



## **A guide to our critical illness cover**

Individual protection from AIG



## About this booklet

This booklet is a guide to the conditions we cover and the definitions we use.

## About our critical illness cover

### The critical illness conditions we cover

The two key elements in identifying the most appropriate critical illness cover for your client are the conditions covered and the quality of the definitions. Together, these determine the likelihood of a claim being successful.

We believe the following features make our critical illness cover stand out in the market:

- our definitions;
- our unique additional cover; and
- our support service.

## Our definitions

The Association of British Insurers Minimum Standards for Critical Illness Cover 2018 covers 22 conditions and provides model definitions for each of them. We have used these wherever they provide the clearest and fairest definition.

For some definitions the ABI allows providers to set age limits on the cover they offer. We have chosen not to limit our cover in this way. For example, our Alzheimer's disease and Parkinson's disease definitions are not limited to onset before a certain age.

We have also improved upon 16 ABI model definitions including the four most commonly claimed conditions: cancer, heart attack, stroke and multiple sclerosis. Where we have done so, we have classified our definition as ABI+.

An example of this can be seen in our definition for a heart attack. The ABI definition requires evidence of typical symptoms such as chest pain. Our ABI+ definition does not require such evidence which means that a 'silent heart attack' would be covered, providing the other clinical evidence shows that the claimant had suffered a heart attack.

Finally, we also cover a number of conditions where there is no ABI model definition. For these, we have created our own definitions that will cover the majority of severe cases of that condition and are clear about what diagnosis needs to be given in order to make a claim.

## Our additional cover

In addition to the specified conditions, your client can also choose to include a 'Total Permanent Disability' (TPD) option which provides cover if they are totally and permanently incapacitated.

Because it is often difficult to prove that a client is totally and permanently incapacitated, we've developed an optional extra called 'Total Disability'. This unique cover will pay your client a monthly benefit if they are totally incapacitated but the incapacity may not be permanent. If the condition results in total permanent disability, the remaining sum assured is paid as a lump sum. For more information, please see the full definitions on pages 38 to 40.

These options are available at an additional cost.

## Extra support at no extra cost

**We automatically include a Support Fund to provide additional help if a client has a potentially valid claim. This fund may pay up to £300 for services that support your client or their family.**

This money can be used for a range of services, such as physiotherapy or counselling, or even the cost of taking taxis to attend hospital appointments. By providing a cash sum rather than paying for specific services, your client can choose what services the Fund pays for during the difficult time between diagnosis and the start of treatment.



# Our critical illness definitions

**This section lists the critical illnesses that we cover, and their definitions. Each definition sets out the exact diagnosis that must be given for us to accept a claim for critical illness.**

Some people may not have all of these conditions included in their cover. This could be because they have a particular medical condition or work in a hazardous occupation at the time they apply for cover. The Cover Summary will show the conditions that we have excluded in their cover.

## Guide to definitions

### The conditions we cover fall within three groups:

- Group I – These are critical illness conditions that pay the full sum assured to the person covered, less any payments already made for Total Disability;
- Group II – These are additional payment conditions that pay a proportion of the sum assured;
- Group III – These are additional payment conditions specifically covering children that pay a proportion of the sum assured;
- Child life cover and pregnancy cover – These are additional payment conditions that pay a specified amount.

To help you, we have shown whether the definition comes from the ABI Guide to Minimum Standards for Critical Illness Cover 2018 or is our own. We have shown:

- ‘ABI’ – where it is a model definition from the ABI’s Guide to Minimum Standards for Critical Illness Cover 2018;
- ‘ABI+’ – where it is an ABI model definition that we have improved upon; or
- ‘AIG’ – a definition we have added to give your client more cover.

We’ve also included a ‘Why AIG’ section with each definition to show how it gives your client high-quality cover.

# Group I critical illness conditions

## **Aorta graft surgery – for disease or following traumatic injury**

The undergoing of surgery for disease or traumatic injury to the aorta with excision and surgical replacement of a portion of the diseased or traumatised 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 surgery, for example the insertion of stents or endovascular repair.

## **Aplastic anaemia – with permanent bone marrow failure**

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

## **DEFINITION - ABI+**

**WHY AIG:** We have improved on the ABI model definition by including traumatic injury to the aorta. This means that we would pay a claim if the reason for such a procedure was, for example, a road accident which caused a traumatic injury to aorta, whereas the ABI model definition doesn't cover this.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### **Bacterial meningitis – resulting in permanent symptoms**

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord, resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis must be confirmed by a consultant neurologist.

For the above definition, the following are not covered:

- All other forms of meningitis including viral meningitis.

### **Benign brain tumour – resulting in permanent symptoms or specified treatment**

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

- permanent neurological deficit with persisting clinical symptoms; or
- treatment of the tumour with surgery or stereotactic radiosurgery.

For the above definition, the following are not covered:

- Tumours in the pituitary gland; and
- Angiomas and cholesteatoma.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## **DEFINITION - ABI+**

**WHY AIG:** We have improved on the ABI model definition so that the requirement for 'permanent neurological deficit with persisting clinical symptoms' will be waived if the benign brain tumour is surgically removed or if stereotactic radiosurgery is performed. We also do not exclude tumours originating from bone tissue.

### **Benign spinal cord tumour** – resulting in permanent symptoms or specified treatment

A non-malignant tumour or cyst in the spinal cord, spinal nerves or meninges, resulting in any of the following:

- permanent neurological deficit with persisting clinical symptoms; or
- surgical removal of the tumour; or
- undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells.

The following are not covered:

- Angiomas.

### **Blindness** – permanent and irreversible

Permanent and irreversible loss of sight to the extent that, even when tested with the use of visual aids, it is measured by an ophthalmologist as having a best corrected (with glasses or lenses) visual acuity in the better eye of:

- 6/60 or worse using a Snellen eye chart; or
- a loss of peripheral visual field and a central visual field of no more than 20 degrees in total.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## **DEFINITION - ABI+**

**WHY AIG:** We have improved on the ABI model definition so that when tested with the use of visual aids vision must be measured at 6/60 or worse in the better eye or the visual field is reduced to 20 degrees or less of an arc.



### **Brain injury due to anoxia or hypoxia – resulting in permanent symptoms**

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

### **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;
- Malignant melanoma skin cancer that is confined to the epidermis (outer layer of skin);
- Any non-melanoma skin cancer (including cutaneous lymphoma) that has not spread to lymph nodes or metastasised to distant organs; and
- 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 T2bNOMO.

For less advanced cancers, please refer to our Group II critical illness conditions.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## **DEFINITION - ABI+**

**WHY AIG:** We have removed the chronic lymphocytic leukaemia exclusion.

### **Cardiac arrest – with insertion of a defibrillator**

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and either of the following devices being surgically implanted:

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

### **Cardiomyopathy – of specified severity**

A definite diagnosis of cardiomyopathy made by a consultant cardiologist. There must be permanent clinical impairment of heart function resulting in the loss of ability to perform physical activities to at least class 3 of the New York Heart Association classification of functional capacity (NYHA).

For the purpose of this definition, NYHA Class III is defined as where even minor activity causes severe fatigue, palpitation, severe shortness of breath, or anginal pain. The person affected is only comfortable at rest.

For the above definition the following are not covered:

- All other forms of heart disease, heart enlargement and myocarditis; and
- Cardiomyopathy related to alcohol or drug misuse.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### Coma – of specified severity

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 is not covered:

- Coma secondary to alcohol or drug abuse.

### Coronary artery bypass grafts – with surgery

The undergoing of surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.

### Creutzfeldt-Jakob disease

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

## DEFINITION - ABI+

**WHY AIG:** We have improved on the ABI model definition by not requiring associated permanent neurological deficit with persisting clinical symptoms.

## DEFINITION - ABI+

**WHY AIG:** We have improved on the ABI model definition by removing the need for dividing the breastbone. This means that the consultant surgeon can carry out the coronary artery bypass using keyhole surgery.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

### **Deafness – permanent and irreversible**

Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram.

### **Dementia including Alzheimer’s disease – resulting in permanent symptoms**

A definite diagnosis of dementia, including Alzheimer’s disease, by a consultant neurologist, psychiatrist or geriatrician.

There must be permanent clinical loss of the ability to do all of the following:

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

### **Encephalitis – resulting in permanent symptoms**

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

## **DEFINITION - ABI+**

**WHY AIG:** We have improved on the model ABI definition by reducing the decibel level required for a payout compared to the model ABI definition.

## **DEFINITION - ABI+**

**WHY AIG:** We have improved on the ABI model definition by including all forms of dementia, not just Alzheimer’s disease.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### 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:

- the characteristic rise of cardiac enzymes or Troponins; and
- new characteristic electrocardiographic changes or findings on a heart scan or diagnostic image tests.

For the above definition, the following are not covered:

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

### Heart surgery – with thoracotomy

The undergoing of heart surgery requiring thoracotomy on the advice of a consultant cardiologist to correct a structural abnormality of the heart.

### 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.

## DEFINITION - ABI+

**WHY AIG:** We have improved on the ABI model definition by removing the requirement for cardiac enzymes or Troponins to reach a specific level and the need to demonstrate the usual symptoms such as chest pain.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

## DEFINITION - ABI+

**WHY AIG:** We have improved on the ABI model definition by removing the need for dividing the breastbone. This means the procedure can be carried out by any type of surgery.

## HIV infection – from a blood transfusion, a physical assault or at work

Infection by Human Immunodeficiency Virus resulting from:

- A blood transfusion given as part of medical treatment;
- A physical assault; or
- An incident occurring during the course of performing normal duties of employment, after the start of the cover, and satisfying all of the following:
  - the incident must have been reported to the appropriate authorities and have been investigated in accordance with the established procedures;
  - where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident;
  - there must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus; and
  - the incident causing the infection must have occurred in an eligible country.

For the above definition, the following is not covered:

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

If the claimant does not live in an eligible country, we reserve the right to decline their claim.

## Intensive care – requiring mechanical ventilation for 7 consecutive days

Any sickness or injury resulting in the person covered requiring 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:

- Any claim for children's critical illness benefit as a result of a child being born prematurely (before 37 weeks).

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

### **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** – end stage

Chronic liver disease, being end stage and irreversible liver failure resulting in all of the following:

- permanent jaundice;
- permanent ascites; and
- encephalopathy.

For the above definition, the following is not covered:

- Liver disease secondary to alcohol or drug misuse.

### **Loss of hands or feet** – permanent physical severance

Permanent physical severance of one or more hands or feet at or above the wrist or ankle joints.

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria.

## Loss of independence – of specified severity

Confirmation by a consultant physician of the permanent loss of the ability to live independently which meets the following criteria:

### Either

- Mental failure: The diagnosis by a consultant neurologist or psychiatrist, of an irreversible and permanent mental impairment due to an organic brain disease or brain injury, supported by evidence of the loss of ability to:
  - remember;
  - reason; and
  - perceive, understand and give effect to ideas which causes a significant reduction in mental and social functioning, requiring continuous supervision;

### Or

- The life assured is unable to perform two out of the following five activities without the help of another person, even with the use of appropriate assistive aids.

Activity	Definition
Washing	The ability to wash in the bath or shower (including getting into and out of the bath or shower).
Dressing	The ability to put on and take off, secure and unfasten all garments.
Getting between rooms	The ability to get from room to room on a level floor.
Feeding yourself	The ability to feed yourself when food and drink has been prepared.
Maintaining personal hygiene	The ability to maintain a satisfactory level by using the toilet or otherwise managing bowel and bladder functions.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.



### **Loss of speech – permanent and irreversible**

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

### **Lung disease – of specified severity**

Confirmation by a consultant physician of chronic lung disease which is evidence of all the following:

- the need for continuous daily oxygen therapy on a permanent basis;
- evidence that oxygen therapy has been required for a minimum period of six months;
- forced expiry volume (FEV1) being less than 40% of normal; and
- vital capacity less than 50% of normal.

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### Major organ transplant – from another donor

The undergoing as a recipient of a transplant from either a human donor, animal or insertion of an artificial device, or inclusion on an official UK waiting list for any of the following:

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

For the above definition, the following is not covered:

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

### Motor neurone disease and specified diseases of the motor neurones – resulting in permanent symptoms

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

- Amyotrophic lateral sclerosis (ALS); or
- Primary lateral sclerosis (PLS); or
- Progressive bulbar palsy (PBP); or
- Progressive muscular atrophy (PMA); or
- Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or
- Spinal muscular atrophy (SMA).

There must be permanent clinical impairment of motor function.

## DEFINITION - ABI+

**WHY AIG:** We have improved on the model ABI definition by extending the definition to include transplant of a lobe of the lung or liver rather than the entire organ. We will also pay the benefit if the required organ comes from a human or animal donor or is an artificial device.

## DEFINITION - ABI+

**WHY AIG:** We have improved the ABI model definition by extending it to also cover Kennedy's disease (SBMA) and Spinal Muscular Atrophy (SMA).

### Multiple sclerosis (MS) – of specified severity

A definite diagnosis of multiple sclerosis by a consultant neurologist, that has resulted in either of the following:

- clinical impairment of motor or sensory function, which must have persisted from the time of diagnosis; or
- two or more attacks of impaired motor or sensory function together with findings of clinical objective evidence on Magnetic Resonance Imaging (MRI).

All of the evidence must be consistent with multiple sclerosis.

### Neuromyelitis optica (Devic's disease)

A definite diagnosis of neuromyelitis optica (Devic's disease) by a consultant neurologist. There must have been clinical impairment of motor or sensory function caused by neuromyelitis optica.

The following is not covered:

- neuromyelitis optica spectrum disorder.

## DEFINITION - ABI+

**WHY AIG:** We have improved this definition by removing the requirement of motor sensory function impairment persisting continuously for six months. We now provide cover from the date of diagnosis.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

### **Paralysis of limbs – total and irreversible**

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

### **Parkinson's disease – resulting in permanent symptoms**

A definite diagnosis of Parkinson's disease by a consultant neurologist. There must also be permanent clinical impairment of motor function and at least one of the following:

- tremor; or
- muscle rigidity.

For the above definition, the following are not covered:

- Parkinsonian syndromes/Parkinsonism.

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria.

## **DEFINITION - ABI+**

**WHY AIG:** We have improved on the ABI model definition by increasing the options to demonstrate permanent impairment by requiring only one of either tremor or muscle rigidity associated with permanent clinical impairment of motor function. We have also removed the exclusion for Parkinson's disease secondary to drug abuse.

### **Parkinson plus syndromes – resulting in permanent symptoms**

A definite diagnosis by a consultant neurologist of one of the following Parkinson Plus syndromes:

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

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

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

### **Primary pulmonary arterial hypertension – of specified severity**

Idiopathic pulmonary arterial hypertension that has caused permanent and irreversible impairment of heart function and which is classified by a consultant cardiologist as at least Class III on the New York Heart Association (NYHA) scale of functional capacity.

For the purpose of this definition, NYHA Class III is defined as where even minor activity causes severe fatigue, palpitation, severe shortness of breath, or anginal pain. The person affected is only comfortable at rest.

For the above definition, the following are not covered:

- Other types of hypertension; and
- Pulmonary hypertension due to an established cause.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for these conditions.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### **Pulmonary artery replacement – with surgery**

The actual undergoing of surgery on the advice of a consultant cardiothoracic surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

### **Severe Crohn's disease**

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

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

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### Severe mental illness – as specified

Any mental illness that has resulted in all of the following:

- an admission to a psychiatric ward where treatment was provided for at least 14 consecutive nights; and
- has chronic unremitting symptoms; and
- has not responded to comprehensive management and treatment which the person has completed based on best clinical practice for more than 1 year; and
- has resulted in the inability to perform any type of work for payment or reward for a period of at least 1 year.

For this definition, the following is not covered:

- Conditions related to or exacerbated by alcohol or drug abuse.

### Spinal stroke – resulting in permanent symptoms

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

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

### Stroke – of specified severity

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull that has resulted in all of the following evidence of stroke:

- neurological deficit with persistent clinical symptoms lasting at least 24 hours; and
- definite evidence of death of tissue or haemorrhage on a brain scan.

For the above definition, the following is not covered:

- Transient ischaemic attack; and
- Death of tissue of the optic nerve or retina/eye stroke.

### Surgical removal of an eyeball

Permanent surgical removal of an eyeball as a result of injury or disease.

For the above definition, the following is not covered:

- intentional self-inflicted injuries.

### Systemic lupus erythematosus (SLE) – of specified severity

A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist where either of the following are also present:

- SLE affecting the kidneys which has resulted in permanent impaired kidney function with a glomerular filtration rate (GFR) below 30ml/min; or
- SLE affecting the central nervous system which has caused permanent neurological deficit with persisting clinical symptoms.

## DEFINITION - ABI+

**WHY AIG:** We exceed the ABI model definition because we do not require the neurological deficit to be permanent. We will also cover stroke due to traumatic injury to brain tissue or blood vessels.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.



### **Terminal illness** – where life expectancy is less than 12 months

A definite diagnosis by the attending consultant of an illness which 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 the attending consultant the illness is expected to lead to death within 12 months.

### **Third degree burns** – covering 20% of the body's surface area or 20% of the face's surface area

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue either:

- covering at least 20% of the surface area of the body; or
- covering at least 20% of the surface area of the face.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

## DEFINITION - ABI+

**WHY AIG:** We have improved on the ABI model definition by also including cover for burns to 20% of the face alone and not just 20% of the whole body.

### **Traumatic brain injury – resulting in permanent symptoms**

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

### **Ulcerative colitis – treated with total colectomy**

A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist which has been treated by removal of the entire colon (large bowel).

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

# Group II critical illness conditions

## Accidental hospitalisation

An accident that results in physical injury which requires the person covered to stay in hospital for 28 consecutive days or more on the advice of an appropriate consultant.

For the above definition the following is not covered:

- an accident as a result of drug or alcohol intake or other self-inflicted means.

## Angioplasty – requiring treatment to multiple coronary vessels

Multi-vessel coronary artery disease treated by multi-vessel percutaneous coronary intervention (PCI) or a single coronary artery lesion of the left main stem treated by PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting.

The PCI must have been carried out to treat a lesion in the left main stem or lesions in two or more of the main coronary arteries. Multiple vessels must be treated at the same time or as part of a planned stage procedure within 60 days of the first PCI.

For the purpose of this definition, the main coronary arteries are:

1. right coronary artery or its branches;
2. left anterior descending artery or its branches;
3. circumflex artery or its branches.

For the above definition, the following are not covered:

- Diagnostic angiography.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for these conditions.

## DEFINITION - AIG

**WHY AIG:** There is no ABI model definition for this condition.

### **Carotid artery stenosis – treated by endarterectomy or angioplasty**

The undergoing of endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 50% narrowing or blockage of a carotid artery.

Angiographic evidence will be required.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### **Central retinal artery or vein occlusion (eye stroke) – resulting in permanent visual loss**

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:

- Branch retinal artery or vein occlusion or haemorrhage; and
- Traumatic injury to tissue of the optic nerve or retina.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### **Cerebral or spinal aneurysm – with surgery or radiotherapy**

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

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

### **Cerebral or spinal arteriovenous malformation – with surgery or radiotherapy**

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

### **Crohn's disease – treated with intestinal resection**

A definite diagnosis by a consultant gastroenterologist of Crohn's disease which has been treated with surgical intestinal resection.

### **Diabetes mellitus Type 1 – requiring permanent insulin injections**

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

The following are not covered:

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

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

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**WHY AIG:** There is no ABI model definition for this condition.

### **Gastrointestinal stromal tumour (GIST) of low malignant potential – with surgery**

Histological diagnosis of a gastrointestinal stromal tumour (GIST) of low malignant potential that has been treated by surgery to remove the tumour.

For the above definition, the following is not covered:

- Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

## Less advanced cancers - of named sites and specified severity

There must be a positive diagnosis confirmed with histological confirmation relating to any of the following:

**Anus** - Cancer in situ of the anus with surgery to remove the tumour.

For the above definition, the following is not covered:

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

**Bile ducts** - Cancer in situ of the extra-hepatic bile ducts with surgery to remove the tumour.

**Breast** - Breast cancer in situ, including ductal and lobular cancer in situ, positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour.

For the above definition the following are not covered:

- Other forms of treatment.

**Cervix** - Cancer in situ of the cervix uteri resulting in trachelectomy (removal of the cervix) or hysterectomy.

For the above definition, the following are not covered:

- Loop excision, laser surgery, conisation and cryosurgery; and
- Cervical intraepithelial neoplasia(CIN) grade 1 or 2.

**Colon and rectum** - Cancer in situ of the colon or rectum resulting in intestinal resection.

For the above definition, the following are not covered:

- Local excision and polypectomy.

**Gallbladder** - Cancer in situ of the gallbladder with surgery to remove the tumour.

**Larynx** - Cancer in situ of the larynx treated with either surgery, laser or radiotherapy.

**Lung and bronchus** - Cancer in situ of the lung or bronchus resulting in wedge resection or lobectomy.

**Oesophagus** - Cancer in situ of the oesophagus with surgery to remove the tumour.

**Oral cavity or oropharynx** - Cancer in situ of the oral cavity or oropharynx with surgery to remove the tumour. Oropharynx includes lip, inside of cheek, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

**Ovary** - Ovarian tumour of borderline malignancy/low malignant potential and has resulted in surgical removal of an ovary.

For the above definition, the following is not covered:

- Removal of an ovary due to a cyst.

**Pancreas** - Cancer in situ of the pancreas with surgery to remove the tumour.

**Prostate** - Diagnosis and specified treatment of a tumour of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive provided:

- the tumour has progressed to at least clinical TNM classification T1N0M0; and
- treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy or cryotherapy or hormone therapy or high intensity focused ultrasound.

For the above definition, the following are not covered:

- Other less radical treatment (e.g. transurethral resection of the prostate); and
- Tumours treated with experimental treatments.

**Renal pelvis (of the kidney) and ureter** - Cancer in situ of the renal pelvis or ureter.

For the above definition, the following are not covered:

- Non-invasive papillary carcinoma and tumours of TNM classification stage Ta.

**Stomach** - Cancer in situ of the stomach with surgery to remove the tumour.

**Testicle** - Diagnosis and specified treatment of cancer in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU), histologically confirmed by biopsy, and as a result treated with an orchidectomy (complete surgical removal of the testicle).

**Urinary bladder** - Cancer in situ of the urinary bladder.

For the above definition, the following are not covered:

- Non-invasive papillary carcinoma and TNM classification stage Ta bladder cancer.

**Uterus** - Cancer in situ of the lining of the uterus (endothelium) resulting in hysterectomy.

**Vagina** - Cancer in situ of the vagina resulting in surgery to remove the tumour.

For the above definition, the following are not covered:

- Laser surgery and diathermy; and
- Vaginal intraepithelial neoplasia (VAIN) grade 1 or 2.

**Vulva** - Cancer in situ of the vulva resulting in surgery to remove the tumour.

For the above definition, the following are not covered:

- Laser surgery and diathermy; and
- Vulval intraepithelial neoplasia (VIN) grade 1 or 2.



### **Other cancer in situ – with surgery**

Cancer in situ diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial linings of organs and that has been treated by surgery to remove the tumour.

For the above definition, the following are not covered:

- Any skin cancer (including melanoma); and
- Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

### **Neuroendocrine tumour (NET) of low malignant potential – with surgery**

Histological diagnosis of a neuroendocrine tumour of low malignant potential (including Merkel cell cancer of the skin) that has been treated by surgery to remove the tumour. The following are not covered:

- Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.

### **Permanent pacemaker insertion – for heartbeat abnormalities**

The permanent insertion of an artificial pacemaker to correct an abnormal rhythm of the heart. The abnormal rhythm of the heart must have been documented on an ECG and be available to the company.

## **DEFINITION - AIG**

**WHY AIG:** There is no ABI model definition for this condition.

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### **Pituitary gland tumours – with specified treatment**

Pituitary gland tumours treated with either surgical removal or by radiotherapy.

For the above definition, the following are not covered:

- Pituitary gland tumours treated by other methods.

### **Severe sepsis – resulting in admission to a critical care unit for 3 days or more**

A definite diagnosis of sepsis by a consultant physician resulting in admission to either an intensive care (ICU) or a high dependency unit (HDU) for at least 3 continuous days.

### **Significant visual impairment – permanent and irreversible**

Permanent and irreversible loss of sight in the better eye to the extent that even when tested with the use of visual aids is measured by a certified ophthalmologist as follows:

- acuity of up to 6/24 (Snellen) with moderate contraction of the field, or aphakia (lens removal) or opacities blocking vision in the eye itself; or
- acuity of 6/18 or better, if in addition suffering from a gross defect of visual fields (of both eyes, such as hemianopia); or marked contraction of the visual field (i.e. in retinitis pigmentosa or glaucoma).

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### **Single lobectomy** – the removal of a complete lobe of a lung

The undergoing of surgery for the removal of one or more lobes of the lung due to underlying disease or trauma. The surgery must be carried out on the advice of a consultant physician.

### **Skin cancer (not including melanoma)** – advanced stage as specified

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 (mm);
- invasion into subcutaneous tissue (Clark level V);
- 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.

### **Syringomyelia or syringobulbia** – treated by surgery

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

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# Group III critical illness conditions

## **Cerebral palsy**

We will pay children's critical illness benefit if the child receives a definite diagnosis of cerebral palsy made by an attending consultant.

## **Craniosynostosis - requiring surgery**

We will pay children's critical illness benefit on a definite diagnosis of craniosynostosis by a consultant neurosurgeon which has been treated surgically.

## **Cystic fibrosis**

We will pay children's critical illness benefit if the child receives a definite diagnosis of cystic fibrosis made by an attending consultant.

## **Down's syndrome**

We will pay children's critical illness benefit on a definite diagnosis of Down's syndrome by a paediatrician.

## **Edwards Syndrome**

We will pay children's critical illness benefit on a definite diagnosis of Edwards syndrome by an attending consultant.

## **Hydrocephalus - treated with the insertion of a shunt**

We will pay children's critical illness benefit on a definite diagnosis of hydrocephalus by an attending consultant which is treated by the insertion of a shunt.

## **Muscular dystrophy**

We will pay children's critical illness benefit if the child receives a definite diagnosis of muscular dystrophy made by a consultant neurologist.

## **Osteogenesis imperfecta**

We will pay children's critical illness benefit on a definite diagnosis of osteogenesis imperfecta by an attending consultant.

For the above definition the following is not covered:

- Type 1 osteogenesis imperfecta.

## **Patau syndrome**

We will pay children's critical illness benefit on a definite diagnosis of Patau syndrome by an attending consultant.

## **Spina bifida**

We will pay children's critical illness benefit if the child receives a definite diagnosis of spina bifida myelomeningocele or rachischisis by a paediatrician.

For the above definition, the following are not covered:

- Spina bifida occulta; and
- Spina bifida with meningocele.

## Pregnancy cover – specified complications of pregnancy

### **A definite diagnosis by a consultant Obstetrician of one of the following conditions:**

- Disseminated Intravascular Coagulation (DIC); or
- Ectopic Pregnancy; or
- Hydatidiform Mole; or
- Placental Abruption; or
- Eclampsia (excluding Pre-eclampsia); or
- Foetal death in utero after at least 20 weeks gestation; or
- Neo-natal death - giving birth to a child of at least 20 weeks gestation that does not survive 14 days.
- Stillbirth (excluding elective pregnancy termination) after at least 24 weeks gestation.

A claim cannot be made under this condition for pregnancies which result in a child life cover benefit being paid.

# Optional Total Disability and Total Permanent Disability

When your client takes their cover out, they can include one of the following additional options:

- Total Disability; or
- Total Permanent Disability.

## Total Disability

The person covered meets the definition of incapacitated that applies to them. They need to be incapacitated for a continuous period longer than 26 weeks.

Total Disability is paid as a monthly benefit where the condition may improve to the extent that the person covered no longer meets the definition of incapacitated that applies to them. Where the person covered meets the definition of incapacitated that applies to them and the condition is, or becomes, a Total Permanent Disability, the remainder of the benefit will be payable as a lump sum.

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

## DEFINITION - AIG

**WHY AIG:** We are the only provider to offer this. We have created this definition in response to customers' needs and to cover cases where a claimant is incapacitated but the incapacity is not permanent and irreversible. We believe this definition will capture those conditions that we have not specifically listed, but may be equally debilitating even if they are not permanent. We will assess the claim on an 'own', 'suited', or 'daily activities' definition – the definition that will apply will depend on the customer's circumstances immediately before they became incapacitated.

### **Total Permanent Disability – own occupation**

The person covered is unable to do their own occupation ever again – the kind of job they did before they had to stop work.

### **Total Permanent Disability – suited occupation**

The person covered is unable to do a suited occupation ever again – the kind of job they could do.

### **Total Permanent Disability – work tasks**

The person covered is unable to do three specified work tasks ever again – the things people need to do in everyday life.

#### **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.

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria for the Work Task definitions of incapacity.



In addition, we will pay the benefit where the person covered meets the following definition:

### **Mental Failure**

A current mental impairment due to an organic brain disease or brain injury supported by evidence of the loss of ability to:

- remember;
- reason; and
- perceive, understand and give effect to ideas, which causes a significant reduction in mental and social functioning, requiring continuous supervision. A Consultant Neurologist or Psychiatrist needs to make the diagnosis.

Or

Where the person covered is unable to meet both of the following definitions, or one of the following definitions and one work task:

### **Seeing**

The ability to see well enough to read 16-point print using glasses or other reasonable aids.

### **Communicating**

The ability to:

- a) clearly hear conversational speech in a quiet room in your first language; or
- b) understand simple messages in your first language; or
- c) speak with sufficient clarity to be clearly understood in your first language.

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

## **DEFINITION - ABI**

**WHY AIG:** We use the ABI model definition because it provides clear and fair claim criteria for the Work Task definitions of incapacity.





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