

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	WHAT DOES THIS MEAN?
<p>The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • any other surgical procedure, for example the insertion of stents or endovascular repair. 	<p>The aorta is the body's main artery carrying blood from the heart. This definition covers surgery to the aorta, where part of it is removed and replaced with a graft. Surgery may be needed to correct a weakening or bulging in the artery. It covers only the aorta, which is the main blood vessel in the chest and abdomen. This definition doesn't cover the branches of the aorta.</p> <p>We cover surgery for traumatic injury, as well as surgery following disease.</p>

APLASTIC ANAEMIA – *categorised as very severe*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>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 $0.2 \times 10^9/L$.</p>	<p>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.</p> <p>Aplastic anaemia is divided into 3 different categories, moderate, severe and very severe.</p> <p>For this definition aplastic anaemia must be categorised as very severe.</p>

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 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 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 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.

TOTAL AND PERMANENT DISABILITY	
POLICY DEFINITION	WHAT DOES THIS MEAN?
<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> <p>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.</p> <p>Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability.</p> <p>The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life 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>
INFORMATION	
<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 <small>continued</small>	
POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>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.</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. 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:</p> <ul style="list-style-type: none"> • 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. 	
<p>For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.</p>	
<p>INFORMATION</p> <p>You do not need to notify us if you change your occupation during the term of the plan.</p> <p>For joint life plans, only one definition of disability will apply to both lives if both of you are in gainful employment.</p> <p>To see what definition applies to you, please see your personal quote.</p>	

*See page 39

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 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).

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**

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.

ULCERATIVE COLITIS – *resulting in the removal of the entire large bowel***POLICY DEFINITION**

A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).

WHAT DOES THIS MEAN?

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.

For this definition treatment must include complete removal of the large bowel or intestine.

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	WHAT DOES THIS MEAN?
<p>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"> any other type of treatment. 	<p>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.</p> <p>This definition doesn't cover other types of treatment.</p>

LOW GRADE PROSTATE CANCER – *requiring treatment*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> prostatic intraepithelial neoplasia (PIN). observation or surveillance. surgical biopsy. 	<p>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.</p>

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 aneurysm's 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 catgorised as severe.

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	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"> • occlusion or haemorrhage of the branches of the retinal artery or vein only; or • traumatic injury to tissue of the optic nerve or retina. 	<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 aneurysm's 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>

CORONARY ANGIOPLASTY	
POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either:</p> <ul style="list-style-type: none"> • two or more main coronary arteries, or • the left main stem artery. <p>The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty/and or stenting. The following are not covered:</p> <ul style="list-style-type: none"> • angiography; and • two procedures to a single main artery or branches of the same. 	<p>Coronary arteries can become narrowed or blocked by the build up of fatty deposits caused by poor lifestyle such as high fat diet, smoking and high blood pressure. This may cause symptoms including chest pain and can sometimes cause a heart attack.</p> <p>Coronary angioplasty is a procedure which improves the blood supply to your heart by widening narrowed or blocked arteries.</p> <p>For this definition surgery must be performed on at least two main coronary arteries or the left main stem coronary artery.</p> <p>This definition doesn't cover angiography (an investigative procedure to examine the heart) without coronary angioplasty.</p>

CROHN'S DISEASE – <i>treated with one surgical intestinal resection</i>	
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"> • surgical treatment for abscesses, fistulas or strictures. 	<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>

GUILLAIN-BARRE SYNDROME – *with persisting clinical symptoms*

POLICY DEFINITION	WHAT DOES THIS MEAN?
<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>

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

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>There must be a positive diagnosis with histological confirmation for any of the following:</p> <p>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.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> • any other type of treatment. <p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • loop excision; • laser surgery; • conisation and cryosurgery; or • cervical intraepithelial neoplasia (CIN) grade 1 or 2. 	<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?****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.

Ovary – treated by surgery

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

For the above definition, the following is not covered:

- removal of an ovary due to a cyst.

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

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

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

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

POLICY DEFINITION	WHAT DOES THIS MEAN?
<p>Uterus – treated by surgery</p> <p>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>	

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"> • any skin cancer (including melanoma); • tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or • intra-epithelial neoplasia or pre-malignant Colon conditions 	<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	WHAT DOES THIS MEAN?
<p>A positive diagnosis with histological confirmation of non-invasive gastro intestinal stromal tumour by a hospital consultant.</p>	<p>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.</p> <p>For this definition diagnosis by a hospital consultant is required.</p>

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 can 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 Drove
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.

www.legalandgeneral.com

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