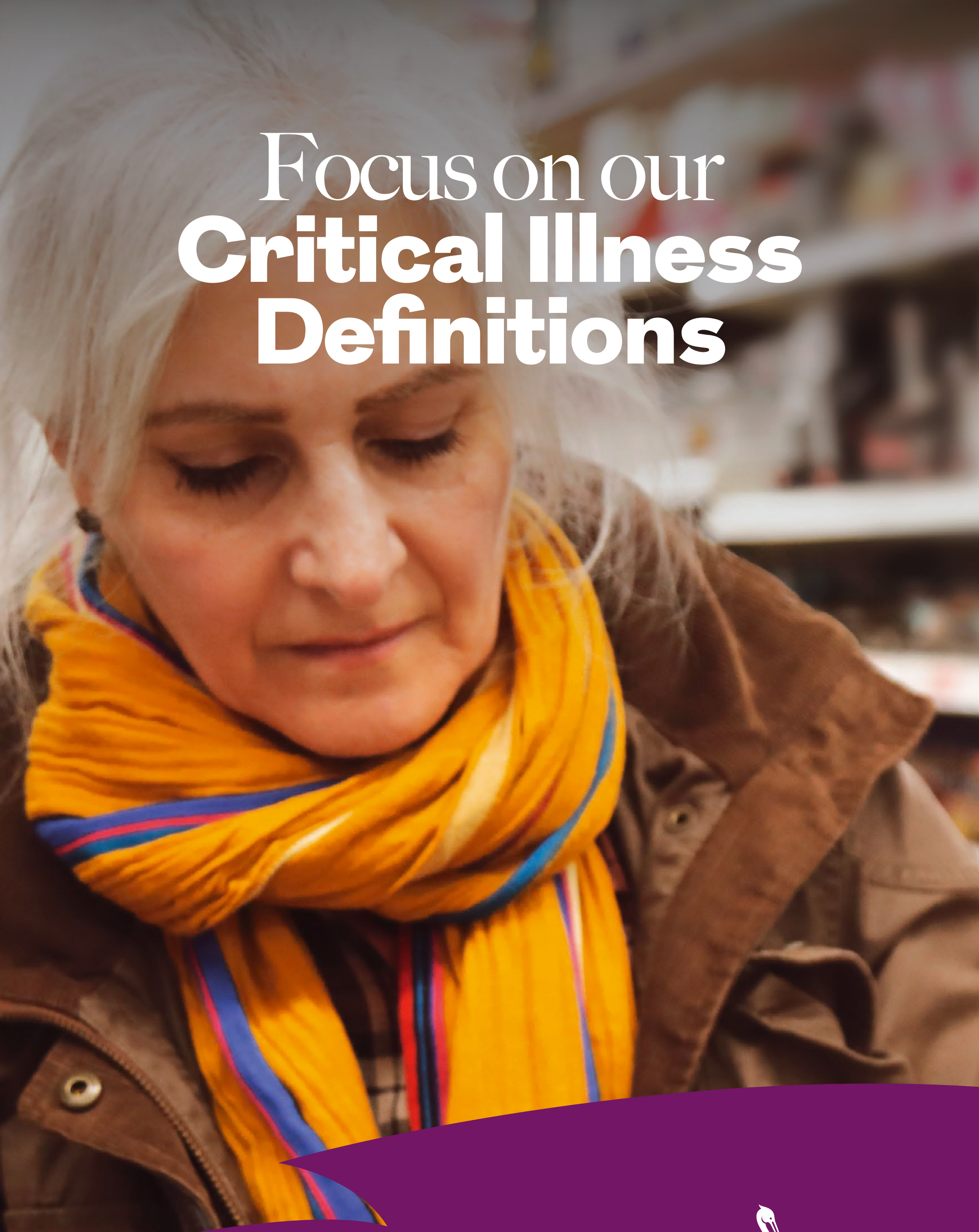
Focus on our Critical Illness Definitions



Protection

ROYAL LONDON

This guide lists all of the definitions we cover, **with a clear and simple definition for each.**

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Claim information

What we cover

In this booklet you'll find an A-Z of all our critical illness definitions, additional conditions and child specific conditions that are available with our Personal and Business Menu Plans. Depending on the options you choose you and your children may not be covered for all the definitions.

Critical illness definitions

Our critical illness definitions, plus Total Permanent Disability if included, pay the full amount you're covered for.

Additional conditions

Our additional conditions pay 50% of the amount of cover up to a maximum of £35,000 And if you later meet one of our critical illness definitions, we would also pay the full amount you're covered for. If you choose to include Enhanced Children's Critical Illness Cover, we'll cover certain pregnancy complications as an additional condition (£5,000 per affected pregnancy).

Child-specific conditions

If you choose to include Enhanced Children's Critical Illness Cover, children from birth to age 22, or 23 if in full-time education, are covered for 13 child-specific conditions. These pay 50% of the cover amount up to £50,000.

All diagnoses have to be:

- Made by a consultant employed at a hospital within the countries listed on page 5, who is a specialist in an area of medicine appropriate to the cause of the claim.
- The first and unequivocal diagnosis of the critical illness.
- Confirmed by our chief medical officer.

We'll pay a claim if you meet one of the critical illness or additional condition definitions listed in this booklet.

Personal support whenever you need it

Our Helping Hand support service is included with all our Menu Plans.

It includes a wellbeing support service which gives the plan owners online access to a range of hand-picked early care medical services, so they have help and advice to stay healthy.

And if the plan owner, or their partner and children, are going through a difficult time, such as a serious illness, injury or bereavement, Helping Hand will also be there to offer support – even if they don't make a claim.

Helping Hand is there for your clients, whichever stage in life they're at, and as a plan owner it doesn't cost them anything extra to use.

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.

The countries you can claim in

We restrict Critical Illness Cover and Life or Critical Illness Cover claims to certain parts of the world.

This means if you're living or working outside the UK and you need to make a claim, you might have to return to one of the following countries:

- UK
- Australia
- Austria
- Belgium
- Bulgaria
- Canada
- Channel Islands
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Gibraltar
- Greece
- Hong Kong
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Japan
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- The Netherlands
- New Zealand
- Norway
- Poland
- Portugal
- Slovakia
- Slovenia
- South Africa
- Spain
- Sweden
- Switzerland
- USA

Critical Illness definitions

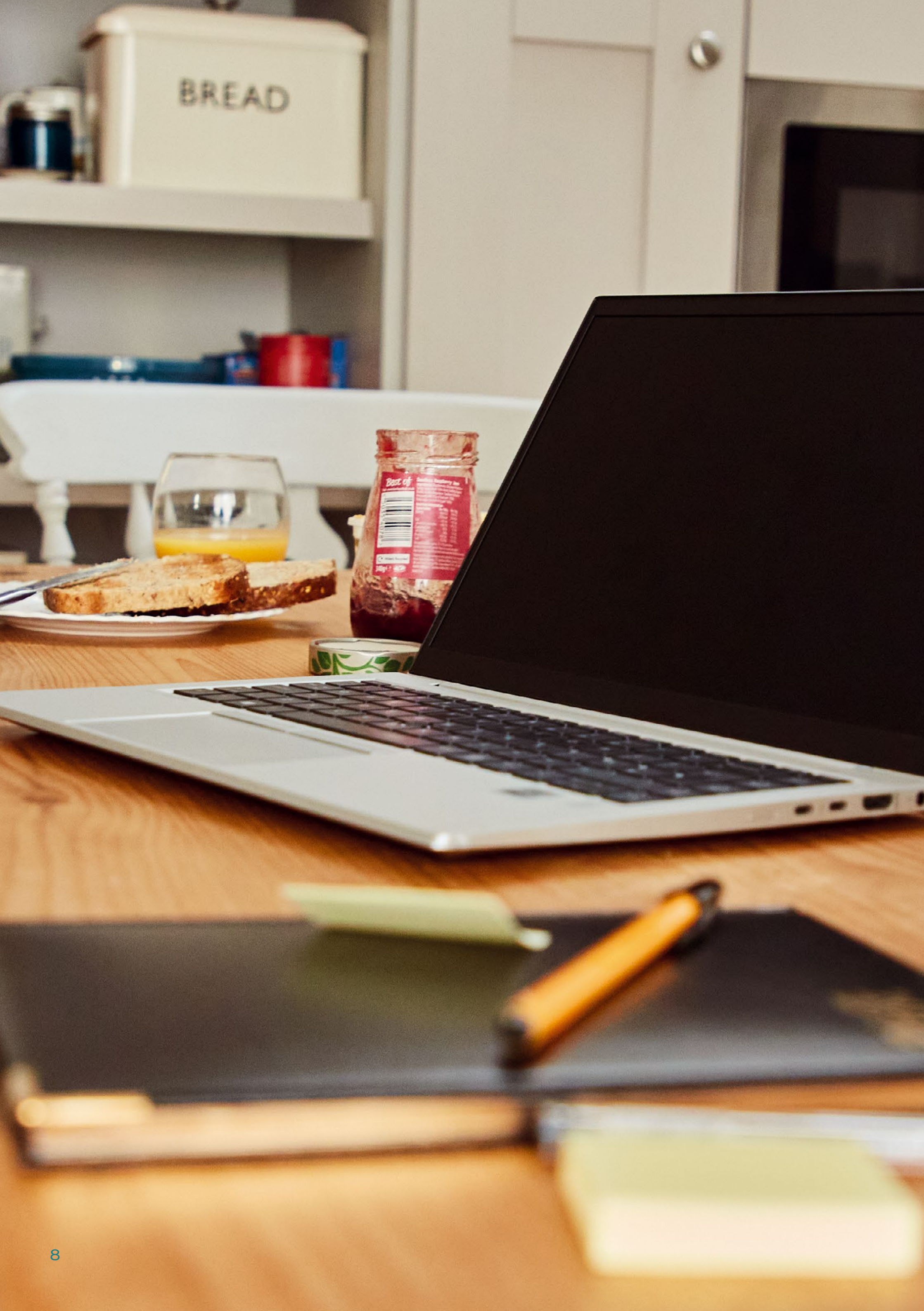
If you have Critical Illness Cover or Life or Critical Illness Cover, you will be covered for this list of conditions. You can choose whether to include total permanent disability.

- Aorta graft surgery – for disease or traumatic injury
- Aplastic anaemia – with bone marrow failure
- Bacterial meningitis
- Benign brain or spinal cord tumour – resulting in permanent symptoms or specified treatment
- Blindness – permanent and irreversible
- Brain injury due to trauma, anoxia or hypoxia – resulting in permanent symptoms
- Cancer – excluding less advanced cases
- Cardiac arrest – with insertion of a defibrillator
- Cardiomyopathy – of specified severity or undergoing a defined treatment
- Cauda equina syndrome – with permanent symptoms
- Chronic lung disease – of specified severity
- Coma – with associated symptoms
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease (CJD) – resulting in permanent symptoms
- Deafness – permanent and irreversible
- Dementia including Alzheimer's disease – of specified severity
- Encephalitis – resulting in permanent symptoms
- Heart attack – of specified severity
- Heart failure – of specified severity
- Heart valve replacement or repair
- Intensive care – requiring mechanical ventilation for 10 consecutive days
- Kidney failure – requiring permanent dialysis
- Liver failure – irreversible
- Loss or removal of an eyeball – due to injury or disease
- Loss of hand or foot – permanent physical severance
- Loss of independent existence – resulting in permanent symptoms
- Loss of speech – permanent and irreversible
- Major organ transplant – from another donor
- Motor neurone disease and specified diseases of the motor neurones – resulting in permanent symptoms
- Multiple sclerosis – with past or present symptoms
- Neuromyelitis optica (Devic's disease)

- Paralysis of limbs – total and irreversible
- Parkinson plus syndromes – resulting in permanent symptoms
- Parkinson's disease – resulting in permanent symptoms
- Peripheral vascular disease – with bypass surgery
- Pneumonectomy – removal of a complete lung
- Pulmonary artery graft surgery
- Pulmonary hypertension – of specified severity
- Severe Mental Illness - of specified severity
- Severe Bowel Disease
- Spinal stroke – of specified severity
- Stroke – of specified severity
- Structural heart surgery – with thoracotomy or surgery to divide the breastbone
- Syringomyelia or syringobulbia - requiring surgery
- Systemic lupus erythematosus – with severe complications
- Terminal illness (only on Life or Critical Illness Cover) – where death is expected within 12 months
- Third degree burns – covering 20% of the body's surface area or 20% loss of surface area of the face

Total permanent disability – of specified severity. When you choose **Critical Illness Cover** or **Life or Critical Illness Cover**, you can choose to include cover for total permanent disability. This pays out if you become disabled and are no longer able to do certain things. There are different definitions. We'll tell you which definition applies to you when you take out your plan. If you choose Enhanced Children's Critical Illness Cover we will cover your children for the following:

- Cerebral palsy
- Child diabetes mellitus type 1 – with insulin dependency
- Child intensive care benefit – requiring mechanical ventilation for 7 days
- Craniosynostosis – requiring surgery
- Cystic fibrosis
- Down's syndrome
- Edwards syndrome
- Hydrocephalus – treated with the insertion of a shunt
- Muscular dystrophy
- Osteogenesis imperfecta
- Patau syndrome
- Spina bifida
- Surgical repair of an atrial or ventricular septal defect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Aorta graft surgery

for disease or traumatic injury

Definition

The undergoing of, or inclusion on the NHS waiting list for, 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.

About the condition

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

When either of these happen surgery can be done to repair or replace the damaged part of the aorta. This is called aorta graft surgery as it involves applying a graft to the damaged part of the aorta wall.

Surgery on the branches of the aorta is not covered because that won't have the major life-changing effect that the surgery of the thoracic and abdominal aorta will have.

Aplastic anaemia

with bone marrow failure

Definition

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

About the condition

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

Bacterial meningitis

Definition

A definite diagnosis of bacterial meningitis by a consultant neurologist supported by cerebrospinal fluid changes consistent with bacterial meningitis.

For the above definition, the following is not covered:

- all other forms of meningitis other than those caused by bacterial infection.

About the condition

Bacterial meningitis is a serious infection of the fluid surrounding and within the brain. It can be life-threatening and can also cause severe and often permanent physical, mental and nerve damage.

Other forms of meningitis are not covered because the symptoms are usually mild and will clear up within a week or two without specific treatment.

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Benign brain or spinal cord tumour

resulting in permanent symptoms or specified treatment

Definition

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

- permanent neurological deficit with persisting clinical symptoms; or
- undergoing of, or inclusion on the NHS waiting list for, invasive surgery to remove all or part of the tumour; or
- undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells.

For the above definition, the following are not covered:

- Tumours in the pituitary gland;
- Tumours originating from bone tissue;
- Cholesteatoma; and
- Angiomas.

About the condition

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

The pituitary gland is a small, pea-sized gland located at the base of the brain that controls the levels of hormones produced in the body. Lesions or tumours of this gland are more easily treatable than brain tumours and won't have the same life-changing effect.

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Blindness

permanent and irreversible

Definition

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart, or visual field is reduced to 20 degrees or less of an arc, as certified by an ophthalmologist.

About the condition

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

Blindness can be caused by disease, illness or accident.

Brain injury due to trauma, anoxia or hypoxia

resulting in permanent symptoms

Definition

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

About the condition

Brain injury due to trauma could be caused by an accident and result in damage to part of the brain. Brain cells are killed and this affects speech, movement and memory. The specific abilities lost or affected depend on where the damage is and the severity of the injury.

Anoxia and hypoxia are two terms to describe oxygen deprivation and its impact on the brain.

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Cancer

excluding less advanced cases

Definition

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

The term malignant tumour includes:

- leukaemia;
- Merkel cell carcinoma;
- cutaneous angiosarcoma;
- sarcoma and lymphoma except those that arise from or are confined to the skin (including cutaneous lymphomas and sarcomas).

For this definition of cancer, the following are not covered:

- all cancers which are histologically classified as any of the following:
  - pre-malignant;
  - cancer in situ;
  - having borderline malignancy; or
  - having low malignant potential;
- all tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate);
- all urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0;
- malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin);
- all cancers (other than malignant melanoma) that arise from, or are confined to, one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin without lymph node involvement or distant metastases;
- cutaneous lymphoma unless it has progressed to at least TNM classification T3N0M0 or Stage IIB;
- cutaneous sarcoma unless it is a dermatofibrosarcoma protuberans with fibrosarcomatous (DFSP-FS) changes;
- neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above;
- gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.

About the condition

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

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

Other cancers which are often easily treated and where the sufferer has a good chance of a full recovery include those that are isolated, not yet malignant and have not yet spread through the body. These cancers are known as cancers in situ, pre-malignant tumours and non-invasive tumours and are often described as having either borderline malignancy or having low malignant potential.

Cardiac arrest

with insertion of a defibrillator

Definition

Sudden loss of heart function with interruption of blood flow around the body resulting in unconsciousness and the undergoing of, or inclusion on the NHS waiting list for, surgery to insert either of the following devices:

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

The following are not covered:

- insertion of a pacemaker; and
- insertion of a defibrillator without cardiac arrest.

About the condition

The heart has an internal electrical system that controls the rhythm of the heartbeat. Cardiac arrest happens when a disturbance in this electrical system causes a disruption in the heartbeat that results in a sudden stop in blood circulation and loss of heart function. This is different from a heart attack, where the heart continues to beat, but blood supply to the heart is blocked causing the death of heart muscle tissue.

Cardiomyopathy

of specified severity or undergoing a defined treatment

Definition

A definite diagnosis by a consultant cardiologist of cardiomyopathy. The disease must result in at least one of the following:

- left ventricular ejection fraction (LVEF) of 39% or less measured twice at an interval of at least 3 months by an MRI scan,
- marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain (Class III or IV of the New York Heart Association classification) over a period of at least 6 months, or
- undergoing of, or inclusion on the NHS waiting list for, implantation of a cardioverter defibrillator (ICD) on the specific advice of a cardiologist for the prevention of sudden cardiac death.

For the above definition the following are not covered:

- all other forms of heart disease, heart enlargement and myocarditis.

About the condition

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

An electrocardiograph – measures electric currents associated with the heart contractions.

An echocardiograph – uses sound waves to produce an image of the heart to view its structure and function.

Cauda equina syndrome

with permanent symptoms

Definition

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

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

The diagnosis must be supported by appropriate neurological evidence.

About the condition

Cauda equina syndrome is a severe type of spinal stenosis where all of the nerves in the lower back are severely compressed. Cauda Equina syndrome can lead to permanent paralysis and incontinence.

Chronic lung disease

of specified severity

Definition

Confirmation by a consultant physician of chronic lung disease resulting in all of the following:

- the need for continuous daily oxygen therapy on a permanent basis;
- FEV1 being less than 50% of normal; and
- vital capacity less than 50% of normal.

About the condition

Chronic lung disease can be caused by a number of conditions such as severe chronic bronchitis, emphysema and lung fibrosis. Patients need daily oxygen therapy because of persistent breathlessness at rest or on minimal exertion, requiring daily oxygen therapy.

Coma

with associated symptoms

Definition

A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 72 hours.

About the condition

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

Coronary artery bypass grafts

Definition

The undergoing of, or inclusion on the NHS waiting list for, 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; and
- laser treatment.

About the condition

This is a type of heart surgery where the surgery reroutes, or 'bypasses', blood around clogged arteries to improve blood flow and oxygen to the heart. If the patient doesn't have surgery, they're at real risk of a heart attack. Surgeons take a segment of a healthy blood vessel from another part of the body and make a detour around the blocked or narrowed part of the coronary artery.

Creutzfeldt-Jakob disease (CJD)

resulting in permanent symptoms

Definition

A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist. 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 are not covered:

- other types of dementia (these are covered under the dementia definition).

About the condition

Creutzfeldt-Jakob disease (CJD) is a brain disorder where the health of the brain declines. Sufferers may have failing memory, behavioural changes, lack of co-ordination and visual disturbances. As the illness progresses, brain function seriously worsens and this can cause blindness, involuntary movements, and coma. There's no treatment to cure or control the disease.

Deafness

permanent and irreversible

Definition

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

About the condition

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

Dementia including Alzheimer's disease

of specified severity

Definition

A definite diagnosis of dementia, including Alzheimer's disease, by a consultant geriatrician, neurologist, neuropsychologist or psychiatrist supported by evidence including neuropsychometric testing. There must be permanent cognitive dysfunction with progressive deterioration in 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 is not covered:

- mild cognitive impairment (MCI).

About the condition

Dementia is a term used by doctors to describe a number of different diseases, including Alzheimer's. All of these diseases affect the brain and cause a progressive loss of memory and mental function that eventually makes it impossible for the affected person to perform even the simplest everyday tasks without help.

Encephalitis

resulting in permanent symptoms

Definition

A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition the following are not covered:

- myalgic encephalomyelitis and chronic fatigue syndrome.

About the condition

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

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

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Heart attack

of specified severity

Definition

A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by both of the following:

- new characteristic electrocardiographic changes or new diagnostic imaging changes; and
- the characteristic rise of cardiac enzymes or troponins.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- myocardial injury without infarction; or
- angina without myocardial infarction.

About the condition

Like any muscle in the body the heart needs oxygen from the blood to work properly. The heart is also responsible for pumping blood around the body. A heart attack happens when the blood supply to part of the heart muscle is severely reduced or stopped. The medical term for heart attack is myocardial infarction.

The reduction or stoppage happens when one or more of the arteries supplying blood to the heart muscle is blocked. This is usually caused by the build up of fat-like substances which eventually burst, tear or rupture, creating a 'snag' where a blood clot forms and blocks the artery. This leads to a heart attack. If the blood supply is cut off for more than a few minutes, a portion of the heart muscle will suffer permanent injury and die.

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

Angina sufferers experience symptoms similar to a heart attack but part of the heart muscle doesn't die as a result.

Heart failure

of specified severity

Definition

A definite diagnosis by a consultant cardiologist of failure of the heart to function as a pump. There must be evidence of the following:

- permanent and irreversible limitation of function to at least Class III of the New York Heart Association (NYHA) classification; and
- permanent and irreversible ejection fraction of 39% or less.

About the condition

Heart failure means the heart is unable to pump blood around the body in the way it should. The most common symptoms of heart failure are breathlessness, fatigue or swollen ankles and legs caused by a build up of fluid (oedema).

Heart valve replacement or repair

Definition

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

About the condition

When the heart pumps blood around the body, valves open and close allowing blood to leave the heart – they also prevent blood flowing back into the heart. There can be 2 main problems with heart valves. One where the valve doesn't close completely, causing the blood to flow backward instead of forward through the valve, and secondly where the valve opening becomes narrowed limiting the heart's ability to pump blood to the body.

Intensive care

requiring mechanical ventilation for 10 consecutive days

Definition

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

For the above definition the following is not covered:

- intensive care requiring mechanical ventilation for a child under the age of 90 days.

About the condition

This definition includes sickness or injury but it is essential that the person covered is receiving mechanical help from a ventilator to breathe for a continual period of 10 days (for 24 hours a day). An accident or illness of sufficient severity could trigger a claim if the conditions described opposite are met.

Kidney failure

requiring permanent dialysis

Definition

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

About the condition

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

Liver failure

irreversible

Definition

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

- permanent jaundice;
- ascites; and
- encephalopathy.

About the condition

The liver does a number of different functions for the body. It removes or neutralises harmful elements, produces immunity agents to control infection and generally cleans the blood. Cirrhosis happens when scar tissue replaces normal, healthy tissue, blocking the flow of blood through the liver and preventing it from working as it should. Symptoms of end stage liver failure are jaundice, ascites and encephalopathy.

Jaundice is the yellow colour of the skin which appears when the liver fails to clean the blood properly, leaving old red blood cells. Ascites is excess fluid in the space between the lining of the abdomen and abdominal organs (for example, pancreas, stomach, liver). Encephalopathy is a brain disease which happens when blood bypasses the liver. Symptoms include confusion and sleeplessness and may progress to a coma.

Loss or removal of an eyeball

due to injury or disease

Definition

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

About the condition

An eyeball may be lost or removed as a result of injury or because of a disease or illness.

Loss of hand or foot

permanent physical severance

Definition

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

About the condition

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

Loss of independent existence

resulting in permanent symptoms

Definition

If the claim is for Critical Illness Cover, any condition that:

a) permanently prevents the person covered from doing at least 3 out of the 6 living tasks either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons; or

b) causes mental incapacity.

If the claim is for Standard Children's Critical Illness Cover or Enhanced Children's Critical Illness Cover, any condition that:

a) permanently prevents the child covered from doing; or permanently prevents the child covered from achieving the ability to do at least 3 out of the 6 living tasks either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons; or

b) causes mental incapacity.

The full list of living tasks is on page 42 and the full definition of mental incapacity is on page 43.

About the condition

In certain circumstances an accident or illness, not specifically named as one of our critical illness definitions, may leave a person permanently unable to look after him or herself. We measure not being able to look after yourself as physically not being able to do 3 out of the 6 living tasks listed on page 42 or, due to brain disease or injury, mentally not being able to perform tasks you need to survive.

Loss of speech

permanent and irreversible

Definition

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

About the condition

Loss of speech may be caused by a disease such as cancer of the larynx, or an accident which damages the vocal chords. Speech lost because of a psychological condition is not covered.

Major organ transplant

from another donor

Definition

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

For the above definition, the following is not covered:

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

About the condition

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

Motor neurone disease and specified diseases of the motor neurones

resulting in permanent symptoms

Definition

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

- amyotrophic lateral sclerosis (ALS);
- Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA);
- primary lateral sclerosis (PLS);
- progressive bulbar palsy (PBP); or
- progressive muscular atrophy (PMA).

There must also be permanent clinical impairment of motor function.

About the condition

Motor neurones are the nerve cells the brain uses to send instructions, in the form of electrical impulses, to the muscles. Motor neurone disease (MND) is the name given to diseases affecting the motor neurones in the brain and spinal cord. The cause of MND is not yet known but the disease causes weakness and wasting of muscles. The disease will become more serious but the rate of deterioration will vary in each case.

Multiple sclerosis

with past or present symptoms

Definition

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

About the condition

Multiple sclerosis (MS) is an incurable disease of the central nervous system. The central nervous system is made up of the brain and the spinal cord which the brain uses as the central message system to the rest of the body. Surrounding and protecting the nerve fibres of the central nervous system is an important substance called myelin.

This substance helps messages travel quickly and smoothly from the brain to the rest of the body. MS causes the body's immune system to attack the myelin surrounding the nerve fibres. This damage to myelin disrupts messages travelling along nerve fibres leading to messages slowing down, becoming distorted, or not getting through at all.

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

Neuromyelitis optica (Devic's disease)

Definition

A definite diagnosis of neuromyelitis optica 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 3 months.

About the condition

Neuromyelitis optica, also known as Devic's disease, is a disorder in which the body's immune system attacks the cells in the spinal cord or optic nerves. This may cause a reduction or loss of vision (optic neuritis), and a weakness in the arms and legs, increased sensitivity to touch, cold or heat, and a numbness, tingling or burning sensation (transverse myelitis).

Paralysis of limbs

total and irreversible

Definition

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

About the condition

Paralysis is the loss of ability to move all or part of the body.

Paralysis can happen as a result of an accident or illness. Neurological evidence that shows permanent paralysis includes a CAT scan of the brain or spine, or X-rays.

Parkinson plus syndromes

resulting in permanent symptoms

Definition

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

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

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

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

About the condition

Parkinson plus syndromes refers to a group of neurological conditions similar to Parkinson's disease, but with their own additional features:

- multiple system atrophy (MSA) causes the nerve cells in the brain to degenerate. This can cause problems with balance, coordination and body movement, and can also affect breathing, heart rate and digestion.
- progressive supranuclear palsy (PSP) causes the progressive death of nerve endings in the brain, causing problems with balance, movement, vision and speech.
- parkinsonism-dementia-amyotrophic lateral sclerosis complex usually appears as a change in personality and behaviour. There may be a lack of emotion, mood swings, restlessness or over activity. At the same time there may also be progression of limb weakness, muscle wasting, shortness of breath or swallowing problems.
- corticobasal ganglionic degeneration will cause many areas of the brain to shrink, which will cause rigid movements, tremor, and problems with balance and coordination.
- diffuse Lewy body disease is a brain disease that causes gradual changes with movement or thinking.

Parkinson's disease

resulting in permanent symptoms

Definition

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

For the above definition, the following are not covered:

- Parkinsonian syndromes/Parkinsonism.

About the condition

Parkinson's disease is a brain disorder. It happens when certain nerve cells (neurons) die or become impaired. Normally, these cells produce a vital chemical known as dopamine which allows smooth, coordinated function of the body's muscles and movement. When about 80% of the dopamine-producing cells are damaged, the symptoms of Parkinson's disease appear. These include shaking, slowness of movement, stiffness and difficulty with balance. Medicines are available to help ease the symptoms of Parkinson's but there's no cure yet.

Peripheral vascular disease

with bypass surgery

Definition

A definite diagnosis of peripheral vascular disease supported by evidence from an ultrasound of obstruction in the arteries which results in bypass graft surgery to the arteries of the legs.

For the above definition, the following is not covered:

- angioplasty.

About the condition

Peripheral vascular disease can be caused by a build-up of fatty deposits in the walls of the leg arteries. The fatty deposits, which are called atheroma, are made up of cholesterol and other waste substances.

The build-up of atheroma on the walls of the arteries makes them narrower and restricts the blood flow to the legs. Symptoms can include a painful ache in the legs when walking. The medical term for this is 'intermittent claudication'.

Pneumonectomy

removal of a complete lung

Definition

The undergoing of, or inclusion on the NHS waiting list for, surgery on the advice of an appropriate medical specialist to remove an entire lung for disease or traumatic injury suffered by the person covered.

For the above definition the following are not covered:

- removal of a lobe of the lungs (lobectomy);
- lung resection or incision.

About the condition

Pneumonectomy is the medical term used for removing a lung.

A lung is sometimes removed to treat lung cancer when other surgery fails to achieve satisfactory results. This can sometimes happen when a tumour is located near the centre of the lung and affects the pulmonary artery or veins that carry the blood between the heart and lungs. Pneumonectomy may also be used to treat traumatic chest injury that's caused major damage to the main air passage.

Pulmonary artery graft surgery

Definition

The undergoing of, or inclusion on the NHS waiting list for, 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.

About the condition

There are two pulmonary arteries which carry de-oxygenated blood away from the heart to the lungs. If heart disease or trauma interrupts or limits this flow, it may be necessary to graft a bypass so the blood can flow past the blockage.

Pulmonary hypertension

of specified severity

Definition

A definite diagnosis of 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 III of the New York Heart Association classification of functional capacity.

About the condition

Pulmonary hypertension is a progressive disorder and is characterised by increased blood pressure affecting arteries in the lungs, known as the pulmonary arteries. The narrowing or obstruction of these very small arteries is known as hypertension.

This can cause shortness of breath and fatigue. Some people with this disorder may experience further symptoms, particularly as the condition worsens. These can include:

- dizziness
- fainting spells
- chest pain
- a racing pulse
- swelling of the ankles or legs.

In severe cases this condition can be life threatening.

Severe bowel disease

Definition

A definite diagnosis by a consultant gastroenterologist of one of the following:

- Crohn's disease;
- diverticulitis;
- intestinal ischaemia; or
- ulcerative colitis,

resulting in:

- the undergoing of either:
  - surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or
  - a subtotal colectomy, total colectomy, or proctocolectomy; or
- inclusion on the NHS waiting list for:
  - a second or subsequent intestinal resection to remove part of the small intestine or bowel, or
  - a subtotal colectomy, total colectomy, or proctocolectomy.

For the above definition, the following are not covered:

- local excision and polypectomy.

About the condition

Crohn's disease is a condition where parts of the digestive tract can become inflamed. It's a longstanding condition that can lead to abdominal pain, severe diarrhoea, fatigue, weight loss and malnutrition.

Diverticulitis affects the large intestine (bowel), causing symptoms including abdominal pain, bloating, constipation and diarrhoea. It's caused by small bulges or pouches in the walls of the intestine called diverticula.

Intestinal ischaemia occurs when the blood flow to the intestines decreases. This can be due to a fully or partially blocked blood vessel, usually an artery, or low blood pressure leading to an overall reduced blood flow. It can affect the small intestine, the large intestine (colon) or both. Symptoms include severe abdominal pain, vomiting and diarrhoea.

Ulcerative colitis is a condition, where the colon and rectum become inflamed. Small ulcers can develop on the colon's lining which bleed.

Severe mental illness

of specified severity

Definition

A definite diagnosis by a consultant psychiatrist of any of the following:

- bipolar affective disorder;
- delusional disorder;
- schizo-affective disorder; or
- schizophrenia.

The diagnosis has resulted in at least two of the following occurring within 12 months of each other:

- symptoms lasting at least a year or requiring continuous therapy or medication to control them;
- in-patient admission to a psychiatric ward, on the advice of a consultant psychiatrist, for at least 14 consecutive nights, or continuous home care by a Crisis Resolution and Home Treatment Team for 14 consecutive days, requiring at least 2 visits per day; or
- a court order being made by the Court of Protection under the Mental Capacity Act 2005 (England & Wales), Adults with Incapacity (Scotland) Act 2000 or the Mental Capacity Act (NI) 2016 (Northern Ireland).

For the above definition the following are not covered:

- delirium where there is no underlying psychiatric disorder; and
- conditions caused by, or exacerbated by, alcohol or drugs.

About the condition

Bipolar affective disorder is a mental health condition that affects your moods, which can swing from one extreme to another.

A delusional disorder is a mental health condition where the person has an unshakeable belief in something that is untrue.

A schizo-affective disorder is a mental health condition with symptoms of schizophrenia and a mood disorder. People with schizo-affective disorder may experience depression, mania and psychosis.

Schizophrenia is a mental health condition which causes a range of different psychological symptoms and means the person may not always be able to distinguish their own thoughts and ideas from reality.

Spinal stroke

of specified severity

Definition

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

About the condition

A spinal stroke is a disruption in the blood supply to the spinal cord. The spinal cord depends on a supply of blood to function properly. A disruption in the blood supply causes tissue damage and can block messages (nerve impulses) travelling along the spinal cord.

The blood supply to the spinal cord involves a complex system of blood vessels. The main blood vessels are the anterior spinal artery (at the front of the spinal cord) and the posterior spinal artery (at the back). Spinal strokes are most common in the anterior spinal artery.

Most spinal strokes are caused by blockages (usually blood clots) in the blood supply. These are called ischaemic spinal strokes. Some spinal strokes are caused by bleeds. These are called haemorrhagic spinal strokes.

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Stroke

of specified severity

Definition

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in all of the following:

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

For the above definition, the following is not covered:

- transient ischaemic attack
- death of tissue of the optic nerve or retina/eye stroke.

About the condition

A stroke happens when a blood clot blocks a blood vessel or artery, or when a blood vessel breaks, interrupting blood flow to an area of the brain. When this happens brain cells are killed and this affects speech, movement, and memory. The specific abilities lost or affected depend on where in the brain the stroke takes place and on the size of the stroke. For example, someone who has a small stroke may experience only minor effects such as weakness of an arm or leg, but someone who has a bigger stroke may be left paralysed on one side, lose his or her ability to speak or, in severe cases, die.

Transient ischaemic attacks or mini strokes are not covered as they don't cause permanent damage. Any loss of vision or balance is temporary and normally lasts for less than 24 hours.

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Structural heart surgery

with thoracotomy or surgery to divide the breastbone

Definition

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

About the condition

Heart defects come in all types, from minor to major and are often congenital which means they're present from birth. They can be detected at birth or in childhood but they can also be detected later in life too. A thoracotomy is a surgical incision into the chest wall. A median sternotomy is where the sternum (the breastbone) is cut open to allow access to the heart.

Syringomyelia or syringobulbia

requiring surgery

Definition

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

About the condition

Syringomyelia is the formation of fluid-filled cysts (syrinx) within the spinal cord. It can cause progressive pain, weakness and stiffness in the arms, legs, back and shoulders.

Syringobulbia is the formation of fluid-filled cysts (syrinx) which affect the brainstem. It can cause dizziness (vertigo), involuntary rapid movement of the eyeball (nystagmus), and loss of feelings of pain and temperature in the face. Symptoms may also include impaired vision, numbness and an unsteady way of walking (gait instability).

Systemic lupus erythematosus

with severe complications

Definition

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

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

About the condition

The body's immune system produces white blood cells and proteins called antibodies to destroy viruses and bacteria that are foreign to the body. Lupus, like other auto-immune diseases, mistakes your own tissue as foreign and attacks it causing inflammation. It can affect major organs in the body and stop them functioning properly.

For more information on what we mean by permanent and neurological deficit with persisting clinical symptoms, please see page 43.

Terminal illness

where death is expected within 12 months

Definition

A definite diagnosis by the attending consultant of an illness that satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of the attending consultant, the illness is expected to lead to death within 12 months.

About the condition

A terminal illness is any illness or condition which, in the opinion of the attending consultant, would lead to death within 12 months.

If we pay a claim and you survive longer than 12 months, you won't be asked to repay the money.

Terminal illness is included in Life or Critical Illness Cover. It's not included in Critical Illness Cover.

Third degree burns

covering 20% of the body's surface area or 20 % loss of surface area of the face

Definition

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or 20% loss of surface area of the face which for the purpose of this definition includes the forehead and ears.

About the condition

A third degree burn is the most serious type, and is also known as a full thickness burn. A third degree burn destroys the outer layer of skin, the epidermis, and the entire layer beneath, the dermis. It may also burn through the muscle and nerves and to the bone. The larger the percentage of the skin that's burnt, the more life-threatening the condition as burns remove the skin that shields the body from dangerous bacteria.

Total Permanent Disability

of specified severity

When you choose Critical Illness Cover or Life or Critical Illness Cover, you can choose to include cover for total permanent disability. This pays out if you become disabled and are no longer able to do certain things.

Definition

We'll pay if the person covered is diagnosed as suffering total permanent disability – of specified severity. All diagnoses must:

- be made by a consultant employed at a hospital within the geographical limits shown on page 5 who is a specialist in an area of medicine appropriate to the cause of the claim;
- be the first and unequivocal diagnosis of total permanent disability; and
- be confirmed by our chief medical officer.

A definition of own occupation, working tasks or living tasks will apply to total permanent disability. This is shown on the additional features section of the cover summary and these are explained from pages 40 to 42.

About the condition

In certain circumstances an accident or illness, not specifically named as one of our critical illness definitions, may leave a person totally and permanently disabled.

We have 3 definitions of total permanent disability which are own occupation, working tasks and living tasks. The definition that we'll give a person will be decided taking into account their occupation, leisure activities and health. If the person covered is over age 65 at the time of the claim we'll apply the living tasks definition.

A separate definition is given for Children's Critical Illness Cover.

Total Permanent Disability for Children’s Critical Illness Cover

If you choose to include Children’s Critical Illness Cover, total permanent disability will be included.

The following is our definition of total permanent disability for Children’s Critical Illness Cover that applies to Standard and Enhanced Children’s Critical Illness Cover.

Definition

We’ll pay if the child is diagnosed as suffering total permanent disability for Children’s Critical Illness Cover.
All diagnoses must:

- be made by a consultant employed at a hospital within the geographical limits shown on page 5 who is a specialist in an area of medicine appropriate to the cause of the claim;
- be the first and unequivocal diagnosis of total permanent disability for Children’s Critical Illness Cover; and
- be confirmed by our chief medical officer.

Total permanent disability for Children’s Critical Illness Cover means the child becoming permanently disabled through illness or injury to the extent that for a period of 12 consecutive months the child has been confined to their home, a hospital or similar institution and has required medically supervised constant care and attention.

The disability must be expected to last throughout the child’s life without prospect of improvement.

About the condition

In certain circumstances an accident or illness, not specifically named as one of our critical illnesses, may leave a child totally and permanently disabled.

Own occupation definition of Total Permanent Disability

Definition

Becoming permanently disabled according to all of the requirements of either of the following definitions:

1. Total permanent disability – unable before age 65 to do your own occupation ever again.

Loss of the physical or mental ability through an illness or injury before age 65 to the extent that the person covered is unable to do the essential duties of their own occupation ever again. The essential duties are those that are normally required for, and/or form a significant and integral part of, the performance of the person covered's own occupation that can't reasonably be omitted or modified.

Own occupation means the trade, profession or type of work the person covered does for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability.

The appropriate medical specialist must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the person covered expects to retire.

For the above definition, disabilities for which the appropriate medical specialist can't give a clear prognosis are not covered.

2. Total permanent disability – mental incapacity.

Irreversible mental incapacity due to an organic brain disease or brain injury supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

Working tasks definition of Total Permanent Disability

Definition

Becoming permanently disabled according to all of the requirements of either of the following definitions:

1. Total permanent disability – unable before age 65 to do 3 specified working tasks ever again.

Loss of the physical ability through an illness or injury before age 65 to do at least 3 of the 6 working tasks listed below ever again.

The appropriate medical specialist must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the person covered expects to retire.

The person covered must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The working tasks are:

- Walking – the ability to walk more than 200 metres on a level surface.
- Climbing – the ability to climb up a flight of 12 stairs and down again, using the handrail if needed.
- Lifting – the ability to pick up an object weighing 2kg at table height and hold for 60 seconds before replacing the object on the table.
- Bending – the ability to bend or kneel to touch the floor and straighten up again.
- Getting in and out of a car – the ability to get into a standard saloon car, and out again.
- Writing – the manual dexterity to write legibly using a pen or pencil, or type using a desktop personal computer keyboard.

For the above definition, disabilities for which the appropriate medical specialist can't give a clear prognosis are not covered.

2. Total permanent disability – mental incapacity.

Irreversible mental incapacity due to an organic brain disease or brain injury supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

Living tasks definition of Total Permanent Disability

Becoming permanently disabled according to all of the requirements of either of the following definitions:

1. Total permanent disability – unable to look after yourself ever again.

Loss of the physical ability through an illness or injury to do at least 3 of the 6 living tasks listed below ever again.

The appropriate medical specialist must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the person covered expects to retire.

The person covered must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The living tasks are:

- 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.
- Getting dressed and undressed – the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.
- Feeding yourself – the ability to feed yourself when food has been prepared and made available.
- Maintaining personal hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
- Getting between rooms – the ability to get from room to room on a level floor.
- Getting in and out of bed – the ability to get out of bed into an upright chair or wheelchair and back again.

For the above definition, disabilities for which the appropriate medical specialist can't give a clear prognosis are not covered.

2. Total permanent disability – mental incapacity.

Irreversible mental incapacity due to an organic brain disease or brain injury supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

What we mean by:

Permanent

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

Neurological deficit with persisting clinical symptoms

Dysfunction in the nervous system that is present on clinical examination.

To 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
- coma

The following are not covered:

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

Mental incapacity

Irreversible mental incapacity due to an organic brain disease or brain injury supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

If the claim is for Standard Children's Critical Illness Cover or Enhanced Children's Critical Illness Cover, irreversible mental incapacity due to an organic brain disease or brain injury supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the child.

Additional conditions we cover

If you have Critical Illness Cover or Life or Critical Illness Cover you will also be covered for the following additional conditions:

- Accident hospitalisation – requiring a hospital stay for 28 consecutive days
- Aortic aneurysm – with endovascular repair
- Bowel disease – treated with intestinal resection
- Carcinoma in situ of the breast – with surgery to remove the tumour
- Carcinoma in situ of the cervix uteri – requiring trachelectomy (removal of the cervix) or hysterectomy
- Carcinoma in situ of the colon or rectum – resulting in intestinal resection
- Carcinoma in situ of the larynx – with specified treatment
- Carcinoma in situ of the renal pelvis or ureter – supported by histological evidence
- Carcinoma in situ of the testicle – requiring orchidectomy
- Carcinoma in situ of the urinary bladder – supported by histological evidence
- Carcinoma in situ of the vagina or vulva – resulting in surgery to remove the tumour
- Carcinoma in situ (other) – with surgery
- Carotid artery stenosis – of specified severity resulting in surgery
- Central retinal artery or vein occlusion – resulting in permanent visual loss
- Cerebral or spinal aneurysm – with specified surgery
- Cerebral or spinal arteriovenous malformation – with specified treatment
- Coronary angioplasty – with specified treatment
- Diabetes mellitus type 1 - with insulin dependency
- Desmoid type fibromatosis – with specified treatment
- Heartbeat abnormalities – with permanent pacemaker insertion
- Less advanced neuroendocrine tumour (WHO grade 1) – treated with surgery
- Less advanced gastrointestinal stromal tumour
- Less severe cardiomyopathy
- Less severe heart failure
- Low grade prostate cancer – of specified severity
- Ovarian tumour of borderline malignancy/low malignant potential – with surgical removal of an ovary
- Partial loss of sight – permanent and irreversible

- Pituitary gland tumour – with specified treatment
- Primary cutaneous lymphoma - early stage
- Severe sepsis - resulting in admission to a critical care unit for three days or more
- Skin cancer (not including melanoma) – advanced stage as specified
- Third degree burns – covering at least 5% but less than 20% of the body's surface area or at least 10% but less than 20% of surface area of the face.

If you meet any of these definitions, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

If you choose to include Enhanced Children's Critical Illness Cover, we'll cover certain pregnancy complications as an additional condition (£5,000 per affected pregnancy). See page 65 for what is covered.

Accident hospitalisation

requiring a hospital stay for 28 consecutive days

Definition

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

About the condition

You would have to stay in hospital for 28 days in a row as a result of an accident. For example, a car crash.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Aortic aneurysm

with endovascular repair

Definition

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

For the above definition, the following is not covered:

- procedures to any branch of the thoracic and abdominal aorta.

About the condition

An aortic aneurysm is a bulge or swelling in the aorta. The aorta is the main blood vessel that runs from the heart down through the chest and abdomen. Endovascular repair is a procedure where a graft is inserted into a blood vessel in the groin through small cuts made in the skin. The graft is then carefully guided up into the aneurysm.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Bowel disease

treated with intestinal resection

Definition

A definite diagnosis by a consultant gastroenterologist of one of the following:

- Crohn's disease;
- diverticulitis;
- intestinal ischaemia; or
- ulcerative colitis;

resulting in the undergoing of, or inclusion on the NHS waiting list for, a single intestinal resection.

For the above definition, the following is not covered:

- local excision and polypectomy.

About the condition

Crohn's disease is a condition where parts of the digestive tract can become inflamed. It's a longstanding condition that can lead to abdominal pain, severe diarrhoea, fatigue, weight loss and malnutrition.

Diverticulitis affects the large intestine (bowel), causing symptoms including abdominal pain, bloating, constipation and diarrhoea. It's caused by small bulges or pouches in the walls of the intestine called diverticula.

Intestinal ischaemia occurs when the blood flow to the intestines decreases. This can be due to a fully or partially blocked blood vessel, usually an artery, or low blood pressure leading to an overall reduced blood flow. It can affect the small intestine, the large intestine (colon) or both. Symptoms include severe abdominal pain, vomiting and diarrhoea.

Ulcerative colitis is a condition, where the colon and rectum become inflamed. Small ulcers can develop on the colon's lining which bleed.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the breast

with surgery to remove the tumour

Definition

Carcinoma in situ of the breast positively diagnosed with histological confirmation by biopsy together with the undergoing of surgery to remove the tumour.

About the condition

Carcinoma in situ of the breast means that cancer cells have developed within the breast but have not yet spread to surrounding tissue.

Ductal carcinoma in situ (DCIS) and lobular carcinoma in situ (LCIS) are the most common conditions covered under our definition.

DCIS means that there are cancer cells lining the ducts that would normally carry breast milk to the nipple. This can spread if untreated so is typically treated with surgery.

LCIS means that cells start growing abnormally in the lobules, the milk producing glands at the end of breast ducts. If you have LCIS you are unlikely to need immediate treatment, but you may need regular monitoring to make sure that if a cancer does develop, it will be picked up early.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the cervix uteri

requiring trachelectomy (removal of the cervix) or hysterectomy

Definition

Carcinoma in situ of the cervix uteri diagnosed with histological confirmation by biopsy together with the undergoing of trachelectomy or hysterectomy to remove the tumour.

For the above definition, the following are not covered:

- loop excision, laser surgery, conisation and cryosurgery.

About the condition

Cervical carcinoma in situ is when some of the cells of the cervix have cancerous changes, but these abnormal cells are not invasive as they would be in cancer. Instead they're all contained within the surface layer of the cervix. As long as the affected area is removed, cancer can be prevented.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the colon or rectum

resulting in intestinal resection

Definition

Carcinoma in situ of the colon or rectum resulting in intestinal resection.

For the above definition, the following are not covered:

- local excision and polypectomy.

About the condition

An early stage of colorectal cancer where the disease remains within the lining of the colon or rectum where removal of the cancer, either by polypectomy via colonoscopy or by surgery if the lesion is too large, may be all that is required for treatment.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the larynx

with specified treatment

Definition

Carcinoma in situ of the larynx supported by histological confirmation, which has been treated with surgery, laser or radiotherapy.

About the condition

Carcinoma in situ of the larynx is a very early cancer contained in the mucosa (top layer of the skin like covering) of the larynx and it has not spread into any surrounding tissue.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the renal pelvis or ureter

supported by histological evidence

Definition

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

About the condition

The ureters are tubes that carry urine from the kidneys to the bladder. The renal pelvis is the part of the kidney that connects to the ureters. Carcinoma in situ of the renal pelvis or ureter means the the cancer is growing on the lining (mucosa) of the renal pelvis or ureter but has not invaded through it.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the testicle

requiring orchidectomy

Definition

A definite diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU) or benign testicular tumour supported by histological evidence, which has been treated surgically with an orchidectomy (complete removal of the testicle).

About the condition

Carcinoma in situ (CIS) means that there are abnormal cells in the testicle, but they're completely contained and so can't spread, as cancer cells can. Carcinoma in situ of the testicle is not cancer, but if left untreated it could develop into cancer. There's no lump and usually no other symptoms. CIS is most often found when a man has a testicular biopsy to investigate infertility. The testicle with the CIS is usually removed to prevent a testicular cancer from developing. Benign tumours treated with complete removal of the testicle are also covered by this definition.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the urinary bladder

supported by histological evidence

Definition

A definite diagnosis of carcinoma in situ of the urinary bladder supported by histological evidence.

For the above definition the following are not covered:

- non-invasive papillary carcinoma;
- stage Ta urinary bladder carcinoma;
- all other forms of non-invasive carcinoma.

About the condition

The urinary bladder stores urine collected from the kidneys until it's disposed of by urination. With carcinoma in situ, cancer cells are only in the very inner layer of the bladder lining, without any invasion into the deeper tissues. If left untreated, the cells could develop into an invasive cancer.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ of the vagina or vulva

resulting in surgery to remove the tumour

Definition

Carcinoma in situ of the vagina or vulva resulting in surgery to remove the tumour.

For the above definition, the following are not covered:

- laser surgery and diathermy; and
- vaginal intraepithelial neoplasia (VAIN) grade 1 or 2 or vulval intraepithelial neoplasia (VIN) grade 1 or 2.

About the condition

An early stage of cancer where abnormal cells are confined to the first layer of cells lining the uterus.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carcinoma in situ (other)

with surgery

Definition

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

For the above definition, the following are not covered:

- any skin cancer (including melanoma);
- tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; and
- intra-epithelial neoplasia or pre-malignant conditions.

This definition excludes the 8 specified carcinoma in situ conditions listed above. For example, if a claim is made for carcinoma in situ of the breast and the definition specific to that condition is not met, the carcinoma in situ (other) definition cannot be used instead.

About the condition

A cancer in situ which is diagnosed with histological confirmation and confined to the epithelial linings of organs and that has been treated by surgery to remove the tumour.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Carotid artery stenosis

of specified severity resulting in surgery

Definition

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

About the condition

The carotid arteries are the blood vessels that carry oxygen-rich blood to the head, brain and face. They are located at either side of the neck. Carotid artery stenosis (usually the result of a build-up of plaque) is a narrowing of the carotid arteries which can in turn stop or impair blood flow.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Central retinal artery or vein occlusion

resulting in permanent visual loss

Definition

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

For this definition, the following are not covered:

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

About the condition

Central retinal vein occlusion is a blockage of the main vein in the retina. The blockage causes the walls of the vein to leak blood and excess fluid into the retina. When this fluid collects in the macula (the area of the retina responsible for central vision), vision becomes blurry.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Cerebral or spinal aneurysm

with specified surgery

Definition

The undergoing of either of the following surgical procedures:

- surgical correction via craniotomy (surgical opening of the skull) or embolisation treatment using coils or other materials, in order to treat a cerebral aneurysm; or
- surgical resection, wrapping, clipping or embolisation of a spinal aneurysm.

About the condition

An aneurysm is a weakeness of an artery wall that creates a bulge or swelling. Because there is a weakening in the artery wall, there is a risk the aneurysm may rupture/burst.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Cerebral or spinal arteriovenous malformation

with specified treatment

Definition

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

About the condition

An arteriovenous malformation is a tangle of abnormal and poorly formed blood vessels (arteries and veins). They are at a higher risk of bleeding than normal vessels.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Coronary angioplasty

with specified treatment

Definition

The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of the left main stem artery, or two or more main coronary arteries. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and stenting.

The surgeries must have been carried out on the advice of a consultant cardiologist. Two coronary angioplasty procedures performed in different arteries at different times is covered.

For the purposes of this definition the main coronary arteries are:

- right coronary artery or its branches;
- left main stem artery or its branches;
- left anterior descending artery or its branches; and
- circumflex artery or its branches.

About the condition

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

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Desmoid type fibromatosis

with specified treatment

Definition

A definite diagnosis with histological confirmation of non-malignant aggressive fibromatosis by a hospital consultant resulting in one of the following:

- surgical removal;
- radiotherapy; or
- chemotherapy.

About the condition

Desmoid type fibromatosis (DF) is a rare type of soft tissue tumour. It's also sometimes referred to as a desmoid tumour, or aggressive fibromatosis. The main symptom of DF is a lump, most commonly found on the arms, legs or abdomen. It can also develop in the head and neck area.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Diabetes mellitus type 1

with insulin dependency

Definition

A definite diagnosis of type 1 diabetes mellitus by an appropriate medical specialist, requiring the permanent need for exogenous insulin replacement therapy.

For the above definition, the following are not covered:

- any other type of diabetes, even if treated with insulin.

About the condition

Diabetes is a lifelong condition that causes the blood sugar (glucose) level to become too high. Type 1 diabetes develops when the insulin-producing cells in the body have been destroyed and the body is unable to produce any insulin.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Less advanced neuroendocrine tumour (WHO grade 1)

treated with surgery

Definition

A definite diagnosis of a neuroendocrine tumour (WHO grade 1) that has been treated by surgery to remove the tumour.

For the above definition, the following are not covered:

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

About the condition

Neuroendocrine tumours develop in the cells of the neuroendocrine system and can be found in the gut (usually the appendix), pancreas or lungs.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Less advanced gastrointestinal stromal tumour

treated with surgery

Definition

A definite diagnosis of a gastrointestinal stromal tumour classified by either AFIP/Miettinen and Lasota as having a low risk of progression, or UICC/TNM8 stage I.

About the condition

Gastrointestinal stromal tumour (GIST) is a type of sarcoma found in the digestive system.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Heartbeat abnormalities

with permanent pacemaker insertion

Definition

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

About the condition

The heart has an electrical system that tells it when to beat and pump blood around the body. If it is not working properly it may cause an abnormal heart rhythm. An abnormal heart rhythm is when the heart beats either too fast, too slow or irregularly. A pacemaker is a small electrical device which is surgically implanted in the chest and sends electrical pulses to the heart to keep it beating regularly.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Less severe cardiomyopathy

Definition

A definite diagnosis by a consultant cardiologist of cardiomyopathy.

The disease must result in the following:

- left ventricular ejection fraction (LVEF) of more than 39% and less than 50%, measured twice at an interval of at least 3 months by an MRI scan, or
- a definitive diagnosis of Hypertrophic Cardiomyopathy confirmed on echocardiography or cardiac MRI.

For the above definition the following are not covered:

- all other forms of heart disease, heart enlargement and myocarditis.

- ### About the condition

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

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

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Less severe heart failure

Definition

A definite diagnosis by a consultant cardiologist of failure of the heart to function as a pump. There must be evidence of the following:

- permanent and irreversible limitation of function to at least Class III of the New York Heart Association classification; and
- permanent and irreversible ejection fraction of more than 39% and less than 50%.

About the condition

Heart failure means the heart is unable to pump blood around the body in the way it should. The most common symptoms of heart failure are breathlessness, fatigue or swollen ankles and legs caused by a build up of fluid (oedema).

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Low grade prostate cancer

of specified severity

Definition

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided the tumour has progressed to at least clinical TNM classification T1N0M0.

About the condition

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

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Ovarian tumour of borderline malignancy/ low malignant potential

with surgical removal of an ovary

Definition

An ovarian tumour of borderline malignancy/low malignant potential that has been positively diagnosed with histological confirmation and has resulted in surgical removal of an ovary.

For the above definition, the following is not covered:

- removal of an ovary due to cyst.

About the condition

Borderline ovarian tumours are made up of abnormal cells in the ovary, but they're not true cancers. They're sometimes called tumours of low malignant potential, because they can sometimes turn into cancers, but most don't. These tumours grow slowly and most are diagnosed at an early stage, when the abnormal cells are still within the ovary. Abnormal cells can sometimes break away from the tumour and settle elsewhere in the body, usually the abdomen. These don't usually grow into the underlying tissue. Borderline ovarian tumours are treated in a different way to ovarian cancers and are usually cured with surgery.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Partial loss of sight

permanent and irreversible

Definition

Permanent and irreversible loss of sight and visual field, to the extent that even when tested with the use of visual aids, the visual acuity is less than or equal to 0.25 (6/24) in the better eye using a Snellen eye chart and the visual field in the better eye upon testing is reduced to 45 degrees or less of an arc, as certified by an ophthalmologist.

About the condition

People can lose their sight in varying degrees in just one, or both eyes. The Snellen eye test usually consists of a number of rows of letters that get smaller as you read down the chart.

Partial loss of sight can be caused by disease, illness or accident.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Pituitary gland tumour

with specified treatment

Definition

Diagnosis of a pituitary tumour requiring radiotherapy or surgical removal.

The following is not covered:

- tumours of the pituitary gland treated by other methods.

About the condition

The pituitary gland controls growth, development and the functioning of the other endocrine glands. It is the size of a pea and is attached to the base of the brain. A tumour of the pituitary gland causes disfunction of the endocrine system.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Primary cutaneous lymphoma - early stage

Definition

Diagnosis of primary cutaneous lymphoma supported by histological evidence and classified as having progressed to at least TNM classification T2N0M0 or Stage IB.

For the above definition the following is not covered:

- lymphomatoid papulosis.

About the condition

Cutaneous lymphoma is a rare type of lymphoma that affects the skin. Cutaneous lymphoma can develop when T-cells become abnormal (cancerous). T-cells are white blood cells that normally help fight infection.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Severe sepsis

resulting in admission to a critical care unit for 3 days or more

Definition

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

About the condition

Sepsis is a life-threatening medical condition. It happens when the immune system overreacts to an infection and starts to damage the body's own tissues and organs. Sepsis can also be referred to as septicaemia or blood poisoning.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Skin cancer (not including melanoma)

advanced stage as specified

Definition

The presence of one of the following malignant skin lesions, diagnosed with histological confirmation:

- basal cell carcinoma that has progressed to at least TNM classification T2N0M0;
- squamous cell carcinoma that has progressed to at least TNM classification T2N0M0;
- dermatofibrosarcoma protuberans with invasion to the underlying deep fascia or muscle;
- cutaneous leiomyosarcoma that has at least one of the following features:
    - involves the subcutaneous tissue;
    - poorly differentiated to at least grade 3 (where cells are very abnormal as demonstrated when seen under a microscope);
    - has grown to at least 5cm; or
    - has recurred at the same site;
- pleomorphic dermal sarcoma (undifferentiated) that is larger than 2cm and has any of the following features:
    - invasion into subcutaneous tissue;
    - tumour necrosis;
    - lymphovascular invasion; or
    - invasion into the space around the nerves in the skin (perineural invasion).

About the condition

Non-melanoma skin cancer is a group of cancers that slowly develop in the upper layers of the skin.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Third degree burns

covering at least 5% but less than 20% of the body's surface area or at least 10% but less than 20% of the surface area of the face

Definition

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 5% and less than 20% of the body's surface area, or at least 10% and less than 20% of the surface area of the face which for the purpose of this definition includes the forehead and the ears.

About the condition

A third degree burn is the most serious type, and is also known as a full thickness burn. A third degree burn destroys the outer layer of skin, the epidermis, and the entire layer beneath, the dermis. It may also burn through the muscle and nerves and to the bone. The larger the percentage of the skin that is burnt, the more life-threatening the condition as burns remove the skin that shields the body from dangerous bacteria.

If you meet this definition, we'll pay out 50% of the amount of cover, up to a maximum of £35,000. And we'll also pay out the full amount of cover if you later meet one of our critical illness definitions.

Children's critical illness definitions

If you choose Enhanced Children's Critical Illness Cover your children will be covered for the following child-specific conditions.

Cerebral palsy

Definition

A definite diagnosis of cerebral palsy by an appropriate medical specialist.

About the condition

Cerebral palsy is a physical impairment that affects movement and co-ordination. It's caused by a problem with the brain that occurs before, during or soon after birth.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Child diabetes mellitus type 1 – with insulin dependency

Definition

A definite diagnosis of type 1 diabetes mellitus by an appropriate medical specialist, requiring the permanent need for exogenous insulin replacement therapy.

For the above definition the following are not covered:

- any other type of diabetes, even if treated with insulin.

About the condition

Diabetes is a lifelong condition that causes the blood sugar (glucose) level to become too high. Type 1 diabetes develops when the insulin-producing cells in the body have been destroyed and the body is unable to produce any insulin.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Child intensive care benefit

requiring mechanical ventilation for 7 days

Definition

Any sickness or injury resulting in the child requiring continuous mechanical ventilation by means of tracheal intubation for 7 consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital.

For the above definition, the following is not covered:

- intensive care requiring mechanical ventilation for a child under the age of 90 days.

About the condition

This definition covers children aged 90 days and over. It includes sickness or injury but it is essential that the child covered is receiving mechanical help from a ventilator to breathe for a continual period of seven days (for 24 hours a day). An accident or illness of sufficient severity could trigger a claim if the conditions described opposite are met.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Craniosynostosis

requiring surgery

Definition

A definite diagnosis of craniosynostosis by a consultant neurosurgeon which has been treated surgically.

About the condition

Craniosynostosis is a condition that causes a baby to be born with, or develop, an abnormally shaped head.

The irregular skull shape can cause a variety of symptoms including persistent headaches, learning difficulties and eye problems.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Cystic fibrosis

Definition

A definite diagnosis of cystic fibrosis by an appropriate medical specialist.

About the condition

Cystic fibrosis is an inherited disease affecting the lungs and digestive system which can become clogged with thick, sticky mucus.

It can cause problems with breathing and digestion from a young age. Over time, the lungs become increasingly damaged and may eventually stop working properly.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Down's syndrome

Definition

A definite diagnosis of Down's syndrome by an appropriate medical specialist.

About the condition

Down's syndrome is caused by the presence of an extra chromosome in the child's cells. It typically causes some level of learning disability and characteristic physical features.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Edwards syndrome

Definition

A definite diagnosis of Edwards syndrome by an appropriate medical specialist.

About the condition

Edwards syndrome is also known as trisomy 18. It is a serious genetic condition caused by an additional copy of chromosome 18 in some or all of the cells in the body. Babies can have a wide range of problems including breathing, heart and kidney problems. They can also have difficulty feeding, resulting in poor growth.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Hydrocephalus

treated with the insertion of a shunt

Definition

A definite diagnosis of hydrocephalus by an appropriate medical specialist which is treated by the insertion of a shunt.

About the condition

Hydrocephalus is caused by a build-up of fluid inside the skull. The excess fluid puts pressure on the brain, which can damage it.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Muscular dystrophy

Definition

A definite diagnosis of muscular dystrophy made by an appropriate medical specialist.

About the condition

Muscular dystrophy is usually an inherited genetic condition which causes progressive weakening and wasting of the muscles.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Osteogenesis imperfecta

Definition

A definite diagnosis of osteogenesis imperfecta by an appropriate medical specialist.

For the above definition the following is not covered:

- type 1 osteogenesis imperfecta.

About the condition

Osteogenesis Imperfecta (OI) is a genetic condition which causes bones to break easily. The condition can differ from person to person so there is a classification system to describe the different types of OI and is commonly used to help describe how severely a person with OI is affected. Type 1 is the mildest form of OI.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Patau syndrome

Definition

A definite diagnosis of Patau syndrome by an appropriate medical specialist.

About the condition

Patau syndrome is also known as trisomy 13. It is a serious genetic disorder caused by having an additional copy of chromosome 13 in some or all of the body's cells. Babies grow slowly in the womb and have a low birth weight, along with a number of other serious medical problems.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Spina bifida

Definition

A definite diagnosis of spina bifida myelomeningocele, meningocele or rachischisis by a paediatrician.

For the above definition, the following are not covered:

- spina bifida occulta.

About the condition

Spina bifida is a fault in the spinal column in which one or more vertebrae (the bones which form the backbone) fail to form properly, leading to defects in the spinal cord and bones of the spine. Our definition covers the most severe form of spina bifida where the baby's spinal canal remains open allowing the spinal cord and protective membranes around it to push out and form a sac in the baby's back.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Surgical repair of an atrial or ventricular septal defect

Definition

The undergoing of surgery on advice of a consultant cardiologist to close a defect in the interatrial or interventricular septum requiring either thoracotomy or the use of endovascular techniques.

About the condition

An atrial septal defect (ASD) is a hole in the wall between the two upper chambers of the heart. A ventricular septal defect (VSD) is a hole in the wall separating the two lower chambers of the heart. Atrial or Ventricular Septal defects are congenital which means they're present from birth. They can be detected during pre natal scanning, at birth or in childhood.

We will pay out 50% of the Critical Illness Cover, up to £50,000.

Pregnancy complications

If you choose Enhanced Children's Critical Illness Cover we'll cover the following pregnancy complications as an additional condition (£5,000 per affected pregnancy).

Disseminated intravascular coagulation (DIC)

Eclampsia (but excluding pre-eclampsia)

Ectopic pregnancy with surgery to remove a fallopian tube

Foetal death in utero after at least 20 weeks gestation (£5,000 per affected foetus)

Hydatidiform mole

New born intensive care
Giving birth to a child of at least 37 weeks gestation that requires continuous mechanical ventilation by means of tracheal intubation for seven days (24 hours per day) or more in an intensive care unit in a UK hospital, starting between the date the child was born and the age of 90 days.

Placental abruption (but excluding placenta praevia)

Still birth after at least 24 weeks gestation (£10,000 per affected child).

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September 2024 P9B0096/12