

# 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.

## 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\*.

### **What does this 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 39

## **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 deficit with persisting clinical 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 39

## **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.

## **BRAIN INJURY DUE TO TRAUMA, ANOXIA OR HYPOXIA – resulting in permanent symptoms**

### **Policy definition**

Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms.

### **What does this mean?**

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

### Policy definition

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.

### What does this mean?

Cancer arises when abnormal cells start growing uncontrollably, invading and damaging healthy cells and may also spread to other parts of the body.

This definition aims to help those with both solid tumours (like breast or lung cancer) and blood cancers (like leukaemia and lymphoma).

Some cancers are less severe, meaning they don't pose a big threat and can be easily managed. These tend to be ones that have not yet spread or are localised and can usually be successfully treated.

## CARDIAC ARREST – with insertion of a defibrillator

### Policy definition

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:

- implantable cardioverter-defibrillator (ICD); or
- cardiac resynchronisation therapy with defibrillator (CRT-D).

For the above definition, the following are not covered:

- insertion of a pacemaker;
- insertion of a defibrillator without cardiac arrest.

### What does this mean?

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.

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.

## 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 (NYHA) classifications of functional capacity\*;
- 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.

\*Class 3 of the NYHA classifications of functional capacity. 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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## **CARDIOMYOPATHY (continued) – of specified severity or resulting in specified treatment**

### **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 – of specified severity**

### **Policy definition**

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.

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.

## **CREUTZFELDT-JAKOB DISEASE (CJD)**

### **Policy definition**

A definite diagnosis of Creutzfeldt-Jakob disease made by a consultant neurologist.

### **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 – of specified severity**

### **Policy definition**

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:

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

For the above definition, the following are not covered:

- Mild Cognitive Impairment (MCI).

### **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\*.

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## ENCEPHALITIS (continued) – resulting in permanent 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 39

## HEART ATTACK – of specified severity

### Policy definition

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

- new characteristic electrocardiographic changes or other new diagnostic imaging changes; 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.

### What does this mean?

A heart attack, also medically known as a myocardial infarction (MI), happens when there is a problem with not enough oxygenated blood reaching the heart, which results in damage to the heart muscle.

Depending on which part of the heart is affected and the amount of heart muscle that is damaged, certain heart attacks can be more severe than others.

## HEART VALVE REPLACEMENT OR REPAIR – with surgery

### Policy definition

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

### What does this mean?

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.

This definition covers surgery to replace or repair a heart valve.

## **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.

### **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).

## **LOSS OF USE OF HAND OR FOOT**

### **Policy definition**

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.

### **What does this mean?**

This means physical severance or total loss of the function or use of either a hand or a foot. This may be caused by serious accident resulting in severing of a hand or foot or illness or disease resulting in total loss of function or use.

This definition only requires severance of either a hand or foot above the wrist or ankle joints.

## LOSS OF SPEECH – *total permanent and irreversible*

### Policy definition

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

### What does this mean?

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.

This definition doesn't cover temporary loss of speech.

## MAJOR ORGAN TRANSPLANT

### Policy definition

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:

- transplant of a bone marrow;
- transplant of a complete heart, kidney, lung, pancreas, liver; or
- transplant of a lobe of liver or lung; or
- haematopoietic stem cells preceded by total bone marrow ablation;

For the above definition, the following are not covered:

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

### What does this mean?

Occasionally, an organ may become so diseased that it needs to be replaced.

You will be covered as soon as you are put on an official UK, Channel islands or Isle of Man waiting list because it may take a long time to find a donor.

This definition also covers bone marrow ablation (procedure used to destroy bone marrow followed by stem cell transplant).

This definition doesn't cover donating an organ.

## **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);
- Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or
- 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.

## **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.

## **PULMONARY HYPERTENSION – *of specified severity***

### **Policy definition**

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 (NYHA) classifications of functional capacity\*.

\*Class 3 of the NYHA classifications of functional capacity. 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?**

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.

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'.

## SPECIFIED HEART SURGERY

### Policy definition

Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either:

- correct narrowing or blockage of one or more coronary arteries with by-pass grafts; or
- correct any structural abnormality of the heart.

### What does this mean?

For this definition surgery must include reaching the heart via a surgical incision through the chest wall or sternum (breastbone) and include either of the following:

- treatment of coronary artery disease via by-pass graft, which involves diverting the blood supply around a blocked or narrowed section of an artery using a vein, taken from the leg, arm or chest; or
- treatment of a structural abnormality of the heart (for example heart valve problems).

## 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.

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## **SPINAL STROKE (continued) – resulting in 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 39

## **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.

This can lead to lasting issues, from severe complications like difficulty speaking or walking, to milder symptoms that can fully heal over time.

If these mild symptoms resolve within 24 hours, it is termed a 'mini-stroke' or transient ischaemic attack (TIA) which are not covered by this definition.

\*See page 39

## **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.

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## SYSTEMIC LUPUS ERYTHEMATOSUS (continued) – with severe complications

### 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 39

## 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.

## TOTAL AND PERMANENT DISABILITY

### Policy definition

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.

Your Policy Booklet will show if total and permanent disability is included in your policy and which of the following definitions apply to you:

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.

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.

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## TOTAL AND PERMANENT DISABILITY (continued)

### Policy definition (continued)

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.

Total and permanent disability will end when the oldest person covered reaches the policy end date, or 70th birthday, whichever is earlier.

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

### INFORMATION

**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.**

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.

Total and permanent disability will end when the oldest person covered reaches the policy end date, or 70th birthday, whichever is earlier.

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.**

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## TOTAL AND PERMANENT DISABILITY (continued)

### What does this mean?

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.

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

All reasonable treatment options must have been tried and given sufficient time to work before making a claim.

Conditions where the long term outlook is not clear are not covered.

## 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 or cyst 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;
- 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 or cysts treated with radiotherapy, chemotherapy or surgical removal or if the tumour or cyst results in permanent neurological symptoms. This definition doesn't cover angiomas (a benign tumour of blood vessels) granulomas (small areas of tissue inflammation), haematomas or osteophytes (bony growths).

\*See page 39

### **CANCER** – *excluding less advanced cases*

#### **Policy definition**

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).

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**Policy definition (continued)**

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.
- Cutaneous lymphomas unless progressed to at least TNM classification T3N0M0 or Stage IIB.
- Cutaneous sarcomas unless dermatofibrosarcoma protuberans with fibrosarcomatous changes (DFSP-FS).
- 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.

**What does this mean?**

Cancer arises when abnormal cells start growing uncontrollably, invading and damaging healthy cells and may also spread to other parts of the body.

This definition aims to help those with both solid tumours (like breast or lung cancer) and blood cancers (like leukaemia and lymphoma).

Some cancers are less severe, meaning they don't pose a big threat and can be easily managed. These tend to be ones that have not yet spread or are localised and can usually be successfully.

## 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.

## HEART FAILURE – *of specified severity*

### Policy definition

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:

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

\*Class 3 of the NYHA classifications of functional capacity. 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?

Heart failure means that your heart is not working as well as it should be and its 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.

Symptoms can include severe breathlessness, extreme tiredness, swelling to the legs and feet and fainting.

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%.

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.

## **INTENSIVE CARE – requiring mechanical ventilation for 7 days**

### **Policy definition**

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.

For the above definition, the following is not covered:

- sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake.

### **What does this mean?**

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.

## **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.

*Continues on following page*

## MYASTHENIA GRAVIS (continued) – with specified symptoms

### 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.

## NECROTISING FASCIITIS

### Policy definition

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.

For the above definition, the following are not covered:

- all other forms of gangrene or cellulitis.

### What does this mean?

Necrotising fasciitis is a serious bacterial infection which can damage and even destroy soft tissue, muscle and organs.

Symptoms develop quickly and may include fever, diarrhoea and vomiting.

Early treatment is essential and may include antibiotic medication, surgery to remove damaged or dead tissue and sometimes amputation of affected limbs.

## 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.

## **PARKINSON PLUS SYNDROMES – *resulting in permanent symptoms***

### **Policy definition**

A definite diagnosis of one of the following Parkinsons plus syndromes by a consultant neurologist:

- multiple system atrophy;
- progressive supranuclear palsy;
- parkinsonism-dementia-amyotrophic lateral sclerosis complex;
- diffuse lewy body disease; or
- corticobasal ganglionic degeneration.

There must also be permanent clinical impairment of at least one of the following:

- motor function;
- eye movement disorder;
- postural instability; or
- dementia.

### **What does this mean?**

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.

## **PERIPHERAL VASCULAR DISEASE – *requiring bypass surgery***

### **Policy definition**

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.

### **What does this mean?**

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.

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.

There are 2 main types of surgery used:

- bypass graft surgery - where blood vessels are taken from another part of the body and used to bypass the blockage in the artery
- angioplasty - where a blocked or narrowed artery is widened by inflating a tiny balloon inside the artery.

For this definition bypass graft surgery must be required.



## PRIMARY SCLEROSING CHOLANGITIS

### Policy definition

A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic and/or extrahepatic bile ducts.

The following are not covered:

- all other causes of bile duct stricture formation and dilation.

### What does this mean?

Primary sclerosing cholangitis is a rare condition which affects the liver and bile ducts. The disease gets worse over time and can eventually lead to cirrhosis (scarring of the liver) and liver failure.

Symptoms are not always present early on but may include tiredness and abdominal discomfort, later on symptoms may include fever and jaundice.

At present there is no cure but treatments aimed at reducing symptoms may be prescribed. For some cases a liver transplant may be advised.

## PULMONARY ARTERY SURGERY – *requiring surgical replacement*

### Policy definition

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.

### What does this mean?

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.)

## 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 BOWEL DISEASE – *treated with two surgical intestinal resections or removal of entire large bowel*

### Policy definition

A definite diagnosis of bowel 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).

The following are not covered:

- local excision and polypectomy.

### What does this mean?

There are a number of conditions that affect the digestive system which can result in surgeries being required to treat them that have significant impact on quality of life. Symptoms for conditions covered under this definition can include abdominal pain, bloating, constipation and diarrhoea.

Conditions that could result in a claim include Crohn's disease, Diverticulitis, Intestinal Ischaemia and Ulcerative Colitis.

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

## SEVERE MENTAL ILLNESS – of specified type and severity

### Policy definition

A definite diagnosis by a consultant psychiatrist of any of the following:

- bipolar affective disorder;
- schizophrenia;
- schizo-affective disorder;
- delusional disorder;
- post-partum psychosis;

which has resulted in all of the following:

- being under the care of a psychiatrist, psychiatric nurse, community mental health team or approved social worker;
- chronic symptoms lasting at least a year or requiring continuous therapy or medication to control; and
- 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.

For the above definition, the following are not covered:

- any conditions caused by, or exacerbated by, the misuse of alcohol or drugs

### What does this mean?

Severe mental health issues can have significant impacts on peoples' quality of life, making independent living very challenging. This can result in sufferers requiring regular support at home or no longer being able to live alone.

Symptoms can include the development of unshakeable beliefs in things that are not true, paranoia, delusions and hallucinations. The conditions covered are: bipolar affective disorder, schizophrenia, schizo-affective disorder, delusional disorder and post-partum psychosis.

## SYRINGOMYELIA OR SYRINGOBULBIA – with surgery

### Policy definition

The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.

### What does this mean?

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.

For this definition surgery is required.

## 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 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.

#### 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 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.

#### 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 £35,000. 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 – *catergorised 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.

## **BOWEL DISEASE – *treated with intestinal resection***

### **Policy definition**

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

### **What does this mean?**

There are a number of conditions that affect the digestive system which can result in surgeries being required to treat them that have significant impact on quality of life.

Conditions that could result in a claim include Crohn's disease, Diverticulitis, Intestinal Ischaemia and Ulcerative colitis.

For this definition intestinal resection must be performed.

## **BRAIN ABSCESS DRAINED VIA CRANIOTOMY**

### **Policy definition**

The undergoing of craniotomy to drain an intracerebral abscess within the brain tissue by a consultant neurosurgeon.

### **What does this mean?**

A brain abscess is a pus filled swelling in the brain usually caused by infection or injury. Symptoms are varied but may include headache, seizures and visual disturbances.

Treatment generally involves a combination of antibiotics and surgery.

For this definition treatment must include opening of the skull (craniotomy) and removal of the abscess.

## **CAROTID ARTERY STENOSIS – *of specified severity resulting in surgery***

### **Policy definition**

The undergoing of endarterectomy or angioplasty on the advice of a hospital consultant to treat narrowing of at least 50% of the carotid artery.

### **What does this mean?**

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.

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.

For this definition there must be narrowing of at least 50% of the artery and treatment must be by surgery.

## CENTRAL RETINAL ARTERY OR VEIN OCCLUSION – *resulting in permanent symptoms*

### Policy definition

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:

- occlusion or haemorrhage of the branches of the retinal artery or vein only; or
- traumatic injury to tissue of the optic nerve or retina.

### What does this mean?

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.

For this definition there must be permanent deterioration in vision.

The branches of the central artery or vein are not covered neither is damage due to traumatic injury.

## CEREBRAL OR SPINAL ANEURYSM – *with specified treatment*

### Policy definition

The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal aneurysm.

### 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 brain or spine that require surgery or radiotherapy.

## CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION – *with specified treatment*

### Policy definition

The undergoing of craniotomy, direct spinal surgery, endovascular repair or radiotherapy to treat a cerebral or spinal arteriovenous fistula or malformation.

### What does this mean?

Arteriovenous malformations is the name given when blood vessels become tangled with abnormal connections between arteries and veins.

This definition covers malformations in the brain or spinal cord and must be treated with either surgery or radiotherapy.

## CORONARY ANGIOPLASTY

### Policy definition

The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either:

- two or more main coronary arteries, or
- the left main stem artery.

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.

The following are not covered:

- angiography; and
- two procedures to a single main artery or branches of the same.

### 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 angioplasty is a procedure which improves the blood supply to your heart by widening narrowed or blocked arteries.

For this definition surgery must be performed on at least two main coronary arteries or the left main stem coronary artery.

This definition doesn't cover angiography (an investigative procedure to examine the heart) without coronary angioplasty.

## DESMOID TYPE FIBROMATOSIS – *with specified treatment*

### Policy definition

A positive diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in either:

- surgical removal;
- radiotherapy; or
- chemotherapy.

### What does this mean?

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.

For this definition treatment must be by surgical removal, radiotherapy or chemotherapy.



## DIABETES MELLITUS TYPE 1 – *requiring specified treatment*

### Policy definition

A definite diagnosis of type 1 diabetes mellitus, requiring the permanent use of insulin injections.

The following are not covered:

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

### What does this mean?

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.

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.

## DRUG RESISTANT EPILEPSY – *requiring specified surgery*

### Policy definition

The undergoing of any of the following in order to control epilepsy that cannot be controlled by oral medication:

- invasive surgery to the brain tissue; or
- implantation under the skin of a stimulator, which is connected to the vagus nerve.

### What does this mean?

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

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.

## GUILLAIN-BARRE SYNDROME – *with persisting clinical symptoms*

### Policy definition

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.

### What does this mean?

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.

Most people go on to make a full recovery but some people will have ongoing problems.

For this definition there must be ongoing problems.

## INFECTIVE ENDOCARDITIS

### Policy definition

A definite diagnosis by a consultant cardiologist of infective endocarditis.

### What does this mean?

Endocarditis is a rare and potentially fatal infection of the inner lining of the heart. It's most commonly caused by bacteria entering the blood and travelling to the heart.

## LESS ADVANCED CANCER – of named sites and specified severity

### Policy definition

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 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.

*Continues on following page*

## LESS ADVANCED CANCER (continued) – of named sites and specified severity

### Policy definition (continued)

**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.

**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

**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).

### What does this mean?

The following definition provides cover for a list of tumours or cancers which do not meet our full cancer definition.

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).

## LESS ADVANCED CANCER OF THE SKIN – of specified type and severity

### Policy definition

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:

- tumour thickness of at least 4 millimetres (or any tumour thickness for squamous cell carcinoma)
- invasion into subcutaneous tissue
- invasion into nerves in the skin (perineural invasion)
- poorly differentiated or undifferentiated (cells are very abnormal as demonstrated when seen under a microscope); or
- has recurred despite previous treatments

For the above definition the following is not covered:

- melanoma skin cancer

### What does this mean?

Non-melanoma skin cancer is a group of cancers that slowly develop in the upper layers of the skin. They are the more common type of skin cancer.

This definition does not cover melanoma skin cancer, which starts in the pigment producing cells in the skin.

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

### **Policy definition**

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.

For the above definition, the following are not covered:

- any skin cancer (including melanoma);
- tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

### **What does this mean?**

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.

## **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.

## **PERMANENT PACEMAKER OR ICD INSERTION – *for heartbeat abnormalities***

### **Policy definition**

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.

### **What does this mean?**

A pacemaker is a small electrical device that is surgically implanted in the chest to send electrical pulses to keep the heart beating regularly.

An ICD (implantable cardioverter defibrillator) is mainly used to prevent cardiac arrest where the electrical activity controlling the heart becomes disrupted and stops the heart beating.

## **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 39

## **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.

### **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**

The undergoing of surgery to remove the urinary bladder (total cystectomy) due to injury or disease.

### **What does this mean?**

This means total removal of the urinary bladder due to illness or injury. This definition does not cover any other surgery.

## **SIGNIFICANT VISUAL LOSS** – *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 6/24 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.

### **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. 6/24 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 you can see at the same time and is measured in degrees.

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.

## **THIRD DEGREE BURNS** – *covering 10% of the surface area of the body or 10% 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 10% of the:

- body's surface area; or
- 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 10% of the body's surface area or 10% of the face or head.

### \* 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

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last 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 Droveaway**  
**Hove**  
**East Sussex**  
**BN3 7PY**

Or call us on:

**0800 068 0789**, 9am to 5.30pm, Monday to Friday.

We may monitor and record calls.

## Alternative formats

If you would like a copy of this in large print, braille, PDF or in an audio format, call us on **0370 010 4080**. We may record and monitor calls. Call charges will vary.

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

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