

# SCOTTISH WIDOWS PROTECT

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GUIDE TO CRITICAL ILLNESSES WE COVER

## GUIDE TO CRITICAL ILLNESSES WE COVER

Your Scottish Widows Protect plan covers a number of critical illnesses. This guide will help you understand these, and what you're covered for. You should read this guide along with your Policy Summary and Policy Provisions to fully understand your cover.

It's important to read this guide, because even if you have another critical illness policy with us or another provider, these conditions may be different. This way, if you ever need to make a claim on this policy, you'll know what you will be covered for.

### Heart and arteries

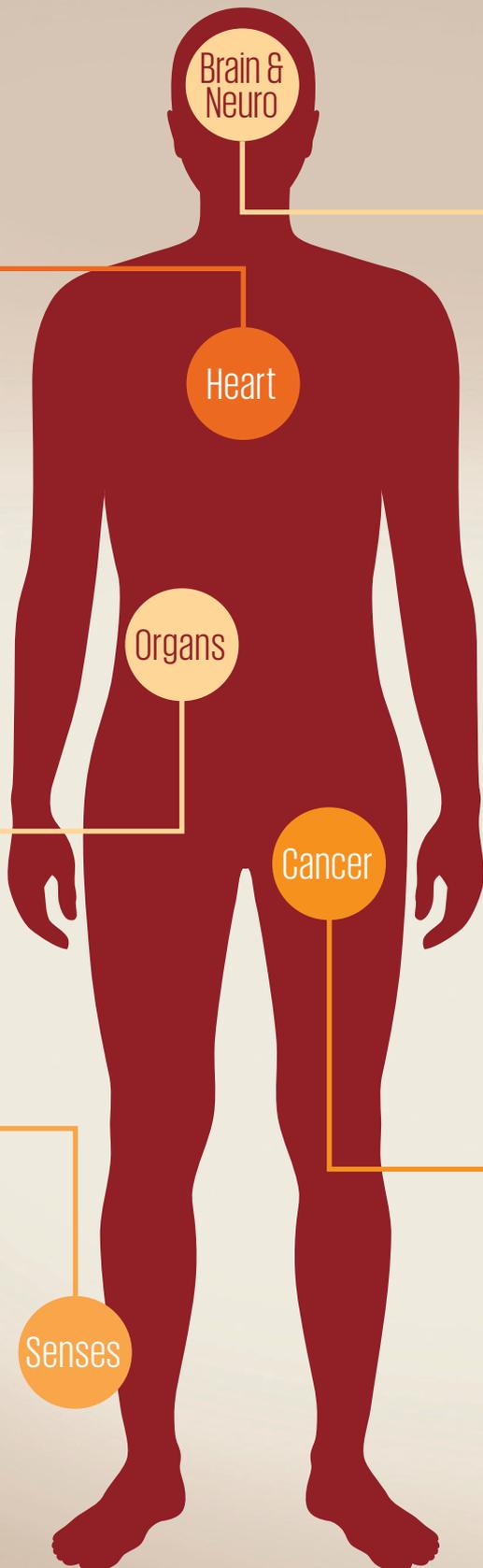
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- Loss of speech



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- Coma
- Dementia including Alzheimer's disease
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- Neurological deficit caused by specific conditions:
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## GUIDE TO CRITICAL ILLNESSES WE COVER

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### What is Critical Illness Cover?

Critical Illness Cover provides a lump sum or monthly amount if you're diagnosed with a condition that meets one of the definitions in your policy. From pages 3 to 21 you will find the definitions that will receive a full pay-out under the policy.

The following features are also included in your policy if you have Critical Illness Cover or Life with Critical Illness Cover. Payments made under these features will not impact on the main cover.

- Additional critical illness payments of £30,000 or 25% of the total sum assured, whichever is lower – see pages 22 to 28
- Children's critical illness lump sum payment of £30,000 or 50% of the total sum assured (across all Scottish Widows Protect policies), whichever is lower – see pages 29 to 31
- Children's Life Cover payment of £10,000 – see page 31.

### What you're covered for

This guide should help you understand the critical illnesses your policy covers and the definitions we'll use to assess any claim you make.

For each illness that's defined formally in your policy provisions, we'll give you an explanation of what this means.

Where we refer to 'you' or 'your' in this booklet we're referring to the person(s) who is covered by your policy.

### ABI definitions

We're a member of The Association of British Insurers (ABI) which is one of our trade bodies. The ABI has published a Statement of Best Practice for critical illness cover. This sets out model definitions and exclusions for certain critical illnesses, which our definitions are in line with.

We've selected a comprehensive list of conditions that are most likely to occur and would have a significant impact upon your lifestyle.

We also cover Total Permanent Disability (TPD). This is an extra safeguard if you become permanently disabled through an accident or an illness that isn't covered under any of the other critical illnesses.

### Understanding the specific critical illness definitions covered by your policy

Unfortunately, we sometimes have to turn down a claim. One of the main reasons for this is because the critical illness you're claiming against doesn't meet the specific illness definition. So it's really important that you understand what you're covered for. That way, you'll have the peace of mind of knowing that you have the right protection in place to meet your individual needs.

If we can't pay your claim because it doesn't meet the policy definition, you'll still have your Critical Illness Cover and you may be eligible if you need to claim in the future, as long as you continue to pay your premiums.

# CANCER

## INVASIVE CANCER

Critical illness definition	What does it mean?
<p>Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.</p> <p>The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• All cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> <li>– pre-malignant;</li> <li>– non-invasive;</li> <li>– cancer in situ;</li> <li>– having borderline malignancy; or</li> <li>– having low malignant potential.</li> </ul> </li> <li>• 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.</li> <li>• Any non-melanoma skin cancer (including cutaneous lymphoma) unless it has spread to lymph glands or distant organs.</li> <li>• Malignant melanoma of the skin that is confined to the epidermis (outer layer of skin).</li> </ul>	<p>Cancer (also known as a malignant tumour) is a disease where normal cells change and grow in an abnormal way. If left untreated, these cells can destroy the surrounding healthy cells and also spread to healthy cells in other parts of the body. Cancer can happen anywhere in the body and there are over 200 different types of cancer, varying widely in outlook and treatment. A cancer claim will be valid on the diagnosis of a malignant cancer that has reached the point where it has invaded and started to destroy the adjacent surrounding tissue.</p> <p><b>Skin cancer that is covered</b></p> <p>Invasive malignant melanoma. This is where the melanoma has started to invade the healthy skin tissue. This is a very serious form of skin cancer that can spread rapidly to other parts of the body if left untreated. Other types of skin cancer that will be covered are very advanced cases that have spread to the lymph glands or distant organs. However, not all types of cancer are covered by the policy definition.</p> <p><b>What is not covered?</b></p> <p>Very early cases that have not yet started to invade the adjacent surrounding tissue are not covered unless stated as an additional payment. Doctors sometimes call these cases ‘pre-malignant’, ‘non-invasive’, ‘cancer in situ’, ‘having borderline malignancy’ or ‘having low malignant potential’. However, these cases would become covered later if, for example, they do not respond to treatment and start to spread.</p> <p>Most skin cancers are not covered, unless stated above. This is because they normally only affect the surface layer of skin and can be successfully treated.</p>

# HEART AND ARTERIES

## CARDIOMYOPATHY - OF SPECIFIED SEVERITY

Critical illness definition	What does it mean?
<p>A definite diagnosis of cardiomyopathy by a consultant cardiologist. The diagnosis must be supported by echocardiogram. The disease must result in at least one of the following:</p> <ul style="list-style-type: none"> <li>• Left ventricular ejection fraction (LVEF) of less than 40% measured twice at an interval of at least three months by an MRI scan</li> <li>• Marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain (Class III or IV of the New York Heart Association classification) over a period of at least six months</li> <li>• Implantation of a Cardioverter Defibrillator (ICD) on the specific advice of a Cardiologist for the prevention of sudden cardiac death.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• all other forms of heart disease, heart enlargement and myocarditis.</li> </ul>	<p>Cardiomyopathy refers to diseases of the heart muscle where the muscle becomes enlarged, thick or rigid. In rare cases, the muscle tissue in the heart is replaced with scar tissue. As cardiomyopathy worsens, the heart becomes weaker and it's less able to pump blood through the body and maintain a normal electrical rhythm. The New York Heart Association (NYHA) functional classification system is mostly used in the UK to assess heart function and each type. Ejection fraction is the rate at which your heart pumps blood around the body. Symptoms can vary depending on the stage of cardiomyopathy, but these can include shortness of breath, palpitations and fatigue.</p> <p>To claim under this definition you will need to meet any of the criteria listed.</p>

## HEART AND ARTERIES

### HEART ATTACK

Critical illness definition	What does it mean?
<p>Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> <li>the characteristic rise of cardiac enzymes or troponins</li> <li>new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests.</li> </ul> <p>The evidence must show a definite acute myocardial infarction.</p> <p>The following are not covered:</p> <ul style="list-style-type: none"> <li>other acute coronary syndromes</li> <li>angina without myocardial infarction.</li> </ul>	<p>A heart attack, also known as a myocardial infarction, happens when the blood supply to the heart is interrupted causing part of the heart muscle to die. This is usually caused by a blockage in a coronary artery supplying blood to the heart.</p> <p>A heart attack is sometimes accompanied by severe chest or other pain. It results in permanent damage to the heart muscle which can be detected using an electrocardiograph (ECG). The damaged heart muscle also releases chemicals such as cardiac enzymes and troponins or other biochemical markers into the bloodstream. These chemicals are usually present for several days after the heart attack and can be detected by a blood test.</p> <p>For a claim to be valid the diagnosis of the heart attack must be supported by evidence of new electrocardiographic changes and an increase in cardiac enzymes or troponin values.</p>
	<p><b>What is not covered?</b></p> <p>Angina symptoms and acute coronary syndromes may be similar to those suffered during a heart attack but are not conditions covered under this definition as part of the heart muscle does not die.</p>

### HEART FAILURE - OF SPECIFIED SEVERITY

Critical illness definition	What does it mean?
<p>A definite diagnosis of heart failure by a consultant cardiologist. There must be permanent clinical impairment of heart function resulting in all of the following:</p> <ul style="list-style-type: none"> <li>permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association (NYHA) classification of functional capacity (heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitations, breathlessness or chest pain) and;</li> <li>permanent and irreversible ejection fraction of 39% or less.</li> </ul>	<p>Heart failure occurs when your heart muscle doesn't pump blood as well as it should. Certain conditions, such as narrowed arteries in your heart (coronary artery disease) or high blood pressure, gradually leave your heart too weak or stiff to fill and pump efficiently. The New York Heart Association (NYHA) functional classification system is mostly used in the UK to assess heart function and each type. Ejection fraction is the rate of which your heart pumps blood around the body. Symptoms can vary depending on the stage of heart failure, but these can include shortness of breath, irregular heart beat and fatigue.</p> <p>To claim under this definition you will need to meet both criteria.</p>

# HEART AND ARTERIES

## HEART AND VASCULAR SURGERIES - AS SPECIFIED

Critical illness definition	What does it mean?
<p>Undergoing any of these surgeries on the advice of a consultant cardiologist:</p> <ul style="list-style-type: none"> <li>• Coronary artery bypass graft surgery</li> <li>• Heart valve replacement or repair</li> <li>• Structural heart surgery requiring median sternotomy (surgery to divide the breast bone) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart</li> <li>• Aorta graft surgery with excision and surgical replacement of a portion of the aorta with a graft</li> <li>• Pulmonary artery graft surgery</li> <li>• Cardiac arrest resulting in unconsciousness and surgical implantation of either a Cardioverter Defibrillator (ICD) or Cardiac Resynchronization Therapy with Defibrillator (CRT D).</li> </ul>	<p><b>CORONARY ARTERY BY-PASS GRAFT SURGERY</b> – This is a type of heart surgery which is carried out when one or more of the coronary arteries that supply blood to the heart become narrowed or blocked by the build up of fatty deposits. Coronary artery by-pass surgery is carried out to correct the narrowing or blockage by grafting a length of blood vessel from another part of the body, to by-pass the blockage and improve the blood supply to the heart.</p> <p><b>HEART VALVE REPLACEMENT OR REPAIR</b> – The heart contains four valves which help to make sure blood is pumped around the body efficiently. Sometimes the valves become damaged or diseased and the valve opening becomes narrow, limiting the heart’s ability to pump blood to the body or the valve starts to leak or not close completely. Heart valve replacement or repair is where the defective valve is replaced or repaired by surgery.</p> <p><b>OPEN HEART SURGERY</b> – Open heart surgery is an operation in which the heart is opened by a surgical incision for a corrective procedure to be carried out. This definition covers any surgery which involves dividing the breastbone, or an incision made to the chest wall.</p> <p><b>AORTA GRAFT SURGERY</b> – The aorta is the main blood-vessel (artery) in the body. It takes blood away from the heart and its branches supply oxygenated blood to the organs of the body. The aorta can become blocked or narrowed because of the build up of fatty deposits lining the inside of the artery wall. The aorta can also become weakened by an aneurysm (a thinning and bulging of the artery wall). Aorta graft surgery is where the damaged section of the aorta is repaired or replaced by applying a graft to the damaged part of the aorta wall. In order to claim, the surgery must involve the removal of part of the aorta and replacement with a graft.</p> <p><b>PULMONARY ARTERY GRAFT SURGERY</b> – The pulmonary artery carries deoxygenated blood from the heart to the lungs. The surgery removes the damaged part of the artery and replaces it with a graft (a length of blood vessel from another part of the body). The main reasons for surgery are due to the artery becoming narrow (stenosis) or becoming weakened by an aneurysm (a thinning and bulging of the artery wall).</p> <p><b>CARDIAC ARREST</b> – A 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. For this definition you must have had cardiac arrest, resulting in unconsciousness, and have a defibrillator fitted. This is a device which is put in your chest and used to correct and control dangerous and irregular heart rhythm.</p>
	<p><b>What is not covered?</b></p> <p>Surgery on the branches of the aorta and other surgical procedures such as insertion of stents, surgical procedures to treat blocked arteries such as balloon angioplasty and laser relief or endovascular repair are not covered as these procedures will not have the major life-changing effect that the surgery of the thoracic and abdominal aorta will have.</p>

## HEART AND ARTERIES

### PULMONARY ARTERIAL HYPERTENSION - OF SPECIFIED SEVERITY

Critical illness definition	What does it mean?
<p>Pulmonary arterial hypertension of unknown cause that has resulted in all of the following:</p> <ul style="list-style-type: none"> <li>• Elevated pulmonary arterial pressure</li> <li>• Right ventricular dysfunction</li> <li>• Shortness of breath.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Pulmonary hypertension due to established cause</li> <li>• Other types of hypertension.</li> </ul>	<p>Primary pulmonary hypertension is abnormally high blood pressure in the arteries of the lungs with no apparent cause. It's a rare but serious condition which will eventually lead to heart failure. The most common symptoms include breathlessness, dizziness, fainting, chest pain and palpitations. Symptoms can occur at rest or during mild exercise. The severity of heart failure is classified by The New York Heart Association which is commonly used in the UK. Each stage reflects the symptoms caused by heart failure during normal physical activities.</p> <p><b>What is not covered?</b></p> <p>Pulmonary hypertension that is caused by another condition is not covered.</p>

## BRAIN AND NEUROLOGICAL

### BENIGN TUMOUR OF THE BRAIN OR SPINAL CORD - RESULTING IN PERMANENT SYMPTOMS OR SPECIFIED TREATMENTS

Critical illness definition	What does it mean?
<p>A non-malignant tumour or cyst originating from the brain, spinal cord, cranial/spinal nerves or meninges within the skull or spine, resulting in any of the following:</p> <ul style="list-style-type: none"> <li>• permanent neurological deficit with persisting clinical symptoms; or</li> <li>• undergoing invasive surgery to remove part or all of the tumour; or</li> <li>• undergoing stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Tumours in the pituitary gland</li> <li>• Tumours originating from bone tissue</li> <li>• Angioma and cholesteatoma</li> <li>• Granulomas, haematomas, abscesses, disc protrusions and osteophytes.</li> </ul>	<p>A benign (non-cancerous) tumour is an abnormal growth of cells which, unlike a malignant or cancerous tumour, does not spread to other parts of the body.</p> <p>In the brain however, benign tumours can be serious because they increase pressure on other areas of the brain which can result in permanent brain and nerve damage. And, within the spine, benign tumours can be serious because they can damage the spinal cord or nerves, which can cause many problems. Symptoms may vary depending on where the tumour is and which part of the body may be affected, but initial symptoms may include headaches, seizures and blurred vision, as well as pain, numbness and muscle weakness. It may be necessary to have the tumour surgically removed. However, surgery isn't always an option due to the size or location of the tumour.</p> <p>In order to claim, there will need to be evidence of either ongoing clinical symptoms resulting from permanent damage, undergoing the specified surgery or treatment.</p> <p>Malignant tumours are not covered under this definition as these are covered under the cancer definition. Benign tumours in the pituitary gland may be covered under an additional payment.</p>

### BRAIN INJURY DUE TO TRAUMA OR REDUCED OXYGEN SUPPLY

Critical illness definition	What does it mean?
<p>Death of brain tissue due to trauma or reduced oxygen supply (anoxia or hypoxia) resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p>For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• As a result of a child born prematurely (before 37 weeks).</li> </ul>	<p>This is a head or brain injury which is caused by trauma, for example, a severe head injury caused by a road accident and the injury causes damage to part of the brain. The brain needs a continuous supply of oxygen to survive and it uses 20% of the body's oxygen intake. If the oxygen supply is interrupted, the functioning of the brain is disturbed immediately and irreversible damage can quickly follow. A complete interruption of the supply of oxygen to the brain is referred to as cerebral anoxia. If there is still a partial supply of oxygen, but at a level which is inadequate to maintain normal brain function, this is known as cerebral hypoxia.</p> <p>In order to claim, there will need to be evidence of permanent brain damage with ongoing clinical symptoms.</p>

## BRAIN AND NEUROLOGICAL

### COMA

Critical illness definition	What does it mean?
<p>A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 96 hours.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Medically induced coma.</li> </ul>	<p>A coma is a state of deep unconsciousness from which the person cannot be woken and has no control over bodily functions. A coma can be caused by damage to the brain following an accident or illness. In order to claim, you must have been on life support for a continuous period of at least 96 hours.</p>
	What is not covered?
	<p>A medically induced coma.</p>

### DEMENTIA INCLUDING ALZHEIMER'S DISEASE - RESULTING IN PERMANENT SYMPTOMS

Critical illness definition	What does it mean?
<p>A definite diagnosis of dementia, including Alzheimer's disease, by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following:</p> <ul style="list-style-type: none"> <li>• remember;</li> <li>• reason; and</li> <li>• perceive, understand, express and give effect to ideas.</li> </ul>	<p>Dementia is a term used to describe various different brain disorders that have in common a loss of brain function. Symptoms may include memory loss, confusion and the inability to reason. The condition gradually worsens and eventually patients may need constant care as they are often unable to perform routine tasks. In order to claim, the dementia must have been diagnosed and reached a point where there are permanent symptoms.</p>

## BRAIN AND NEUROLOGICAL

### INTENSIVE CARE COVER – REQUIRING MECHANICAL VENTILATION FOR 10 DAYS

Critical illness definition	What does it mean?
<p>Any sickness or injury resulting in the life assured requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital.</p> <p>For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• Sickness or injury as a result of other self inflicted means</li> <li>• As a result of the child being born prematurely (before 37 weeks).</li> </ul>	<p>Mechanical ventilation is the use of a machine to aid or replace spontaneous breathing. There will need to be ventilation for 24 hours a day and continuous for at least 10 consecutive days.</p>

### MOTOR NEURONE DISEASE AND SPECIFIED DISEASES OF THE MOTOR NEURONES – RESULTING IN PERMANENT SYMPTOMS

Critical illness definition	What does it mean?
<p>A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist:</p> <ul style="list-style-type: none"> <li>• Amyotrophic lateral sclerosis (ALS)</li> <li>• Primary lateral sclerosis (PLS)</li> <li>• Progressive bulbar palsy (PBP)</li> <li>• Progressive muscular atrophy (PMA)</li> <li>• Kennedy’s disease, also known as spinal and bulbar muscular atrophy (SBMA)</li> <li>• Spinal muscular atrophy (SMA).</li> </ul> <p>There must also be permanent clinical impairment of motor function.</p>	<p>Motor neurone disease (MND) is a progressive, degenerative condition that affects the central nervous system and causes a weakening and wasting of muscles usually starting in the arms and legs then developing into other muscle groups. There are different types of MND each affecting people in different ways. The cause of motor neurone disease is not known and there is currently no effective treatment. In order to claim, a consultant neurologist will need to have made a definitive diagnosis and the disease has reached the point where there is loss of ability to control movement.</p>

## BRAIN AND NEUROLOGICAL

### MULTIPLE SCLEROSIS

Critical illness definition	What does it mean?
<p>A definite diagnosis of Multiple Sclerosis by a consultant neurologist. There must have been clinical impairment of motor or sensory function together with positive findings on Magnetic Resonance Imaging (MRI).</p>	<p>Multiple Sclerosis (MS) is a disease which attacks the central nervous system which includes the brain and spinal cord that control the vital motor and sensory function of the body. The nerve fibres of the central nervous system are surrounded and protected by a covering of myelin. MS causes the body's immune system to attack the myelin surrounding the nerve fibres and affects the ability of the nerve fibres to conduct impulses to parts of the body, and leads to a deterioration of the senses and the ability to control movement. Symptoms include changes in vision, altered sensation, loss of muscle strength and lack of co-ordination. There is no known cure and treatment aims to manage symptoms only. The disease is progressive but can run a variable course and the wide range of symptoms can make it a very difficult disease to diagnose. In order to claim, the disease will cause physical impairment of movement or to the senses (sight, hearing, touch, taste or smell).</p>

## BRAIN AND NEUROLOGICAL

### NEUROLOGICAL DEFICIT CAUSED BY SPECIFIC CONDITIONS AND RESULTING IN PERMANENT SYMPTOMS

Critical illness definition	What does it mean?
<p>A definite diagnosis of one of the below conditions by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms:</p> <ul style="list-style-type: none"> <li>• Bacterial meningitis</li> <li>• Creutzfeldt-Jakob Disease</li> <li>• Encephalitis</li> <li>• Neuromyelitis Optica.</li> </ul> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Other forms of meningitis, including viral meningitis.</li> </ul>	<p><b>BACTERIAL MENINGITIS</b> – This is an inflammation of the membranes (meninges) which cover the brain and spinal cord. It is a serious illness caused by a bacterial infection and needs prompt medical treatment. If left untreated, it can result in brain damage or even death.</p> <p><b>CREUTZFELDT-JAKOB DISEASE</b> – Creutzfeldt-Jakob Disease (CJD) is a rare, degenerative brain disease. The disease usually progresses rapidly resulting in loss of mental function, loss of muscle control and the onset of/an increase in visual disturbances. In order to claim, there must be a definite diagnosis made by a consultant neurologist and the disease must have reached the point where there is permanent damage to the ability to control muscle function, with a decrease in mental ability.</p> <p><b>ENCEPHALITIS</b> – Encephalitis is inflammation of the brain. It is usually caused by a viral infection. The symptoms usually start with the common symptoms of a viral infection such as fever, headache, muscle aches, feeling tired and nausea. Confusion, drowsiness and eventually coma can develop. Some people can recover from encephalitis and have few, or no, long-term problems. In other people, encephalitis can be life-threatening. Also, after encephalitis, some people are left with permanent brain damage. You must have a diagnosis confirmed by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.</p> <p><b>NEUROMYELITIS OPTICA</b> – Neuromyelitis optica, also called Devic’s disease, is a central nervous system disorder causing primarily swelling and inflammation of the eye nerves and the spinal cord. It occurs when your body’s immune system reacts against its own cells in the central nervous system. The cause is often unknown, although it may sometimes appear after an infection. The condition may cause blindness in one or both eyes, weakness or paralysis in the legs or arms, painful spasms, loss of sensation, and bladder or bowel dysfunction due to spinal cord damage. Attacks may be reversible, but can be severe enough to cause permanent visual loss and problems with walking. You must have a diagnosis confirmed by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.</p>

## BRAIN AND NEUROLOGICAL

### PARALYSIS OF LIMB - TOTAL AND IRREVERSIBLE

Critical illness definition	What does it mean?
Total and irreversible loss of muscle function to the whole of any one limb.	Paralysis is the complete loss of ability to move all or part of the body. It can happen as a result of an accident or illness. Paralysis of any limb is covered if the insured person totally and irreversibly loses the ability to move, or use, any limb whether through accident or disease. The disability must be considered permanent. Paralysis of the right or left half of the body is called hemiplegia. If all four limbs are paralysed this is called quadriplegia.

### PARKINSON'S DISEASE - RESULTING IN PERMANENT SYMPTOMS

Critical illness definition	What does it mean?
<p>A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with either associated tremor or muscle rigidity.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Parkinsonian Syndromes/Parkinsonism.</li> </ul>	<p>Parkinson's disease is a progressive degenerative brain disease that causes involuntary tremor of the hands, muscle stiffness and the slowing of body movements. It develops when certain nerve cells (neurons) die or become impaired. Treatment focuses on slowing the progression of symptoms. There's currently no known cure. The condition is covered if there is a definite diagnosis made by a consultant neurologist and the disease has reached the point where there is damage of the ability to control voluntary movement, with associated tremor and muscle rigidity.</p>

### PARKINSON PLUS SYNDROME - RESULTING IN PERMANENT SYMPTOMS

Critical illness definition	What does it mean?
<p>A definite diagnosis by a consultant neurologist of one of the following Parkinson Plus syndromes:</p> <ul style="list-style-type: none"> <li>• Multiple system atrophy</li> <li>• Progressive supranuclear palsy</li> <li>• Parkinsonism-dementia-amyotrophic lateral sclerosis complex</li> <li>• Corticobasal ganglionic degeneration</li> <li>• Diffuse Lewy body disease.</li> </ul> <p>There must also be at least one of the following:</p> <ul style="list-style-type: none"> <li>• permanent clinical impairment of motor function; or</li> <li>• diagnosis of permanent eye movement disorder; or</li> <li>• permanent postural instability.</li> </ul>	<p>Parkinson Plus syndromes are a group of rare conditions that are similar to Parkinson's disease. These involve ongoing degeneration of the brain and the nervous system. In the initial stages these conditions have similar symptoms to Parkinson's. The main symptoms can include tremor, muscle stiffness, slowing of body movements, balance problems and dementia. The effect of these conditions on the body can result in permanent physical disability. These are a group of conditions that usually run their course far quicker than Parkinson's disease. They also tend to have more of the symptoms and are less responsive to treatment. The condition is covered if there is a definite diagnosis by a consultant neurologist. The disease will also have to have reached the point where there is permanent damage affecting the ability to control involuntary movement of the body, eye or balance problems.</p>

## BRAIN AND NEUROLOGICAL

### STROKE OF THE BRAIN OR SPINAL CORD

Critical illness definition	What does it mean?
<p>Death of brain or spinal cord tissue due to inadequate blood supply or haemorrhage within the skull or spinal column that has resulted in all of the following evidence of stroke:</p> <ul style="list-style-type: none"> <li>• Neurological deficit with persistent clinical symptoms lasting at least 24 hours; and</li> <li>• Definite evidence of death of tissue or haemorrhage on a scan.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Transient ischaemic attack</li> <li>• Death of tissue of the optic nerve or retina/ eye stroke.</li> </ul>	<p>Strokes (cerebrovascular accidents or CVAs) and spinal strokes, are caused by a sudden loss of blood supply or haemorrhage to a particular part of the brain or spine. Strokes are usually the result of a blocked artery which prevents blood reaching the brain or a burst blood vessel (haemorrhage) in the brain, with the reduction in blood supply to the brain causing brain cells to die affecting speech, movement, sensation and memory. 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 permanently paralysed down one side or lose the ability to speak. After a true stroke there is usually permanent brain damage. Most spinal strokes are caused by blockages (usually blood clots) in the blood supply called ischaemic spinal strokes, and some are caused by bleeds. The classic symptom of a spinal stroke is sudden paralysis. The severity of the stroke will depend on where it has taken place in the brain, or spine and its size. The outcome can be anything from complete recovery to no recovery at all, and with severe cases it can result in death. In order to claim, there must be evidence of permanent damage to the central nervous system with ongoing symptoms.</p>
	What is not covered?
	<p>Transient ischaemic attacks or mini strokes are not covered because they don't cause permanent damage. The symptoms are similar to a mild stroke but typically patients make a complete recovery within 24 hours. Eye strokes are also not covered under this definition, but are under the additional payments.</p>

### SYSTEMIC LUPUS ERYTHEMATOSUS (SLE) – OF SPECIFIED SEVERITY

Critical illness definition	What does it mean?
<p>A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist that has resulted in either of the following:</p> <ul style="list-style-type: none"> <li>• permanent neurological deficit with persisting clinical symptoms; or</li> <li>• permanent impairment of kidney function with a glomerular filtration rate (GFR) below 30ml/min.</li> </ul>	<p>Systemic lupus erythematosus (also called lupus or SLE) is a disease where a person's immune system attacks and injures the body's own organs and tissues. This results in symptoms such as inflammation, swelling, and damage to joints, skin, kidneys, blood, heart, and lungs. Sometimes symptoms develop slowly or appear suddenly; they can be mild, severe, temporary, or permanent.</p>

## BRAIN AND NEUROLOGICAL

### TOTAL PERMANENT DISABILITY - OWN OCCUPATION

Critical illness definition	What does it mean?
<p>Loss of the physical or mental ability, through an illness or injury, to the extent that you are unable to do the material and substantial duties of your own occupation ever again.</p> <p>The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of your own occupation that cannot reasonably be omitted or modified.</p> <p>Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability.</p> <p>The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.</p> <p>For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.</p>	<p>*If this definition applies to you, you must be unable to carry out the usual duties of your occupation ever again. Permanent is defined as 'expected to last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire'.</p> <p>In order to claim, you will need to provide evidence that the disability, which must have been caused through sickness or accident, is both permanent and irreversible with no prospect of improvement in the future.</p> <p>We will ask for evidence from the doctors who are treating you and it may be necessary to have an independent assessment of your disability by a medical professional who is not your usual medical attendant.</p> <p><b>What is not covered?</b></p> <p>Partial or temporary disabilities aren't covered.</p> <p>Total Permanent Disability is not covered under Children's Critical Illness Cover.</p> <p>* Your definition of Total Permanent Disability will be confirmed on your Policy Schedule.</p>

## BRAIN AND NEUROLOGICAL

### TOTAL PERMANENT DISABILITY - ACTIVITIES OF DAILY WORK

Critical illness definition	What does it mean?
<p>Loss of the physical ability through illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or you expect to retire. You must need the help or supervision of another person and be unable to perform the task on your own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. The work tasks are:</p> <ul style="list-style-type: none"> <li>i) Walking – the ability to walk more than 200 metres on a level surface.</li> <li>ii) Climbing – the ability to climb up a flight of 12 stairs and down again, using the handrail if needed.</li> <li>iii) Lifting – the ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.</li> <li>iv) Bending – the ability to bend or kneel to touch the floor and straighten up again.</li> <li>v) Getting in and out of a car – the ability to get into a standard saloon car, and out again including being able to unlock and operate the door latches.</li> <li>vi) Writing – the manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.</li> </ul> <p>For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.</p>	<p>*If this definition applies to you, you must be unable to carry out three of the six tasks listed in the definition and you will always need the help of another person to carry them out.</p> <p>Permanent is defined as ‘expected to last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire’.</p> <p>In order to claim, you will need to provide evidence that the disability, which must have been caused through sickness or accident, is both permanent and irreversible with no prospect of improvement in the future.</p> <p>We will ask for evidence from the doctors who are treating you and it may be necessary to have an independent assessment of your disability by a medical professional who is not your usual medical attendant.</p> <p><b>What is not covered?</b></p> <p>Partial or temporary disabilities aren’t covered.</p> <p>Total Permanent Disability is not covered under Children’s Critical Illness Cover.</p> <p>* Your definition of Total Permanent Disability will be confirmed on your Policy Schedule.</p>

## ORGANS

### APLASTIC ANAEMIA - WITH PERMANENT BONE MARROW FAILURE

Critical illness definition	What does it mean?
<p>A definite diagnosis of aplastic anaemia by a consultant haematologist, resulting in permanent and irreversible bone marrow failure and requiring treatment with at least one of the following:</p> <ul style="list-style-type: none"> <li>• Blood transfusion</li> <li>• Marrow stimulating agents</li> <li>• Immunosuppressive agents</li> <li>• Bone marrow transplant.</li> </ul> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Other forms of anaemia.</li> </ul>	<p>Bone marrow is found inside the hollow centres of bones. It contains special cells known as stem cells which produce three important types of blood cells – red blood cells which carry oxygen around the body, platelets which are involved in blood clotting and white blood cells which help fight infection. Bone marrow failure is when the bone marrow either produces insufficient blood cells or none at all. The most common result of bone marrow failure is pancytopenia where there is a reduction in all of these cells. This can result in three disorders: anaemia with a reduction in haemoglobin which can cause weakness and tiredness; neutropenia – a reduction in white cells that can increase the frequency and severity of bacterial infections; and thrombocytopenia with a reduction in platelets that can lead to increased bruising or bleeding. Treatment will depend on the disorder and how severe it is. This could involve medicines, blood transfusions or a bone marrow transplant.</p> <p>In order to claim, there will need to be evidence that the bone marrow failure is permanent and irreversible with ongoing treatment.</p>

### KIDNEY FAILURE - REQUIRING PERMANENT DIALYSIS

Critical illness definition	What does it mean?
<p>Chronic and end-stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.</p>	<p>Kidneys clean the blood of waste products produced by the body. If the kidneys stop working then these waste products can build up in the blood and eventually prove life-threatening – a condition known as kidney or renal failure. The body can work with one kidney but if both lose their filtering ability, dangerous levels of fluid and waste build up in the body and regular kidney dialysis (a process using a machine to perform the function of the kidneys) or a kidney transplant may be needed. In order to claim, both kidneys must have failed permanently and completely and you need permanent kidney dialysis or a transplant.</p>

## ORGANS

### LIVER FAILURE - OF ADVANCED STAGE

Critical illness definition	What does it mean?
<p>A definite diagnosis, by a consultant physician, of irreversible end stage liver failure due to cirrhosis resulting in all of the following:</p> <ul style="list-style-type: none"> <li>• permanent jaundice;</li> <li>• ascites; and</li> <li>• encephalopathy.</li> </ul> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Liver disease secondary to self inflicted injury.</li> </ul>	<p>The liver carries out several of the body's vital functions such as helping with digestion and clearing toxins. This definition covers liver failure at an advanced stage. In order to claim you need to have all of the listed symptoms. Permanent Jaundice – a yellowing of the skin and whites of the eyes. Ascites – a build up of fluid in the abdomen. Encephalopathy – a deterioration of brain function.</p>
	What is not covered?
	<p>This definition doesn't cover liver disease that's secondary to self inflicted injury.</p>

### MAJOR ORGAN TRANSPLANT - FROM ANOTHER DONOR

Critical illness definition	What does it mean?
<p>The undergoing as a recipient of a transplant from another donor of bone marrow or of a complete heart, kidney, liver, lung or pancreas, or a whole lobe of the lung or liver, or inclusion on an official UK waiting list for such a procedure.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Transplant of any other organs, parts of organs, tissues or cells.</li> </ul>	<p>A major organ transplant is where a diseased or damaged organ is replaced with a healthy one. The major organs are classed as bone marrow, or a complete heart, kidney, liver, lung or pancreas. You can claim as soon as you are put on the official UK waiting list for a suitable replacement organ to become available, or the organ transplant takes place. Only the organs mentioned in the definition are covered and the whole organ or lobe will need to be transplanted.</p>
	What is not covered?
	<p>The definition only covers the intended organ recipient. Donating an organ is not covered under the policy.</p>

## ORGANS

### RESPIRATORY FAILURE - OF ADVANCED STAGE

Critical illness definition	What does it mean?
<p>Advanced stage emphysema or other chronic lung disease diagnosed by a respiratory physician, resulting in all of the following:</p> <ul style="list-style-type: none"> <li>• The need for regular daily oxygen treatment on a permanent basis</li> <li>• The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal.</li> </ul>	<p>The lungs allow us to breathe in oxygen and get rid of harmful carbon dioxide. This definition covers advanced lung failure when breathing is severely affected and regular oxygen therapy is required. Respiratory failure may be described by some insurers as 'chronic lung disease' or 'severe lung disease'.</p>

### THIRD DEGREE BURNS - OF SPECIFIED EXTENT

Critical illness definition	What does it mean?
<p>Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 20% of the area of the face or head.</p>	<p>Third degree burns are the most serious type of burn as they destroy the full layer of skin and cause damage to the connective tissue underneath the skin. These burns can be life-threatening and need numerous skin grafts. In order to claim, the burns must cover at least 20% of the body's surface area or cover 20% of the face or the head.</p>

## SENSES

### BLINDNESS - PERMANENT AND IRREVERSIBLE

Critical illness definition	What does it mean?
<p>Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, is measured to be either of the following:</p> <ul style="list-style-type: none"> <li>• visual acuity at 3/60 or worse in the better eye using a Snellen eye chart; or</li> <li>• visual acuity at 6/60 or worse in the better eye together with a loss of peripheral visual field and a central visual field of no more than 20 degrees in total.</li> </ul>	<p>Blindness means a significant loss of sight in both eyes. Vision is usually measured using a Snellen eye chart, commonly used by opticians, which consists of a series of letters and numbers which get smaller as you read down the chart. 3/60 or 6/60 means that you can read a letter on the Snellen eye chart from a distance of three metres or 6 metres that a person with normal vision could see from a distance of 60 metres. In order to claim, the condition must be permanent and irreversible. Your vision must be 3/60 or worse in your better eye, or 6/60 if you have also lost vision from the centre or edge of your sight even with the use of visual aids.</p>
	What is not covered?
	<p>Our definition doesn't cover temporary blindness.</p>

### DEAFNESS

Critical illness definition	What does it mean?
<p>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.</p>	<p>Deafness means a profound loss of hearing in both ears where the condition cannot be cured and is permanent. Loss of hearing can be caused by disease, illness or an accident. The hearing loss is measured by using an audiogram across different frequencies, which vary from low to high pitch. In order to claim, the hearing loss must be permanent and irreversible and be greater than 70 decibels across all frequencies in the better ear, meaning that you can only hear sounds louder than 70 decibels even using hearing aids.</p>

## SENSES

### LOSS OF HAND OR FOOT - PERMANENT PHYSICAL SEVERANCE

Critical illness definition	What does it mean?
Permanent physical severance of either a hand or a foot at or above the wrist or ankle joint.	This means the physical severance of a limb which may have been caused by illness or accident. In order to claim the limb needs to be permanently severed at or above the wrist or ankle. Permanent physical severance means that the limb cannot be re-attached by surgery.

### LOSS OF SPEECH - PERMANENT AND IRREVERSIBLE

Critical illness definition	What does it mean?
Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.	Loss of speech means completely losing the ability to speak as a result of physical injury such as an accident which causes damage to the vocal cords or disease such as cancer of the larynx. The loss of speech must be total and permanent for a claim to be successful.
	What is not covered?
	Temporary speech loss or speech lost because of a mental trauma is not covered.

## ADDITIONAL CONDITIONS

### PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED

# CANCER

### CARCINOMA IN SITU - WITH SURGERY

Critical illness definition	What does it mean?
<p>A diagnosis of carcinoma in situ with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial linings of organs and that has been treated by surgery to remove the tumour.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Any skin cancer (including melanoma)</li> <li>• Tumours treated with radiotherapy, laser therapy, cryotherapy, cone biopsy, LLETZ* or diathermy treatment</li> <li>• Ovarian tumour of borderline malignancy – with specific surgery</li> <li>• Pituitary tumour – resulting in permanent symptoms or surgery</li> <li>• Low grade prostate cancer – requiring treatment</li> <li>• Carcinoma in situ of the urinary bladder.</li> </ul> <p>* Large Loop Excision of the Transformation Zone</p>	<p>Any form of carcinoma in situ that requires surgery to remove it.</p> <p>Carcinoma in situ means the development of cancer cells which have not spread into the surrounding tissue. The treatment can vary from a simple removal of the cells to more invasive surgery.</p>
	What is not covered?
	<p>Any type of skin cancer and any other forms of treatment.</p>

### CARCINOMA IN SITU OF THE URINARY BLADDER

Critical illness definition	What does it mean?
<p>A diagnosis of carcinoma in situ of the urinary bladder.</p> <p>Diagnosis must be supported by histological evidence and confirmed by a consultant.</p> <p>For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• Non-invasive papillary carcinoma</li> <li>• Stage Ta bladder carcinoma</li> <li>• All other forms of non-invasive carcinoma.</li> </ul>	<p>Carcinoma in situ means the development of cancer cells which have not spread into the surrounding tissue. In the bladder these carcinoma in situ cells are likely to grow quickly and more likely to recur. The treatment can vary from a simple removal of the cells to more invasive surgery.</p>
	What is not covered?
	<p>Non-invasive cancers as these are small, slow-growing tumours and are unlikely to re-occur once removed.</p>

## ADDITIONAL CONDITIONS

PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED

### CANCER

#### GASTROINTESTINAL STROMAL TUMOUR (GIST) OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL

Critical illness definition	What does it mean?
<p>Gastrointestinal stromal tumour (GIST) or Neuroendocrine tumour (NET) of low malignant potential diagnosed by histological confirmation and that has been treated by surgery to remove the tumour.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>Tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment.</li> </ul>	<p>GIST – This is a rare tumour that forms within the connective tissues (also known as sarcoma), which can be found in the gastrointestinal tract (GI). The connective tissues are muscle, bone, nerves, cartilage, tendons, blood vessels and the fatty and fibrous tissues. Symptoms of GIST depend on the size and location of the tumour, and they may include nausea, fatigue, fever and abdominal pain. The first line treatment is the removal of the tumour, and for larger tumours drugs can also be used.</p> <p>NET – This is a tumour that forms within the neuroendocrine cells, which can be found in most body organs including the stomach, lungs, pancreas, liver, oesophagus and small &amp; large bowel. Symptoms can vary, depending on the area affected and the hormone the area produces. The treatment can vary from a simple removal of the cells to more invasive surgery.</p>

#### LOW GRADE PROSTATE CANCER - REQUIRING TREATMENT

Critical illness definition	What does it mean?
<p>Undergoing treatment on the advice of your hospital consultant following the diagnosis of a malignant tumour of the prostate positively diagnosed and histologically classified as having a Gleason score between 2 and 6 inclusive and having progressed to clinical TNM classification T1c or T2a.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>Prostatic intraepithelial neoplasia (PIN)</li> <li>Observation or surveillance</li> <li>Surgical biopsy.</li> </ul>	<p>Any treatment for low grade prostate cancer. Low grade prostate cancer is usually a slow growing form of cancer and is only found in less than half of one of the lobes of the prostate.</p> <p><b>What is not covered?</b></p> <p>A wait and watch approach as this does not involve any treatment.</p> <p>A biopsy as this is a way to diagnose the condition.</p>

## ADDITIONAL CONDITIONS

### PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED

# CANCER

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### OVARIAN TUMOUR OF BORDERLINE MALIGNANCY - WITH SPECIFIC SURGERY

Critical illness definition	What does it mean?
<p>A diagnosis of an ovarian tumour of borderline malignancy/low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> <li>• Removal of an ovary due to cyst.</li> </ul>	<p>Surgical removal of an ovary due to borderline malignancy/low malignant potential.</p> <p>Borderline malignancy or low malignant potential are slow growing abnormal cells that may become cancer. The treatment to deal with these can vary from a simple removal of the cells to more invasive surgery.</p>

### PITUITARY TUMOUR - RESULTING IN PERMANENT SYMPTOMS OR SURGERY

Critical illness definition	What does it mean?
<p>A diagnosis of a non-malignant tumour in the pituitary gland resulting in either of the following:</p> <ul style="list-style-type: none"> <li>• Permanent neurological deficit with persisting clinical symptoms; or</li> <li>• Surgical removal of the tumour.</li> </ul> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Tumours treated with radiotherapy</li> <li>• Where symptoms are absent with ongoing medical treatment.</li> </ul>	<p>This is a benign tumour that grows in the pituitary gland which is at the base of your brain. In order to claim, this needs to cause permanent symptoms or be surgically removed.</p>
	<p style="background-color: #f2f2f2;"><b>What is not covered?</b></p> <p>Other types of treatment.</p>

## ADDITIONAL CONDITIONS

PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED

### HEART AND ARTERIES

#### HEART SURGERIES – AS SPECIFIED

Critical illness definition	What does it mean?
<p>Undergoing any of the following procedures on the advice of a consultant cardiologist or vascular surgeon:</p> <ul style="list-style-type: none"> <li>Coronary angioplasty to two or more of the main coronary arteries, including atherectomy, laser treatment or stent insertion to correct either:                             <ul style="list-style-type: none"> <li>narrowing or blockages of at least 70% confirmed by angiography, or</li> <li>narrowing or blockages where there is a fractional flow reserve ratio of &lt;0.8.</li> </ul> </li> </ul> <p>The main Coronary Arteries for this purpose are defined as Right Coronary Artery, Left Main Stem, Left Anterior Descending and (Left) Circumflex.</p> <ul style="list-style-type: none"> <li>The undergoing of endovascular repair of an aneurysm of the thoracic or abdominal aorta with a graft.</li> <li>The definite diagnosis of an abnormal rhythm of heartbeat resulting in the insertion of an artificial pacemaker on a permanent basis.</li> <li>A definite diagnosis of peripheral vascular disease with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.</li> <li>The undergoing of endarterectomy or therapeutic angioplasty with or without stent to correct symptomatic stenosis involving at least 70% narrowing or blockage of a carotid artery. Angiographic evidence will be required.</li> </ul>	<p><b>ANGIOPLASTY</b> – A procedure in which a small tube with a tiny balloon at the tip is inserted into an artery that has been narrowed by a build up of fatty deposits. The balloon is then inflated to clear the blockage and widen the artery. The narrowing may also be treated by a stent, laser treatment or removal of the fatty deposits. At least 70% of the artery needs to be blocked and this procedure needs to be done in at least two of the stated coronary arteries.</p> <p><b>ANEURYSM</b> – An aneurysm is a bulge in a blood vessel caused by a weakness in the blood vessel wall. As blood passes through the weakened blood vessel, the blood pressure causes a small area to bulge outwards like a balloon. The aneurysm needs to have occurred in the aorta and can be treated with a graft.</p> <p><b>PACEMAKER</b> – A pacemaker is a small electrical device, fitted in the chest or abdomen. It's used to treat some abnormal heart rhythms (arrhythmias) that can cause your heart to either beat too slowly or miss beats. The pacemaker needs to be fitted permanently.</p> <p><b>PERIPHERAL VASCULAR DISEASE</b> – Peripheral vascular disease is a common condition, in which a build-up of fatty deposits in the arteries restricts blood supply to leg muscles. Artery by-pass surgery is carried out to correct the narrowing or blockage by grafting a length of blood vessel from another part of the body, to by-pass the blockage and improve the blood supply to the legs.</p> <p><b>CAROTID ARTERY STENOSIS</b> – Carotid artery stenosis is a narrowing of the arteries, the two major arteries that carry oxygen-rich blood from the heart to the brain. It is caused by a build-up of fatty deposits inside the artery wall that reduces blood flow to the brain. Endarterectomy is a process of removing the fatty deposit. During the procedure a stent can also be put in place to reduce the blockage.</p>

## ADDITIONAL CONDITIONS

PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED

### HEART AND ARTERIES

#### INFECTIVE BACTERIAL ENDOCARDITIS

Critical illness definition	What does it mean?
A definite diagnosis by a consultant cardiologist of infective bacterial endocarditis.	<p>Endocarditis is a rare and potentially fatal infection of the inner lining of the heart (the endocardium). It's most commonly caused by bacteria entering the blood and travelling to the heart. Without treatment, the infection damages the heart valves and disrupts the normal flow of blood through the heart.</p> <p>In order to claim there will need to be a definite diagnosis by a Cardiologist.</p>

## ADDITIONAL CONDITIONS

PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED

### BRAIN AND NEUROLOGICAL

#### CEREBRAL OR SPINAL ANEURYSM OR ARTERIOVENOUS MALFORMATION – WITH SPECIFIED TREATMENTS

Critical illness definition	What does it mean?
<p>Cerebral or spinal aneurysm or arteriovenous malformation resulting in the undergoing of any of the following:</p> <ul style="list-style-type: none"> <li>• Craniotomy</li> <li>• Stereotactic radiosurgery</li> <li>• Endovascular treatments using coils.</li> </ul>	<p><b>ANEURYSM</b> – An aneurysm is a bulge in a blood vessel caused by a weakness in the blood vessel wall. As blood passes through the weakened blood vessel, the blood pressure causes a small area to bulge outwards like a balloon. The aneurysm needs to have occurred in the brain or spine, and can be treated with either surgery or an insertion of a coil.</p> <p><b>ARTERIOVENOUS MALFORMATION</b> – An arteriovenous malformation (AVM) is a tangle of abnormal blood vessels connecting arteries and veins. An AVM puts extreme pressure on the walls of the affected arteries and veins, causing them to become thin or weak. This may result in the AVM rupturing and bleeding into the brain or spine (a haemorrhage). The AVM needs to have occurred in the brain or spine and be treated with either surgery or coiling.</p>

**ADDITIONAL CONDITIONS**  
**PAYING THE LOWER OF £30,000 OR 25% OF YOUR SUM ASSURED**  
**SENSES**

**CENTRAL RETINAL ARTERY OR VEIN OCCLUSION - RESULTING IN PERMANENT VISUAL LOSS**

Critical illness definition	What does it mean?
<p>Death of optic nerve or retinal tissue due to inadequate blood supply or haemorrhage within the central retinal artery or vein, resulting in permanent visual impairment of the affected eye.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> <li>• Branch retinal artery or vein occlusion or haemorrhage</li> <li>• Traumatic injury to tissue of the optic nerve or retina.</li> </ul>	<p>Central retinal artery or vein occlusions (eye stroke) occur when there is an obstruction in the arteries or veins of the retina, and this causes vision loss, which can be permanent.</p> <p>To meet the definition it needs to affect the sight in that eye permanently.</p>

## CHILDREN'S CONDITIONS

### PAYING THE LOWER OF £30,000 OR 50% OF THE SUM ASSURED

Children's critical illness conditions include the critical illnesses shown on pages 3 to 21 (excluding Total Permanent Disability) and the additional conditions shown on pages 22 to 28, as well as those shown below. This cover is for your natural child, step child, legally adopted child or any child you are the legal guardian for. They will be covered under the policy after birth and before age 22 years.

### CEREBRAL PALSY - RESULTING IN PERMANENT SYMPTOMS

Critical illness definition	What does it mean?
A definite diagnosis of cerebral palsy made by a paediatrician resulting in permanent neurological deficit with persisting clinical symptoms.	<p>Cerebral palsy is a condition brought about following an injury to the brain during the time a baby is in the womb, during birth and the following years shortly after birth. There are three types of cerebral palsy which are categorised by the spasticity of one or more limbs, involuntary movements, rigid limbs, convulsions, speech defects and varying mental impairment.</p> <p>In order to claim, a consultant paediatrician will need to make a definitive diagnosis.</p>

### CYSTIC FIBROSIS

Critical illness definition	What does it mean?
A definite diagnosis of cystic fibrosis made by an attending consultant.	<p>Cystic fibrosis is a genetic condition where the faulty gene causes a build up of thick mucus in the body's tubes and passageways. The blockages caused by the mucus build up affects the lungs and digestive system making it hard to breath and digest food.</p> <p>In order to claim, an attending consultant will need to make a definitive diagnosis.</p>

## CHILDREN'S CONDITIONS

### PAYING THE LOWER OF £30,000 OR 50% OF THE SUM ASSURED

#### HYDROCEPHALUS - WITH INSERTION OF A SHUNT

Critical illness definition	What does it mean?
A definite diagnosis of hydrocephalus by a paediatrician, which is treated with an insertion of a shunt.	<p>Hydrocephalus is a build-up of cerebrospinal fluid (CSF) on the brain. The extra fluid puts pressure on the brain and can result in brain damage if not relieved. Babies born with hydrocephalus (congenital) or children who develop hydrocephalus (acquired) usually need treatment to reduce the pressure and may require shunt surgery. A shunt is a thin tube implanted in the brain to allow the excess CSF to run to another part of the body.</p> <p>In order to claim, a consultant paediatrician will need to make a definitive diagnosis and shunt surgery carried out.</p>

#### MUSCULAR DYSTROPHY

Critical illness definition	What does it mean?
A definite diagnosis of muscular dystrophy made by a consultant neurologist.	<p>Muscular dystrophy (MD) is an inherited genetic condition that gradually causes the muscles to weaken, leading to an increasing level of disability. Muscular dystrophy gets worse over time and often begins by affecting a particular group of muscles, before affecting the muscles more widely. Some types of MD eventually affect the heart or the muscles used for breathing.</p> <p>In order to claim, a consultant neurologist must make a definitive diagnosis.</p>

## CHILDREN'S CONDITIONS

### PAYING THE LOWER OF £30,000 OR 50% OF THE SUM ASSURED

#### SPINA BIFIDA MYELOMENINGOCELE OR RACHISCHISIS

Critical illness definition	What does it mean?
<p>A definite diagnosis of spina bifida myelomeningocele or rachischisis by a paediatrician.</p> <p>For the above definition the following are not covered:</p> <ul style="list-style-type: none"> <li>• Spina bifida occulta</li> <li>• Spina bifida with meningocele.</li> </ul>	<p>Spina bifida is a condition where the spinal cord has not developed properly, leaving a gap in the spine. As a result of this defect, the spinal cord is relatively unprotected in the affected area.</p> <p>Myelomeningocele is where a portion of the spinal cord protrudes through the back and is the most severe form of spina bifida causing paralysis and loss of feeling.</p> <p>In order to claim, a consultant paediatrician must make a definitive diagnosis.</p>
	What is not covered?
	<p>Less severe forms of spina bifida such as spina bifida occulta and spina bifida with meningocele where the spinal cord usually remains in place.</p>

## CHILDREN'S LIFE COVER

#### CHILDREN'S LIFE COVER - ONLY AVAILABLE WITH CRITICAL ILLNESS COVER ON MAIN POLICY

Children's life cover is automatically included with all of our Critical Illness Cover policies at no extra cost. In the event of the death of a child we will make a one-off payment of £10,000 (this amount will be paid whether one or both parents are covered by Scottish Widows Protect policies). This cover is for your natural child, step child, legally adopted child or any child you are the legal guardian for. They must be at least 30 days old and under the age of 22 to be covered.

Any claim under children's life cover won't affect the amount of cover under the main policy, however, if we pay out on the main policy for the adult covered, the policy will end, as will children's life cover.

Children's life cover can be paid in addition to children's critical illness cover.



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