

For customers

Definitions guide

Introduction

We've produced this guide to give you an explanation of the definitions we'll use to assess any claim you make for:

- critical illness (including children's critical illness and mastectomy for carcinoma in situ)
- total and **permanent** disability
- income protection, key person income protection and executive income protection, or
- waiver of premium

The definitions in this guide will also be in your policy conditions and we'll use this wording to assess any claim you make. Each definition is followed by an explanation (Commentary) to help you understand the protection you're taking out.

Association of British Insurers (ABI) Statement of Best Practice for Critical Illness cover

For clarity, and to make sure insurers use common language to describe critical illness product features, the ABI Statement of Best Practice for Critical Illness cover sets out new model definitions for critical illness and exclusions as well as generic terminology.

As a member of the ABI, we've adopted these definitions for our critical illness benefits and we've included a 'Glossary of protection terms' at the back of this guide to explain the new terminology. Throughout this document the protection terms explained in the glossary have been highlighted in ***bold italic***.

As part of this review, we've decided to improve on some of the definitions – providing more comprehensive cover for you. We've indicated against each definition where we've improved on the ABI model wording.

For details on the product you're taking out, please read the appropriate key features document from AEGON. Copies of these are available from your financial adviser.

What is included in critical illness cover?

The complete list of conditions we cover is set out below. These headings are only a guide to what is covered. The full definitions of the illnesses covered and the circumstances in which you can claim are given in this guide and in the policy conditions. These typically use medical terms to describe the illnesses but in some cases the cover may be limited. For example, some types of cancer aren't covered and to make a claim for some illnesses you need to have **permanent** symptoms.

List of conditions

- **Alzheimer's disease** – resulting in **permanent** symptoms
- **Aorta graft surgery** – for disease or traumatic injury
- **Aplastic anaemia** – with **permanent** bone marrow failure
- **Bacterial meningitis** – resulting in **permanent** symptoms
- **Benign brain tumour** – resulting in **permanent** symptoms
- **Blindness** – **permanent** and **irreversible**
- **Cancer** – excluding less advanced cases
- **Cardiomyopathy** – of specified severity
- **Coma** – resulting in **permanent** symptoms
- **Coronary artery bypass grafts**
- **Creutzfeldt-Jakob disease (CJD)** – resulting in **permanent** symptoms
- **Deafness** – **permanent** and **irreversible**
- **Dementia** – resulting in **permanent** symptoms
- **Encephalitis** – resulting in **permanent** symptoms
- **Heart attack** – of specified severity
- **Heart valve replacement or repair**
- **HIV infection** – caught in one of the home countries or designated countries* from a blood transfusion, a physical assault or at work in an eligible **occupation**
- **Kidney failure** – requiring dialysis
- **Liver failure** – advanced stage
- **Loss of hands or feet** – **permanent** physical severance
- **Loss of speech** – **permanent** and **irreversible**
- **Major organ transplant**
- **Motor neurone disease** – resulting in **permanent** symptoms
- **Multiple sclerosis** – with persisting symptoms
- **Multiple system atrophy** – resulting in **permanent** symptoms
- **Open heart surgery** – with surgery to divide the breastbone
- **Paralysis of limbs** – total and **irreversible**
- **Parkinson's disease** – resulting in **permanent** symptoms
- **Primary pulmonary hypertension** – of specified severity
- **Progressive supranuclear palsy** – resulting in **permanent** symptoms
- **Pulmonary artery graft surgery** – for disease only
- **Respiratory failure** – of advanced stage
- **Rheumatoid arthritis** – resulting in a loss of the ability to do specified physical activities
- **Stroke** – resulting in **permanent** symptoms
- **Systemic lupus erythematosus** – with severe complications
- **Terminal illness**
- **Third-degree burns** – covering 20% of the body's surface area, or 50% loss of surface area of the face, or 30% loss of surface area of the head and neck
- **Total pneumonectomy** – for physical injury or disease
- **Traumatic head injury** – resulting in **permanent** symptoms

*Home countries: United Kingdom, the Channel Islands or the Isle of Man

Designated countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America

Full definitions

Alzheimer's disease – resulting in **permanent** symptoms

Definition – ABI

A definite diagnosis of Alzheimer's disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be **permanent** clinical loss of the ability to do all of the following:

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

For the above definition, the following aren't covered:

- Other types of dementia.

Commentary

Alzheimer's disease is a progressive and degenerative condition caused by the deterioration of the brain cells. It typically occurs in middle age or later. Alzheimer's disease can affect people in various ways, such as severe loss of memory and concentration, but overall there's a general decline in all areas of mental ability.

Aorta graft surgery – for disease or traumatic injury

Definition – ABI+

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 aren't covered:

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

Commentary

The aorta is the main artery in the body and supplies oxygenated blood to the other arteries. The aorta can become blocked by fatty deposits building up on the artery wall, weakened due to an aneurysm (a thinning or bulging of the artery wall) or damaged during trauma. A graft may be needed to replace or repair the damaged part of the aorta. The definition also covers traumatic injury to the aorta.

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

Definition – AEGON

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

Commentary

Aplastic anaemia is a rare and serious form of anaemia, which can be present from birth or develop later in life. With this condition there's a decrease in the quantity of blood-forming cells in the bone marrow, which can lead to impairment in the production of all blood cells.

Bacterial meningitis – resulting in **permanent** symptoms

Definition – AEGON

A definite diagnosis of bacterial meningitis by a Consultant Neurologist. There must be **permanent neurological deficit with persisting clinical symptoms**.

For the above definition, the following aren't covered:

- meningococcal septicaemia
- any other form of meningitis

Commentary

Bacterial meningitis is the inflammation of the protective membranes of the brain (meninges) or spinal cord. Most patients will recover from bacterial meningitis without any side effects so won't need to claim. However, sometimes there can be **permanent** damage to sight, hearing or speech. Meningitis can also occur as a result of a virus but this less severe form isn't covered.

To make a claim, there will need to be evidence of **permanent neurological deficit with persisting clinical symptoms**, as defined in the 'Glossary of protection terms'.

Benign brain tumour – resulting in **permanent** symptoms

Definition – ABI

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 aren't covered:

- Tumours in the pituitary gland
- Angiomas

Commentary

A benign brain tumour is a non-cancerous abnormal growth. While it might continue to grow in size, it won't invade or destroy surrounding tissue, unlike a malignant tumour.

A benign tumour is therefore localised but this in itself can be very dangerous, as it might be pressing on other areas of the brain. Such growths can be life threatening so it may be necessary to have them surgically removed.

To make a claim, there will need to be evidence of **permanent neurological deficit with persisting clinical symptoms**, as defined in the 'Glossary of protection terms'.

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

Definition – ABI

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.

Commentary

Loss of sight can be caused by accident or illness. We'd consider a claim only if the loss of sight in both eyes is **permanent** and **irreversible**. It should be noted that a person can be registered blind even though they may still be partially sighted.

Cancer – excluding less advanced cases

Definition – ABI

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

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

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
 - pre-malignant
 - non-invasive
 - cancer in situ
 - having borderline malignancy, or
 - having low malignancy potential
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

Commentary

Cancer is a malignant tumour or malignancy which is characterised by uncontrolled growth, often spreading to adjoining tissue and sometimes more distant parts of the body. Unless the cancer is destroyed or removed it will continue to grow and is likely to result in the death of the patient.

We only cover the more advanced cases of prostate cancer as they are likely to have the more serious prognosis

Most skin cancers can be successfully treated so they're not covered. The important exception is invasive malignant melanoma, which is a very serious form of skin cancer that can spread rapidly to other parts of the body.

Cardiomyopathy – of specified severity

Definition – AEGON

A definite diagnosis of cardiomyopathy by a Consultant Cardiologist that has resulted in **permanent** damage to the heart muscle and function resulting in both of the following:

- a reduced ejection fraction of 35%
- impairment to the degree of class 3 New York Heart Association classification of cardiac impairment*

For the above definition, the following aren't covered:

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

*New York Heart Association Class 3 – heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

Commentary

Cardiomyopathy is a heart muscle disorder which can affect the heart's structure and function. Many causes of cardiomyopathy are unknown but a number of other cardiomyopathies are linked to other illnesses or outside factors such as alcohol or drugs. It could also be inherited.

Any cardiomyopathy resulting from alcohol or drug abuse isn't covered.

Coma – resulting in **permanent** symptoms

Definition – ABI+

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

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

For the above definition, the following isn't covered:

- Coma secondary to drug abuse

We've improved this definition by removing the exclusion: coma secondary to alcohol abuse.

Commentary

A coma is a deep state of unconsciousness which can occur when the brain has been damaged, perhaps as a result of a head injury or illness. Our claims criteria requires that the state of unconsciousness requires a life support system, and there must also be evidence of **permanent neurological deficit with persisting clinical symptoms**, as defined in the 'Glossary of protection terms'.

If the coma is a result of drug abuse it won't be covered.

Coronary artery bypass grafts

Definition – ABI+

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

For the above definition, the following are not covered:

- balloon angioplasty
- atherectomy
- rotablation
- insertion of stents
- laser treatment

Commentary

Coronary artery bypass surgery is one of the main surgical methods used to treat coronary artery disease. If one or more of the arteries become blocked, the flow of oxygenated blood is impeded and angina or even a heart attack can occur. A coronary artery bypass involves a surgeon grafting around the blockage using a length of alternative blood vessel. The aim of the bypass is to restore the flow of oxygenated blood.

Creutzfeldt-Jakob disease – resulting in **permanent** symptoms

Definition – AEGON

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

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

For the above definition, the following aren't covered:

- Other types of dementia.

Commentary

Creutzfeldt-Jakob disease (CJD) is a degenerative brain disorder which can be inherited or acquired in later life. As the disease progresses there'll be increased loss of muscle control and typical signs of dementia. At present there's no known cure.

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

Definition – ABI

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.

Commentary

Loss of hearing can be caused either by illness or an accident. The loss must be **permanent** and **irreversible**, and affect both ears.

Dementia – resulting in **permanent** symptoms

Definition – AEGON

A definite diagnosis of dementia due to progressive degenerative brain disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be **permanent** clinical loss of the ability to do all of the following:

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

For the above definition, the following aren't covered:

- Non organic psychiatric illnesses

Commentary

Dementia is a chronic and usually progressive disorder which affects the person's memory, their ability to think and their behaviour. Quite often they'll appear confused and won't be able to remember recent events.

Encephalitis – resulting in **permanent** symptoms

Definition – AEGON

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

For the above definition, the following aren't covered:

- Chronic fatigue syndrome and myalgic encephalomyelitis

Commentary

Encephalitis is an acute inflammation of the brain, usually caused by a virus or bacteria. Viruses known to cause this disease include chicken pox, measles and mumps.

To make a claim, there will need to be evidence of **permanent neurological deficit with persisting clinical symptoms**, as defined in the 'Glossary of protection terms'.

Heart attack – of specified severity

Definition – ABI+

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

- New characteristic electrocardiographic changes.
- The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:
 - Troponin T > 1.0ng/ml
 - AccuTnl > 0.5ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following aren't covered:

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

Commentary

The heart is an essential organ in the body, pumping oxygenated blood to the other organs where it's needed. The heart itself needs oxygenated blood to work effectively and, when the supply is interrupted, the heart muscle will be damaged. During physical exertion the heart has to work harder so it needs more fuel. A lack of oxygenated blood can result in chest pain (or angina) but may not cause the heart muscle to die. Angina isn't covered under our critical illness definition.

However, where the supply of oxygenated blood is significantly reduced, some of the heart muscle can be damaged. Often this is caused by the build-up of fatty materials blocking the artery (known as atheroma) or by a blood clot (known as thrombosis). The damaged muscle seizes up and dies. Doctors call this a myocardial infarction, more commonly known as a heart attack.

Damage to the heart muscle usually causes severe pain and results in an increase in cardiac enzymes, troponins or other biochemical markers in the blood.

Heart valve replacement or repair

Definition – ABI+

The undergoing of surgery requiring thoracotomy (keyhole surgery or median sternotomy) on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

Commentary

The heart contains a number of valves that open and close as part of the normal pumping action. Sometimes these become diseased, resulting in a reduced pumping performance by the heart and/or the valves leaking slightly or not closing properly when they're supposed to.

The faulty valve can be replaced or repaired with surgery.

HIV infection – caught in one of the home countries or designated countries*, from a blood transfusion, a physical assault or at work in an eligible occupation

Definition – ABI

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment from the eligible **occupations** listed below:

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

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in one of the home countries or designated countries*

*Home countries: United Kingdom, the Channel Islands or the Isle of Man

Designated countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America

For the above definition, the following isn't covered:

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

The eligible occupations referred to on page 5 are as follows: Hospital doctors, surgeons and consultants; hospital nurses; hospital laboratory technicians; hospital porters; hospital caterers; hospital cleaners; general practitioners and nurses employed by them; fire brigade workers; dental surgeons; dental nurses; district nurses; midwives; paramedics; ambulance workers; hospital laundry workers; policemen and policewomen; prison officers.

Commentary

We'd only pay the claim if:

- the assault was reported to appropriate authorities and it was established that the HIV infection resulted from the attack
- in the case of an incident happening while the person was performing their normal duties of employment from an eligible **occupation**, the outlined procedures were followed and it was established that the HIV infection resulted from the incident at work, or
- we receive evidence that establishes that the HIV infection resulted from a blood transfusion.

Kidney failure — requiring dialysis

Definition — ABI

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

Commentary

The body normally contains two kidneys whose job is to filter unwanted waste material from the bloodstream. If the kidneys stop working then these waste products can build up in the blood and eventually prove life-threatening. A single kidney can take on the workload of two provided it remains healthy. Our critical illness definition requires failure of both kidneys, resulting in regular dialysis. Medical treatment takes various forms. The kidney's cleansing role can be carried out artificially this is known as dialysis. The kidney can be replaced by one from a donor this is known as a transplant. (Transplants are covered under our 'Major organ transplant' definition)

Liver failure — advanced stage

Definition — AEGON

Advanced stage liver failure due to cirrhosis and resulting in all of the following:

- **permanent** jaundice
- ascites
- encephalopathy

For the above definition, the following isn't covered:

- Liver disease secondary to alcohol or drug abuse.

Commentary

The liver is the largest glandular organ in the body, performing a number of vital jobs, including glycogen storage, regulating the lipid metabolism, regulating protein metabolism, detoxification, and bile manufacture and secretion.

Liver failure can occur because of a congenital abnormality or as a complication of another illness.

Liver failure resulting from alcohol or drug abuse isn't covered.

Loss of hands or feet — permanent physical severance

Definition — ABI

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

Commentary

We'll pay a claim if two or more hands or feet are **permanently** severed. Loss of one limb only wouldn't be covered.

Loss of speech — permanent and irreversible

Definition — ABI

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

Commentary

The loss of speech must be total and **permanent**. This can be due to accident or disease, for example cancer of the larynx. If the loss wasn't total or only temporary then the claim wouldn't be paid.

Major organ transplant

Definition — ABI

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

For the above definition, the following isn't covered:

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

Commentary

The heart, kidney, liver, lung or pancreas can be severely damaged by disease, so much so that a transplant is the only viable option to save the person's life.

The donor and recipient are carefully matched to make sure of the best possible results. Even then drugs are given to reduce the likelihood of the recipient's natural defences rejecting the donated organ.

Considerable time can be spent on 'official waiting lists' waiting for a suitable donor to be available so the claim criteria only require acceptance onto an official waiting list.

Motor neurone disease — resulting in permanent symptoms

Definition — ABI

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

Commentary

Motor neurone disease is a progressive degenerative disorder which affects the central nervous system that controls muscular activity. The disease advances quite quickly leading to severe disability and ultimately death.

Multiple sclerosis — with persisting symptoms

Definition — ABI

A 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 6 months.

Commentary

Multiple sclerosis (MS) is an incurable disease of the central nervous system. Nerve fibres are covered by a myelin sheath which normally protects and insulates them. In MS these myelin sheaths are attacked and inflamed. They may become damaged leaving fibrous tissue which restricts the ability of the nerve fibres to conduct impulses to parts of the body.

Symptoms can include temporary blurred vision or blindness, double vision, involuntary movement of the eyeballs, tremors to the hands, weakness of arms or legs, lack of co-ordination and slurred speech.

The disease is progressive but can run a variable course. There can be long periods of remission during which symptoms can diminish or even disappear completely. As the range of symptoms is extensive it's a very difficult disease to diagnose. Modern Magnetic Resonance Imaging (MRI) scanning can now help make an earlier diagnosis.

Multiple system atrophy – *resulting in permanent symptoms*

Definition – AEGON

The definite diagnosis of multiple system atrophy confirmed by a Consultant Neurologist. There must be **permanent** clinical impairment of either:

- motor function with associated rigidity of movement; or
- the ability to coordinate muscle movement; or
- bladder control and postural hypotension

Commentary

Multiple system atrophy is a progressive neurological disorder. There are three groups of symptoms which reflect the three different regions of the brain that may be involved. Symptoms can include problems with movement (parkinsonism), poor balance and co-ordination, and autonomic problems such as poor bladder and blood pressure control.

Open heart surgery – *with surgery to divide the breastbone*

Definition – AEGON

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

Commentary

Open heart surgery involving division of the breastbone can be carried out for reasons such as treatment for heart failure or to remove a tumour from the heart. Surgery which does not involve division of the breastbone is not covered by this definition.

Paralysis of limbs – *total and irreversible*

Definition – ABI

Total and **irreversible** loss of muscle function to the whole of any 2 or more limbs.

Commentary

Paralysis and paraplegia are covered if the insured person totally and irreversibly loses the ability to move, or use, any two or more limbs. The disability must be considered **permanent**.

Paralysis of one half of the body is called hemiplegia. If all four limbs are paralysed this is called quadriplegia.

Parkinson's disease – *resulting in permanent symptoms*

Definition – ABI

A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be **permanent** clinical impairment of motor function with associated tremor, muscle rigidity and postural instability.

For the above definition, the following aren't covered:

- Parkinson's disease secondary to drug abuse
- Other Parkinsonian syndromes

Commentary

Parkinson's disease is a progressive, degenerative disorder of the central nervous system and symptoms are tremors, slow movements and muscular rigidity.

Primary pulmonary hypertension – *of specified severity*

Definition – AEGON

A definite diagnosis of primary pulmonary hypertension by a Consultant Cardiologist or specialist in respiratory medicine. There must be clinical impairment of heart function resulting in

the **permanent** loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classification of functional capacity*

For the above definition, the following isn't covered:

- Pulmonary hypertension secondary to any other known cause ie not primary.

*New York Heart Association Class 3 – heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

Commentary

Primary pulmonary hypertension is an increase in blood pressure in the pulmonary artery, pulmonary vein, or pulmonary capillaries, leading to shortness of breath, dizziness, fainting and other symptoms, all of which can be made worse by exertion. Pulmonary hypertension which is found to be due to another cause (secondary) is not covered by this definition.

Progressive supranuclear palsy – *resulting in*

permanent symptoms

Definition – AEGON

A definite diagnosis of progressive supranuclear palsy by a Consultant Neurologist. There must be **permanent** clinical impairment of eye movements and motor function.

Commentary

Progressive supranuclear palsy is a degenerative brain disorder which has similar symptoms to Parkinson's disease. Typical symptoms include tremors in the hands, eye problems, walking difficulties and speech difficulties.

Pulmonary artery graft surgery – *for disease only*

Definition – AEGON

The undergoing of surgery on the advice of a Consultant Cardiologist for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

Commentary

The pulmonary arteries carry deoxygenated blood from the heart back to the lungs, where the blood then becomes oxygenated. The blood then travels back to the heart, where it's pumped around the body.

If the pulmonary artery becomes diseased, a graft may be needed to replace the damaged part of the artery.

Respiratory failure – *of advanced stage*

Definition – AEGON

Advanced stage emphysema or other chronic lung disease, resulting in all of the following:

- The need for oxygen therapy for a minimum of 15 hours a day and evidence that daily oxygen therapy has been required for a minimum period of 6 months.
- The **permanent** impairment of lung function tests as follows: Forced vital capacity (FVC) and forced expiratory volume at 1 second (FEV1) being less than 40% of normal.

Commentary

Emphysema and other lung diseases are normally managed with medication, such as inhalers. We'd only consider a claim once the condition has progressed to the stage where continuous daily oxygen therapy is required for a minimum of 15 hours a day, and has been required for at least 6 months. This must also be supported by evidence of **permanent** impairment of lung function as described above.

Rheumatoid arthritis – *resulting in a loss of the ability to do specified physical activities*

Definition – AEGON

A definite diagnosis by a Consultant Rheumatologist of chronic rheumatoid arthritis as evidenced by widespread joint destruction with major clinical deformity.

In addition the life assured must **permanently** be unable to perform three or more of the following activities:

- **Bending** – The ability to get into or out of a standard saloon car, or to bend or kneel to pick up a tea cup (or similar object) from the floor and straighten up again without the assistance of another person but including the use of appropriate aids
- **Dexterity** – The physical ability to use hands and fingers, such as being able to communicate effectively using a pen, pencil or keyboard
- **Lifting** – The ability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping or an overnight bag or briefcase
- **Walking** – The ability to walk a distance of 200 metres on a level surface without the assistance of another person, but including the use of appropriate aids, for example a walking stick

Commentary

Rheumatoid arthritis is a chronic, inflammatory autoimmune disorder that causes the immune system to attack the joints. It is a disabling and painful inflammatory condition, which can lead to substantial loss of mobility due to pain and joint destruction.

Stroke – *resulting in permanent symptoms*

Definition – ABI

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in **permanent neurological deficit with persisting clinical symptoms**.

For the above definition, the following are not covered:

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

Commentary

A stroke involves **permanent** damage to the brain. It's a term often used for a number of medical conditions: cerebral haemorrhage due to the bursting of a blood vessel; cerebral thrombosis (the formation of a clot within an artery in the brain); cerebral embolism (the movement of a clot from one part of the body which becomes lodged in an artery in the brain); and interference of the blood supply caused by a tumour, inflammation or injury.

Following a stroke there is often **permanent** brain damage that could result in **permanent** damage, which may be paralysis down one side of the body, loss of speech or sight, or loss of mobility or strength. Sometimes the residual damage will be minor. Transient ischaemic attacks are not covered. These are attacks that produce temporary symptoms similar to a mild stroke but a complete recovery is normally made within 24 hours.

Please also see our traumatic head injury definition, as our stroke definition doesn't cover traumatic injury to brain tissue or blood vessels.

To make a claim, there will need to be evidence of **permanent neurological deficit with persisting clinical symptoms**, as defined in the 'Glossary of protection terms'.

Systemic lupus erythematosus – *with severe complications*

Definition – AEGON

A definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist resulting in either of the following:

- **Permanent neurological deficit with persisting clinical symptoms**; or
- The **permanent** impairment of kidney function tests as follows:
 - Glomerular Filtration Rate (GFR) below 30 ml/min/1.73m² together with persisting abnormal urinalysis showing proteinuria or haematuria

In addition to the above criteria, the disease must have been unresponsive to disease modifying drugs for a continuous period of at least 12 months.

Commentary

Systemic lupus erythematosus (SLE) is a chronic autoimmune disease. The immune system attacks the body's cells and tissue, resulting in inflammation and tissue damage. SLE can affect any part of the body, but most often harms the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system. The course of the disease is unpredictable, with periods of illness (called flare ups) alternating with remission.

To make a claim, there will need to be evidence of **permanent neurological deficit with persisting clinical symptoms**, as defined in the 'Glossary of protection terms'.

Terminal illness

Definition – ABI

Advanced or rapidly progressing incurable illness where, in the opinion of an attending Consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months.

Commentary

Here the claims criteria requires that the agreed medical opinion is that you're not expected to live longer than 12 months.

Third-degree burns – covering 20% of the body's surface area, or 50% loss of surface area of the face, or 30% loss of surface area of the head and neck

Definition – ABI+

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 50% loss of surface area of the face, or 30% loss of surface area of the head and neck.

Commentary

This is the most serious type of burn. It involves the destruction of the full thickness of the skin and can harm fat, muscle and bone. Burns of this scale are likely to be life-threatening.

Total pneumonectomy – for physical injury or disease

Definition – AEGON

The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for any physical injury or disease.

Commentary

A total pneumonectomy is the surgical removal of an entire lung, which can be performed for lung disease or due to an injury or trauma.

Traumatic head injury – resulting in *permanent* symptoms

Definition – ABI

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

Commentary

A head injury can be caused by an accident. We'd only consider a claim to be valid where there's death of brain tissue, resulting in *permanent* neurological deficit with persisting clinical symptoms. Symptoms could include difficulty with speech, walking or visual impairment.

To make a claim, there will need to be evidence of *permanent neurological deficit with persisting clinical symptoms*, as defined in the 'Glossary of protection terms'.

Mastectomy for carcinoma in situ benefit

If you choose critical illness protection cover, we'll automatically include mastectomy for carcinoma in situ benefit.

Where you're treated by total mastectomy surgery (that is the total removal of all of the tissue of one breast or more) following being diagnosed with carcinoma in situ of the breast or followed by such diagnosis, and do not die within 14 days following total mastectomy surgery, we'll pay a sum equal to 20% of all benefit amounts (relating to your main benefits that include critical illness cover), up to a maximum of £20,000. If you have an income benefit, then we'll convert this to a lump sum and work out the benefit amount for the mastectomy for carcinoma in situ benefit.

For the avoidance of doubt, mastectomy for carcinoma in situ benefit will not be payable where the surgery involved:

- prophylactic mastectomy or any other procedure without histological evidence of carcinoma in situ, or
- any procedure, other than total mastectomy surgery, to treat carcinoma in situ of the breast, such as lumpectomy, partial mastectomy and partial or total sub cutaneous mastectomy

Payment of mastectomy for carcinoma in situ benefit doesn't affect the benefit amount for any critical illness benefits under your policy. Mastectomy for carcinoma in situ benefit under each policy will be paid only once in respect of each life assured that has undergone mastectomy for carcinoma

in situ, as described in our policy conditions, and is covered for mastectomy for carcinoma in situ benefit. If we pay a claim on the main critical illness benefit mastectomy for carcinoma in situ benefit will stop.

Please speak to your financial adviser for full details of this benefit.

Children's critical illness protection

If you choose personal critical illness protection cover, we'll automatically provide all your natural and legally adopted children with children's critical illness protection from the age of 30 days to their 18th birthday.

If your child meets the policy definition of one of the conditions listed on page 3, and doesn't die within 14 days of having been diagnosed as suffering from a critical illness, we'll pay 50% of the benefit amount at the time of the claim, up to a maximum of £25,000. We'll pay this benefit as a cash sum. If you have an income benefit, then we'll convert this to a lump sum and work out the benefit amount for the children's critical illness protection from this value.

There's no limit to the number of children that can be covered by this benefit. You can only make one claim per child no matter how many policies you have with us that have this benefit. The only exception is where both parents have separate single life critical illness benefits. In this case, the children's critical illness benefit may be paid up to twice for a particular child. Payment of children's critical illness protection doesn't affect the benefit amount under the main benefit. If we pay a claim on the main critical illness benefit, children's critical illness protection will stop.

We won't pay a claim where the critical illness results directly or indirectly from a condition the child had before they became covered by the policy.

Please speak to your financial adviser for full details of this benefit.

Total and permanent disability

When you choose total and *permanent* disability as a benefit you must choose which one of the following three definitions you wish to be applied. Depending on your circumstances we might only be able to offer you the 'any *occupation*' or 'activities of daily living' definitions. Your policy schedule will tell you which definition applies. When you reach 60, the definition in all cases changes to 'activities of daily living'.

Own occupation

Definition

You must be *permanently* and *irreversibly* disabled and unable to carry out the material and substantial duties of your *occupation* and there must be no reasonable prospect of there ever being any improvement sufficient to enable a return to your *occupation*, despite optimal appropriate medical and rehabilitation intervention. This disability must have already existed for a continuous period of six months.

For the above definition, the following isn't covered:

- Total and *permanent* disability from or directly related to alcohol or drug abuse.

Commentary

You must show that the disability, which must have been caused through accident or sickness, is both **permanent** and **irreversible** and stops you from performing the main duties and tasks of your **occupation**. Partial or temporary disabilities aren't covered. Where cover has continued beyond your 60th birthday, then any claim at the time will be assessed using the 'activities of daily living' definition (explained below).

Total and **permanent** disability resulting from alcohol or drug abuse isn't covered.

Any occupation

Definition

You must be **permanently** and irreversibly disabled and unable to carry out any **occupation** and there must be no reasonable prospect of there ever being any improvement sufficient to enable a return to any **occupation** of any kind at all despite optimal appropriate medical and rehabilitation intervention. This disability must have already existed for a continuous period of six months.

For the above definition, the following isn't covered:

- Total and **permanent** disability from or directly related to alcohol or drug abuse.

Commentary

You must show that the disability, which must have been caused through accident or sickness, is both **permanent** and **irreversible** and stops you from doing any job, in other words there's no paid **occupation** of any kind at all which you can do. Partial or temporary disabilities aren't covered. Where cover has continued beyond your 60th birthday then any claim at the time will be assessed using the 'activities of daily living' definition (explained next). Total and **permanent** disability resulting from alcohol or drug abuse isn't covered.

Activities of daily living

Definition

You have been unable by reason of bodily injury or mental or physical illness to carry out any three of the five 'activities of daily living' because of total and **permanent** disability lasting for a continuous period of six months and are, and will continue to be, unable to perform any three of these activities without the use of special equipment or the physical assistance of another person throughout the entire activity.

For the above definition, the following isn't covered:

- Total and **permanent** disability from or directly related to alcohol or drug abuse.

Commentary

Under this definition your disability is measured against your ability to carry out five activities of daily living: washing, dressing, feeding, toileting and mobility. Total and **permanent** disability resulting from alcohol or drug abuse isn't covered.

For a claim to be paid, you must demonstrate that you're unable to perform three of these activities of daily living:

Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.

Dressing – the ability to put on and take off all garments and/or braces, artificial limbs or other surgical appliances, and to secure and unfasten the garments or devices.

Feeding – the ability to feed oneself once food has been prepared and made available.

Toileting – the ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.

Mobility – the ability to move indoors from room to room on level surfaces.

In addition, for the activities of daily living definition of disability, total and **permanent** disability benefit will also pay a claim if the life assured is suffering from a **permanent** and **irreversible** mental impairment.

Mental impairment is defined as: material deterioration in or loss of mental capacity which:

- results from an identifiable organic cause
- is evidenced by a deterioration in your ability to think, perceive, reason and remember, and
- results in a requirement for continual care and supervision

Mental impairment will be determined using clinical evidence and recognised tests of mental capacity.

Income protection

When you choose income protection, key person income protection or executive income protection you can select which one of the following definitions of incapacity you want. Depending on your circumstances we may only be able to offer the 'any suited **occupation**' or 'activities of daily work' definitions. Your policy schedule will tell you which definition applies. The activities of daily work definition doesn't apply to key person income protection. The definition that shows on your policy schedule will apply throughout the benefit term, in other words there isn't a switch to a different definition of disability at age 60, as there is with total and **permanent** disability benefit.

Own occupation

Definition

The monthly benefit amount will be paid if, after the **deferred period**, you are unable to do the material and substantial duties of your own **occupation** as a result of accident or sickness, and aren't following any other **occupation**. Material and substantial duties are those duties that are normally required for the performance of your own **occupation** and cannot reasonably be omitted or modified by you or your employer.

Any suited occupation

Definition

The monthly benefit amount will be paid if, after the **deferred period**, you are unable to do your own **occupation** and unable to do all other **occupations** to which you are reasonably suited by education, training or experience as a result of accident or sickness.

Activities of daily work

Definition

Please note that this definition isn't available for key person income protection. The monthly benefit amount will be paid if, after the **deferred period**, you are considered to be incapacitated because you can't perform three or more of the following activities or if you satisfy either the mental incapacity or mental ill-health definitions.

Bending – the ability to get into or out of a standard saloon car, or the ability to bend or kneel to pick up a tea cup (or similar object) from the floor and straighten up again without the assistance of another person but including the use of appropriate aids.

Climbing – the ability to walk up and down a flight of 12 stairs with the use of a handrail and taking a rest.

Communicating – the ability to:

- a** clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room, or
- b** understand simple messages, or
- c** speak with sufficient clarity to be clearly understood

Dexterity – the physical ability to use hands and fingers, such as being able to communicate effectively using a pen, pencil or keyboard.

Financial competence – the ability to recognise the transactional value of money and the handling of routine financial transactions such as paying bills or checking change when shopping.

Reading – having eyesight, even after correction by spectacles or contact lenses, sufficient to read a standard daily newspaper or to pass the standard eyesight test for driving. Failure for this activity would include being certified blind or partially sighted by a registered ophthalmologist.

Responsibility and independence – the ability to independently make arrangements to see a doctor and take regular medication as prescribed by a medical practitioner, or similarly qualified medical doctor.

Walking – the ability to walk a distance of 200 metres on a level surface without stopping due to breathlessness, angina or severe discomfort, and without the assistance of another person but including the use of appropriate aids, for example a walking stick.

Mental incapacity is defined as: Organic brain disease or brain injury (confirmed by neurological investigation) which has affected your ability to reason and understand, and has caused deterioration to an extent that you can no longer look after yourself without the need for continual supervision and assistance of another person.

Mental ill-health is defined as: Severe Mental Illness Classification ICD-10 Code. To qualify, you will be required to be under the supervision of the mental health team Care Programme Approach (CPA) at its highest level (with or without Supervision Register) or equivalent.

The CPA was introduced in 1991. The responsibility for implementation rests with health authorities. The CPA was introduced to ensure that people with severe and enduring mental illness, including dementia, who also have complex social care needs, are provided with co-ordinated care and supervision. Basic features include assessment of need for health and social care, to be met by a written care plan which is periodically updated and a nominated key worker responsible for implementation.

The ICD is the World Health Organisation's International Statistical Classification of Diseases and related health problems. The current revision, the tenth, is known as 'ICD-10'.

Waiver of premium

There are three definitions of incapacity to choose from when you select waiver of premium but depending on your circumstances we might only be able to offer you 'any suited **occupation**' or 'activities of daily work' definition. Your policy schedule will tell you which definition applies. The definition that shows on your policy schedule will apply throughout the benefit term, ie there isn't a switch to a different definition of disability at age 60, as there is with total and **permanent** disability benefit.

Own occupation

Definition

You won't need to pay premiums after the **deferred period** if you are unable to do the material and substantial duties of your own **occupation** as a result of accident or sickness, and aren't following any other **occupation**. Material and substantial duties are those duties that are normally required for the performance of your own **occupation** and cannot reasonably be omitted or modified by you or your employer.

Any suited occupation

Definition

You won't need to pay premiums after the **deferred period** if you are unable to do your own **occupation** and are unable to do all other **occupations** to which you are reasonably suited by education, training or experience as a result of accident or sickness.

Activities of daily work

Definition

You won't need to pay premiums after the **deferred period** if you are considered to be incapacitated because you are unable to perform three or more of the following activities or if you satisfy either the mental incapacity or mental ill-health definitions.

Bending – the ability to get into or out of a standard saloon car, or the ability to bend or kneel to pick up a tea cup (or similar object) from the floor and straighten up again without the assistance of another person but including the use of appropriate aids.

Climbing – the ability to walk up and down a flight of 12 stairs with the use of a handrail and taking a rest.

Communicating – the ability to:

- a** clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room
- b** understand simple messages, or
- c** speak with sufficient clarity to be clearly understood

Dexterity – the physical ability to use hands and fingers, such as being able to communicate effectively using a pen, pencil or keyboard.

Financial competence – the ability to recognise the transactional value of money and the handling of routine financial transactions such as paying bills or checking change when shopping.

Reading – having eyesight, even after correction by spectacles or contact lenses, sufficient to read a standard daily newspaper or to pass the standard eyesight test for driving. Failure for this activity would include being certified blind or partially sighted by a registered ophthalmologist.

Responsibility and independence – the ability to independently make arrangements to see a doctor and take regular medication as prescribed by a medical practitioner, or similarly qualified medical doctor.

Walking – the ability to walk a distance of 200 metres on a level surface without stopping due to breathlessness, angina or severe discomfort, and without the assistance of another person but including the use of appropriate aids, for example a walking stick.

Mental incapacity is defined as: Organic brain disease or brain injury (confirmed by neurological investigation) which has affected your ability to reason and understand, and has caused deterioration to an extent that you can no longer look after yourself without the need for continual supervision and assistance of another person.

Mental ill-health is defined as: Severe Mental Illness Classification ICD-10 Code. To qualify, you will be required to be under the supervision of the mental health team Care Programme Approach (CPA) at its highest level (with or without Supervision Register) or equivalent.

The CPA was introduced in 1991. The responsibility for implementation rests with health authorities. The CPA was introduced to ensure that people with severe and enduring mental illness, including dementia, who also have complex social care needs, are provided with co-ordinated care and supervision. Basic features include assessment of need for health and social care, to be met by a written care plan which is periodically updated and a nominated key worker responsible for implementation.

The ICD is the World Health Organisation's International Statistical Classification of Diseases and related health problems. The current revision, the tenth, is known as 'ICD-10'.

Critical illness, terminal illness, total and permanent disability and mastectomy for carcinoma in situ benefit **Claims requirement**

For critical illness, terminal illness, total and **permanent** disability and mastectomy for carcinoma in situ benefit, we need to obtain written evidence from a medical specialist appropriate to the cause of your claim which meets the satisfaction of our Chief Medical Officer. At the time of claim, the life assured does not need to be resident in one of the Home Countries (United Kingdom, the Channel Islands or the Isle of Man) or one of the Designated Countries (European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America), but, the medical specialist providing reports must hold an appointment as a Consultant or equivalent at a hospital in the United Kingdom, the Channel Islands or the Isle of Man (also known as the Home Countries) or one of the Designated Countries (European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America). This also applies to the critical illness element of life with critical illness benefits.

Where the claim is for mastectomy for carcinoma in situ benefit medical reports must be provided evidencing the following:

- histological confirmation of the diagnosis of carcinoma in situ of the breast; and
- that treatment by total mastectomy has taken place.

Exclusions

In certain circumstances we won't pay out a claim. These are known as exclusions. The following definitions explain why we wouldn't pay a claim. As well as the exclusions listed below, if you don't give all the relevant facts, the protection provided by the policy could be lost or cancelled and your claim rejected.

Life protection, reducing life protection, family income benefit and gift inter vivos

- **Suicide** – we won't pay a claim in the event that the life assured has died as a result of their own actions (whether or not at the time of such action they were sane or insane) within 12 months of the policy start date or, if later, the date on which a particular benefit starts, or a policy is reinstated, or the sum assured for a particular benefit is increased.

Life with critical illness protection, reducing life with critical illness protection, and life with critical illness family income benefit

- **Alcohol or drug abuse** – we won't pay a claim if it results from or is directly related to alcohol or drug abuse.
*The alcohol or drug abuse exclusion applies only to the following critical illnesses: cardiomyopathy, coma (secondary to drug abuse only), liver failure and Parkinson's disease (secondary to drug abuse only).
- **Suicide** – we won't pay a claim in the event that the life assured has died as a result of their own actions (whether or not at the time of such action they were sane or insane) within 12 months of the policy start date or, if later, the date on which a particular benefit starts, or a policy is reinstated, or the sum assured for a particular benefit is increased. (This exclusion only applies to the life element of the benefits noted above.)

Critical illness protection, reducing critical illness protection and critical illness family income benefit

- **Alcohol or drug abuse** – we won't pay a claim if it results from or is directly related to alcohol or drug abuse.
*The alcohol or drug abuse exclusion applies only to the following critical illnesses: cardiomyopathy, coma, (secondary to drug abuse only), liver failure and Parkinson's disease (secondary to drug abuse only).

Income protection

- **Alcohol or drug abuse** – we won't pay a claim if it results from or is directly related to alcohol or drug abuse.
- **War and civil commotion** – we won't pay a claim if it results from any of the following; war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.

■ HIV/AIDS

We won't pay a claim in the event that the life assured is disabled as a result of Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS) or HIV infection resulting from any other means than those described below. In particular HIV infection resulting from sexual activity or drug abuse isn't covered.

This exclusion doesn't apply where infection was caused by one of the following:

- Infection by Human Immunodeficiency Virus resulting from:
- a blood transfusion given as part of medical treatment
 - a physical assault, or
 - an incident occurring during the course of performing normal duties of employment from the eligible

occupations:

hospital doctors, surgeons and consultants, hospital nurses, hospital laboratory technicians, hospital porters, hospital caterers, hospital cleaners, general practitioners and nurses employed by them, fire brigade workers, dental surgeons, dental nurses and district nurses, midwives, paramedics, ambulance workers, hospital laundry workers, policemen, policewomen and prison officers

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

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in one of the home countries or designated countries*.

*Home countries: United Kingdom, the Channel Islands or the Isle of Man

Designated countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America

- **Living abroad** – A life assured will only remain covered for executive income protection, personal income protection or key person income protection, while they are a **permanent** resident of either the United Kingdom, the Channel Islands or the Isle of Man.

In the event that the life assured travels or lives temporarily outside the United Kingdom, the Channel Islands or the Isle of Man for a continuous period exceeding 13 weeks during any 12-month period then cover for the benefits above will be excluded.

The continuous 13-week period stated above will be extended to 26 weeks during any 12-month period where the life assured is travelling within or is living temporarily in any one or more of the following countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America.

Waiver of premium

- **Alcohol or drug abuse** – we won't pay a claim if it results from or is directly related to alcohol or drug abuse.
- **War and civil commotion** – we won't pay a claim if it results from any of the following; war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.

- **HIV/AIDS**

We won't pay a claim in the event that the life assured is disabled as a result of Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS) or HIV infection resulting from any other means than those described below. In particular HIV infection resulting from sexual activity or drug abuse isn't covered.

This exclusion doesn't apply where infection was caused by one of the following:

- Infection by Human Immunodeficiency Virus resulting from:
- a blood transfusion given as part of medical treatment
 - a physical assault, or
 - an incident occurring during the course of performing normal duties of employment from the eligible

occupations:

hospital doctors, surgeons and consultants, hospital nurses, hospital laboratory technicians, hospital porters, hospital caterers, hospital cleaners, general practitioners and nurses employed by them, fire brigade workers, dental surgeons, dental nurses and district nurses, midwives, paramedics, ambulance workers, hospital laundry workers, policemen, policewomen and prison officers

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

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in one of the home countries or designated countries*.

*Home countries: United Kingdom, the Channel Islands or the Isle of Man

Designated countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America

- **Living abroad** – A life assured will only remain covered for waiver of premium while they are a **permanent** resident of either the United Kingdom, the Channel Islands or the Isle of Man.

In the event that the life assured travels or lives temporarily outside the United Kingdom, the Channel Islands or the Isle of Man for a continuous period exceeding 13 weeks during any 12-month period then cover for the benefits above will be excluded.

The continuous 13-week period stated above will be extended to 26 weeks during any 12-month period where the life assured is travelling within or is living temporarily in any one or more of the following countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America.

Total and **permanent** disability protection

- **Alcohol or drug abuse** – we won't pay a claim if it results from or is directly related to alcohol or drug abuse.

- **HIV/AIDS**

We won't pay a claim in the event that the life assured is disabled as a result of Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS) or HIV infection resulting from any other means than those described below. In particular HIV infection resulting from sexual activity or drug abuse isn't covered.

This exclusion doesn't apply where infection was caused by one of the following:

Infection by Human Immunodeficiency Virus resulting from:

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

occupations:

hospital doctors, surgeons and consultants, hospital nurses, hospital laboratory technicians, hospital porters, hospital caterers, hospital cleaners, general practitioners and nurses employed by them, fire brigade workers, dental surgeons, dental nurses and district nurses, midwives, paramedics, ambulance workers, hospital laundry workers, policemen, policewomen and prison officers

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

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in one of the home countries or designated countries*.

*Home countries: United Kingdom, the Channel Islands or the Isle of Man

Designated countries: European Union, Andorra, Australia, Gibraltar, Liechtenstein, Monaco, San Marino, Turkey, the Vatican City State, New Zealand, Canada, Iceland, Norway, Switzerland or the United States of America

Accidental death benefit

■ **Alcohol or drug abuse** – we won't pay a claim if it results from or is directly related to alcohol or drug abuse.

■ **Flying**

We won't pay a claim if death occurs whilst taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.

■ **Hazardous sports and pastimes**

We won't pay a claim if death occurs while taking part in (or practising for) boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

■ **Pre-existing conditions**

We won't pay a claim if death is wholly or partly contributable to any physical or medical condition that the life assured was aware of at the time of the application.

■ **Self-inflicted injury**

We won't pay a claim if death occurs as a result of an intentional self-inflicted injury.

■ **War and civil commotion**

We won't pay a claim if it results from any of the following; war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.

Important note

The commentary wordings are designed to help you understand each condition covered by your protection policy. Any claim you make will be considered using the full terms and conditions in your Policy conditions.

Glossary of protection terms

Throughout this document we've highlighted various technical 'protection' terms in bold italic. The following explanations should help clarify what these mean.

Acceptance terms

The basis on which we're prepared to offer you protection cover, for example, the premium we'll charge (which may include additional amounts to cover medical conditions, **occupation**, travel or dangerous hobbies) and the amount of cover we provide. The cover (terms) we offer may be different to the cover you originally requested.

Deferred period

The period during which a life assured must be ill or disabled before we will pay any benefit.

Irreversible

Cannot be reasonably improved upon by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

Joint life

Two people (lives assured) are covered by the protection policy.

Occupation

A trade, profession or type of work undertaken for profit or pay. It isn't a specific job with any particular employer and is independent of location.

Permanent/Permanently

Expected to last throughout the life assured's life, irrespective of when the cover ends or the life assured retires.

Permanent neurological deficit with persisting clinical symptoms

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, lethargy, dementia, delirium and coma.

The following aren't covered:

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

Single life

One person (life assured) is covered by the protection policy.

Standard premiums and policy terms

Where we accept the protection cover requested with no changes to the cover you've requested or change in the premium rate used to calculate the premium you need to pay.

Survival period

The period after an insured event that the life assured has to survive before a claim becomes valid. A survival period normally applies to stand-alone critical illness cover or where the death benefit is a different amount from the critical illness benefit.

