

# CANADA LIFE INDIVIDUAL PROTECTION

## Critical Illness Definitions Guide

This Definitions Guide is introduced from March 2019

### Version 3

These terms apply to policies issued on or after 7 March 2019. Different terms apply to policies issued before this date. This guide does not apply to our Group Critical Illness policies (those policies provided by employers, including flexible benefits arrangements).

Insure. Secure. Protect.



Canada Life

# Critical Illness Definitions Guide

## Introduction

Critical Illness is an important part of your Life Insurance plus Critical Illness. We will make a payment if you are diagnosed with, or undergo the specified surgery for, one of the critical illnesses we cover and then survive for at least 14 days.

### **Who is included in your cover?**

- **You** (the policy holder)
- **Your Partner** (if you have a joint life policy)
- **Your children** (see page 38 for details)

This guide tells you which illnesses are covered and the definitions we use when we assess a claim.

## Important information

You are covered for the critical illnesses shown in this guide only, so it is important to check the cover we provide meets your needs.

You can find full details of our standard terms and conditions in your **policy details** and if you have any specific terms and exclusions applied during the application process you can find these with your **policy schedule**. In the event there is any conflict between the **policy** and this guide, the **policy** will be correct.

## Industry standards

The Association of British Insurers (ABI) publishes a '**Guide to Minimum Standards for Critical Illness Cover**' which provides standard definitions for 21 critical illness conditions. Insurers must either use the ABI definition or provide a better definition that would be more likely to pay out in the event of a claim.

Under each of these 21 definitions we let you know if it follows or exceeds the ABI definition (shown by ABI or ABI+). Where we exceed the ABI definition conditions we explain why.

All the ABI definitions are in Section 1 – Core critical illness conditions. We exceed the ABI definition for 16 out of the 21 conditions.

The ABI reviews and updates their guide every three years. Our comparison is against the 2018 guide which applies to new policies issued from 1 February 2019.



## ► SECTION 1 **CORE CRITICAL ILLNESS CONDITIONS**

These critical illnesses include the most common causes of serious illnesses such as cancer, stroke and heart attack. **We pay out the highest level of claim value for them.**

## ► SECTION 2 **ADDITIONAL CRITICAL ILLNESS CONDITIONS**

The additional illnesses are serious illnesses, but may not have such a high impact on your life and health as the core critical illnesses would. **We pay out a lower amount for them than the core critical illnesses.**

## ► SECTION 3 **CHILDREN'S SPECIFIC CRITICAL ILLNESS CONDITIONS**

**We will only pay out for these illnesses for children.** They include a number of inherited disorders and disorders that can arise before birth or in early life.

## ► SECTION 4 **GLOSSARY OF TERMS**

Within this guide we refer to certain words or terms which are important and where a clear understanding is needed. These have a specific meaning that is explained in the **Glossary of Terms** section.

# SECTION 1 – CORE CRITICAL ILLNESS CONDITIONS

If we accept a **core critical illness** claim we'll pay 100% of the **cover amount** and the policy will end.

If we accept a **core critical illness** claim for a **child** then we'll pay 50% of the **cover amount** up to a maximum of £25,000.

If you have more than one policy with us then the total amount we will pay in respect of a single critical illness condition (for each **child**) is £50,000.

We will only pay once for each condition listed for each **insured person**.

The **insured person** must survive for at least 14 consecutive days from the date the critical illness definition is met.

If we have applied any exclusion as a result of your health or lifestyle your **policy schedule** will show these in an Exclusions section.

Please refer to your **policy details** which contains our terms and conditions and should be read in conjunction with the **policy schedule**.



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**Additional illnesses**



Click to view  
**Child specific illness conditions**



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**Glossary of Terms**

## ► **Aorta graft surgery**

## ► **Aplastic anaemia**

with permanent bone marrow failure

## ► **Bacterial meningitis**

resulting in permanent symptoms

## ► **Benign brain tumour**

resulting in permanent symptoms or with specified treatment

## ► **Benign spinal cord tumour**

resulting in permanent symptoms or with specified treatment

## ► **Blindness**

permanent and irreversible

## ► **Brain abscess**

with specified treatment

## ► **Brain injury due to anoxia or hypoxia**

resulting in permanent symptoms

## ► **Cancer**

excluding less advanced cases

## ► **Cardiac arrest**

with insertion of a defibrillator

## ► **Cardiomyopathy**

of specified severity

## ► **Cauda equina syndrome**

with permanent symptoms

## ► **Chronic lung disease**

advanced stage respiratory failure

## ► **Coma**

resulting in permanent symptoms

## ► **Coronary artery by-pass graft**

## ► **Creutzfeldt-Jakob disease**

resulting in permanent symptoms

## ► **Deafness**

permanent and irreversible

## ► **Dementia**

resulting in permanent symptoms

## ► **Encephalitis**

resulting in permanent symptoms

## ► **Heart attack**

## ► **Heart failure**

## ► **Heart valve replacement or repair**

## ► **HIV infection**

caught from a blood transfusion, physical assault or accident at work

## ► **Intensive care**

requiring mechanical ventilation for 10 consecutive days

## ► **Kidney failure**

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## ► **Liver failure**

of specified severity

## ► **Loss of hand or foot**

permanent physical severance

## ► **Loss of independence**



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**Core Illnesses**

# SECTION 1 – CORE CRITICAL ILLNESS CONDITIONS (CONTINUED)

- ▶ **Loss of speech**  
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- ▶ **Major organ transplant**  
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- ▶ **Motor neurone disease**  
resulting in permanent symptoms
- ▶ **Multiple sclerosis**  
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- ▶ **Myasthenia gravis**  
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- ▶ **Neuromyelitis optica  
(Devic's disease)**  
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- ▶ **Paralysis of a limb**  
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- ▶ **Parkinson's disease**  
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- ▶ **Parkinson plus syndromes**  
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- ▶ **Peripheral vascular disease**  
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- ▶ **Primary pulmonary arterial hypertension**  
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- ▶ **Pulmonary artery surgery**
- ▶ **Removal of an eyeball**  
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- ▶ **Removal of a complete lung**
- ▶ **Rheumatoid arthritis**  
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- ▶ **Severe Crohn's disease**  
treated with two surgical intestinal resections or removal of entire large bowel
- ▶ **Spinal cord stroke**  
resulting in persisting symptoms
- ▶ **Stroke**  
resulting in persisting symptoms
- ▶ **Structural heart surgery**
- ▶ **Syringomyelia or  
syringobulbia**  
with surgery
- ▶ **Systemic lupus  
erythematosus**  
with serious complications
- ▶ **Third degree burns**  
covering at least 20% of the surface area of the body or 20% of the face or head
- ▶ **Traumatic brain injury**  
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- ▶ **Ulcerative colitis**  
treated with total colectomy (removal of the entire bowel)



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**Additional Illnesses**



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**Child specific illness conditions**



Click to view  
**Glossary of Terms**



### Aorta graft surgery

#### About the condition

The aorta is the main artery that carries blood away from the heart and supplies oxygenated blood to other arteries in the body. It can become blocked or narrowed when fatty deposits build up on the artery wall. The aorta can also become weakened by an aneurysm which is a thinning and bulging of the artery wall.

There are two types of treatment. We cover the more invasive surgery which involves a large incision in the chest to replace the damaged portion of the artery with a graft. We cover endovascular repair of an aortic aneurysm under our additional critical illness definitions.

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches.

#### Excluded

Any other surgical procedure, for example, the insertion of stents or endovascular repair.

#### ABI+

The ABI definition only covers surgery due to disease. We also cover surgery due to other causes.



### Aplastic anaemia

with permanent bone marrow failure

#### About the condition

Aplastic anaemia is a rare and serious illness where the bone marrow fails to produce enough blood cells (red cells, white cells and platelets) for circulation. The lack of blood cells will result in symptoms such as anaemia, an increased risk of infection (neutropenia), bruising and bleeding.

#### Plan definition

A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be permanent bone marrow failure with anaemia, neutropaenia and thrombocytopenia requiring treatment with at least one of the following treatments:

- blood transfusion;
- bone-marrow transplantation;
- immunosuppressive agents; or
- marrow stimulating agents.

#### Excluded

All other forms of anaemia.



### Bacterial meningitis

resulting in permanent symptoms

#### About the condition

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

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

#### Plan definition

A definite diagnosis of bacterial meningitis by a consultant neurologist or an appropriate medical specialist. There must be permanent neurological deficit with persisting clinical symptoms.

#### Excluded

All other forms of meningitis other than those caused by a bacterial infection (for example, viral meningitis).



### Benign brain tumour

resulting in permanent symptoms or with specified treatment

#### About the condition

A tumour is a lump caused by a growth of cells. It can either be malignant (cancerous) or benign (non-cancerous). In the brain, benign tumours can be harmful because they increase pressure in the skull and this can cause permanent brain and nerve damage.

#### Plan definition

A non-malignant tumour or cyst originating in the brain, cranial nerves or meninges within the skull, resulting in any of the following:

- Permanent neurological deficit with persisting clinical symptoms; or
- undergoing invasive surgery to remove all or part of the tumour; or
- undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells

#### Excluded

- tumours in the pituitary gland (which are covered under additional illnesses)
- tumours originating from bone tissue
- angioma and cholesteatoma

#### ABI+

We also cover surgery, radiosurgery and chemotherapy.  
These are not covered under the ABI definition.



### Benign spinal cord tumour

resulting in permanent symptoms or with specified treatment

#### About the condition

Tumours in the spinal cord are potentially dangerous as they can compress the spinal nerves and weaken the structure of the spine and cause permanent nerve damage.

#### Plan definition

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

- Permanent neurological deficit with persisting clinical symptoms; or
- Undergoing invasive surgery to remove all or part of the tumour; or
- undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells

#### Excluded

- Granulomas, haematomas, disc protrusions and osteophytes

## SECTION 1 – CORE CRITICAL ILLNESS CONDITIONS



### Blindness

permanent and irreversible

#### About the condition

You can lose your sight in varying degrees in just one or both eyes. The Snellen eye test consists of a number of rows of letters that get smaller as you read down the chart. Vision measured at 6/60 or worse means that you would need to be within 6 metres of the Snellen eye chart to see the top letter whereas someone with normal vision would be able to see the top letter from a distance of 60 metres. Blindness or visual impairment can be caused by disease, illness or by an accident.

We also cover less severe visual loss under our additional critical illnesses definitions.

#### Plan definition

Permanent and irreversible loss of sight, as certified by an ophthalmologist, 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.

#### ABI+

We will pay out for less severe blindness than is required by the ABI definition. We also cover a reduction in the field of vision which is not included in the ABI definition.



### Brain abscess

with specified treatment

#### About the condition

A brain abscess forms when an infection becomes established in the brain. As the body fights the infection, there is an accumulation of fluid and dead cells in the infected area, swelling that part of the brain and putting pressure on other brain tissues.

The infection can be caused by bacteria, fungi or a parasite. These can get into the brain from the blood, through an infection in the nose or ear, or directly into the brain following a head injury or brain surgery.

Small abscesses can be treated with antibiotics and so would not meet the definition of requiring surgery.

Larger abscesses are usually treated by draining the fluid through a small hole drilled through the skull. If the abscess does not respond to this treatment then more complicated surgery (a craniotomy) is performed to drain the abscess or remove it.

#### Plan definition

A definite diagnosis of an intracerebral abscess within the brain tissue by a consultant neurologist, resulting in either of the following:

- surgical removal; or
- surgical drainage of the abscess.



### Brain injury due to anoxia or hypoxia

resulting in permanent symptoms

#### About the condition

The brain continually requires oxygen to function so when the supply of oxygen is reduced (hypoxia) or completely stopped (anoxia) brain damage can quickly occur.

Lack of oxygen can be caused by various diseases that interfere with breathing such as asthma and anaemia or during an epileptic fit. It can also be caused by blockage of blood vessels during a mini strokes or a silent stroke. Other causes can include smoke inhalation, choking, drowning or as a result of a drug overdose.

#### Plan definition

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

#### Excluded

Children under the age of 90 days are not covered for this condition.





### Cancer

excluding less advanced cases

#### About the condition

Cancer is a disease where cells grow out of control and invade, erode and destroy normal tissue. These cancerous cells can form into clusters known as malignant tumours. Cancer can happen anywhere in the body and there are over 200 different types of cancer. A few cancers do not actually have cancer in their name (such as, leukaemia) – but they are still cancers.

Some cancers are more easily treated than others, for example, early stage prostate cancer and skin cancers that are not invasive.

#### Some of the cancers that are excluded under this definition may be covered under our additional critical illness definitions.

#### Plan definition

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

#### Excluded

- 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 T2bNOMO.
- 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.

#### ABI+

We cover a wider range of cancers than under the ABI definition.



### Cardiac arrest

with insertion of a defibrillator

#### About the condition

Cardiac arrest is a life threatening condition in which the heart suddenly stops pumping blood around the body.

There are various causes but the most common is abnormal and irregular heart rhythm.

#### Plan definition

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

- Implantable Cardioverter-Defibrillator (ICD); or
- Cardiac Resynchronization Therapy with Defibrillator (CRT-D).

#### Excluded

- insertion of a pacemaker (This is covered under our additional critical illness definitions)
- insertion of a defibrillator without prior cardiac arrest; or
- cardiac arrest resulting from alcohol or drug abuse.



### Cardiomyopathy

of specified severity

#### About the condition

Cardiomyopathy is a disease of the heart muscle that leads to the heart becoming enlarged and functioning poorly. Tests used to assess the presence and severity of cardiomyopathy include:

- an electrocardiograph – measures electric currents associated with the heart contractions.
- an echocardiograph – uses sound waves to produce an image of the heart to view its structure and function.

#### Plan definition

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

#### Excluded

- cardiomyopathy resulting from alcohol or drug abuse.
- all other forms of heart disease, heart enlargement and myocarditis.



### Cauda equina syndrome

with permanent symptoms

#### About the condition

Cauda equina syndrome is a rare and severe condition where the nerves of the lower back (called the cauda equina) become compressed. The condition requires urgent treatment to avoid long term damage.

The cause is often due to a slipped or ruptured disc in the lower back requiring surgical decompression to relieve the pressure on the nerves.

#### Plan definition

A definite diagnosis by an appropriate medical specialist of cauda equina syndrome evidenced by compression of the lumbosacral nerve roots (cauda equina) resulting in all of the following:

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

The diagnosis must be supported by appropriate neurological evidence.



### Chronic lung disease

advanced stage respiratory failure

#### About the condition

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

Chronic lung disease may be described as 'severe lung disease' or 'respiratory failure'.

#### Plan definition

A definite diagnosis by a consultant physician of advanced stage emphysema or other chronic lung disease, resulting in all of the following:

- The need for continuous daily oxygen therapy for at least 15 hours a day on a permanent basis.
- The permanent impairment of lung function tests resulting in vital capacity (FVC) and forced expiratory volume at 1 second (FEV1) being less than 50% of normal.



### Coma

resulting in permanent symptoms

#### About the condition

A coma is a state of deep unconsciousness where the person affected can't be woken. A coma can be caused by damage to the brain following an accident or illness. The person affected may experience permanent nerve damage.

#### Plan definition

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

- requires the use of life support systems; and
- results in permanent neurological deficit with persisting clinical symptoms.

#### Excluded

- a medically induced coma; or
- a coma resulting from excessive use of alcohol or drug abuse.
- Loss of consciousness or concussion that does not require intubation and mechanical ventilation.

#### ABI+

The ABI definition covers comas that last at least 96 hours. We have removed the time limit.



### Coronary artery by-pass graft

#### About the condition

This heart surgery re-routes, or 'bypasses', blood around clogged arteries to improve blood flow and oxygen to the heart. If surgery doesn't take place then the person affected is at risk of a heart attack or angina. Surgeons take a segment of a healthy blood vessel from another part of the body and make a detour around the blocked or narrowed part of the coronary artery.

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, surgery on the advice of a consultant cardiologist to correct narrowing or a blockage of one or more coronary arteries with by-pass grafts.

#### ABI+

The ABI definition covers grafts performed through open heart surgery. We do not have a restriction on the type of surgery.



### Creutzfeldt-Jakob disease

resulting in permanent symptoms

#### About the condition

CJD is a brain disorder where the health of the brain declines. Sufferers may have failing memory, behavioural changes, lack of co-ordination and visual disturbances. As the illness progresses brain function seriously worsens and this can cause blindness, involuntary movements, coma and death. An effective treatment has yet to be discovered.

#### Plan definition

Confirmation by a consultant neurologist of a definite diagnosis of Creutzfeldt-Jakob disease (CJD) resulting in permanent neurological deficit with persisting clinical symptoms.

## SECTION 1 – CORE CRITICAL ILLNESS CONDITIONS



### Deafness

permanent and irreversible

#### About the condition

You can lose your hearing in varying degrees in just one or both ears. Loss of hearing may be caused by disease, illness or accident. Hearing loss at greater than 70 decibels (dB) means that the hearing in your better ear is impaired so that you can only hear sounds louder than 70dB even using hearing aids.

#### Plan definition

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

#### ABI+

The ABI definition is for profound loss of hearing is 95 dB. We cover severe hearing loss from a lower level of 70 dB.



### Dementia

resulting in permanent symptoms

#### About the condition

Dementia is a term used by doctors to describe a number of different diseases, including Alzheimer's disease.

All of these diseases affect the brain and cause a progressive loss of memory and mental function that eventually makes it impossible for the affected person to perform even the simplest mental processes without help.

#### Plan definition

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

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

#### ABI+

The ABI definition is for Alzheimer's disease only. Our definition covers all forms of dementia.



### Encephalitis

resulting in permanent symptoms

#### About the condition

Encephalitis is inflammation of the brain. This can occur because of a viral infection or if the immune system stops operating as it should and attacks the tissue of the brain by mistake (post-infectious encephalitis).

Encephalitis often begins with symptoms, such as fever and headache. The symptoms soon become more severe and may result in seizures, confusion, drowsiness and loss of consciousness, or a coma.

Encephalitis can range in severity from relatively mild to life threatening.

#### Plan definition

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

#### Excluded

Myalgic encephalomyelitis (ME) and chronic fatigue syndrome.



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Core Illnesses



### Heart attack

of specified severity

#### About the condition

A heart attack happens when the blood supply to part of the heart muscle is severely reduced or stops and this results in death of the heart muscle. The medical term for heart attack is myocardial infarction.

An electrocardiograph measures electric currents associated with the heart contractions and these will be altered when someone suffers a heart attack. Blood tests will also show a rise in certain chemicals in the blood, such as troponins and cardiac enzymes following a heart attack.

People affected by angina experience symptoms which may be similar to a heart attack except there is no death of the heart muscle or permanent heart muscle damage.

#### Plan definition

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 findings on a heart scan); and
- The characteristic rise of cardiac enzymes or Troponins.

The evidence must show a definite myocardial infarction.

#### Excluded

Other acute coronary syndromes and angina without myocardial infarction.

#### ABI+

We do not include a severity level for determining if a heart attack meets the definition. We cover all heart attacks.



### Heart failure

#### About the condition

Heart failure means that your heart is not able to pump blood around your body as well as it should. This leads to shortness of breath, swollen feet and ankles, and a general feeling of being tired or weak. It can occur at any age, but is most common in older people, and is generally a progressive condition with treatment aimed at limiting the progression.

Cardiologists measure heart condition by using imaging to see what proportion of blood is pumped in each heartbeat. The ejection fraction is normally in the range 50% to 70%. A value below 40% may be evidence of heart failure or cardiomyopathy.

#### Plan definition

A definite diagnosis by a consultant cardiologist of failure of the heart to function as a pump which is evidenced by all of the following:

- permanent and irreversible limitation of function to at least Class 3 of the New York Heart Association (NYHA) classification of functional capacity (i.e. heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitations, breathlessness or chest pain)
- permanent and irreversible ejection fraction of 39% or less.



### Heart valve replacement or repair

with surgery

#### About the condition

Healthy heart valves are important to make sure blood flows through the heart in the right direction so that blood is circulated around the body efficiently. There are various causes of heart valve disease including birth defects, rheumatic fever and other heart related conditions such as cardiomyopathy\*. Symptoms of heart valve disease include breathlessness, chest pain, swelling of the ankles and legs and fainting.

Repair of the heart valves can be done either through opening the breastbone or through catheterisation.

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.

\* Cardiomyopathy is a disease of the heart muscle that leads to the heart becoming enlarged and functioning poorly.

#### ABI+

The ABI definition requires the person to undergo open heart surgery. We cover all forms of surgery.



### HIV infection

caught from a blood transfusion, physical assault or accident at work

#### About the condition

HIV (Human Immunodeficiency Virus) destroys your body's ability to fight infection and is the virus that causes acquired immunodeficiency syndrome (AIDS). A person affected by HIV is described as having AIDS if they develop a medical complication, usually an infection, because of their impaired immune system. Infections which the human body can usually fight off quite easily can become fatal for a person affected with AIDS.

#### Plan definition

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment;

after the start of the policy and satisfying all of the following:

- the incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.
- there must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.

The incident causing infection must have occurred in one of the following countries or jurisdictions: 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.

#### Excluded

HIV infection resulting from any other means, for example, sexual activity or drug abuse.



### Intensive care

requiring medical ventilation for 10 consecutive days

#### About the condition

When someone becomes seriously ill they may require assistance with their breathing. This can be done by connecting them to a (mechanical) ventilator using a tube that is inserted into their airway (trachea). The purpose of this is to remove harmful carbon dioxide and increase oxygen levels which assist with the person's recovery.

#### Plan definition

Any sickness or injury resulting in the insured person requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours a day) or more in an intensive care unit in a UK hospital.

#### Excluded

Sickness or injury as a result of drug or alcohol abuse or other self-inflicted means.

Children are not covered under this definition because they have their own condition (see Child specific illnesses).



### Kidney failure

requiring permanent dialysis

#### About the condition

The main function of the kidneys is to get rid of the excess fluid and waste products from your body. When both kidneys lose their filtering ability, dangerous levels of fluid and waste build up in your body – a condition known as kidney or renal failure. Kidney failure can happen suddenly after severe injury or slowly because of other illnesses such as diabetes or high blood pressure. In end stage renal disease, the kidneys function at less than 10% of normal capacity and patients need either dialysis or a kidney transplant to stay alive.

#### Plan definition

A definite diagnosis, by a renal consultant, of chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is required.

#### ABI

We use the ABI definition.



### Liver failure

of specified severity

#### About the condition

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

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

#### Plan definition

A definite diagnosis, by a consultant physician, of irreversible end stage liver failure due to cirrhosis resulting in all of the following:

- permanent jaundice;
- ascites; and
- encephalopathy.

#### Excluded

Liver failure resulting from alcohol or drug abuse.



### Loss of hand or foot

permanent physical severance

#### About the condition

Hands or feet may be lost as a result of an accident, a disease or illness. Permanent physical severance means that the limbs can't be reattached by surgery.

#### Plan definition

Permanent physical severance of a hand or foot at or above the wrist or ankle joints.

#### ABI

We use the ABI definition.



### Loss of independence

#### About the condition

In certain circumstances an accident or illness, not specifically named as one of our core critical illness definitions, may leave you permanently unable to look after yourself. We measure not being able to look after yourself as physically not being able to do 3 out of the 6 activities of daily living listed below.

#### Plan definition

The total and permanent loss of the ability to perform at least 3 of the specified 6 activities of daily living (ADL) shown below without the continual assistance from another person, even with the use of special devices or equipment.

The activities of daily living are:

1. **Continence** – The ability to control bowel or bladder functions, whether with or without the use of protective undergarments and surgical appliances.
2. **Dressing and undressing** – The ability to put on, take-off, secure and unfasten all garments.
3. **Eating** – The ability to feed oneself once food has been prepared and made available.
4. **Moving** – Being able to move from one room to another on level surfaces.
5. **Transferring** – Being able to get on and off the toilet, in and out of bed and move from a bed to an upright chair or wheelchair and back again.
6. **Washing and bathing** – The ability to wash in the bath or to take a shower (including getting in and out of the bath or shower) or wash by other means.

#### Excluded

Children aged less than 5 years old.



### Loss of speech

total permanent and irreversible

#### About the condition

This is when you are permanently unable to talk again. It's often caused when your vocal cords need to be removed.

#### Plan definition

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

#### ABI

We use the ABI definition.



### Major organ transplant

from another person

#### About the condition

A number of different illnesses, or an accident, can lead to a major organ failing and it needing to be replaced completely or in part with a new healthy organ.

#### Plan definition

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

#### Excluded

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

#### ABI+

The ABI definition only covers transplant of whole organs. We also include transplant of lobes of a lung or a liver.



### Motor neurone disease

resulting in permanent symptoms

#### About the condition

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

#### Plan definition

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

- Amyotrophic lateral sclerosis
- Kennedy's disease
- Primary lateral sclerosis
- Progressive bulbar palsy
- Progressive muscular atrophy
- Spinal muscular atrophy

There must also be permanent clinical impairment of motor function.

#### ABI+

We include Kennedy's disease and Spinal muscular atrophy which are not included in the ABI definition.



### Multiple sclerosis

with clinical symptoms

#### About the condition

Multiple sclerosis (MS) is a disease of the central nervous system. The central nervous system is made up of the brain and the spinal cord which acts as the central message system to the rest of the body. Surrounding and protecting the nerve fibres of the central nervous system is an important substance called myelin. This substance helps messages travel quickly and smoothly from the brain to the rest of the body. MS causes the body's immune system to attack the myelin surrounding the nerve fibres. This damage to myelin disrupts messages travelling along nerve fibres leading to messages slowing down, becoming distorted, or not getting through at all.

Co-ordination, speech, muscle power and sensation are all affected by MS.

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

#### Plan definition

A definite diagnosis of multiple sclerosis by a consultant neurologist. There must be clinical impairment of motor or sensory function caused by multiple sclerosis.

#### ABI+

We have removed the ABI requirement for motor or sensory function lasting at least six months.



### Myasthenia gravis

with specified symptoms

#### About the condition

Myasthenia gravis is a rare long-term condition causing muscle weakness which typically has phases of improvement and worsening.

It commonly affects the muscles that control the eyes and eyelids and facial expressions, but it can also cause problems with chewing, difficulty in swallowing and slurred speech. It can affect most parts of the body causing weakness in a person's arms, legs or neck.

Symptoms tend to get worse towards the end of the day or when the person is tired. Treatment can help keep the symptoms under control.

We do not cover myasthenia gravis which is limited to the eye muscles.

#### Plan definition

A definite diagnosis of myasthenia gravis by a consultant neurologist. There must have been clinical impairment of motor function in parts of the body other than the eye muscles caused by myasthenia gravis.

#### Excluded

Myasthenia gravis limited to eye muscles only.



### Neuromyelitis optica (Devic's disease)

with clinical symptoms

#### About the condition

Neuromyelitis optica, also known as Devic's disease, is a rare condition that affects the nerves in the spinal cord and in the eye.

If the spinal cord is affected it can become swollen and inflamed causing weakness or pain in the arms and legs. It can lead to bladder and bowel problems.

If the optic nerve becomes inflamed it can cause eye pain, colours appearing less bright or loss of vision.

#### Plan definition

A definite diagnosis of Neuromyelitis Optica by a consultant neurologist. There must be current clinical impairment of motor or sensory function caused by the condition.



### Paralysis of a limb

total and irreversible

#### About the condition

Paralysis is the complete loss of motor function use.

Paralysis can happen as a result of an accident or illness. Neurological evidence that shows permanent paralysis includes a CAT (computerised axial tomography) scan of the brain or spine.

#### Plan definition

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

#### ABI

We use the ABI definition.



### Parkinson's disease

resulting in permanent symptoms

#### About the condition

Parkinson's disease is a brain disorder. It happens when certain nerve cells (neurons) die or become impaired. Normally, these cells produce a vital chemical known as dopamine which allows smooth, coordinated function of the body's muscles and movement.

When approximately 80% of the dopamine-producing cells are damaged, the symptoms of Parkinson's disease appear. The symptoms include shaking, slowness of movement, stiffness and difficulty with balance. Medicines are available to help ease the symptoms of Parkinson's.

Where symptoms similar to Parkinson's disease are present and the cause can be identified as resulting from substances such as drugs, alcohol or repeated head injury this is known as Parkinsonism or Parkinsonian syndrome.

#### Plan definition

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

#### Excluded

Other Parkinsonian syndromes and Parkinsonism.

#### ABI+

The ABI definition requires evidence of both tremor and muscle rigidity. We will pay a claim if either of these is present.



### Parkinson plus syndromes

resulting in permanent symptoms

#### About the condition

Parkinson plus syndromes are a group of neurological conditions that are similar to Parkinson's disease but have their own unique features. These are more serious and less treatable than Parkinson's disease.

The symptoms vary depending on which areas of the brain or spinal cord are affected. They can include impaired movement and balance, difficulty with vision or speech, tremors, loss of bladder control, low blood pressure and memory problems.

#### Plan definition

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

- Multiple system atrophy;
- Progressive supranuclear palsy;
- Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis complex;
- Lewy body disease;
- Corticobasal degeneration.

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

- Motor function;
- Eye movement disorder;
- Bladder control;
- Postural instability; or
- Dementia



### Peripheral vascular disease

requiring bypass surgery

#### About the condition

Peripheral vascular disease is caused when the arteries to the legs become blocked or narrowed when fatty deposits build up on the artery walls.

This can cause a range of symptoms such as pain, weakness and cramping of muscles. Where blood flow is particularly restricted it can cause sores and ulcers in the legs which, if not treated, can result in the legs being amputated.

There are two types of treatment. The less invasive method, which is not covered, involves the insertion of stents or endovascular repair to widen the artery.

The more invasive surgery, which is covered, involves using a graft to replace or bypass the blocked part of the artery.

#### Plan definition

A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries which results in the undergoing of, or inclusion on an official UK waiting list for, bypass graft surgery to an artery of the legs.

#### Excluded

Other Parkinsonian syndromes and Parkinsonism.



### Primary pulmonary arterial hypertension

of specified severity

#### About the condition

Pulmonary arterial hypertension is a progressive disorder and is characterised by increased blood pressure affecting the arteries in the lungs (known as the pulmonary arteries). This condition shouldn't be confused with high blood pressure (hypertension) which is a generalised elevation of blood pressure in the body's arteries that is quite common especially as people become older.

The condition can cause shortness of breath and fatigue. Some people with this disorder may experience further symptoms, particularly as the condition worsens. These can include dizziness, fainting spells, chest pain and a racing pulse.

We don't cover secondary hypertension. This is hypertension that has occurred as a result of a known cause such as disease, tumour or a side effect of medication.

#### Plan definition

A definite diagnosis of primary pulmonary arterial hypertension which has caused permanent and irreversible impairment of heart function, which is classified by a consultant cardiologist as at least Class 3 of the New York Heart Association (NYHA) classification of functional capacity.

#### Excluded

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



### Pulmonary artery surgery

#### About the condition

The pulmonary artery carries deoxygenated blood from the heart to the lungs to become oxygenated. The blood then passes back to the heart to be pumped around the body.

The pulmonary artery can become stiff or blocked by blood clots and this can prevent normal blood flow.

There are two types of treatment. We cover the more invasive surgery, which involves a much larger incision in the chest to replace the damaged portion of the artery with a graft.

We don't cover the less invasive method, which involves the insertion of stents or endovascular repair to widen the artery.

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, heart surgery requiring median sternotomy (surgery to divide the breastbone) or thoracotomy on the advice of a consultant cardiologist for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.



### Removal of an eyeball

due to injury or disease

#### About the condition

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

#### Plan definition

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

#### Excluded

Self inflicted injuries.



### Removal of a complete lung

#### About the condition

A whole lung may need to be surgically removed because of a malignant tumour or large benign tumour or to treat uncontrolled bronchiectasis, trauma with haemorrhage, congenital anomalies, or intractable tuberculosis. It typically involves the chest cavity being entered through a long back-to-front incision (thoracotomy), and the diseased lung being removed.

Removal of one or more lobes of a lung may be covered under our additional illness definition.

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, surgery on the advice of a consultant physician to remove an entire lung due to disease or traumatic injury.

#### Excluded

Other forms of surgery to the lungs including removal of a lobe of the lungs (lobectomy) or lung resection.



### Rheumatoid arthritis

of specified severity

#### About the condition

Rheumatoid arthritis is a condition that causes pain and swelling in the joints. Severity can vary from individual to individual. We will only pay out when the condition has progressed to an advanced stage and there is permanent joint destruction that significantly impacts on the person's ability to perform routine everyday tasks.

#### Plan definition

A definite diagnosis by a consultant rheumatologist of chronic rheumatoid arthritis evidenced by joint destruction and deformity of at least 3 major joint groups, resulting in the permanent inability to do 3 of the following:

- bend or kneel to pick up an object from the floor.
- lift or carry an everyday object such as a kettle.
- use hands or fingers to pick up or manipulate small objects such as cutlery or a pen.
- walk a distance of 200m on flat ground with or without use of a walking stick and without experiencing severe discomfort.



### Severe Crohn's disease

treated with two surgical intestinal resections or removal of entire large bowel

#### About the condition

Crohn's disease causes inflammation or swelling and irritation of any part of the digestive tract. The most common symptoms are abdominal pain and diarrhoea. Rectal bleeding, weight loss and fever may also occur. Intestinal resection is the surgery to remove part of the intestine.

Severe Crohn's disease with one resection is covered separately under our additional critical illness definitions.

#### Plan definition

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

- surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or
- removal of entire large bowel (total colectomy) or inclusion on an official UK waiting list for this procedure

#### Excluded

Surgical treatment for abscesses, fistulas or strictures.



### Spinal cord stroke

resulting in persisting symptoms

#### About the condition

A spinal stroke occurs when there is an interruption in the flow of blood to the spinal cord.

#### Plan definition

Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal column resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours.

#### Excluded

Transient ischaemic attacks.



### Stroke

resulting in persisting symptoms

#### About the condition

A stroke happens when a blood clot blocks a blood vessel or artery, or when a blood vessel breaks, interrupting blood flow to an area of the brain. This kills brain cells and can affect speech, movement and memory. The specific abilities lost or affected depend on where in the brain the stroke takes place and on the size of the stroke. For example, someone who has a small stroke may experience only minor effects such as weakness of an arm or leg, but someone who has a larger stroke may be left paralysed on one side, losing his/her ability to speak.

Transient ischaemic attacks or mini strokes are not covered as they don't cause permanent damage and the symptoms last for less than 24 hours.

#### Plan definition

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours.

#### Excluded

Transient ischaemic attacks and death of tissue of the optic nerve or retina.

#### ABI+

Under the ABI definition, the symptoms of neurological deficit have to be permanent. We pay out if the symptoms last for a minimum of 24 hours.



### Structural heart surgery

#### About the condition

A structural abnormality of the heart is a defect in the chambers of the heart or the valves. Abnormalities can include holes in the heart between the chambers, abnormal connections between arteries and veins (fistulas) and damage to the linings of the heart and aorta.

Symptoms vary depending on the defect, but can include fainting, heart palpitations, shortness of breath, high blood pressure and swelling of feet, ankles and abdomen.

Cover is only provided for the most serious forms of structural heart surgery and not for minimally invasive procedures. Typically surgery involves the chest cavity being entered through a long back-to-front incision (thoracotomy) or surgery to divide the breastbone

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, heart surgery requiring median sternotomy (surgery to divide the breastbone) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart.



### Syringomyelia or syringobulbia

with surgery

#### About the condition

Syringomyelia is a rare progressive condition where a fluid filled cyst (syrinx) forms in the spinal cord. The syrinx can grow and compress the nerves in the spine. Symptoms include pain, stiffness and paralysis and can cause loss of sensation in the hands.

Syringobulbia is where the syrinx extends into the brainstem, affecting the cranial nerves and causing facial paralysis.

#### Plan definition

The undergoing of, or inclusion on an official UK waiting list for, surgery to treat a syrinx in the spinal cord or brain stem.



### Systemic lupus erythematosus

with serious complications

#### About the condition

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

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

#### Plan definition

A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following:

- Permanent neurological deficit with persisting clinical symptoms; or
- The permanent impairment of kidney function tests as follows; glomerular filtration rate (GFR) below 30 ml/min.



### Third degree burns

covering at least 20% of the surface area of the body or 20% of the face or head

#### About the condition

A third degree burn is the most serious type, and is also known as a full thickness burn. A third degree burn destroys the epidermis (outer layer of the skin), and the entire layer beneath, the dermis (that is, the dense inner layer of skin beneath the epidermis, composed of connective tissue, blood and lymph vessels, sweat glands, hair follicles, and an elaborate sensory nerve network).

A third degree burn may also burn through the muscle and nerves and to the bone. The larger the percentage of the skin that is burnt, the more life-threatening the condition as burns remove the skin that shields the body from dangerous bacteria, and may need numerous skin grafts.

We also cover less extensive third degree burns under our additional critical illness definitions.

#### Plan definition

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or 20% of the area of the face or head.

#### Excluded

Self-inflicted injuries or injuries resulting from a criminal act committed by you.

#### ABI+

The ABI definition requires evidence of both tremor and muscle rigidity. We will pay a claim if either of these is present.



### Traumatic brain injury

resulting in permanent symptoms

#### About the condition

A serious head injury may damage part of the brain resulting in the death of brain cells which control speech, movement and memory.

The specific abilities lost or affected depend on where the damage is and the severity of the injury. Many people make a full recovery from such injuries and for the purpose of this definition the damage to the brain has to result in ongoing symptoms that are permanent.

#### Plan definition

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

##### ABI

We use the ABI definition.



### Ulcerative colitis

treated with total colectomy  
(removal of the entire bowel)

#### About the condition

Ulcerative colitis is a long-term condition, where the colon (large intestine) and rectum become inflamed.

The main symptoms of ulcerative colitis are:

- recurring diarrhoea, which may contain blood, mucus or pus.
- abdominal (stomach) pain.
- the need for an individual to empty their bowels frequently.

The severity of the symptoms varies, depending on how much of the rectum and colon is inflamed and how severe the inflammation is.

For some people, the condition has a significant impact on their everyday lives.

#### Plan definition

A definite diagnosis of ulcerative colitis by a consultant gastroenterologist which is treated with a total colectomy (removal of entire bowel) or inclusion on an official UK waiting list for this procedure.

# SECTION 2 – ADDITIONAL CRITICAL ILLNESS CONDITIONS

If a valid **additional critical illness** claim is accepted then we'll pay 25% of the **cover amount** up to a maximum of £25,000.

Where you or your child have a condition that qualifies for both a **core critical illness** and an **additional critical illness** we will only pay the **core critical illness** claim.

If you have more than one **policy** with us then the total amount we will pay in respect of a single critical illness condition (for each **eligible child**) is £50,000.

The **insured person** must survive for at least 14 consecutive days from the date the critical illness definition is met.

We will only pay once for each condition listed for each **insured person**.

If we have applied any exclusion as a result of your health or lifestyle your **policy schedule** will show these in an Exclusions section.

Please refer to your **policy details** which contains our terms and conditions and should be read in conjunction with the **policy schedule**.



Click to view  
**Core Illnesses**



Click to view  
**Child specific illness conditions**



Click to view  
**Glossary of Terms**

## ► **Aortic aneurysm**

with endovascular repair

## ► **Aplastic anaemia**

of specified severity

## ► **Carotid artery stenosis**

with surgical repair

## ► **Central retinal artery or vein occlusion**

## ► **Cerebral or spinal aneurysm**

with specified treatment

## ► **Cerebral or spinal arteriovenous malformation**

with specified treatment

## ► **Chronic hepatitis B or C**

## ► **Coronary angioplasty**

with specified treatment

## ► **Crohn's disease**

treated with intestinal resection

## ► **Diabetes mellitus Type 1**

## ► **Drug resistant epilepsy**

treated with invasive surgery to brain tissue

## ► **Guillain-Barré syndrome**

with persisting clinical symptoms

## ► **Infective bacterial endocarditis**

## ► **Less advanced cancers:**

- anus – treated with surgery
- appendix, colon or rectum – treated with surgery
- bile ducts – treated with surgery
- breast – treated with surgery
- cervix – treated with surgery
- gall bladder – treated with surgery
- larynx – with specified treatment
- lung and bronchus – with specified surgery
- oesophagus – with surgery to remove the tumour
- oral cavity or oropharynx – treated with surgery
- ovary – with surgery to remove an ovary
- pancreas – treated with surgery
- renal pelvis and ureter – of specified severity
- prostate – requiring treatment
- small intestine – treated with surgery
- stomach – treated with surgery
- testicle – with specified surgery
- thyroid – treated with surgery

• urinary bladder

- uterus – treated with specified surgery
- vagina – treated with surgery
- vulva – treated with surgery

## ► **Non-invasive gastrointestinal stromal tumour**

## ► **Non-malignant pituitary gland tumour**

with specified treatment

## ► **Pericarditis**

chronic constrictive pericarditis or requiring surgery

## ► **Permanent pacemaker insertion**

for heartbeat abnormalities

## ► **Removal of one or more lobes of the lung**

## ► **Severe sepsis**

## ► **Significant visual loss**

permanent and irreversible

## ► **Third degree burns**

covering 10% of the surface area of the body or 10% of the face or head

## ► **Urinary bladder removal**



### Aortic aneurysm

with endovascular repair

#### About the condition

The aorta is the main artery that takes blood from the heart, down through the abdomen towards the legs.

An aneurysm is a bulge or swelling in the blood vessel which can rupture and cause life threatening bleeding.

We cover the repair of the aneurysm with a graft using keyhole surgery (endovascular repair).

Aneurysms that form in any other blood vessel for example the branches to the aorta are not covered.

#### Plan definition

The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft.

#### Excluded

Procedures to any branches of the thoracic or abdominal aorta.



### Aplastic anaemia

of specified severity

#### About the condition

Aplastic anaemia is a rare and serious illness where the bone marrow does not produce enough blood cells (red cells, white cells and platelets) for circulation. The lack of blood cells will result in symptoms such as anaemia, an increased risk of infection (neutropenia), bruising and bleeding.

We cover severe aplastic anaemia under this definition. Very severe aplastic anaemia with permanent bone marrow failure is covered under Section 1 as a core critical illness.

#### Plan definition

A definite diagnosis of severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be an absolute neutrophil count of less than  $0.5 \times 10^9/L$  and at least one of the following:

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



### Carotid artery stenosis

with surgical repair

#### About the condition

Carotid stenosis is the narrowing of the carotid arteries which are the two major arteries carrying oxygen-rich blood from the heart to the head and brain.

The narrowing is caused by the build up of fatty deposits inside the artery wall. These can also break off and block smaller arteries causing a transient ischaemic attack or stroke.

Endarterectomy is a surgical procedure to cut open and remove the fatty deposits from within the artery.

Carotid artery stent placement, a form of angioplasty, is a procedure to insert a mesh cylinder into the narrowed section of the artery to widen it and allow blood to flow more easily.

#### Plan definition

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



### Central retinal artery or vein occlusion

with permanent visual impairment

#### About the condition

A retinal occlusion is a blockage in the blood vessel in your eye that cuts off the blood supply to the nerve layer of the retina. This leads to permanent damage and is a common cause of sudden loss of sight in one eye.

It is usually caused by part of a fatty deposit in an artery breaking off and travelling in the blood until it gets stuck in a smaller blood vessel. If it happens in the retina it is called a retinal artery occlusion.

Retinal vein occlusion is caused by hardened arteries lying close to a vein pressing on it and blocking the flow of blood. We do not cover blockages in the smaller arteries and veins in the eye as these will affect a smaller area of sight in that eye.

#### Plan definition

Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye.

#### Excluded

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



### Cerebral or spinal aneurysm

with specified treatment

#### About the condition

A cerebral or spinal aneurysm is a thinning and bulging in a cerebral or spinal artery wall. If it ruptures it will cause bleeding into surrounding tissues and could cause a stroke.

A craniotomy is an operation to open the skull, endovascular repair is the treatment from inside a blood vessel and stereotactic radio surgery is a treatment to deliver precisely directed radiation to destroy the affected tissue.

#### Plan definition

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



### Cerebral or spinal arteriovenous malformation

with specified treatment

#### About the condition

An arteriovenous malformation (AVM) is an abnormal connection between the arteries and veins in the brain or spine. The condition occurs when arteries connect directly to nearby veins without having the normal vessels (capillaries) between them. AVMs vary in size and location in the brain or spine.

A craniotomy is an operation to open the skull, endovascular repair is the treatment from inside a blood vessel and stereotactic radio surgery is a treatment to deliver precisely directed radiation to destroy the affected tissue.

#### Plan definition

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



### Chronic hepatitis B or C

#### About the condition

Hepatitis is a viral infection which is transmitted through contact with the blood or other body fluids of an infected person.

Chronic hepatitis can cause life-threatening liver damage.

Chronic hepatitis B can be treated with drugs (such as oral antiviral agents) which can slow the progression of cirrhosis (that is, scarring of the liver as a result of continuous, long term liver damage).

A significant number of people who are chronically infected with hepatitis C will develop liver cirrhosis within 20 years or liver cancer.

The doctor will do blood tests to determine whether the infection is acute or chronic. A positive antibody test does not necessarily mean that the condition is chronic – it just means that infection has occurred. The doctor will do additional blood tests to confirm whether the condition has reached a chronic stage.

#### Plan definition

A definite diagnosis by a hepatologist or gastroenterologist of chronic hepatitis B or C based on the presence for longer than 6 months of:

- For hepatitis B) a positive blood test for surface antigen (HBsAg)
- (For hepatitis C) a positive blood test confirming the ongoing presence of an active hepatitis C virus.

#### Excluded

Acute (short-lived) hepatitis B or C.



### Coronary angioplasty –

with specified treatment

#### About the condition

A coronary angioplasty is a procedure used to widen blocked or narrowed coronary arteries (the main blood vessels supplying the heart).

The combination of coronary angioplasty with stenting is usually referred to as Percutaneous Coronary Intervention (PCI).

#### Plan definition

Percutaneous Coronary Intervention (PCI) to correct narrowing or blockages of the left main stem artery, or two or more 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.

The main coronary arteries for this purpose are defined as the right coronary artery, left anterior descending artery, circumflex artery, or their branches.

PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting.

#### Excluded

Diagnostic angioplasty and 2 angioplasty procedures to a single main artery or branches of the same artery.



### Crohn's disease –

treated with intestinal resection

#### About the condition

Crohn's disease causes inflammation or swelling and irritation of any part of the digestive tract. The most common symptoms are abdominal pain and diarrhoea. Rectal bleeding, weight loss and fever may also occur.

Intestinal resection is the surgery to remove part of the intestine.

#### Plan definition

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



### Diabetes mellitus Type 1

#### About the condition

Diabetes is a lifelong condition that causes a person's blood sugar level to become too high.

There are 2 main types of diabetes:

- type 1 diabetes – where the body's immune system attacks and destroys the cells that produce insulin
- type 2 diabetes – where the body doesn't produce enough insulin, or the body's cells don't react to insulin

Type 2 diabetes is often linked to being overweight or inactive or having a family history of type 2 diabetes.

During pregnancy, some women have such high levels of blood glucose that their body is unable to produce enough insulin to absorb it all. This is known as gestational diabetes.

We only cover type 1 diabetes and only where permanent insulin injections are required.

#### Plan definition

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

#### Excluded

Gestational diabetes and type 2 diabetes (including type 2 diabetes treated with insulin).



### Drug resistant epilepsy

treated with invasive surgery to brain tissue

#### About the condition

About one third of people with epilepsy are resistant to anti-epileptic drugs (AEDs). It is thought this may be due to some people having more pumps that remove the drug from the brain across the blood brain barrier.

There are two types of surgical treatment if AED's have failed to control seizures. The less invasive method, which is not covered, involves the surgical implantation of a Vagus Nerve Stimulator near the collarbone to send electrical messages to the brain.

The more invasive surgery, which is covered, involves removing or disconnecting areas of the brain where epileptic activity starts.

#### Plan definition

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

#### Excluded

Treatment with deep brain stimulation.



### Guillain-Barré syndrome

with persisting clinical symptoms

#### About the condition

Guillain-Barré syndrome is a very rare and serious condition that affects the nerves. It mainly affects the feet, hands and limbs, causing problems such as numbness, weakness and pain.

It can be treated and most people will eventually make a full recovery, although it can occasionally be life-threatening and some people are left with long-term problems.

#### Plan definition

A definite diagnosis of Guillain-Barré syndrome by a consultant neurologist. There must be on-going clinical impairment of motor or sensory function caused by Guillain-Barré Syndrome, which must have persisted for a continuous period of at least six months.



### Infective bacterial endocarditis

#### About the condition

Endocarditis is an infection of the inner lining of the heart (the endocardium), most commonly caused by bacteria entering the blood and travelling to the heart.

Between 15% and 25% of people with endocarditis will need some form of surgery, which will typically be to repair the damage to the heart.

#### Definition

A definite diagnosis by a consultant cardiologist of infective bacterial endocarditis.

#### Excluded

Other inflammatory heart conditions.



### Less advanced cancer of the breast

treated by surgery

#### About the condition

Carcinoma in situ of the breast is the earliest possible stage of breast cancer. The abnormal cells are all inside the lining of the duct or lobule in which it originated and have not spread anywhere else in the body.

The way it is treated will depend on how far the cancer has advanced. Both men and women can develop carcinoma in situ of the breast however it is very rare in men.

Surgery to remove the tumour is either lumpectomy (surgery that only removes the tumour and some surrounding tissue) or mastectomy (the removal of the entire breast). Elective treatment choice may include either of these procedures.

#### Plan definition

A definite diagnosis with histological confirmation of carcinoma in situ of the breast with surgery to remove the tumour.



### Less advanced cancer of the thyroid

treated by surgery

#### About the condition

The thyroid gland is an endocrine gland in your neck. It makes thyroid hormones whose main function is to regulate the body's metabolic rate.

A neuroendocrine tumour (NET) is a rare tumour that can develop in the thyroid and affect the production of the thyroid hormones.

NETs can be non cancerous (benign) or cancerous (malignant). Generally speaking, benign neuroendocrine tumours tend to be slow growing and are low or intermediate grade.

#### Plan definition

A definite diagnosis with histological confirmation of neuroendocrine tumour (NET) of low malignant potential of the thyroid with surgery to remove the tumour.



### Less advanced cancers of the digestive system

treated with surgery

#### About the condition

The digestive system is the group of organs that break down foods and absorb water and digested nutrients. The system starts in the mouth and ends up at the rectum and anus. It includes the gall bladder and the bile ducts that connect the liver to the small intestine.

Each part of the digestive system can have abnormal cells that are pre-cancerous or stage 0 cancers. If they are in the lining of tubes they are generally described as cancer in situ or carcinoma in situ.

A different type of less advanced cancer is neuroendocrine tumour (NET). These affect the neuroendocrine cells that release hormones into the bloodstream, primarily gastrin.

Type 1 NETs are the most common, and are usually benign. They are often associated with a condition that causes inflammation of the stomach cells.

NETs can be non cancerous (benign) or cancerous (malignant). Generally speaking, benign neuroendocrine tumours tend to be slow growing and are low or intermediate grade. They can also be called gastrointestinal carcinoid tumours.

Tumours in the digestive system may cause diarrhoea, constipation or tummy pains.

We also cover non-invasive gastro-intestinal stromal tumours under a separate definition. This type of tumour can affect any part of the gastro-intestinal tract.

#### Plan definitions

##### Anus

A definite diagnosis with histological confirmation of carcinoma in situ of the anus with surgery to remove the tumour.

##### Excluded

Anal Intraepithelial Neoplasia (AIN) grade 1 or 2.

##### Bile ducts

A definite diagnosis with histological confirmation of carcinoma in situ of the extra-hepatic bile ducts with surgery to remove the tumour

##### Gallbladder

A definite diagnosis with histological confirmation of carcinoma in situ of the gallbladder with surgery to remove the tumour.

##### Large Intestine (appendix, colon or rectum)

A definite diagnosis with histological confirmation of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum with surgery to remove the tumour.

##### Oesophagus

A definite diagnosis with histological confirmation of carcinoma in situ of the oesophagus with surgery to remove the tumour.

##### Pancreas

A definite diagnosis with histological confirmation of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas with surgery to remove the tumour.

##### Small intestine (duodenum, jejunum and ileum)

A definite diagnosis with histological confirmation of neuroendocrine tumour (NET) of low malignant potential of the duodenum, jejunum or ileum with surgery to remove the tumour.

##### Stomach

A definite diagnosis with histological confirmation of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the stomach with surgery to remove the tumour.



### Less advanced cancers of the respiratory system

with specified treatment or surgery

#### About the condition

The respiratory system starts in the throat and includes the larynx, the trachea, bronchi (which are the tubes which connect to the lungs) and the lungs themselves.

Carcinoma in situ is the earliest possible stage of cancer and can occur in any part of the respiratory system. The abnormal cells are inside the lining of the larynx, ducts or the gas exchange tissues (acini) of the lung. The cancer has not spread anywhere else in the body.

A neuroendocrine tumour is a rare tumour that can develop in many different organs of the body. It affects the neuroendocrine cells that release hormones into the bloodstream.

Symptoms can include sore throat and ear pain.

#### Plan definitions

##### Larynx

A definite diagnosis with histological confirmation of carcinoma in situ of the larynx treated with surgery, laser or radiotherapy.

##### Lung and bronchus

A definite diagnosis with histological confirmation of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus resulting in wedge resection or lobectomy.

Lobectomy means the removal of a whole lobe of a lung. Wedge resection means the removal of a small wedge shaped piece of lung tissue.

##### Mouth and throat (oral cavity or oropharynx)

A definite diagnosis with histological confirmation of carcinoma in situ of the oral cavity or oropharynx with surgery to remove the tumour.

The oral cavity and oropharynx refers to the mouth and part of the throat at the back of the mouth. It includes the lips, inside of the cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.



### Less advanced cancer of the female reproductive system

with specified treatment or surgery

#### About the condition

This includes the external female genitals (vulva), the vagina, cervix, the womb (uterus) and the ovaries.

For the ovaries we cover tumours of borderline malignancy tumour. These are slow growing and the abnormal cells are confined to the ovary and do not spread into the supportive tissue. They are also known as tumours of low malignant potential.

For the other tissue types we cover cancer in situ. This is the earliest possible stage of cancer where the abnormal cells are in the lining of the affected tissue and have not spread to other parts of the body

Carcinoma of the cervix is normally found during cervical screening tests.

Abnormal cells for some tissues can also be classified into 3 stages of intraepithelial neoplasia (abnormal cells). Low grade intraepithelial neoplasia may not require treatment, so we exclude stages 1 and 2. Stage 3 is equivalent to cancer in situ.

#### Plan definitions

##### Cervix

A definite diagnosis with histological confirmation of carcinoma in situ of the cervix resulting in trachelectomy (removal of the cervix) or hysterectomy on the advice of a consultant surgeon.

##### Excluded

- Loop excision; laser surgery; cone biopsy; or cryosurgery
- Cervical intraepithelial neoplasia (CIN) grade 1 or 2.

##### Ovary

A definite diagnosis with histological confirmation of ovarian tumour of borderline malignancy/low malignant potential which has resulted in surgical removal of an ovary.

##### Excluded

- Removal of an ovary due to a cyst.

##### Uterus

A definite diagnosis with histological confirmation of carcinoma in situ of the lining of the uterus (endometrium) resulting in a hysterectomy.

##### Excluded

- Laser surgery and diathermy
- Vulvar Intraepithelial Neoplasia (VIN) grade 1 or 2.

##### Vagina

A definite diagnosis with histological confirmation of carcinoma in situ of the vagina resulting in surgery to remove the tumour.

##### Excluded

- Laser surgery and diathermy
- Vaginal Intraepithelial Neoplasia (VAIN) grade 1 or 2.

##### Vulva

A definite diagnosis with histological confirmation of carcinoma in situ of the vulva resulting in surgery to remove the tumour.

##### Excluded

- Laser surgery and diathermy
- Vulvar Intraepithelial Neoplasia (VIN) grade 1 or 2.



### Less advanced cancer of the male reproductive system

with specified treatment or surgery

#### About the condition

We cover less advanced cancers in the prostate and testicles.

Prostate cancer is one of the most common cancers in men in the UK. The prostate makes and stores a component of semen and is located in the pelvis, under the bladder and in front of the rectum. Prostate cancer forms in the tissues of the prostate. Low-grade, early prostate cancer means that cancer cells have been found only in the prostate gland.

Germ cell neoplasia in situ (GCNIS) means that there are abnormal cells in the testicle, but they're completely contained and have not spread, as cancer cells can. If left untreated GCNIS could develop into invasive cancer.

There's no lump and usually no other symptoms. GCNIS is most often found when a man has a testicular biopsy to investigate infertility. The testicle with the GCNIS is usually removed to prevent a testicular cancer from developing.

GCNIS was previously known as carcinoma in situ of the testis and as Intra-tubular germ cell neoplasia unclassified (ITGCNU).

#### Plan definitions

##### Prostate

A definite diagnosis with histological confirmation of a tumour of the prostate having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0, resulting in treatment on the advice of a hospital consultant.

##### Excluded

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

##### Testicle

A definite diagnosis with histological confirmation of germ cell neoplasia in situ resulting in orchidectomy (removal of a testicle).



### Less advanced cancers of the urinary system

of specified severity

#### About the condition

The urinary system consists of the kidneys, ureters (the tubes that carry urine from the kidneys to the bladder, and the bladder. The renal pelvis is the part of the kidney that connects to the ureters.

Carcinoma in situ is the earliest possible stage of kidney cancer. The abnormal cells are all inside the lining of the renal pelvis or ureter and have not spread anywhere else in the body.

We only cover flat carcinoma in situ. We do not cover non-invasive papillary carcinoma (also called bladder cancer stage Ta). These are very slow growing and do not grow into the deeper layers lining the ureters or renal pelvis.

#### Plan definitions

##### Renal pelvis and ureter

A definite diagnosis with histological confirmation of carcinoma in situ of the renal pelvis or ureter.

##### Excluded

- Non-invasive papillary carcinoma
- Tumours of TNM classification stage Ta.

##### Urinary bladder

A definite diagnosis with histological confirmation of carcinoma in situ of the urinary bladder.

##### Excluded

- Non-invasive papillary carcinoma
- Stage Ta bladder cancer



### Non-invasive gastrointestinal stromal tumour

#### About the condition

Gastrointestinal stromal tumours (GIST) are rare tumours that form in the stomach, oesophagus or intestine. They can range in size from a few millimetres up to 30 cm. Symptoms depend on the location and size of the tumour and in many cases there are no symptoms.

GIST can occur at any age however most are found after age 50 and slightly more in males than females.

GISTs are usually non invasive however they can become cancerous and spread to other parts of the body.

#### Plan definition

A definite diagnosis with histological confirmation of non-invasive gastrointestinal stromal tumour.



### Non-malignant pituitary gland tumour

with specified treatment

#### About the condition

The pituitary gland is pea-sized and is located at the base of the brain. Pituitary tumours are abnormal growths that can develop in the pituitary gland, causing excessive production of certain hormones.

The pituitary gland controls growth and is responsible for regulating the activities of the other glands in the body (for example, it releases hormones that regulate the thyroid gland).

Pituitary gland tumours can cause fatigue, unexplained weight loss or weight gain, and, in extreme cases, blindness.

#### Plan definition

A non-malignant pituitary gland tumour that is treated with either radiotherapy, chemotherapy or surgical removal.

#### Excluded

Non-malignant pituitary gland tumours treated by other medical procedures.



### Pericarditis

chronic constrictive pericarditis or requiring surgery

#### About the condition

The main sign of pericarditis is chest pain which can be a sudden, sharp and stabbing pain behind the breastbone or more of a dull ache. The pain usually worsens when lying down.

#### There are two main types of chronic pericarditis:

- chronic constrictive pericarditis – where the tissue of the pericardium becomes hardened through scarring.
- chronic effusive pericarditis – when an excess of fluid gathers in the space inside the pericardium.

#### Plan definition

A definite diagnosis by a consultant cardiologist of either of the following:

- chronic constrictive pericarditis; or
- pericarditis treated with surgery to remove fluid or heart tissue.

#### Excluded

Other forms of pericarditis.



### Permanent pacemaker insertion

for heartbeat abnormalities

#### About the condition

The heart is essentially a pump controlled by electrical signals. These signals can become disrupted which can lead to abnormal heart rhythms which can be potentially dangerous.

A pacemaker is a small device that is surgically implanted, usually under the skin near the collarbone. It has wires that are guided through a blood vessel to the heart.

If the pacemaker senses the heart has missed a beat or is beating too slowly it sends signals to the heart to speed up. Once the heart beat normalises it no longer sends signals.

#### Plan definition

The definite diagnosis of an abnormal rhythm of heartbeat by a consultant cardiologist resulting in the permanent insertion of an artificial pacemaker.

#### Excluded

Insertion of an implantable cardioverter-defibrillator



### Removal of one or more lobes of a lung

#### About the condition

Removal of one or more lobes of a lung (also called a lobectomy) typically involves the chest cavity being entered through a long back-to-front incision (thoracotomy), and the diseased lobe being removed. It can for example be required to remove a malignant tumour or large benign tumour or to treat uncontrolled bronchiectasis or tuberculosis.

#### Plan definition

The undergoing of surgery for the removal of one or more lobes of a lung as a result of disease or trauma.



### Severe sepsis

#### About the condition

Sepsis is a reaction to an infection where the body attacks its own organs and tissues.

Severe sepsis is where the low blood pressure causes reduced blood flow which causes damage to cells in the vital organs such as the kidneys, lungs, brain and heart, and eventually organ failure.

Severe sepsis must involve critical care treatment and monitoring in an intensive care unit or high dependency unit.

#### Plan definition

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.

## SECTION 2 – ADDITIONAL CRITICAL ILLNESS CONDITIONS



Click to view  
Additional Illnesses



### Significant visual loss

permanent and irreversible

#### About the condition

An individual can lose their sight in varying degrees in just one or both eyes. The Snellen eye test usually consists of a number of rows of letters that get smaller as you read down the chart. Vision measured at 3/60 or worse means that you would need to be within 3 metres of the Snellen eye chart to see the top letter whereas someone with normal vision would be able to see the top letter from a distance of 60 metres.

Blindness or visual impairment can be caused by disease, illness or by an accident.

#### Plan definition

The permanent and **irreversible** loss of sight as certified by an ophthalmologist to the extent that even when tested with the use of visual aids, vision is measured at:

- 6/24 or worse in the better eye using a Snellen eye chart, or
- visual field is reduced to 45 degrees or less of an arc.



### Third degree burns

covering 10% of the surface area of the body or 10% of the face or head

#### About the condition

A third degree burn is the most serious type, and is also known as a full thickness burn. A third degree burn destroys the epidermis (outer layer of the skin), and the entire layer beneath, the dermis (that is, the dense inner layer of skin beneath the epidermis, composed of connective tissue, blood and lymph vessels, sweat glands, hair follicles, and an elaborate sensory nerve network).

A third degree burn may also burn through the muscle and nerves and to the bone. The larger the percentage of the skin that is burnt, the more life-threatening the condition is because burns remove the skin that shields the body from dangerous bacteria. They may need numerous skin grafts.

#### Plan definition

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: body's surface area or; face or head.

#### Excluded

Self-inflicted injuries or injuries resulting from a criminal act committed by you.



### Urinary bladder removal

#### About the condition

Total cystectomy, also known as radical cystectomy, is the surgical removal of the entire urinary bladder, nearby lymph nodes (lymphadenectomy), part of the urethra, and nearby organs.

The total removal of the bladder may happen for a number of reasons including cancer or trauma.

#### Plan definition

The complete surgical removal of the urinary bladder (total cystectomy) as directed by a genitourinary consultant.

#### Excluded

- Urinary bladder biopsy
- Removal of a portion of the urinary bladder

# SECTION 3 – CHILDREN'S SPECIFIC CRITICAL ILLNESS CONDITIONS

If a valid claim is accepted then we'll pay 50% of the **cover amount** up to a maximum of £25,000.

If you have more than one **policy** with us then the total amount we will pay in respect of a single critical illness condition (for each **eligible child**) is £50,000.

Children's specific critical illness conditions cover includes where these conditions result from a **congenital condition** but only applies to children born after the **policy** has been set up for 12 months. Children are not covered for claims arising from other **congenital conditions**.

Only one claim can be made for a child for each critical illness.

The child must survive for at least 14 consecutive days from the date the critical illness definition is met.

Please refer to your **policy details** which contains our terms and conditions and should be read in conjunction with the **policy schedule**.

## ► **Cerebral palsy**

## ► **Cystic fibrosis**

## ► **Children's intensive care benefit** –

requiring mechanical ventilation for 7 days

## ► **Hydrocephalus**

## ► **Muscular dystrophy**

## ► **Spina bifida myelomeningocele or myeloschisis**



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**Core Illnesses**



Click to view  
**Additional Illnesses**



Click to view  
**Glossary of Terms**



### Cerebral palsy

#### About the condition

Cerebral palsy describes a number of conditions that cause problems with movement or other key functions. The problems are caused when there is damage to a part of the brain that sends messages to the muscles. The damage to the brain usually occurs before the child is born but this is not always the case. In most cases the muscles are stiffer than usual and this can affect the ability to use the arms or legs properly. In some people it can also affect balance or cause them to make involuntary movements. Treatment usually consists of physiotherapy and movement exercises.

#### Plan definition

A definite diagnosis of cerebral palsy by a consultant neurologist or paediatrician where there is evidence of impairment of any of the following:

- muscle control, co-ordination or tone;
- posture or balance; or
- motor or oral function.



### Cystic fibrosis

#### About the condition

Cystic fibrosis is an inherited condition. Symptoms usually begin in early childhood and can include a persistent cough or wheeze, recurrent chest infections, the inability to absorb food properly and generally feeling unwell. In most cases the lungs are affected when they become clogged with mucus making it difficult to breathe properly. Treatment is usually needed to help reduce the amount of mucus in the lungs and can include physiotherapy, antibiotics, and inhalers and in severe cases oxygen therapy. Special supplements may also be needed to help digestion of food.

#### Plan definition

A definite diagnosis by an attending consultant of cystic fibrosis with evidence of either digestive or lung disease that is consistent with the disease.



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Children’s Illnesses Conditions



### Children’s intensive care benefit

requiring mechanical ventilation for 7 days

#### About the condition

When a child becomes seriously ill they may require assistance with their breathing. To assist with breathing the child is connected to a (mechanical) ventilator by way of a tube that is inserted into their airway (trachea). The purpose of this is to remove harmful carbon dioxide and increase oxygen levels which assist with the child’s recovery.

#### Plan definition

A confirmed admission of an eligible child to a hospital, requiring mechanical ventilation by means of tracheal intubation for a minimum of 7 consecutive days, due to sickness or injury subject to the exclusions below.

#### Excluded

We will not pay a claim

- where the sickness or injury results in us paying out under any other Critical Illness benefit;
- where the underlying condition was present at birth or, if applicable, the date of adoption; and
- due to a condition as a result of being born before 37 weeks.



### Hydrocephalus

treated with the insertion of a shunt

#### About the condition

Hydrocephalus occurs when the volume of cerebrospinal fluid (CSF) inside the brain is increased beyond normal levels. This results from either the brain being unable to correctly absorb the fluid or too much fluid being produced. Because of the increased fluid levels, the pressure inside the brain increases and this can cause the fluid to penetrate areas of the brain it shouldn't and cause damage to the brain tissue.

Hydrocephalus can be present at birth or occur during childhood. Symptoms can vary and include epilepsy, learning and developmental difficulties and in some cases brain damage. The condition is usually treated by using a shunt to move the extra fluid away from the brain where it is drained into the right side of the heart or the stomach.

#### Plan definition

A definite diagnosis by an attending consultant of hydrocephalus, which requires the insertion of a shunt.



### Muscular dystrophy

#### About the condition

Muscular dystrophy (MD) is an inherited disorder, although the parents may not necessarily have the disease themselves. It is a disease that causes the muscles to be weaker than normal. There are a number of types of MD and they vary in severity and the age at which they begin. The most common and most severe type is called Duchenne muscular dystrophy and this normally begins in childhood. This type mostly affects males.

#### Plan definition

A definite diagnosis by a consultant neurologist of muscular dystrophy where there is evidence of muscle wasting or weakness.



### Spina bifida myelomeningocele or myeloschisis

#### About the condition

Spina bifida is a disease where there is abnormal development of the child's spine and spinal cord during pregnancy. The most common cause is a lack of folic acid, especially during the early stages of pregnancy. Spina bifida occurs when the bones of the spine do not fully close around the spinal cord and leave a gap.

There are a number of types of spina bifida and many of these cause few problems for the child. As a result, these mild forms are not covered by the policy (spina bifida occulta or spina bifida with meningocele). The most serious form is called myelomeningocele as this results in parts of the spinal cord being exposed and at risk of damage and infection. In some cases this can result in the child having paralysis, weakness or loss of feeling in the legs.

#### Plan definition

A definite diagnosis by an attending consultant of spina bifida myelomeningocele or myeloschisis with the following symptoms:

- partial or total permanent paralysis in the lower limbs;
- bowel incontinence and urinary incontinence; and
- loss of skin sensation.

#### Excluded

- Spina bifida occulta.
- Spina bifida with meningocele.

# SECTION 4 – GLOSSARY OF TERMS

### **Accident**

Any sudden, unforeseen, external and visible event that happens by chance, solely and independently of any other cause, which results in a bodily injury being sustained.

### **Alcohol or drug abuse**

Inappropriate use of alcohol or drugs, including but not limited to the following:

- Consuming too much alcohol.
- Taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.

### **Child or children**

Any natural child, legally adopted child, or step child (by marriage or registered civil partnership) of an insured person where the child must be:

- at least 30 days old; and
- younger than 18 years (or younger than 22 years and attending school, college or university full time. Full time includes work placements that are part of the course but excludes any break from education such as gap years).

### **Congenital condition**

Any physical or mental condition that is present or existing at birth including hereditary conditions or conditions resulting from abnormal foetal development whether or not they are evident or diagnosed at birth.

### **Consultant**

A surgeon, physician or medical specialist who:

- is legally qualified to practice medicine or surgery following attendance at a recognised medical school; and
- is recognised and licensed by the relevant authorities in a the country of treatment
- has specialised qualification in the field of, or expertise in, the treatment of the disease or illness being treated.
- holds a position as a consultant or equivalent at a hospital within one of the following territories:
  - The United Kingdom and all European Union (EU) countries, Andorra, Australia, Canada, the Channel Islands, Gibraltar, Hong Kong, Iceland, the Isle of Man, Japan, Liechtenstein, Monaco, New Zealand, Norway, San Marino, Singapore, South Africa, Switzerland, Turkey, United Arab Emirates, USA and the Vatican City state.

### **Cover amount**

This is the payment which will be made if a valid claim arises during the policy's lifetime.

The cover amount is calculated on the date of diagnosis of the critical illness condition or the date of the operation if the condition requires surgery or the date the person is admitted to hospital for children's intensive care cover.

### **Endovascular repair**

A minimally invasive method of approaching and repairing the diseased portion of the aorta through the body's arteries.

### **Histology (Histopathology) / Histological confirmation**

This is confirmation of the diagnosis based on examination of sections of tissue under a microscope. It does not include diagnosis based on finding tumour cells and/or tumour-associated molecules in blood, saliva or any other bodily fluid in the absence of further clinically verifiable evidence.

## SECTION 4 – GLOSSARY OF TERMS

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### **Insured person**

A named person in the policy or a child protected by the insurance policy. This is the person or persons on whose life the policy is based and is shown in the policy schedule.

### **Irreversible**

Cannot be cured by medical treatment and/or surgical procedures used by the National Health Service in the United Kingdom at the time of the claim.

### **Life support systems**

The assistance of recognised medical equipment which helps maintain breathing and circulation using intubation and ventilation.

### **New York Heart Association (NYHA)**

The NYHA functional classification system is commonly used in the UK to assess heart function. The system relates symptoms to everyday activities and the patient's quality of life. Class 3 means that the individual has marked limitation in activities, even during less than ordinary activity and is only comfortable at rest.

### **Permanent/Permanently**

Expected to last throughout life with no prospect of change, irrespective of when the cover ends or the insured person expects to retire.

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

Dysfunction in the nervous system that is present on clinical examination and expected to last throughout the **insured person's** life.

This includes numbness, hyperesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following are not covered:

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

### **Specified severity**

For some of the critical illness conditions a specified level of severity is required to fulfil the definition. Where this applies it is shown under the specific condition.

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More information is available on our website: [www.canadalife.co.uk/individual-protection](http://www.canadalife.co.uk/individual-protection)

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