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## DEFINITIONS OF CONDITIONS HISTORY

## 05 AUGUST 2012

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

**ALZHEIMER'S DISEASE**

No change

**ANGIOPLASTY**

No change

**AORTA GRAFT SURGERY**

No change

**APLASTIC ANAEMIA**

No change

**BACTERIAL MENINGITIS**

No change

**BENIGN BRAIN TUMOUR**

No change

**BLINDNESS**

No change

**CANCER  
EXCLUDING LESS ADVANCED  
CASES**

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

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

For the above definition, the following are not covered:

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

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TABLE OF CONDITIONS HISTORY



DEFINITIONS OF CONDITIONS HISTORY

05 AUGUST 2012

**CANCER  
EXCLUDING LESS ADVANCED  
CASES**

Continued

- cancer in situ;
- having either borderline malignancy; or
- having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).
- Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.

**CARDIOMYOPATHY**

No change

**COMA**

No change

**CORONARY ARTERY  
BY PASS GRAFTS**

No change

**CREUTZFELDT JAKOB DISEASE  
(CJD)**

No change

**DEAFNESS**

No change

**DEMENTIA**

No change

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## 05 AUGUST 2012

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

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

For the above definition the following is not covered:

- Any other type of treatment.

Only one claim per policy can be made.

**ENCEPHALITIS**

No change

**HEART ATTACK**

No change

**HEART VALVE REPLACEMENT OR  
REPAIR – WITH SURGERY**

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

**HIV INFECTION**

No change

**KIDNEY FAILURE**

No change

**LIVER FAILURE**

No change

**LOSS OF HANDS OR FEET**

No change

**LOSS OF SPEECH**

No change

FEB 1996

JUN 1996

JUL 1997

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## 05 AUGUST 2012

**LOW GRADE PROSTATE CANCER REQUIRING TREATMENT**

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

For the above definition, the following are not covered:

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

Only one claim per policy can be made.

**MAJOR ORGAN TRANSPLANT**

No change

**MOTOR NEURONE DISEASE**

No change

**MULTIPLE SCLEROSIS**

A definite diagnosis of multiple sclerosis by a consultant neurologist.

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

**MULTIPLE SYSTEM ATROPHY**

No change

**OPEN HEART SURGERY**

No change

**PARALYSIS OF LIMBS**

No change

FEB 1996

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## 05 AUGUST 2012

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

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TABLE OF CONDITIONS HISTORY



DEFINITIONS OF CONDITIONS HISTORY

05 AUGUST 2012

**TERMINAL ILLNESS**

A definite diagnosis by your hospital consultant of an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months.

No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date.

If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover calculated on the date we receive confirmation of the diagnosis.

**THIRD DEGREE BURNS**

No change

**TOTAL AND PERMANENT DISABILITY – OF SPECIFIED SEVERITY**

Your policy schedule will show which of the following total and permanent disability definitions applies to you:

**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 assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured’s own occupation that cannot reasonably be omitted or modified.

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.

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

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

**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 assured expects to retire.

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

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DEFINITIONS OF CONDITIONS HISTORY

05 AUGUST 2012

**TOTAL AND PERMANENT  
DISABILITY**

**– OF SPECIFIED SEVERITY**

Continued

The specified work tasks are:

**Walking:**

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

**Climbing:**

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

**Lifting:**

The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.

**Bending:**

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

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

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

**Writing:**

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

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

**TRAUMATIC HEAD INJURY**

No change

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TABLE OF CONDITIONS HISTORY



DEFINITIONS OF CONDITIONS HISTORY

14 APRIL 2013

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

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

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DEFINITIONS OF CONDITIONS HISTORY

14 APRIL 2013

<b>CARDIOMYOPATHY</b>	No change
<b>COMA</b>	No change
<b>CORONARY ARTERY BY PASS GRAFTS</b>	No change
<b>CREUTZFELDT JAKOB DISEASE (CJD)</b>	No change
<b>DEAFNESS</b>	No change
<b>DEMENTIA</b>	No change
<b>DUCTAL CARCINOMA IN SITU OF THE BREAST</b>	No change
<b>ENCEPHALITIS</b>	No change
<b>HEART ATTACK</b>	No change

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DEFINITIONS OF CONDITIONS HISTORY

14 APRIL 2013

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

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DEFINITIONS OF CONDITIONS HISTORY

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

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DEFINITIONS OF CONDITIONS HISTORY

14 APRIL 2013

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

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## DEFINITIONS OF CONDITIONS HISTORY

## 14 APRIL 2013

**TOTAL AND PERMANENT  
DISABILITY****– OF SPECIFIED SEVERITY**

Continued

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

The specified work tasks are:

**Walking:**

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

**Climbing:**

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

**Lifting:**

The ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.

**Bending:**

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

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

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

**Writing:**

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

**TRAUMATIC HEAD INJURY**

No change

FEB 1996

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DEFINITIONS OF CONDITIONS HISTORY

21 SEPTEMBER 2014

**Summary** – Enhancements to Blindness, Cancer, Deafness, Heart attack, Multiple sclerosis and Stroke definitions. Ductal carcinoma in situ of the breast changed to Carcinoma in situ of the breast.

**ALZHEIMER’S DISEASE**

No change

**ANGIOPLASTY**

No change

**AORTA GRAFT SURGERY**

No change

**APLASTIC ANAEMIA**

No change

**BACTERIAL MENINGITIS**

No change

**BENIGN BRAIN TUMOUR**

No change

**BLINDNESS  
– PERMANENT AND IRREVERSIBLE**

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart.

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TABLE OF CONDITIONS HISTORY



DEFINITIONS OF CONDITIONS HISTORY

21 SEPTEMBER 2014

**CANCER  
EXCLUDING LESS ADVANCED  
CASES**

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

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

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
  - pre-malignant;
  - non-invasive;
  - cancer in situ;
  - having either borderline malignancy; or
  - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).
- Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.

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

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

For the above definition the following is not covered:

- Any other type of treatment.

**CARDIAC ARREST**

No change

**CARDIOMYOPATHY**

No change

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DEFINITIONS OF CONDITIONS HISTORY

21 SEPTEMBER 2014

<b>COMA</b>	No change
<b>CORONARY ARTERY BY PASS GRAFTS</b>	No change
<b>CREUTZFELDT JAKOB DISEASE (CJD)</b>	No change
<b>DEAFNESS – PERMANENT AND IRREVERSIBLE</b>	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.
<b>DEMENTIA</b>	No change
<b>ENCEPHALITIS</b>	No change

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DEFINITIONS OF CONDITIONS HISTORY

21 SEPTEMBER 2014

<p><b>HEART ATTACK – OF SPECIFIED SEVERITY</b></p>	<p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> <li>• New characteristic electrocardiographic changes.</li> <li>• The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes.</li> </ul> <p>The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Other acute coronary syndromes including but not limited to angina.</li> </ul>
<p><b>HEART VALVE REPLACEMENT OR REPAIR</b></p>	<p>No change</p>
<p><b>HIV INFECTION</b></p>	<p>No change</p>
<p><b>KIDNEY FAILURE</b></p>	<p>No change</p>
<p><b>LIVER FAILURE</b></p>	<p>No change</p>
<p><b>LOSS OF HANDS OR FEET</b></p>	<p>No change</p>
<p><b>LOSS OF SPEECH</b></p>	<p>No change</p>

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DEFINITIONS OF CONDITIONS HISTORY

6 DECEMBER 2015

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

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DEFINITIONS OF CONDITIONS HISTORY

6 DECEMBER 2015

**HEART ATTACK  
– OF SPECIFIED SEVERITY**

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

- New characteristic electrocardiographic changes.
- The characteristic rise of 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:

- Other acute coronary syndromes.
- Angina without myocardial infarction.

**HEART VALVE REPLACEMENT OR REPAIR**

No change

**HIV INFECTION**

No change

**KIDNEY FAILURE  
– REQUIRING PERMANENT DIALYSIS**

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

**LIVER FAILURE**

No change

**LOSS OF HANDS OR FEET**

No change

**LOSS OF SPEECH  
TOTAL PERMANENT AND IRREVERSIBLE**

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

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## DEFINITIONS OF CONDITIONS HISTORY

## 6 DECEMBER 2015

**LOW GRADE PROSTATE CANCER  
REQUIRING TREATMENT**

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

For the above definition, the following are not covered:

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

**MAJOR ORGAN TRANSPLANT  
– FROM ANOTHER DONOR**

The undergoing as a recipient of a transplant from another donor, of bone marrow or of a complete heart, kidney, lung, pancreas, liver, or a lobe of the liver, or inclusion on an official UK, Channel Island or Isle of Man waiting list for such a procedure.

For the above definition, the following is not covered:

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

**MOTOR NEURONE DISEASE  
RESULTING IN PERMANENT  
SYMPTOMS**

A definite diagnosis of one of the following motor neurone diseases by a Consultant Neurologist:

- Amyotrophic lateral sclerosis (ALS)
- Primary lateral sclerosis (PLS)
- Progressive bulbar palsy (PBP)
- Progressive muscular atrophy (PMA)
- Spinal muscular atrophy (SMA)

There must also be permanent clinical impairment of motor function.

**MULTIPLE SCLEROSIS**

No change

**MULTIPLE SYSTEM ATROPHY**

No change

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## 6 DECEMBER 2015

<b>OPEN HEART SURGERY</b>	No change
<b>PARALYSIS OF LIMBS</b>	No change
<b>PARKINSON'S DISEASE RESULTING IN PERMANENT SYMPTOMS</b>	A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor and muscle rigidity. For the above definition the following are not covered: <ul style="list-style-type: none"> <li>• Other Parkinsonian syndromes/Parkinsonism.</li> </ul>
<b>PRIMARY PULMONARY HYPERTENSION</b>	No change
<b>PROGRESSIVE SUPRANUCLEAR PALSY</b>	No change
<b>REMOVAL OF AN EYEBALL</b>	No change
<b>RESPIRATORY FAILURE</b>	No change
<b>SPINAL STROKE RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	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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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## 6 DECEMBER 2015

<b>STROKE RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	<p>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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Transient ischaemic attack.</li> <li>• Death of tissue of the optic nerve or retina/eye stroke.</li> </ul>
<b>SYSTEMIC LUPUS ERYTHEMATOSUS</b>	No change
<b>TERMINAL ILLNESS</b>	No change
<b>THIRD DEGREE BURNS</b>	No change
<b>TOTAL AND PERMANENT DISABILITY</b>	No change
<b>TRAUMATIC BRAIN INJURY RESULTING IN PERMANENT SYMPTOMS</b>	Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

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## TABLE OF CONDITIONS HISTORY



## DEFINITIONS OF CONDITIONS HISTORY

## 13 MARCH 2016

Summary – Changes to Terminal Illness.

<b>ALZHEIMER'S DISEASE</b>	No change
<b>ANGIOPLASTY</b>	No change
<b>AORTA GRAFT SURGERY</b>	No change
<b>APLASTIC ANAEMIA</b>	No change
<b>BACTERIAL MENINGITIS</b>	No change
<b>BENIGN BRAIN TUMOUR RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT SYMPTOMS</b>	No change
<b>BLINDNESS</b>	No change

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

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13 MARCH 2016

<b>ENCEPHALITIS</b>	No change
<b>HEART ATTACK – OF SPECIFIED SEVERITY</b>	No change
<b>HEART VALVE REPLACEMENT OR REPAIR</b>	No change
<b>HIV INFECTION</b>	No change
<b>KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS</b>	No change
<b>LIVER FAILURE</b>	No change
<b>LOSS OF HANDS OR FEET</b>	No change
<b>LOSS OF SPEECH TOTAL PERMANENT AND IRREVERSIBLE</b>	No change
<b>LOW GRADE PROSTATE CANCER REQUIRING TREATMENT</b>	No change
<b>MAJOR ORGAN TRANSPLANT – FROM ANOTHER DONOR</b>	No change

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## DEFINITIONS OF CONDITIONS HISTORY

## 13 MARCH 2016

<b>MOTOR NEURONE DISEASE RESULTING IN PERMANENT SYMPTOMS</b>	No change
<b>MULTIPLE SCLEROSIS</b>	No change
<b>MULTIPLE SYSTEM ATROPHY</b>	No change
<b>OPEN HEART SURGERY</b>	No change
<b>PARALYSIS OF LIMBS</b>	No change
<b>PARKINSON'S DISEASE RESULTING IN PERMANENT SYMPTOMS</b>	No change
<b>PRIMARY PULMONARY HYPERTENSION</b>	No change
<b>PROGRESSIVE SUPRANUCLEAR PALSY</b>	No change
<b>REMOVAL OF AN EYEBALL</b>	No change
<b>RESPIRATORY FAILURE</b>	No change

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## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## 13 MARCH 2016

<b>SPINAL STROKE RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change
<b>STROKE RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change
<b>SYSTEMIC LUPUS ERYTHEMATOSUS</b>	No change
<b>TERMINAL ILLNESS</b>	<p>A definite diagnosis by your hospital consultant of an illness that satisfies both of the following:</p> <ul style="list-style-type: none"> <li>• The illness either has no known cure or has progressed to the point where it cannot be cured; and</li> <li>• In the opinion of your hospital consultant and our medical officer, the illness is expected to lead to death within 12 months.</li> </ul> <p>No terminal illness claim can be made after the death of the life assured.</p> <p>If decreasing cover is shown in your Policy Schedule, the amount payable will be the amount of cover calculated on the date that it is established that the life assured has met our definition of terminal illness.</p>
<b>THIRD DEGREE BURNS</b>	No change
<b>TOTAL AND PERMANENT DISABILITY</b>	No change
<b>TRAUMATIC BRAIN INJURY RESULTING IN PERMANENT SYMPTOMS</b>	No change

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## DEFINITIONS OF CONDITIONS HISTORY

22 APRIL 2018

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

**ALZHEIMER’S DISEASE**

Incorporated in to ‘Dementia including Alzheimer’s disease’ definition. See below for full definition.

**ANGIOPLASTY**

No change

**AORTA GRAFT SURGERY**

No change

**APLASTIC ANAEMIA  
CATEGORISED AS VERY SEVERE**

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  $0.2 \times 10^9/L$ .

**BACTERIAL MENINGITIS**

No change

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

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.

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22 APRIL 2018

**BLINDNESS  
PERMANENT AND IRREVERSIBLE**

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart or visual field is reduced to 20 degrees or less of an arc, as measured by an ophthalmologist.

**CANCER  
EXCLUDING LESS ADVANCED  
CASES**

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.  
The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, merkel cell cancer and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

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

**CARCINOMA IN SITU OF THE  
BREAST**

No change

**CARDIAC ARREST  
WITH INSERTION OF  
A DEFIBRILLATOR**

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; or
- cardiac arrest secondary to drug intake.

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22 APRIL 2018

<p><b>CARDIOMYOPATHY OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED TREATMENT</b></p>	<p>A definite diagnosis of cardiomyopathy by a consultant cardiologist. There must be clinical impairment of heart function resulting in at least one of the following:</p> <ul style="list-style-type: none"> <li>• permanent and irreversible ejection fraction of 39% or less;</li> <li>• permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*; or</li> <li>• implantable cardioverter-defibrillator (ICD).</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• cardiomyopathy secondary to alcohol or drug intake;</li> <li>• all other forms of heart disease, heart enlargement and myocarditis.</li> </ul> <p>*NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.</p>
<p><b>COMA WITH ASSOCIATED PERMANENT SYMPTOMS</b></p>	<p>A state of unconsciousness with no reaction to external stimuli or internal needs which:</p> <ul style="list-style-type: none"> <li>• requires the use of life support systems; and</li> <li>• has associated permanent neurological deficit with persisting clinical symptoms.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• medically induced coma;</li> <li>• coma secondary to alcohol or drug intake.</li> </ul>
<p><b>CORONARY ARTERY BYPASS GRAFTS WITH SURGERY TO DIVIDE THE BRESTBONE OR THORACTOMY</b></p>	<p>The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• any other surgical procedure or treatment.</li> </ul>
<p><b>CREUTZFELDT JAKOB DISEASE</b></p>	<p>No change</p>
<p><b>DEAFNESS</b></p>	<p>No change</p>

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22 APRIL 2018

<p><b>DEMENTIA INCLUDING ALZHEIMER'S DISEASE RESULTING IN PERMANENT SYMPTOMS</b></p>	<p>A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following:</p> <ul style="list-style-type: none"> <li>• remember;</li> <li>• reason; and</li> <li>• to perceive, understand, express and give effect to ideas.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• dementia secondary to alcohol or drug intake.</li> </ul>
<p><b>ENCEPHALITIS</b></p>	<p>No change</p>
<p><b>HEART ATTACK</b></p>	<p>No change</p>
<p><b>HEART VALVE REPLACEMENT OR REPAIR</b></p>	<p>No change</p>
<p><b>HIV INFECTION</b></p>	<p>Infection by Human Immunodeficiency Virus resulting from:</p> <ul style="list-style-type: none"> <li>• a blood transfusion given as part of medical treatment;</li> <li>• a physical assault; or</li> <li>• an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following:</li> <li>• The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.</li> <li>• Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.</li> <li>• There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.</li> <li>• The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and the United States of America.</li> </ul> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• HIV infection resulting from any other means, including sexual activity or drug intake.</li> </ul>

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## DEFINITIONS OF CONDITIONS HISTORY

**22 APRIL 2018**

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

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<b>PARKINSON'S DISEASE RESULTING IN PERMANENT SYMPTOMS</b>	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor or muscle rigidity. For the above definition, the following are not covered: <ul style="list-style-type: none"> <li>• other Parkinsonian syndromes;</li> <li>• Parkinsonism.</li> </ul>
<b>PRIMARY PULMONARY HYPERTENSION</b>	No change
<b>PROGRESSIVE SUPRANUCLEAR PALSY</b>	Definition now part of Critical Illness Extra offering.
<b>REMOVAL OF AN EYEBALL</b>	Definition now part of Critical Illness Extra offering.
<b>RESPIRATORY FAILURE</b>	No change
<b>SPINAL STROKE</b>	No change
<b>STROKE</b>	No change
<b>SYSTEMIC LUPUS ERYTHEMATOSUS</b>	No change
<b>THIRD DEGREE BURNS</b>	No change
<b>TOTAL AND PERMANENT DISABILITY</b>	No change
<b>TRAUMATIC BRAIN INJURY</b>	No change

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## DEFINITIONS OF CONDITIONS HISTORY

## NOVEMBER 2018

**Summary** – Amendments made to a number of illnesses including Dementia and Heart Attack.

**ALZHEIMER'S DISEASE**

No change

**ANGIOPLASTY**

No change

**AORTA GRAFT SURGERY**

No change

**APLASTIC ANAEMIA  
CATEGORISED AS VERY SEVERE**

No change

**BACTERIAL MENINGITIS**

No change

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

No change

**BLINDNESS  
PERMANENT AND IRREVERSIBLE**

No change

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## DEFINITIONS OF CONDITIONS HISTORY

## NOVEMBER 2018

<b>CANCER EXCLUDING LESS ADVANCED CASES</b>	No change
<b>CARCINOMA IN SITU OF THE BREAST</b>	No change
<b>CARDIAC ARREST WITH INSERTION OF A DEFIBRILLATOR</b>	No change
<b>CARDIOMYOPATHY OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED TREATMENT</b>	No change
<b>COMA WITH ASSOCIATED PERMANENT SYMPTOMS</b>	No change
<b>CORONARY ARTERY BYPASS GRAFTS WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACTOMY</b>	No change
<b>CREUTZFELDT JAKOB DISEASE</b>	No change
<b>DEAFNESS</b>	No change

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## DEFINITIONS OF CONDITIONS HISTORY

## NOVEMBER 2018

**DEMENTIA INCLUDING ALZHEIMER'S DISEASE RESULTING IN PERMANENT SYMPTOMS**

A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following:

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

**ENCEPHALITIS**

No change

**HEART ATTACK**

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

- new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests;
- 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:

- other acute coronary syndromes;
- angina without myocardial infarction.

**HEART VALVE REPLACEMENT OR REPAIR**

No change

**HIV INFECTION**

No change

**KENNEDY'S DISEASE RESULTING IN PERMANENT SYMPTOMS**

No change

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## NOVEMBER 2018

<b>KIDNEY FAILURE</b>	No change
<b>LIVER FAILURE – OF ADVANCED STAGE</b>	No change
<b>LOSS OF HANDS OF FEET</b>	No change
<b>LOSS OF SPEECH</b>	No change
<b>LOW GRADE PROSTATE CANCER</b>	No change
<b>MAJOR ORGAN TRANSPLANT</b>	No change
<b>MOTOR NEURONE DISEASE</b>	No change
<b>MULTIPLE SCLEROSIS</b>	No change
<b>MULTIPLE SYSTEM ATROPHY</b>	No change
<b>OPEN HEART SURGERY WITH SURGERY TO DIVIDE THE BREASTONE OR THORACOTOMY</b>	No change

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## DEFINITIONS OF CONDITIONS HISTORY

## NOVEMBER 2018

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

FEB 1996

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## TABLE OF CONDITIONS HISTORY



## DEFINITIONS OF CONDITIONS HISTORY

## JULY 2019

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

**AORTA GRAFT SURGERY  
REQUIRING SURGICAL  
REPLACEMENT**

No change

**APLASTIC ANAEMIA  
– CATEGORISED AS VERY SEVERE**

No change

**BACTERIAL MENINGITIS  
RESULTING IN PERMANENT  
SYMPTOMS**

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

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

No change

**BLINDNESS  
– PERMANENT AND IRREVERSIBLE**

No change

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

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

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## DEFINITIONS OF CONDITIONS HISTORY

## JULY 2019

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

FEB 1996

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## DEFINITIONS OF CONDITIONS HISTORY

## JULY 2019

<b>DEMENTIA INCLUDING ALZHEIMER'S DISEASE RESULTING IN PERMANENT SYMPTOMS</b>	No change
<b>ENCEPHALITIS RESULTING IN PERMANENT SYMPTOMS</b>	No change
<b>HEART ATTACK – OF SPECIFIED SEVERITY</b>	No change
<b>HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY</b>	No change
<b>KIDNEY FAILURE REQUIRING PERMANENT DIALYSIS</b>	No change
<b>LIVER FAILURE – OF ADVANCED STAGE</b>	Liver failure due to cirrhosis and resulting in all of the following: <ul style="list-style-type: none"> <li>• permanent jaundice;</li> <li>• ascites; and</li> <li>• encephalopathy.</li> </ul>
<b>LOSS OF USE OF HAND OF FOOT</b>	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.
<b>LOSS OF SPEECH TOTAL PERMANENT AND IRREVERSIBLE</b>	No change

FEB 1996

JUN 1996

JUL 1997

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## DEFINITIONS OF CONDITIONS HISTORY

## JULY 2019

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

FEB 1996

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JUL 1997

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JAN 2004

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## DEFINITIONS OF CONDITIONS HISTORY

## JULY 2019

<b>PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY</b>	A definite diagnosis of pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.	<b>FEB 1996</b>
<b>RESPIRATORY FAILURE – OF ADVANCED STAGE</b>	No change	<b>JUN 1996</b>
<b>SPECIFIED HEART SURGERY</b>	Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either: <ul style="list-style-type: none"> <li>• correct narrowing or blockage of one or more coronary arteries with by-pass grafts; or</li> <li>• correct any structural abnormality of the heart.</li> </ul>	<b>JUL 1997</b>
<b>SPINAL STROKE RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change	<b>JUN 1999</b>
<b>STROKE RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS</b>	No change	<b>OCT 2002</b>
<b>SYSTEMIC LUPUS ERYTHEMATOSUS – WITH SEVERE COMPLICATIONS</b>	No change	<b>JAN 2004</b>
<b>THIRD DEGREE BURNS – COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE OR HEAD</b>	No change	<b>JUL 2004</b>
<b>TOTAL AND PERMANENT DISABILITY</b>	No change	<b>MAR 2007</b>
		<b>MAY 2010</b>
		<b>JAN 2011</b>
		<b>NOV 2011</b>
		<b>AUG 2012</b>
		<b>APR 2013</b>
		<b>SEP 2014</b>
		<b>DEC 2015</b>
		<b>MAR 2016</b>
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		<b>JUL 2019</b>

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DEFINITIONS OF CONDITIONS HISTORY

**CHILDREN’S CRITICAL ILLNESS EXTRA  
KEY:**

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

**FEBRUARY 2018**

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

**FEB 2018**

**APR 2018**

**NOV 2018**

**JUL 2019**

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

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

For the above definition, the following are not covered:

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

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

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

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

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

\*paid as an additional benefit.

**FEBRUARY 2018**

Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital.

- for the above definition, the following is not covered: Sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake;
- premature birth (before 37 weeks).

A definite diagnosis of cystic fibrosis by a hospital consultant.

A definite diagnosis of Down’s syndrome by a hospital consultant.

The undergoing of invasive surgery to brain tissue to treat hydrocephalus.

A definite diagnosis of muscular dystrophy by a hospital consultant.

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

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

For the above definition, the following is not covered:

- surgical treatment for abscesses, fistulas or strictures.

A definite diagnosis of spina bifida meningocele or myelomeningocele by a hospital consultant.

For the above definition, the following are not covered:

- spina bifida occulta.

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

**FEB 2018**

**APR 2018**

**NOV 2018**

**JUL 2019**



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## DEFINITIONS OF CONDITIONS HISTORY

## APRIL 2018

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

No change

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

No change

**CEREBRAL PALSY**

No change

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

No change

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

No change

**CYSTIC FIBROSIS**

No change

**DOWN'S SYNDROME**

No change

**HYDROCEPHALUS  
TREATED WITH INVASIVE SURGERY  
TO THE BRAIN TISSUE**

No change

**MUSCULAR DYSTROPHY**

No change

FEB 2018

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JUL 2019

TABLE OF CONDITIONS HISTORY



DEFINITIONS OF CONDITIONS HISTORY

APRIL 2018

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

No change

SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE

No change

ULCERATIVE COLITIS RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL

No change

FEB 2018

APR 2018

NOV 2018

JULY 2019

## TABLE OF CONDITIONS HISTORY

## DEFINITIONS OF CONDITIONS HISTORY

## NOVEMBER 2018

Additional illness added for Children's Critical Illness Extra – Craniosynostosis.

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

No change

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

No change

**CEREBRAL PALSY**

No change

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

No change

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

No change

**CRANIOSYNOSTOSIS  
– TREATED BY SURGERY**

The undergoing of surgery on the advice of a hospital consultant to treat craniosynostosis.

**CYSTIC FIBROSIS**

No change

**DOWN'S SYNDROME**

No change

FEB 2018

APR 2018

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JULY 2019

## TABLE OF CONDITIONS HISTORY



## DEFINITIONS OF CONDITIONS HISTORY

## NOVEMBER 2018

**HYDROCEPHALUS  
TREATED WITH INVASIVE SURGERY  
TO THE BRAIN TISSUE**

No change

**MUSCULAR DYSTROPHY**

No change

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

No change

**SPINA BIFIDA MENINGOCELE  
AND MYELOMENINGOCELE**

No change

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

No change

FEB 2018

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NOV 2018

JULY 2019

**JULY 2019**

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

FEB 2018

NOV 2018

**JULY 2019**

Included with Critical Illness Cover

No change

Included with additional cover for Critical Illness Extra

No change

No change

No change

No change

## TABLE OF CONDITIONS HISTORY



## DEFINITIONS OF CONDITIONS HISTORY

## JULY 2019

**HYDROCEPHALUS  
TREATED WITH INVASIVE SURGERY  
TO THE BRAIN TISSUE**

No change

**MUSCULAR DYSTROPHY**

No change

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

Included with Critical Illness Extra

**SPINA BIFIDA MENINGOCELE  
AND MYELOMENINGOCELE**

No change

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

Included with Critical Illness Extra

FEB 2018

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NOV 2018

JULY 2019



**Legal & General Assurance Society Limited**

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