAT DOES THIS MEAN?**

The lungs have 5 lobes. The right lung has 3 lobes and the left 2.

This definition requires total removal of one or more lobes of a lung due to injury or disease.



**REMOVAL OF URINARY BLADDER** - *due to injury or disease*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition the following is not covered:</p> <ul style="list-style-type: none"> <li>removal of a portion of the urinary bladder.</li> </ul>	<p>This means total removal of the urinary bladder due to illness or injury. This definition does not cover any other surgery.</p>

**SIGNIFICANT VISUAL LOSS** - *permanent and irreversible*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 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.</p>	<p>This means permanent loss of vision or a reduction in visual field to a specified degree using the Snellen eye chart: the chart commonly used by opticians, which consists of a gradually decreasing series of letters and numbers. 6/24 vision means you can only read a letter or number at six metres that a person with normal vision can read at 24 metres. Visual field is essentially the area of space that can you can see at the same time and is measured in degrees.</p> <p>To claim, your vision must be 6/24 or worse in your better eye or your visual field reduced to 45 degrees or less. This definition doesn't cover temporary blindness.</p>

**THIRD DEGREE BURNS** - *covering 10% of the surface area of the body or 10% of the face or head*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the:</p> <ul style="list-style-type: none"> <li>body's surface area; or</li> <li>face or head.</li> </ul>	<p>Third degree burns are the most serious type of burns, involving the full thickness of the skin and underlying connective tissue. These can be life-threatening and need numerous skin grafts. The burns must cover at least 10% of the body's surface area or 10% of the face or head.</p>

## TERMINAL ILLNESS COVER.

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>A definite diagnosis by the attending 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 insured.</p>	<p>This definition provides cover for illnesses or conditions where in the opinion of your hospital consultant and our medical officer, life expectancy is 12 months or less.</p> <p>A claim cannot be made after death.</p>

### \* Permanent neurological deficit with persisting clinical symptoms

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the life insured's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

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

### † Neurological deficit with persisting clinical symptoms lasting at least 24 hours

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

## HOW TO MAKE A CLAIM.

If you or your representatives need to make a claim please write to us at:

Claims Department  
Legal & General Assurance Society Limited  
City Park  
The Droeway  
Hove  
East Sussex  
BN3 7PY

Or call us on:

0800 068 0789, 9am to 5pm, Monday to Friday.

We may monitor and record calls.

[www.legalandgeneral.com](http://www.legalandgeneral.com)

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