

Guide to critical illness and disability

Critical illness and disability benefit

The actual wording given in the policy conditions is shown in bold on the left-hand side of this guide, alongside additional guidance on the right-hand side and in the glossary sections.

Important

The contents of this guide and the explanations given are for guidance only and do not affect the policy conditions, copies of which are available upon request. In the event of a claim, only the definitions of your plan/policy will apply in determining the validity of a claim.

The illnesses and definitions shown are those which apply to International Protector Asia at the print date stated on the back of this guide.

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Exclusions

All covers and benefits

There will be no liability under the policy and no benefit will be paid under the policy if a claim is directly or indirectly attributable to any of the following:

- A life assured's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest.
- Any breach of criminal law by the policyholder or a life assured.
- A life assured's suicide or attempted suicide, whether sane or insane, within two years of the date risk assumed or subsequent reinstatement of the policy.

Exclusions for Critical Illness and Disability Benefit

In addition, Critical Illness and Disability Benefit will not be paid if a claim is directly or indirectly attributable to any of the following:

- If the life assured is first diagnosed of a critical illness or disability within 90 days of the date we assume risk or subsequent reinstatement of the policy.
- If the life assured dies within 28 days upon diagnosis of critical illness or disability (only applicable for Critical Illness Cover).
- Any form of war (whether declared or not).
- Intentional self-inflicted injury.
- Alcohol, drug or chemical abuse or misuse (applicable to claims in respect of apallic syndrome, cardiomyopathy, chronic relapsing pancreatitis, coma, impairment of daily activities, liver failure and Parkinson's disease).

This means inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:

- over consumption of alcohol
- misuse, including overdose, of drugs, whether lawfully prescribed or otherwise
- taking controlled drugs otherwise than in accordance with a lawful prescription
- solvent abuse.
- Mental or functional nervous disorders or any non-specific chronic viral infection or any chronic fatigue syndrome (applicable to impairment of daily activities).
- Acquired Immunodeficiency Virus Syndrome (AIDS), AIDS related complex, infection by a human immunodeficiency type virus (HIV) or the presence of antibodies to such a virus. This exclusion will not apply in respect of a claim under 'HIV infection – caught in a **specified country** from a blood transfusion, a physical assault or work in an eligible occupation' as set out in the 'Schedule of critical illnesses and disabilities' in the policy conditions, a copy of which is available upon request.

Plan limitations

A waiting period of 90 days applies. This means that no claim will be paid if any critical illness or disability is first diagnosed within 90 days of the date risk assumed or subsequent reinstatement of the policy.

If you choose 'Critical Illness Cover', there is a survival period of 28 days. This means that only the death benefit shown in the policy schedule will be paid if death occurs within the 28 days after a first diagnosis of a critical illness or disability.

For Angioplasty, we will provide a payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy) for each life assured. This benefit is payable once only for each life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

Please refer to the International Protector Asia product brochure for details of Critical Illness Cover and Life or Earlier Critical Illness Cover.

The following terms are defined in the policy conditions and not in the definitions for the individual illnesses and disabling conditions.

Permanent shall mean expected to last throughout the life assured's life, irrespective of when the cover ends or the life assured retires.

Irreversible shall mean the condition cannot be reasonably improved upon by medical treatment and/or surgical procedures used by reputable, State approved medical institutions at the time of the claim.

Permanent neurological deficit with persisting clinical symptoms means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the life assured's life.

Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

The following symptoms are not covered:

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

Specified countries:

Andorra, Australia, Austria, Bahrain, Belgium, Brunei, Canada, Channel Islands, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Isle of Man, Italy, Japan, Kuwait, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Oman, Portugal, Qatar, Republic of Ireland, San Marino, Singapore, South Korea, Spain, Sweden, Switzerland, Taiwan, UAE, United Kingdom, USA.

Full list of critical illnesses and disabilities

1 Alzheimer's disease – with permanent symptoms before age 65

The definite diagnosis before the 65th birthday of Alzheimer's disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical impairment of the ability to do all of the following:

- Remember;
- Reason; and
- Perceive, understand, express and give effect to ideas.

Glossary

Alzheimer's disease – a progressive and degenerative brain disease, where the cells in the brain deteriorate. Symptoms include general confusion, loss of memory or loss of concentration, but overall there is a decline in all mental faculties.

2 Angioplasty – part payment only

The undergoing of balloon angioplasty or similar intra arterial catheter procedure to correct the narrowing of a minimum of 60% stenosis, of one or more major coronary arteries as shown by angiographic evidence. The revascularisation must be considered medically necessary by a Consultant Cardiologist. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery only.

For the above definition, the following is not covered:

- Diagnostic angiography.

Glossary

Angiogram – a special dye is injected into the blood vessels so that they can be seen on an x-ray showing blockages and narrow areas.

Atherectomy – as for laser treatment but the blockage is cut away.

Balloon angioplasty – where a balloon is fed into the affected artery and inflated to widen it.

Laser treatment – where the blockage in the artery is burnt away by a laser fed into the artery.

Notes:

Alzheimer's disease is a progressive and degenerative brain disease, where the cells in the brain deteriorate. In order to claim, the Alzheimer's disease must have been diagnosed and have reached the point where there are permanent clinical symptoms of Alzheimer's.

The diagnosis will need to be made before the insured person's 65th birthday and is based on observation of the person and the results of certain questionnaires or tests, which, for example look at short-term and long-term memory.

Notes:

The main arteries of the heart can become narrowed or blocked resulting in the heart muscle not receiving enough oxygen. This can lead to severe chest pain, commonly known as angina.

In the most severe cases, coronary artery by-pass surgery may be necessary. However it may be possible to treat the problem without the need for open heart surgery via one of the following techniques:

- Balloon angioplasty
- Laser treatment
- Atherectomy
- Stent insertion.

A claim will only be successful if the treatment is carried out on one of the main arteries in the heart and the claimant has a history of prior treatment, and a significant amount of narrowing has been identified on an angiogram. The treatment must be recommended by a Consultant Cardiologist.

2 Angioplasty – part payment only (cont.)

Glossary (cont.)

Revascularisation – widening or removal of a blockage in a blood vessel.

Stenosis – narrowing in a blood vessel, 60% stenosis means that the blood vessel is 60% smaller than usual.

Stent insertion – where a small ring of metallic mesh is fed into the artery and expanded to widen it.

For Angioplasty, we will provide a payment of 10% of the sum assured, up to a maximum of GBP 14,000 / EUR 20,000 / USD 25,000 / HKD 200,000 (subject to the currency chosen for the policy) for each life assured. This benefit is payable once only for each life assured and shall be deducted from the sum assured of the policy. For any subsequent claim of qualifying critical illness or disability, we will pay out the remaining sum assured.

3 Aorta graft surgery – for disease or traumatic injury

The undergoing of surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased or damaged aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches.

For the above definition, the following is not covered:

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

Glossary

Aorta – the main artery of the body, arising from the heart and supplying oxygenated blood to the body.

Branches – any smaller arteries that branch off from the main aorta.

Endovascular repair – a minimally invasive method of approaching and repairing the diseased portion of the aorta through the body's arteries.

Thoracic and abdominal aorta – the parts of the aorta that lie within the thorax (chest) and abdomen (stomach).

Graft – any organ or tissue implanted to repair or replace a diseased or damaged organ or body tissue.

Stent – a tube composed of fabric supported by a metal mesh.

Notes:

Aorta graft surgery may be required on the aorta in the event of a narrowing of the aorta, usually due to a build up of fatty deposits, a weakening of the artery wall (an 'aneurysm') or following trauma. In order to claim the surgery must involve the removal of the diseased or damaged part of the aorta and replacement with a graft.

4 Apallic syndrome

The definite diagnosis of apallic syndrome by a Consultant Neurologist. There must be global damage to the brain cortex with the brainstem functions remaining intact.

Exclusion:

Apallic syndrome secondary to alcohol, drug or chemical abuse is excluded.

Glossary

Brain cortex – the extensive outer layer of grey matter of the brain. It is largely responsible for higher brain functions, including sensation, voluntary muscle movement, thought, reasoning, and memory.

5 Aplastic anaemia – with permanent bone marrow failure

The definite diagnosis by a Consultant Haematologist of permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- Blood transfusion.
- Marrow stimulating agents.
- Immunosuppressive agents.
- Bone marrow transplant.

For the above definition, the following are not covered:

- Other forms of anaemia.

Glossary

Aplastic anaemia – a rare and serious type of anaemia, which results from insufficient blood cell production within the bone marrow. In some cases bone marrow failure can be temporary due to certain types of treatment or infection.

Neutropenia – an abnormally low number of a particular type of white blood cell.

Thrombocytopenia – a reduced number of platelets (a type of blood cell which helps clotting) in the blood.

Notes:

Also known as apallic state. This is brain damage with a state of persistent unresponsiveness caused by head injury, lack of oxygen or an inflammation of the brain. In order to claim, there must be a definite diagnosis of apallic syndrome with damage to the brain cortex.

Notes:

Aplastic anaemia is a rare and serious type of anaemia, which results from insufficient blood cell production within the bone marrow. In some cases bone marrow failure can be temporary due to certain types of treatment or infection. In order to claim, the bone marrow failure must be permanent. Other forms of anaemia are not covered.

6 Bacterial meningitis – with permanent symptoms

The definite diagnosis of bacterial meningitis by a Consultant Neurologist which results in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Other forms of meningitis, including viral meningitis.

7 Benign brain tumour – with permanent symptoms

A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.
- Angiomas.

Glossary

Angioma – a benign tumour of blood vessels.

Benign – not malignant.

Lesions – areas of tissue with impaired function due to illness or injury.

Pituitary gland – a small pea-sized organ connected by a stalk to the middle of the underside of the brain behind the nasal cavity.

8 Blindness – permanent and irreversible

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

Glossary

3/60 – means the person whose eyesight is being assessed can only see an object up to one metre away that a person with perfect eyesight could see if it were 20 metres away.

Snellen eye chart – a chart showing letters of decreasing size that opticians use to measure visual impairment.

Visual aids – anything which helps improve vision, for example contact lenses or a pair of glasses.

Notes:

Meningitis is an inflammation of the membranes enclosing the brain and spinal cord, which, if untreated, is fatal. In order to claim there must be a definite diagnosis of bacterial meningitis, which results in ongoing clinical symptoms resulting in permanent neurological damage.

Viral meningitis is excluded, as it is a relatively benign condition usually requiring no specific treatment and without any significant risk of serious complications.

Notes:

A benign tumour is an abnormal growth of cells, which is usually not life threatening. When such a tumour occurs in the brain, however, it can be serious as the tumour puts pressure on the surrounding brain. Benign brain tumours are covered if they cause ongoing clinical symptoms resulting from permanent brain damage. Removal of the tumour may be necessary but it is not necessary to actually undergo surgery to make a claim. Malignant tumours are not covered under this definition as these are covered under the cancer definition where that applies. Angiomas, benign tumours or lesions in the pituitary gland are not covered.

Notes:

Blindness means a significant loss of sight in both eyes to the extent that the person can only see an object up to one metre away that a person with perfect eyesight could see if it were 20 metres away. The condition must be incurable and therefore expected to be permanent. Please note that being registered blind may not on its own be sufficient for a valid claim.

9 Cancer – excluding less advanced cases

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
 - pre-malignant
 - non-invasive
 - CIN 1-3
 - cancer in situ
 - having either borderline malignancy or
 - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than six or having progressed to at least clinical TNM classification T2N0M0.
- Any skin cancer, other than malignant melanoma that has been histologically classified as at least Clark's level two having caused invasion beyond the epidermis (outer layer of skin).

Glossary

Borderline malignancy – pre-malignant cells that form in the tissue covering the organ and have not invaded the adjacent tissue.

Cancer in-situ – the presence of malignant/cancerous cells at a stage of development such that they have not spread into surrounding healthy cells or tissue. In medical terminology, this means that the cancer cells are confined to the epithelium (the tissue that lines the internal and external surfaces of the body) of origin and have not yet invaded the adjacent tissue. For malignant melanomas of the skin, this means that cancer cells are confined to the epidermis (the outermost layer of skin) and may be categorised as Clark's level 1.

Epidermis – the outer layer of skin.

Gleason score – system of grading prostate cancer. The Gleason grading system assigns a grade to each of the two largest areas of cancer in the tissue samples. Grades range from 1 to 5, with 1 being the least aggressive and 5 the most aggressive. The two grades are then added together to produce a Gleason score. A score from 2 to 4 is considered low grade; 5 to 7, intermediate grade; and 8 to 10, high grade.

Notes:

Cancer is complex to define because it isn't a single illness, there are around 200 types and they affect people in different ways. A cancer is an uncontrolled growth of abnormal 'malignant' cells which, if left untreated, can invade and destroy the surrounding healthy tissue. In the later more advanced stages, it can spread from the original site to other parts of the body.

Generally speaking, cancer claims are 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.

However, a few types of cancer are not covered.

Very early cases that have not yet started to invade the adjacent surrounding tissue in the organ are not covered. Doctors sometimes call these cases 'pre-malignant', 'non-invasive', 'cancer in situ', 'having borderline malignancy' or 'having low malignant potential'. Early detected cancers like these are not covered. This doesn't depend on what treatment is given.

For example, if breast cancer is caught at this very early stage where the tumour has not started to invade the healthy breast tissue this would not be covered, even if treated by a mastectomy. However, these cases may become covered later if, for example, they do not respond to treatment.

Similarly, very early prostate cancers are not covered but may become covered later if they start to spread.

The only type of skin cancer that is covered is malignant melanoma where it has started to invade the healthy skin tissue deeper than the outer layer – these can be very serious if left untreated.

Other skin cancers normally only affect the surface layer of skin and do not typically spread to other parts of the body. This means they can usually be completely cured by simple and effective treatment. These other skin cancers are not covered.

9 Cancer – excluding less advanced cases (cont.)

Glossary (cont.)

Histologically – the appearance of the cancer under the microscope which leads to its diagnosis and, additionally, gives information on its differentiation or grading (how aggressive it may be).

Hodgkin's disease – a type of cancer (lymphoma) affecting lymphatic tissue.

Invasion – the occurrence of malignant/cancerous cells that have spread into surrounding healthy cells and tissue (that is, more extensive than cancer in-situ).

Invasive malignant melanoma – a malignant melanoma which has progressed beyond the point of being confined to the epidermis (the outermost layer of skin). This will be categorised as Clark's level 2 or above.

Low malignant potential – pre-malignant cells that form in the tissue covering the organ and have not invaded the adjacent tissue.

Malignant tumour – a tumour that invades the tissue in which it originates and can spread to other parts of the body.

Non-invasive – malignant/cancerous cells that have not spread into surrounding healthy cells or tissue.

Pre-malignant – cells which may develop into a malignant tumour but have not yet done so.

TNM classification – an internationally recognised standardised method of staging cancers. Broadly, the three parts of the system relate to:

- **T Tumour** – a scale of 0 to 4 is used to record details about the primary tumour. T0 means there is no evidence of a primary tumour, T1 to T4 shows the size and extent of spread of the primary tumour. 'Tis' may be used for cancer in situ.
- **N Nodes** – a scale of 0 to 3 is used to record the extent of spread to the regional lymph nodes. N0 means the lymph nodes are not involved, N1 – N3 shows the extent of the involvement.
- **M Metastases** – either M0 or M1, the latter indicating metastases (more distant spread of the cancer).

10 Cardiomyopathy – with permanent symptoms

A definite diagnosis of cardiomyopathy by a Consultant Cardiologist.

There must be clinical impairment of ventricular function (of variable aetiology) 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. Cardiomyopathy includes dilated hypertrophic and restrictive cardiomyopathy.

NYHA Class 3: Marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

Exclusion:

Cardiomyopathy secondary to alcohol, drug or chemical abuse is excluded.

Glossary

Cardiomyopathy – a disease affecting the myocardium, which is the actual heart muscle.

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Ejection fraction – the fraction of blood pumped out of the left ventricle with each heart beat.

Alcohol, drug or chemical abuse – inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:

- Over consumption of alcohol.
- Misuse, including taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking controlled drugs otherwise than in accordance with a lawful prescription.
- Solvent abuse.

Myocarditis – an acute inflammation of the heart muscle normally caused by an infection.

Notes:

Cardiomyopathy is the name given to a group of heart disorders which prevent the heart muscles from working correctly. Symptoms can include shortness of breath and heart failure. Each heart beat pumps out blood from the left ventricle and the amount pumped out is called the ejection fraction. This is measured by an echocardiogram. A claim for cardiomyopathy will be valid where the measured ejection fraction remains at 35% or below for a period of at least 6 months once treatment has stabilised the condition.

However, cardiomyopathy caused by any of the following is not covered:

- Over consumption of alcohol.
 - Misuse, including overdose, of drugs, prescribed or otherwise.
 - Taking controlled drugs unless lawfully prescribed.
 - Solvent abuse.
-

11 Chronic adrenal insufficiency (Addison's disease)

An autoimmune disorder causing a gradual destruction of the adrenal gland resulting in the need for life long glucocorticoid and mineral corticoid replacement therapy. The disorder must be confirmed by a Consultant Endocrinologist through:

- ACTH simulation tests
- Insulin-induced hypoglycemia test
- Plasma ACTH level measurement
- Plasma renin activity (PRA) level measurement.

For the above definition, the following is not covered:

- Any cause of adrenal insufficiency, other than that of autoimmune disease.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

12 Chronic organic brain disease – permanent with the need for full time care before age 65

Chronic organic brain disease diagnosed before the 65th birthday by a Consultant Neurologist or Neuropsychiatrist, with the use of appropriate examination and investigation or imaging techniques, which results in:

- An impaired short-term and long-term memory (unable to retain and retrieve information); and
- Being disorientated in time, person and place; and
- Impairment of the ability to make appropriate decisions.

The illness must affect the life assured to the extent that they will need care and supervision from another person to wash, dress and provide meals and medication for the rest of their life, irrespective of when the cover ends. Without this there would be significant health and/or safety concerns.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Dementia – a progressive and degenerative disease, where the cells in the brain deteriorate. Alzheimer's is a type of dementia. These diseases affect the sufferer in a number of ways, such as general confusion, loss of memory or loss of concentration, but overall there is a decline in all mental faculties.

Notes:

The adrenal glands are located on the top of the kidneys and produce hormones (special chemicals) that are important for the body to work correctly.

Chronic adrenal insufficiency, or Addison's disease, is a disorder where the adrenal gland stops working and does not produce the correct hormones. It is characterized by weight loss, muscle weakness, fatigue, low blood pressure, and sometimes darkening of the skin.

The cause of chronic adrenal insufficiency should be when the bodies own immune system mistakenly attacks and destroys the adrenal gland.

Notes:

Chronic organic brain disease is a progressive and degenerative disease, where cells in the brain deteriorate. In order to claim, the disease must be 'organic', which means it is due to a physical disease of the brain tissue rather than a mental illness, the disease is diagnosed and the illness has reached the point where there are permanent clinical symptoms of dementia. The diagnosis will need to be based on observation of the person and the results of certain questionnaires or tests, which, for example look at short term and long term memory and must be before the life assured's 65th birthday.

13 Chronic relapsing pancreatitis

The definite diagnosis of chronic relapsing pancreatitis by a Consultant Physician or Consultant Surgeon. There must be progressive destruction of the pancreas by repeated attacks of proven acute interstitial pancreatitis. The diagnosis of chronic relapsing pancreatitis must be based on clinical evidence and modern imaging techniques.

Exclusion:

Pancreatitis secondary to alcohol, drug or chemical abuse is excluded.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Pancreas – an organ located behind the stomach that produces chemicals needed to digest food. It also produces the hormones insulin and glucagon.

14 Coma – with permanent symptoms

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

- Requires the use of life support systems for a continuous period of at least 96 hours; and
- Results in permanent neurological deficit with persisting clinical symptoms; and
- Is not an artificial (medically induced) coma for therapeutic reasons.

Exclusion:

Coma secondary to alcohol, drug or chemical abuse is excluded.

Glossary

Artificial (medically induced) coma – a coma which is deliberately induced by a treating physician to assist the treatment or recovery of an individual.

External stimuli – outside sensory events that would normally produce a response e.g. sight, hearing, touch, taste or smell.

Internal needs – needs of the body to survive i.e. food, drink, using the toilet etc.

Life support systems – equipment used to assist breathing, feeding, drinking etc.

Notes:

Pancreatitis is swelling (inflammation) of the pancreas that leads to scarring and loss of function. This makes the pancreas unable to produce the right amount of chemicals (enzymes) needed to digest fat. It also interferes with insulin production, which may lead to diabetes.

In order to make a valid claim the condition must be chronic and recurring with documented damage to the pancreas.

Notes:

A coma is a state of unconsciousness from which the patient cannot be roused. It is usually necessary for a life support machine to be used to keep the patient alive if the patient has no control over their bodily functions. Common causes of comas are head injury, tumour or blood clots. Patients can regain consciousness, with or without permanent neurological deficit.

A claim will be valid in the following circumstances:

- The coma has meant that the person has needed to have been continuously on life support for a continuous period of at least 96 hours.
- The incident must have caused permanent neurological deficit.

However, comas caused by any of the following are not covered:

- Over consumption of alcohol.
 - Taking an overdose of drugs, prescribed or otherwise.
 - Misuse, including taking controlled drugs unless lawfully prescribed.
 - Inappropriate use of chemicals, for example sniffing glue or lighter fuel.
 - Artificial coma for therapeutic reasons.
-

14 Coma – with permanent symptoms (cont.)

Glossary (cont.)

Alcohol, drug or chemical abuse – inappropriate use of alcohol, drugs or chemicals, including but not limited to the following:

- Over consumption of alcohol.
- Misuse, including taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking controlled drugs otherwise than in accordance with a lawful prescription.
- Solvent abuse.

Unconsciousness – the lack of normal sensory awareness caused by temporary or permanent damage to brain function.

15 Coronary artery by-pass grafts – with surgery to divide the breastbone

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Glossary

Balloon angioplasty – a procedure to correct a narrowing of an artery and improve the blood flow. A balloon tipped catheter (fine tube) is passed along the affected artery and then inflated.

Coronary artery – an artery that supplies blood to the heart.

Median sternotomy – a heart operation that requires surgery to divide the breastbone.

Notes:

Coronary artery by-pass grafts involve attaching a short length of vein to by-pass a blockage in one or more of the arteries that supply blood to the heart. Claims will only be valid if the by-pass procedure is done using open heart surgery involving the surgical division of the breast bone. This reflects the serious nature of this procedure and the consequent recovery times for patients.

Other procedures to treat narrowing or blocked coronary arteries are not covered under this definition. Examples of other procedures which are not covered include balloon angioplasty, cases involving less invasive surgery (for example, keyhole or minimally invasive surgery), the use of scrapers, cutters, lasers, or the insertion of stents.

16 Creutzfeldt-Jakob disease – with permanent symptoms

The definite diagnosis of Creutzfeldt-Jakob disease by a Consultant Neurologist. There must be permanent clinical impairment of both motor function and the ability to do all of the following:

- Remember;
- Reason; and
- Perceive, understand, express and give effect to ideas.

Glossary

Dementia – a progressive and degenerative disease, where the cells in the brain deteriorate. This disease affects the sufferer in a number of ways, such as general confusion, loss of memory or loss of concentration, but overall there is a decline in all mental faculties.

17 Deafness – permanent and irreversible

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

Glossary

Decibels – a measure of the level of sound.

Pure tone audiogram – a device for measuring the extent of a person's hearing ability.

18 Dementia – with permanent symptoms before age 65

The definite diagnosis before the 65th birthday of dementia by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical impairment of the ability to do all of the following:

- Remember;
- Reason; and
- Perceive, understand, express and give effect to ideas.

Glossary

Dementia – a progressive and degenerative disease, where the cells in the brain deteriorate. This disease affects the sufferer in a number of ways, such as general confusion, loss of memory or loss of concentration, but overall there is a decline in all mental faculties.

Notes:

Creutzfeldt-Jakob disease is a brain disease characterized by psychiatric and personality disorders which rapidly progress to dementia, unsteadiness and other neurological problems.

Notes:

Deafness means the profound loss of hearing in both ears where the condition cannot be cured and is permanent.

The damage can be due to accident or disease.

Please note that being registered deaf may not on its own be sufficient for a valid claim if the person still has some residual hearing.

Notes:

Dementia is a progressive and degenerative brain disease, where the cells in the brain deteriorate. In order to claim the dementia must be 'organic', which means it is due to a physical disease of the brain tissue rather than a mental illness, the dementia is diagnosed and the illness has reached the point where there are permanent clinical symptoms of dementia. The diagnosis will need to be made before the insured person's 65th birthday and is based on observation of the person and the results of certain questionnaires or tests, which, for example look at short term and long term memory.

19 Dissecting aortic aneurysm

A condition where the inner lining of the aorta (intima layer) is torn so that blood enters the wall of the aorta and separates its layers. Diagnosis must be made by a Consultant Physician and meet both of the following criteria:

- Symptoms consistent with dissecting aortic aneurysm are present; and
- Dissecting aortic aneurysm must be confirmed by computed tomography (CT) scan, magnetic resonance imaging (MRI), magnetic resonance angiography (MRA) or angiogram.

Glossary

Aorta – the aorta is the main artery that carries blood from the heart to the rest of the body.

Aneurysm – an aneurysm is a bulge or “ballooning” in the wall of an artery.

Dissecting – to separate, in this instance the layers of the artery.

20 Ebola – with haemorrhagic fever

The definite diagnosis of infection with the ebola virus causing haemorrhagic fever. The diagnosis must be made by a Consultant Physician specialising in infectious diseases and be confirmed by laboratory testing.

Glossary

Haemorrhagic – a profuse discharge of blood, as from a ruptured blood vessel; bleeding.

Fever – an abnormal condition of the body, characterized by undue rise in temperature, quickening of the pulse, and disturbance of various body functions.

Notes:

A dissecting aortic aneurysm is a serious disorder in which the inner layer (lining) of the aortic wall tears. When the lining of the aorta tears, blood can surge through, separating (dissecting) the middle layer of the wall from the still intact outer layer. As a result, a new, false channel forms in the wall of the aorta.

Notes:

Any of several viruses of African origin that cause an often fatal haemorrhagic fever.

21 Elephantiasis – of specified severity

End stage lymphatic filariasis, characterised by significant enlargement and disfiguration of the infected body area (legs, genitals or breasts) due to blockage of the lymphatic system by filariae parasites. The diagnosis of permanent lymphatic obstruction must be confirmed by a consultant physician, and supported by laboratory tests showing circulating filariae antigen or microfilariae in a blood smear (*wuchereria bancrofti* or *brugia malayi*).

For the above definition, the following is not covered:

- Other forms of lymphoedema or acute lymphangitis.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

22 Encephalitis – with permanent symptoms

The definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

Glossary

Encephalitis – inflammation of the brain.

Notes:

A chronic disease caused by a parasitic worm that is transmitted to humans by mosquitoes. It results in obstructions in the lymphatic system (which regulates the movement of some fluids around the body) and this causes marked enlargement of the parts of the body affected, usually the lower limbs.

Notes:

Encephalitis is inflammation of the brain often due to viral or bacterial infection, which can cause fever, headache, weakness or seizures. In order to claim there must be a definite diagnosis of encephalitis with permanent neurological damage, which results in ongoing clinical symptoms.

23 Fulminant viral hepatitis – of specified severity

A sub-massive or massive necrosis of the liver due to the hepatitis virus, leading to rapid liver failure. The diagnosis must be evidenced as secondary to the hepatitis virus, and all of the following must be demonstrated and confirmed by a Consultant Hepatologist:

- Rapid decrease in liver size.
- Rapid degeneration of liver function tests.
- Deepening jaundice.
- Necrosis of entire liver lobules (if histology is available).

Exclusions:

- Liver failure due to alcohol, drug or chemical abuse is excluded.

Glossary

Fulminant – sudden and severe onset of disease.

Histology – a close examination of body tissue under a microscope to look for cell damage or signs of cancer.

Necrosis – the death of living tissue.

Jaundice – the yellowing of skin or white of the eyes.

Liver function tests – blood tests that measure how well the liver is working.

Lobule – a small lobe or subdivision of a lobe.

Notes:

The hepatitis virus can cause a severe and sudden liver failure in those who previously had no evidence of liver disease. This is a serious medical condition with a high risk of death.

For a claim to be valid, there must be liver failure proven to be due to the hepatitis virus and not any other cause including alcohol, chemical or drug abuse.

24 Heart attack – of specified severity

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

- Typical clinical symptoms (for example, characteristic chest pain).
- New characteristic electrocardiographic changes.
- The characteristic rise of cardiac enzymes or troponins recorded at the following levels or higher:
 - Troponin T > 1.0 ng/ml
 - AccuTnI > 0.5 ng/ml or equivalent threshold with other troponin I methods.

The evidence must show a definite acute myocardial infarction. This includes Non ST Elevation acute myocardial infarctions.

For the above definition, the following are not covered:

- Other acute coronary syndromes including but not limited to angina.

Glossary

Acute – intense and/or sudden in onset.

Angina – the, often severe, chest pain or discomfort that is a symptom of coronary artery disease.

Cardiac enzymes or troponins – chemicals found in the blood that when elevated above normal levels may indicate damage to the heart muscle.

Electrocardiogram (ECG) – a tracing on graph paper representing the electrical events associated with the beating of the heart. Changes to the shape of the heartbeat trace can help diagnose a number of heart abnormalities, including acute myocardial infarction.

Myocardial infarction – death of a portion of the myocardium (heart muscle) due to an abrupt obstruction of the coronary blood flow.

Other acute coronary syndromes – the collective name given to the various conditions associated with coronary artery disease, which do not meet our definition of heart attack e.g. stable and unstable angina.

Notes:

If the blood supply to the heart is interrupted, this can cause a portion of the heart muscle to die.

Doctors call this sudden death of heart muscle an acute myocardial infarction, but the condition is widely known as a heart attack. A heart attack causes permanent damage to the heart muscle which can be detected using an ECG machine which traces the heartbeat.

When someone has a heart attack, chemicals such as cardiac enzymes and troponins are released into the blood stream – these are usually present for several days after the event and can be detected by using a blood test. The presence of these chemicals provides important diagnostic information but they can also be present for reasons other than a heart attack.

At the time of having a heart attack, most people experience very severe chest pain and/or other symptoms such as sweating, vomiting, fainting and nausea. These symptoms can help doctors pinpoint precisely when the incident happened.

For a claim to be valid the diagnosis of the heart attack must be based upon the three types of evidence outlined on page 20.

It is important to note that the term 'heart attack' may sometimes be used loosely to describe a range of other heart conditions but none of these other conditions, for example angina, are covered under this definition. Also, the medical profession has more than one definition for a heart attack as the effects of advancing medical science are debated within the medical profession. However, only the definition used in the policy will be used to decide if a heart attack is covered.

25 Heart valve replacement or repair – with surgery to divide the breastbone

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist, according to reputable, internationally accepted medical guidelines current at the time of claim, to replace or repair one or more heart valves as a consequence of defects that cannot be repaired by intra-arterial catheter procedures alone.

Glossary

Median sternotomy – a heart operation that requires surgery to divide the breastbone.

26 HIV infection – caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation

Infection by human immunodeficiency virus, where no cure has become available prior to the infection, 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 from the eligible occupations listed below,

and occurring after the date risk assumed of the policy and satisfying all of the following:

- The incident must have been reported promptly to appropriate State and professional authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through blood transfusion the source of the infection is established to be from the Institution that provided the blood transfusion and the Institution is able to trace the origin of the infected blood.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- There must be a further HIV test within six months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in a specified country (as defined in the policy conditions).

Notes:

Having a defective heart valve replaced or repaired is covered if the procedure is done using open heart surgery involving the surgical division of the breast bone. This reflects the serious nature of this procedure and the consequent recovery times for patients.

Notes:

HIV is covered if it is caught in a specified country through a blood transfusion, a physical assault or at work in an eligible occupation. HIV resulting from any other cause, for example sexual activity or drug abuse, is not covered.

Where the incident relates to a physical assault, the incident should be reported to the police.

Similarly, if the incident occurred at work, the incident should be reported in line with the employer's procedures. Many employers, including people who work in the health or emergency services, have set procedures for dealing with incidents that may potentially result in the person becoming infected by HIV.

In all cases, a test for HIV should be taken within five days of the incident – a negative test result will show that the person did not have HIV before the incident. A further test within six months where the test result is positive will confirm that the infection resulted from the reported incident.

26 HIV infection – caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation (cont.)

For the above definition, the following is not covered:

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

The eligible occupations are:

- a member of the medical or dental professions
- a police, prison or fire officer
- a pharmacist, laboratory assistant or an employee in a medical facility.

27 Impairment of daily activities – through permanent disability before age 65

A life assured will satisfy the permanent disability assessment criteria if before their 65th birthday they are permanently and irreversibly unable, because of illness or accidental injury to perform at least three of the following six tests*:

(a) Walking on the flat

- Walk 200 metres on an even surface, with the use of walking sticks or crutches if required, without having to stop due to breathlessness or severe pain.

(b) Climbing

- Walk up a flight of 12 stairs; and
- Walk down a flight of 12 stairs

with the use of a handrail, walking sticks or crutches if required, without having to stop due to breathlessness or severe pain.

(c) Bending

- Get into a standard saloon car; and
- Get out of a standard saloon car; and
- Bend or squat to pick up a light object from the floor and straighten up.

(d) Lifting and carrying

- Lift and carry a 2.5kg bag with a handle from a surface one metre above the floor to a surface of similar height five metres away, with the use of walking sticks or crutches if required.

Notes:

Impairment of daily activities is a measure of permanent physical disability caused by illness or accident. We will assess the level of your disability using the tests described in the condition definition.

If the disability means that you are unable to do three or more of the described tests and there is no chance of improving, it will be serious enough to qualify for payment.

If you are unable to do two of the tests but can do all the others, or the condition is not permanent, then you will not qualify for any payment. This will not stop you claiming in the future should your condition deteriorate to a point when you do qualify. However for a claim to be valid permanent disability must occur and be assessed before the life assured's 65th birthday.

Any disability caused by alcohol, drug or chemical abuse or mental illness or any chronic fatigue syndrome is not covered.

27 Impairment of daily activities – through permanent disability before age 65 (cont.)

(e) Dressing

- Put on (without the need for fastening/buttoning) their coat or jacket; and
- Take off their coat or jacket; and
- Put on or take off a pair of socks.

(f) Dexterity

Have the physical ability required to:

- Use a desk-top personal computer keyboard; and
- Write legibly using a pen or pencil.

* For each test there must be clear evidence, to the reasonable satisfaction of our Chief Medical Officer, that can be demonstrated by independent testing in clinical conditions, of physical disorder, illness or injury to support the degree of discomfort, pain, disability or loss of function claimed by the life assured.

Exclusions:

Disability that is directly or indirectly attributable to any of the following is excluded:

- Mental or functional nervous disorders or any non specific chronic viral infection or any chronic fatigue syndrome.
- Alcohol, drug or chemical abuse.

Glossary

Alcohol, drug or chemical abuse – Inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:

- Over consumption of alcohol.
- Misuse, including taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking controlled drugs otherwise than in accordance with a lawful prescription.
- Solvent abuse.



28 Kidney failure – requiring dialysis

End stage kidney disease presenting as chronic irreversible failure of both kidneys to function. This must be evidenced by the undergoing of regular renal dialysis or undergoing a renal transplantation.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

End stage – the final phase of a disease process.

Dialysis – the artificial means of removing toxic substances (impurities and wastes) from the blood when the kidneys are unable to do so.

29 Liver failure – resulting from advanced liver disease

Liver failure due to cirrhosis and resulting in all of the following:

- Permanent jaundice;
- Ascites; and
- Encephalopathy.

Exclusion:

- Liver disease secondary to alcohol, drug or chemical abuse is excluded.

Glossary

Alcohol, drug or chemical abuse – inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:

- Over consumption of alcohol.
- Misuse, including taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking controlled drugs otherwise than in accordance with a lawful prescription.
- Solvent abuse.

Ascites – the accumulation of free fluid within the abdominal cavity.

Cirrhosis – the formation of fibrous tissue, nodules, and scarring within the liver, which prevents the flow of blood and leads to a progressive loss of liver function.

Encephalopathy – disease that affects the functioning of the brain resulting in mental confusion.

Jaundice – the yellowing of the skin or white of the eyes.

Notes:

Kidneys clean the blood of waste products produced by the body. As the body can function normally with just one healthy kidney, a claim for kidney failure will be valid if both kidneys have irreversibly stopped functioning and the person is having regular dialysis (a process using a machine to perform the function of the kidneys).

Notes:

Liver failure: permanent jaundice, ascites and encephalopathy are indicators of chronic liver disease. In order to make a valid claim, there will need to have been made a definite diagnosis of end stage liver failure due to cirrhosis, with symptoms and signs of jaundice, ascites and mental confusion. Liver failure resulting from alcohol and drug abuse, or the abuse of any other substance, is excluded.

30 Loss of limbs (hands or feet) – permanent physical severance

Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.

31 Loss of speech – total, permanent and irreversible

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

For the above definition, the following is not covered:

- Loss of speech arising from a psychiatric or psychological disorder.

32 Major organ transplant

The undergoing as a recipient of a transplant, to replace a diseased or damaged organ, of bone marrow or of one of the following complete human organs: heart, kidney, liver, lung or pancreas.

For the above definition, the following is not covered:

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

Notes:

For a claim to be successful, two limbs need to be severed at or above the wrist or ankle. This can either be two hands, two feet or one hand and one foot. The severance must be permanent and may be as a result of accident or disease.

Notes:

Speaking involves the use of the vocal cords in the throat, the tongue and the lips in the mouth and the brain. The loss of speech must be total and permanent for a claim to be successful. It can take some time to establish this. Loss of speech arising from mental trauma is not covered.

Notes:

An organ transplant is required if it is necessary to replace a diseased or damaged organ with a healthy one. This benefit is only payable to a recipient of one of the organs specified and cannot be claimed by a bone marrow donor.

A claim for a major organ transplant will be valid when the transplant of one of the following organs has taken place:

- bone marrow
 - a whole heart
 - a whole kidney
 - a whole liver
 - a whole lung
 - a whole pancreas.
-

33 Medullary cystic disease – of specified severity

The definite diagnosis of medullary cystic disease by a Consultant Nephrologist. The diagnosis must be supported by imaging evidence of multiple medullary cysts with cortical atrophy and there must be gradual and progressive loss of kidney function.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Nocturia – excessive urination at night.

Renal medulla – the centre portion of the kidney.

34 Motor neurone disease – with permanent symptoms

The definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.

Motor neurone disease includes primary lateral sclerosis, spinal muscular atrophy, amyotrophic lateral sclerosis, progressive bulbar palsy and progressive muscular atrophy.

35 Multiple sclerosis – with ongoing symptoms

The definite diagnosis of multiple sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.

Glossary

Clinical impairment – the clinical symptoms associated with the condition.

Motor – relating to movement.

Sensory – relating to the senses (sight, hearing, touch, taste or smell).

Notes:

Kidneys clean the blood of waste products produced by the body. Medullary cystic disease is a rare hereditary kidney disease characterised by the gradual loss of kidney function due to the presence of cysts in the renal medulla.

Symptoms include high urine output (cannot concentrate the urine), weakness, weight loss, nocturia, fatigue and headache. There is no cure and the disease usually progresses to kidney failure.

Notes:

Motor neurone disease is a degenerative condition that results in weakness and the wasting of muscles. The condition is covered if there is a definite diagnosis made by a Consultant Neurologist upon clinical examination and the disease has reached the point where it has caused permanent impairment of the ability to move.

Notes:

Multiple sclerosis, often abbreviated to MS, is a disease which attacks the central nervous system and can result in deterioration of the senses and/or the ability to control movement. A claim for multiple sclerosis will be valid from the point where, for a continuous period of at least six months, the disease has caused physical impairment of the person's ability to move or to their senses (sight, hearing, touch, taste or smell).

The diagnosis must be confirmed by a Consultant Neurologist.

36 Muscular dystrophy – with the need for full time care

The definite diagnosis of muscular dystrophy confirmed by a Consultant Neurologist and based on a combination of all of the following:

- Clinical presentation including absence of sensory disturbance, normal cerebro-spinal fluid and mild tendon reflex reduction;
- Characteristic electromyogram; and
- Clinical suspicion confirmed by muscle biopsy.

The illness must affect the life assured to the extent that they will need care and supervision from another person to wash, dress and provide meals and medication for the rest of their life, irrespective of when the cover ends or the life assured retires. Without this there would be significant health and/or safety concerns.

37 Myasthenia gravis – with permanent symptoms

An autoimmune disorder characterised by chronic weakness of voluntary muscles which is confirmed by a Consultant Neurologist and proven by Tensilon test, positive anticholinergic receptor antibodies and electromyogram (EMG). The Consultant Neurologist must report that the disease is generalised causing permanent functional impairment and disability despite optimal therapy with surgery or medications.

For the above definition, the following are not covered:

- Ocular myasthenia gravis.
- Medication induced myasthenia gravis.
- Myasthenia gravis in remission.

Glossary

Antibodies – are proteins that are found in blood or other bodily fluids and are used by the immune systems to identify and neutralise foreign objects such as bacteria and viruses.

Autoimmune disorder – a condition that occurs when the immune system mistakenly attacks and destroys healthy body tissue.

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Notes:

Muscular dystrophy is the collective name for a group of muscle diseases caused by the muscle cells in the body breaking down, or 'degenerating'. This leads to the person becoming progressively weaker.

A claim for muscular dystrophy will be valid from the point where the disease has affected the life assured so much so that they require care and supervision from another person to wash, dress and provide meals and medication for the rest of the life assured's life.

The diagnosis must be confirmed by a Consultant Neurologist.

Notes:

Myasthenia gravis is a chronic, autoimmune disorder which causes muscle weakness and excessive muscle fatigue. Antibodies usually attack harmful bacteria or viruses. However, with myasthenia gravis antibodies attack proteins in areas called neuromuscular junctions – the point where nerve cells, which carry signals from the brain, meet muscles.

It is brought on, or made worse, by physical exertion or activity. The condition is covered if there is a definite diagnosis made by a Consultant Neurologist upon clinical examination and the disease has reached the point where it has caused permanent functional impairment and disability.

38 Necrotising fasciitis or gangrene – of specified severity

The definite diagnosis of life threatening gangrene or life threatening necrotising fasciitis by a Consultant Physician where the necrotic process is fulminant (spreads rapidly) and results in immediate major surgical intervention, debridement of necrotic tissue and treatment with antimicrobials.

39 Open heart surgery – with surgery to divide the breastbone

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist, to correct a structural abnormality of the heart.

Glossary

Median sternotomy – a heart operation that requires surgery to divide the breastbone.

40 Other serious coronary artery disease – of specified severity

The narrowing of the lumen of at least one coronary artery by a minimum of 75% and of two others by a minimum of 60%, as proven by coronary arteriography, regardless of whether or not any form of coronary artery surgery has been performed. Coronary arteries refer to left main stem, left anterior descending, circumflex and right coronary artery only.

Notes:

Necrotising fasciitis is an advancing soft tissue bacterial infection which can affect any part of the body. The cause is usually linked to some form of injury but this may range from a pin prick to major surgery. In some cases gangrene may be the result. The condition is covered if there is a definite diagnosis made by a Consultant Physician upon clinical examination and the disease has reached the point where it has caused surgical intervention.

Notes:

Open heart surgery means the surgical division of the breast bone and the opening up of the chest wall, for the purpose of correcting a structural abnormality of the heart.

Notes:

Narrowing of the arteries in the heart can cause chest pain, shortness of breath and fatigue with activity and means that you are at a higher risk of a heart attack.

This policy will only pay a claim when there is severe narrowing in at least three out of the four main arteries that supply blood to the heart. For a claim to be valid this narrowing must be by at least 75% in one of the arteries and at least 60% in two of the others.

The main four arteries in the heart have different names depending on where they are. They are called the left main stem, left anterior descending, circumflex and right coronary artery. Narrowing in other less important arteries will not be taken into account for this condition.

It is important to note that although there may be chest pain or a diagnosis of angina, the claim will only be valid when the narrowing is severe enough to satisfy the criteria recorded in the main definition.

41 Paralysis of limbs – total, permanent and irreversible

Total, permanent and irreversible loss of muscle function to the whole of any two limbs as a result of physical injury or disease.

For the above definition, the following is not covered:

- Loss of function arising from a psychiatric or psychological disorder.

Glossary

Paralysis – paralysis is the loss of power of movement of a part of the body.

42 Parkinson's disease – with permanent symptoms before age 65

The definite diagnosis before the 65th birthday of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.

Exclusion:

- Parkinson's disease secondary to alcohol, drug or chemical abuse is excluded.

Glossary

Clinical impairment – The clinical symptoms associated with the condition.

Alcohol, drug or chemical abuse – Inappropriate use of alcohol, drugs or other chemicals, including but not limited to the following:

- Over consumption of alcohol.
- Misuse, including taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking controlled drugs otherwise than in accordance with a lawful prescription.
- Solvent abuse.

Postural instability – loss of the ability to prevent falling over by maintaining your balance and righting yourself.

Tremor – involuntary, rhythmic movement of part of the body, most commonly the hands and arms, often the head and voice, and rarely the legs.

Notes:

Paralysis is covered if the assured person totally and irreversibly loses the ability to move, or use, any two or more limbs (both legs, both arms or an arm and a leg), 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.

Notes:

Parkinson's disease is a degenerative brain disease that causes involuntary tremor of the hands, muscle rigidity and the slowing of body movements.

The condition is covered if there is a definite diagnosis made by a Consultant Neurologist before the life assured's 65th birthday, and the disease has reached the point where there is permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.

However, Parkinson's disease caused by any of the following is not covered:

- Taking an overdose of drugs, prescribed or otherwise.
 - Misuse of alcohol or drugs, including taking controlled drugs unless lawfully prescribed.
 - Inappropriate use of chemicals, for example sniffing glue or lighter fuel.
-

43 Poliomyelitis – with permanent symptoms

The definite diagnosis by a Consultant Neurologist of infection by the poliovirus leading to paralytic disease as evidenced by the permanent impairment of motor function or permanent respiratory weakness.

44 Primary pulmonary hypertension – of specified severity

Primary pulmonary hypertension with substantial right ventricular enlargement confirmed by investigations including cardiac catheterisation, resulting in permanent physical impairment to at least Class III of the World Health Organisation (WHO) functional classification of pulmonary hypertension.

WHO Class III: Marked limitation of physical activities where less than ordinary activity causes fatigue, breathlessness, chest pain or near fainting.

45 Progressive scleroderma – of specified severity

A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys.

For the above definition, the following are not covered:

- Localised scleroderma (linear scleroderma or morphea);
- Eosinophilic fasciitis; and
- CREST syndrome.

Glossary

Systemic – a medical condition which affects the body as a whole.

Collagen-vascular disease – a medical condition which affects body tissues including muscle, skin, bones and blood vessels.

Diffuse fibrosis – widespread formation of stiff fibrous tissue (similar to scar tissue) that replaces healthy body tissues.

Visceral organs – internal organs such as the heart, lungs and kidneys.

Notes:

Poliomyelitis, often shortened to polio, is a viral disease which can affect the sufferer in a number of ways. In some cases there may be no symptoms at all. In severe cases there may be muscle weakness, breathing problems, paralysis and even death.

This condition is covered if there is a definite diagnosis of the poliomyelitis virus and the disease has reached the point where it has caused permanent impairment of the ability to move or permanent breathing problems. The diagnosis must be made by a Consultant Neurologist.

Notes:

Primary pulmonary hypertension is where the blood pressure is abnormally high in the artery that provides blood to the lungs. Symptoms can include shortness of breath, chest pain and palpitations. In order to claim, the condition must have reached a point where performing less than ordinary tasks causes significant symptoms.

Essential hypertension is a very common condition where the blood pressure in the rest of the body is raised and this is not covered.

Notes:

Scleroderma is a condition that causes normal healthy tissue to stiffen, tighten and harden, usually this is first seen affecting the skin. Progressive scleroderma is a serious condition that also harms internal organs. For a claim to be valid there must be a definite diagnosis and the condition must have spread to affect the heart, lungs or kidneys.

Eosinophilic fasciitis and CREST syndrome are forms of localised scleroderma which usually only affect the skin and are not covered under this definition.

46 Progressive supra nuclear palsy – with permanent symptoms

The definite diagnosis of progressive supra nuclear palsy by a Consultant Neurologist. There must be permanent clinical impairment of eye movements and motor function.

Glossary

Motor – relating to movement.

47 Respiratory failure – from advanced lung disease

The definite diagnosis of advanced stage emphysema or other chronic lung disease by a Consultant Pulmonologist and resulting in all of the following:

- The need for daily oxygen treatment on a permanent basis;
- The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 30% of normal;
- Arterial blood gas analyses with partial oxygen pressures of 55mmHg or less ($\text{PaO}_2 < 55\text{mmHg}$); and
- Dyspnoea at rest.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Emphysema – is a chronic disease where the lung tissue is permanently damaged causing difficulty breathing. Causes include smoking and chronic bronchitis.

Dyspnoea – difficult or painful breathing.

Partial oxygen pressures – this is a measure of oxygen in the blood that reflects how well the lungs are functioning. The normal range for a healthy adult is 80-100 mmHg.

FVC – forced vital capacity is the total amount of air that can be blown out after full inspiration. The normal amount expected will take into account the person's age, sex, height and weight.

FEV1 – forced expiratory volume in 1 second is the total amount of air that can be blown out in 1 second. As with FVC the normal amount expected will take into account the person's age, sex, height and weight.

Notes:

Progressive supra nuclear palsy causes a deterioration of the brain leading to impairment of balance, eye movements and swallowing difficulties. It is a progressive disease that can result in permanent physical disability.

Notes:

Respiration is the process whereby oxygen enters the body and carbon dioxide is released from the body through the lungs.

Respiratory failure prevents sufficient oxygen from entering the body. This can result in significant restriction in normal daily activities and severe breathlessness.

In order to claim the condition must be permanent and require regular treatment to increase the body's absorption of oxygen by breathing it in via a face mask or nasal tubes. It will also be necessary to for the lung function tests to demonstrate that the lungs are only functioning at less than 30% of their expected level and that the amount of oxygen being transferred to the blood stream is reduced to a defined level.

48 Severe rheumatoid arthritis – before age 65

Widespread joint destruction with major clinical deformity of three or more of the following joint areas before the 65th birthday: hands, wrists, elbows, cervical spine, knees, ankles, metatarsophalangeal joints in the feet. The condition should be such that it results in a permanent inability to perform any three of the following tests:

(a) Walking on the flat

- Walk 200 metres on an even surface, with the use of walking sticks or crutches if required, without having to stop due to breathlessness or severe pain.

(b) Climbing

- Walk up a flight of 12 stairs; and
- Walk down a flight of 12 stairs

with the use of a handrail, walking sticks or crutches if required, without having to stop due to breathlessness or severe pain.

(c) Bending

- Get into a standard saloon car; and
- Get out of a standard saloon car; and
- Bend or squat to pick up a light object from the floor and straighten up.

(d) Lifting and carrying

- Lift and carry a 2.5kg bag with a handle from a surface one metre above the floor to a surface of similar height 5 metres away, with the use of walking sticks or crutches if required.

(e) Dressing

- Put on (without the need for fastening/buttoning) their coat or jacket; and
- Take off their coat or jacket; and
- Put on or take off a pair of socks.

(f) Dexterity

Have the physical ability required to:

- Use a desk-top personal computer keyboard; and
- Write legibly using a pen or pencil.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Notes:

Severe rheumatoid arthritis is a chronic, progressive and disabling disease. It is an incredibly painful condition, can cause severe disability and ultimately affects a person's ability to carry out everyday tasks. The disease can progress very rapidly (the speed of progression varies widely between individuals), causing swelling and damaging cartilage and bone around the joints. Any joint may be affected but it is commonly the hands, feet and wrists.

We will assess the level of your disability using the tests described in the condition definition. If the disability means that you are unable to do three or more of the described tests and there is no chance of improving, it will be serious enough to qualify for payment.

If you are unable to do two of the tests but can do all the others, then you will not qualify for any payment. This will not stop you claiming in the future should your condition deteriorate to a point when you do qualify. However for a claim to be valid the criteria must be met and assessed before the life assured's 65th birthday.

49 Stroke – with permanent symptoms

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. The diagnosis has to be confirmed by a Consultant Neurologist with the evidence of new changes on a CT or MRI scan or other reliable imaging techniques.

For the above definition, the following are not covered:

- Transient ischaemic attack
- Traumatic injury to brain tissue or blood vessels.

Glossary

Haemorrhage – bleeding from a ruptured blood vessel.

Transient ischaemic attacks – temporary disruption of the blood circulation to part of the brain. The symptoms may be similar to those of a stroke but patients recover within 24 hours.

50 Systemic lupus erythematosus – with permanent symptoms

The definite diagnosis by a Consultant Rheumatologist of systemic lupus erythematosus resulting in permanent neurological deficit with persistent clinical symptoms or the permanent impairment of kidney function tests as follows;

Glomerular Filtration Rate (GFR) below 30 ml/min.

For the above definition, the following is not covered:

- Discoid lupus erythematosus.

Glossary

Chronic – of long duration and cannot be cured by medical treatment and/or surgical procedures used at the time of the claim.

Systemic lupus erythematosus – a chronic inflammatory condition caused by an autoimmune disease. Sometimes the name of the condition is shortened to Lupus or SLE.

Glomerular filtration rate (GFR) – a measure of how well the kidneys are performing their function of filtering and removing waste products.

Notes:

A stroke (doctors call these cerebrovascular accidents, (CVA's)) is caused by an interruption to the flow of blood to the brain. This can be due to either a blocked artery which prevents blood reaching the brain or a burst blood vessel in the brain. In either case, a claim will be valid if it causes ongoing clinical symptoms of a stroke which are expected to be permanent.

Transient ischaemic attacks, also called 'mini-strokes' are not covered. These are attacks that produce temporary symptoms similar to a mild stroke but typically patients recover completely in less than 24 hours.

Traumatic injury to brain tissue or blood vessels is not covered under this definition.

Notes:

Systemic lupus erythematosus is a condition where the body's healthy tissues and cells are attacked by its own immune system. This causes a chronic inflammation with symptoms such as fatigue and painful joint swelling. The condition can also affect internal organs such as the kidneys. In order to make a claim the condition must have progressed to an extent that there are permanent clinical symptoms or that the kidneys are permanently affected so that the GFR is below 30 ml/min.

Discoid lupus only affects the skin and this condition is not covered.

51 Terminal illness

An advanced or rapidly progressing incurable illness where, in the agreed opinion of two independent Medical Consultants and our Chief Medical Officer, the life expectancy is no greater than 12 months. There must be 18 months left to the end of the policy term at the date of first diagnosis.

52 Third degree burns – covering a specified proportion of the body's surface area

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 15% of the body's surface area or 50% of the surface area of the face.

53 Traumatic head injury – with permanent symptoms

Death of brain tissue due to traumatic injury caused by external means and confirmed by new changes on a CT or MRI scan, resulting in permanent neurological deficit with persisting clinical symptoms, assessed and confirmed by a Consultant Neurologist with the evidence of new changes on a CT or MRI scan or other reliable imaging techniques no later than six weeks from the date of the traumatic injury.

Notes:

Third degree burns damage or destroy the skin to its full depth and cause damage to the tissue underneath. These are covered if at least 15% of the body surface area or in the case of the face 50% of the surface area has been affected.

Notes:

Traumatic head injury is covered if it results in ongoing clinical symptoms resulting from permanent brain damage.

An abnormality seen on brain or other scans without definite related clinical symptoms is not covered.

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