REFERENCE.

This document provides you with a history of critical illness conditions and how they've changed over time. So you have all the information you need to hand.





WELCOME.

To navigate through the history use the summary tables. Click on a tick to go directly to the full list of conditions changed/covered in that particular month/year.

Changes to the conditions covered have been grouped by the date changes were made. Where definition names have changed, the most recent definition name appears in brackets below it.



CRITICAL ILLNESS EXTRA KEY:

Definition available ✓ Definition	on chang	е	√	Not availab	ble
Illness	04/18	11/18	07/19	03/23	
Aortic aneurysm**	✓	✓	✓	✓	
Aplastic anaemia**	✓	✓	✓	√	
Benign spinal cord tumour*	✓	✓	✓	✓	
Brain abscess drained via craniotomy**			✓	✓	
Brain injury due to anoxia or hypoxia ^{1*}	✓	✓	✓	✓	
Carotid artery stenosis**	✓	✓	✓	✓	
Cauda equina syndrome*	✓	✓	✓	✓	
Central retinal artery or vein occlusion**	✓	✓	✓	✓	
Cerebral or spinal aneurysm**	✓	✓	✓	✓	
Cerebral or spinal arteriovenous malformation**	✓	✓	✓	✓	
Coronary angioplasty**			✓	✓	
Crohn's disease**		✓	✓	✓	
Desmoid type fibromatosis**		✓	✓	✓	
Diabetes mellitus type 1**		✓	✓	✓	
Drug resistant epilepsy*	✓	✓			
Drug resistant epilepsy**	✓	✓	\checkmark	✓	
Guillain-Barre syndrome**	✓	✓	✓	✓	
Heart failure*	✓	✓	✓	✓	
Intensive care*	✓	✓	✓	✓	
Interstitial lung disease*	✓	✓	✓	✓	
Less advanced cancer**	✓	✓	\checkmark	✓	
Multiple system atrophy	√√	√ √	√ √	√ √	
Myasthenia gravis*	✓	✓	✓	✓	
Necrotising fasciitis*			✓	✓	
Neuromyelitis optica (formerly Devic's disease)*	✓	✓	✓	✓	
Non-invasive gastro intestinal stromal tumour**	✓	✓	✓	✓	
Other cancer in situ or neuroendocrine tumour (NET) of low malignant potential**	✓	✓	✓	✓	
Parkinson's plus syndromes*	✓	✓	✓	✓	
Peripheral vascular disease*	✓	✓	✓	✓	
Pituitary gland tumour**	✓	✓	✓	✓	

	Definition moved	\checkmark	Definit	ion mer	ged	$\checkmark\checkmark$
Illness			04/18	11/18	07/19	03/23
Primary scle	rosing cholangitis*				✓	✓
Pulmonary a	rtery surgery*		✓	✓	✓	✓
Progressive	supranuclear palsy		√ √	//	√ √	√√
Removal of a	an entire lung*		✓	✓	✓	✓
Removal of a	an eyeball*		✓	✓	✓	✓
Removal of o	one or more lobe(s) of a lur	ıg**	✓	✓	✓	✓
Removal of u	ırinary bladder**		✓	✓	✓	✓
Severe Croh	n's disease*		✓	✓	✓	✓
Significant v	isual loss**		✓	✓	✓	✓
Syringomyel	lia or syringobulbia*	✓	✓	✓	✓	
Third degree	e burns**		✓	✓	✓	✓
Ulcerative co	olitis*		√	√	✓	✓

SURGICAL TREATMENT

We will make an advanced payment if the life insured is placed on an NHS waiting list for one of the following surgical treatments and meets the full definitions.

Aorta graft surgery – requiring surgical replacement

Heart valve replacement or repair - with surgery

Peripheral vascular disease – requiring bypass surgery

Pulmonary artery surgery – requiring surgical replacement

Severe Crohn's disease – treated with two surgical intestinal resections or removal of entire large bowel

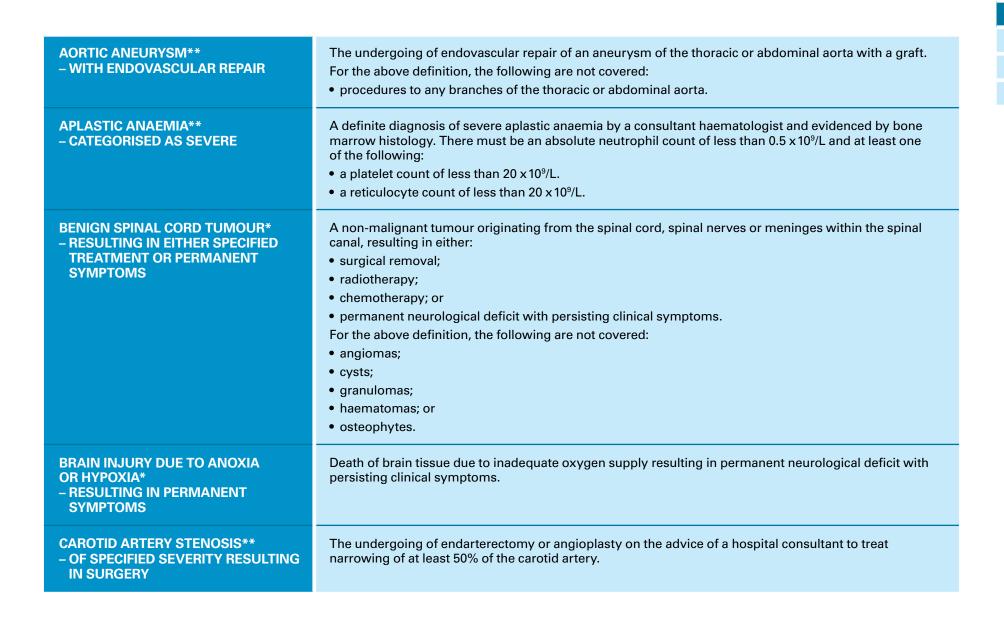
Specified heart surgery

Syringomyelia or syringobulbia - with surgery

Ulcerative colitis – resulting in the removal of the entire large bowel.

^{*}Paid out under full cover. **Paid out under additional cover.

¹Brain injury due to trauma, anoxia or hypoxia moved from Critical Illness Extra to Critical Illness Cover from 07/2019.



NOV 2018

JUL 2019



NOV 2018

JUL 2019



NOV 2018

JUL 2019



LESS ADVANCED CANCER**

- OF NAMED SITES AND SPECIFIED SEVERITY

There must be a positive diagnosis with histological confirmation for any of the following:

Anus - treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the anus.

For the above definition, the following is not covered:

anal intraepithelial neoplasia (AIN) grade 1 or 2.

Appendix, colon or rectum – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the appendix, colon or rectum.

Carcinoma in situ of the breast – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.

For the above definition, the following is not covered:

• any other type of treatment.

Cervix – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.

For the above definition, the following are not covered:

- loop excision;
- laser surgery;
- conisation and cryosurgery; or
- cervical intraepithelial neoplasia (CIN) grade 1 or 2.

Extrahepatic bile ducts – *treated by surgery*

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the extrahepatic bile ducts.

Gallbladder – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the gallbladder.

Larynx - with specified treatment

The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

APR 2018

NOV 2018

JUL 2019



Low grade prostate cancer – requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

For the above definition, the following are not covered:

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

Lung and bronchus - treated by surgery

The undergoing of wedge resection or lobectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the lung or bronchus.

Oesophagus - treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oesophagus.

Oral cavity or oropharynx – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the oral cavity or oropharynx. The oropharynx includes lips, inside of cheeks, floor of the mouth, tongue, gums, hard palate, soft palate and tonsils.

For the above definition, the following is not covered:

• any other type of treatment.

Ovary - treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

removal of an ovary due to a cyst.

Pancreas - treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the pancreas.

Renal pelvis (of the kidney) or ureter - of specified severity

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

APR 2018

NOV 2018

JUL 2019



LESS ADVANCED CANCER**

- OF NAMED SITES AND SPECIFIED SEVERITY

Continued

Stomach – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach.

Testicle – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU).

Thyroid – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of low malignant potential of the thyroid.

Urinary bladder – of specified severity

A positive diagnosis of carcinoma in situ of the urinary bladder.

For the above definition, the following are not covered:

- non-invasive papillary carcinoma
- TNM classification stage Ta bladder cancer.

Uterus – *treated by surgery*

The undergoing of hysterectomy on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the lining of the uterus (endometrium).

Vagina - treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vagina.

For the above definition, the following are not covered:

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

Vulva – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the vulva.

For the above definition, the following are not covered:

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

APR 2018

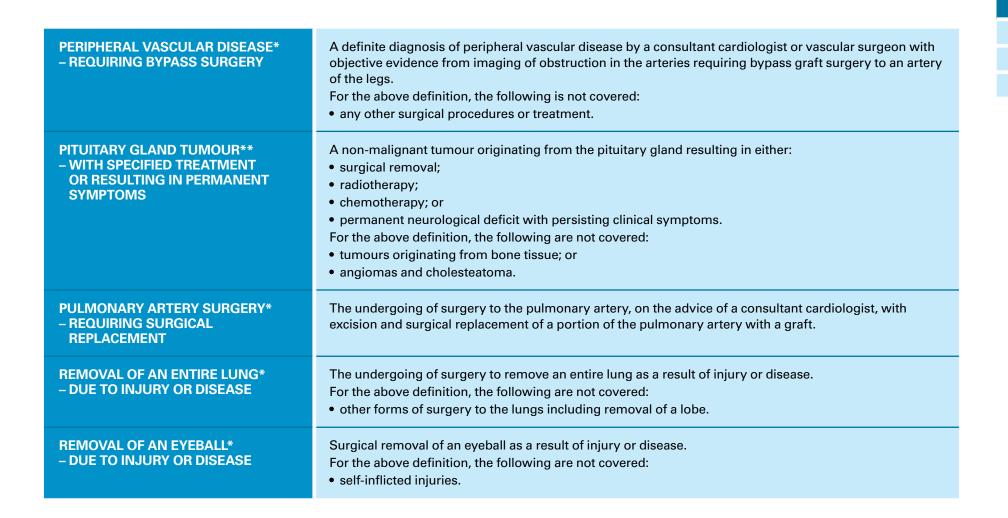
NOV 2018

JUL 2019



NOV 2018

JUL 2019



NOV 2018

JUL 2019

APR 2018

NOV 2018

JUL 2019

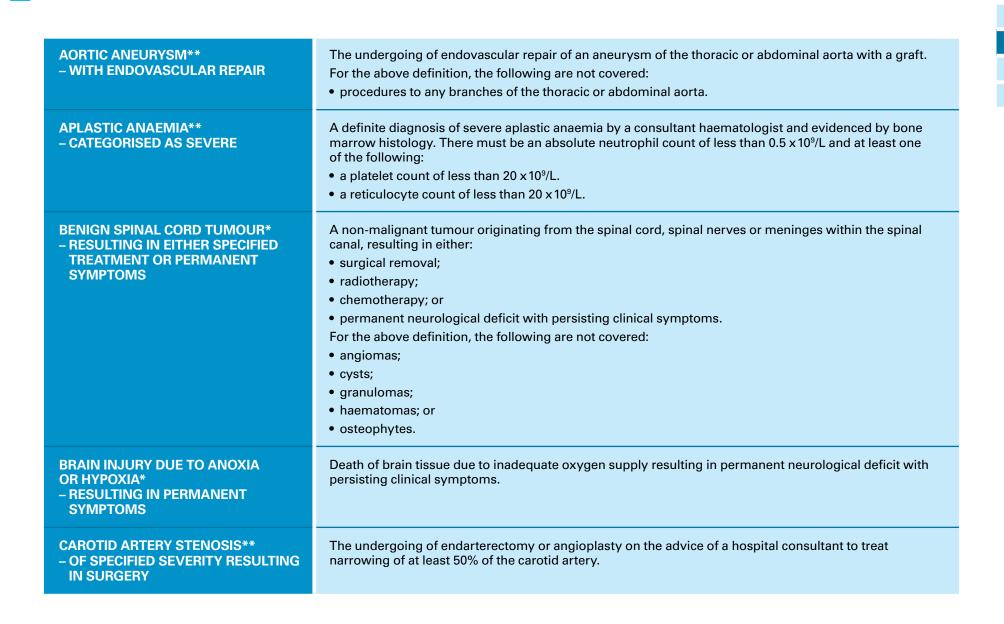
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REMOVAL OF ONE OR MORE LOBE(S) OF A LUNG** - DUE TO INJURY OR DISEASE	The undergoing of surgery to remove one or more lobe(s) of the lung as a result of injury or disease. For the above definition, the following are not covered: removal of a portion of a lobe of the lung only; or any other form of lung surgery.
REMOVAL OF URINARY BLADDER** - DUE TO INJURY OR DISEASE	The undergoing of surgery to remove the urinary bladder (total cystectomy). For the above definition, the following is not covered: • removal of a portion of the urinary bladder.
SEVERE CROHN'S DISEASE* - TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	 A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). For the above definition, the following are not covered: surgical treatment for abscesses, fistulas or strictures.
SIGNIFICANT VISUAL LOSS** - PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids vision is measured at 6/24 or worse in the better eye using Snellen eye chart, or visual field is reduced to 45 degrees or less of an arc, as measured by an ophthalmologist.
SYRINGOMYELIA OR SYRINGOBULBIA* - WITH SURGERY	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.
THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; • or face or head.
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).

^{*}Paid out under full cover.

^{**}Paid out under additional cover.



NOV 2018

JUL 2019



NOV 2018

JUL 2019



NOV 2018

JUL 2019



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APR 2018

NOV 2018

JUL 2019



Continued

Low grade prostate cancer – requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive and having progressed to a clinical TNM classification between T1N0M0 and T2aN0M0.

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A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

APR 2018

NOV 2018

JUL 2019



SEVERITY Continued

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The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ or neuroendocrine tumour (NET) of a low malignant potential of the stomach.

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The undergoing of surgery on the advice of a hospital consultant to remove a testicle (orchidectomy) following the diagnosis of carcinoma in situ of the testicle (also known as intratubular germ cell neoplasia unclassified or ITGCNU).

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A positive diagnosis of carcinoma in situ of the urinary bladder.

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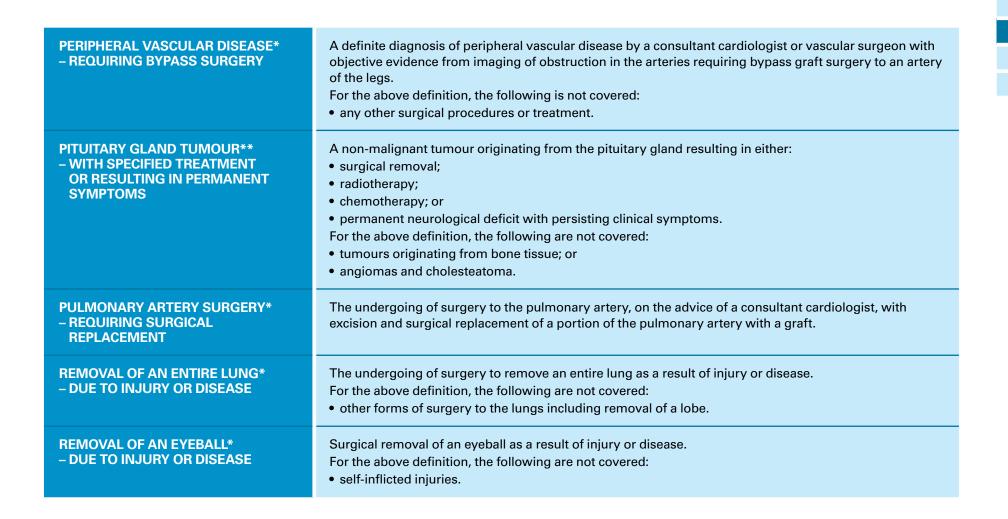
NOV 2018

JUL 2019



NOV 2018

JUL 2019



NOV 2018

JUL 2019



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SYRINGOMYELIA OR SYRINGOBULBIA* - WITH SURGERY	The undergoing of surgery to treat a syrinx in the spinal cord or brain stem.
THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 10% of the: • body's surface area; • or face or head.
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in a removal of the entire large bowel (total colectomy).

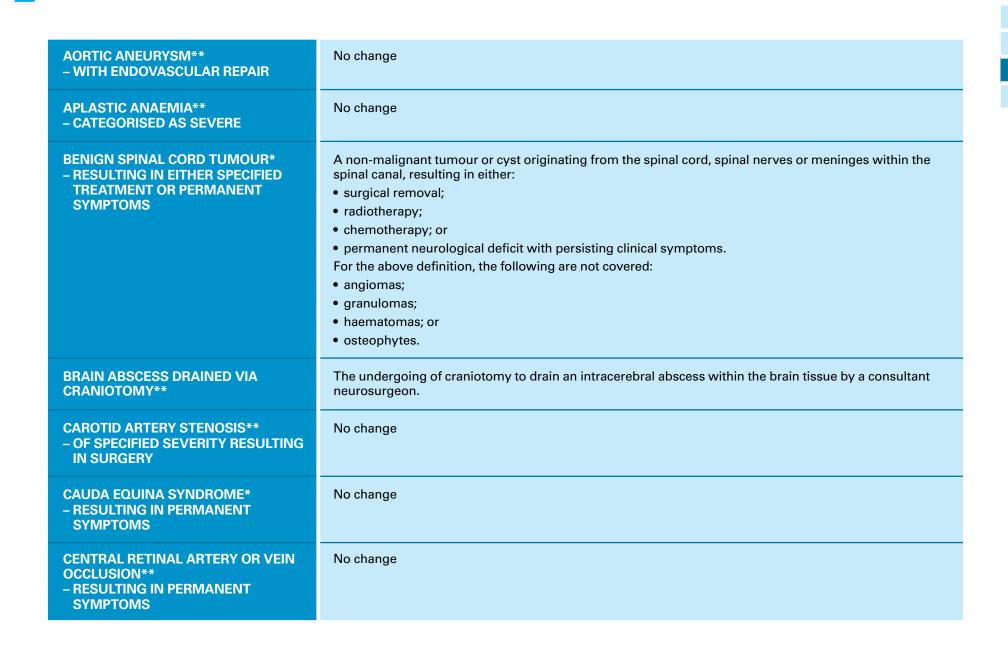
^{*}Paid out under full cover.

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NOV 2018

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NOV 2018

JUL 2019

CEREBRAL OR SPINAL ANEURYSM** - WITH SPECIFIED TREATMENT	No change
CEREBRAL OR SPINAL ARTERIOVENOUS MALFORMATION** - WITH SPECIFIED TREATMENT	No change
CORONARY ANGIOPLASTY**	The undergoing of percutaneous coronary intervention (PCI) to correct narrowing or blockages of either: • two or more main coronary arteries, or • the left main stem artery. The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending artery, and circumflex artery, or their branches. Multiple arteries must be treated at the same time or as part of a planned staged procedure within 60 days of the first PCI. PCI is defined as any therapeutic intra-arterial catheter procedure including balloon angioplasty and/or stenting. The following are not covered: • angiography; and • two procedures to a single main artery or branches of the same.
CROHN'S DISEASE** - TREATED WITH ONE SURGICAL INTESTINAL RESECTION	No change
DESMOID TYPE FIBROMATOSIS** - WITH SPECIFIED TREATMENT	No change
DIABETES MELLITUS TYPE 1** - REQUIRING SPECIFIED TREATMENT	No change
DRUG RESISTANT EPILEPSY** - REQUIRING SPECIFIED SURGERY	The undergoing of any of the following in order to control epilepsy that cannot be controlled by oral medication: • invasive surgery to the brain tissue; or • implantation under the skin of a stimulator, which is connected to the vagus nerve.

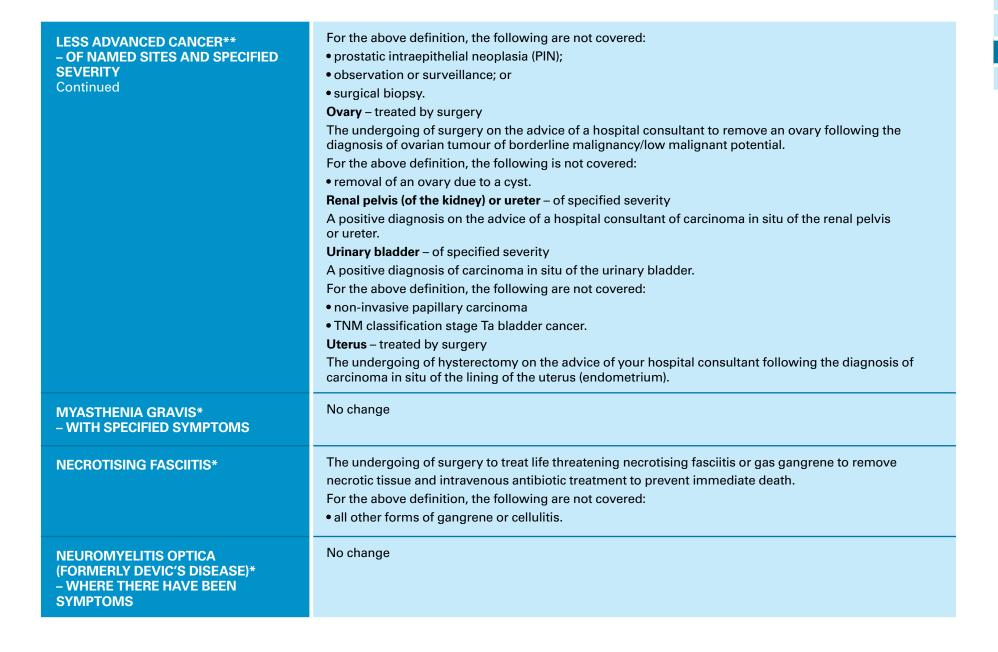
NOV 2018

JUL 2019

GUILLAIN-BARRE SYNDROME** - WITH PERSISTING CLINICAL SYMPTOMS	No change
HEART FAILURE* - OF SPECIFIED SEVERITY	No change
INTENSIVE CARE* - REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	No change
INTERSTITIAL LUNG DISEASE* - OF SPECIFIED SEVERITY	No change
LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY	There must be a positive diagnosis with histological confirmation for any of the following: Carcinoma in situ of the breast – treated by surgery The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast. For the above definition, the following is not covered: • any other type of treatment. Cervix – treated by surgery The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix. For the above definition, the following are not covered: • loop excision; • laser surgery; • conisation and cryosurgery; or • cervical intraepithelial neoplasia (CIN) grade 1 or 2. Larynx – with specified treatment The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx. Low grade prostate cancer – requiring treatment The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score between 2 and 6 inclusive

NOV 2018

JUL 2019



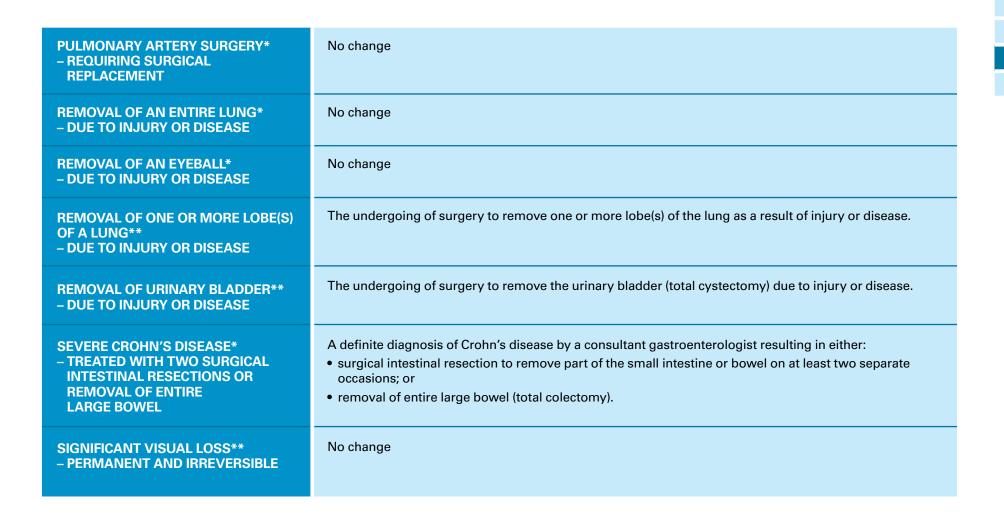
NOV 2018

JUL 2019

NON-INVASIVE GASTRO INTESTINAL STROMAL TUMOUR**	No change
OTHER CANCER IN SITU OR NEUROENDOCRINE TUMOUR (NET) OF LOW MALIGNANT POTENTIAL** – WITH SURGERY	The undergoing of surgery on the advice of a hospital consultant to remove the tumour following the diagnosis of cancer in situ or neuroendocrine with histological confirmation and characterised by the uncontrolled growth of malignant cells that are confined to the epithelial lining of the organs. For the above definition, the following are not covered: • any skin cancer (including melanoma); • tumours treated with radiotherapy, laser therapy, cryotherapy or diathermy treatment; or • intra-epithelial neoplasia or pre-malignant colon conditions.
PARKINSON PLUS SYNDROMES* - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of one of the following Parkinson plus syndromes by a consultant neurologist: • multiple system atrophy; • progressive supranuclear palsy; • Parkinsonism-dementia-amyotrophic lateral sclerosis complex; • diffuse Lewy body disease; or • corticobasal ganglionic degeneration. There must also be permanent clinical impairment of at least one of the following: • motor function; • eye movement disorder; • postural instability; or • dementia.
PERIPHERAL VASCULAR DISEASE* - REQUIRING BYPASS SURGERY	A definite diagnosis of peripheral vascular disease by a consultant cardiologist or vascular surgeon with objective evidence from imaging of obstruction in the arteries requiring bypass graft surgery to an artery of the legs.
PITUITARY GLAND TUMOUR** - WITH SPECIFIED TREATMENT OR RESULTING IN PERMANENT SYMPTOMS	No change
PRIMARY SCLEROSING CHOLANGITIS*	A definite diagnosis of primary sclerosing cholangitis as evidenced by imaging confirmation of typical multifocal formation of bile duct strictures and dilation of intrahepatic or extrahepatic bile ducts. The following are not covered: all other causes of bile duct stricture formation and dilation.

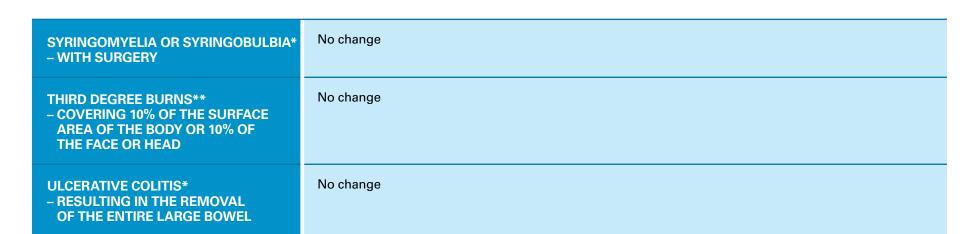
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JUL 2019



NOV 2018

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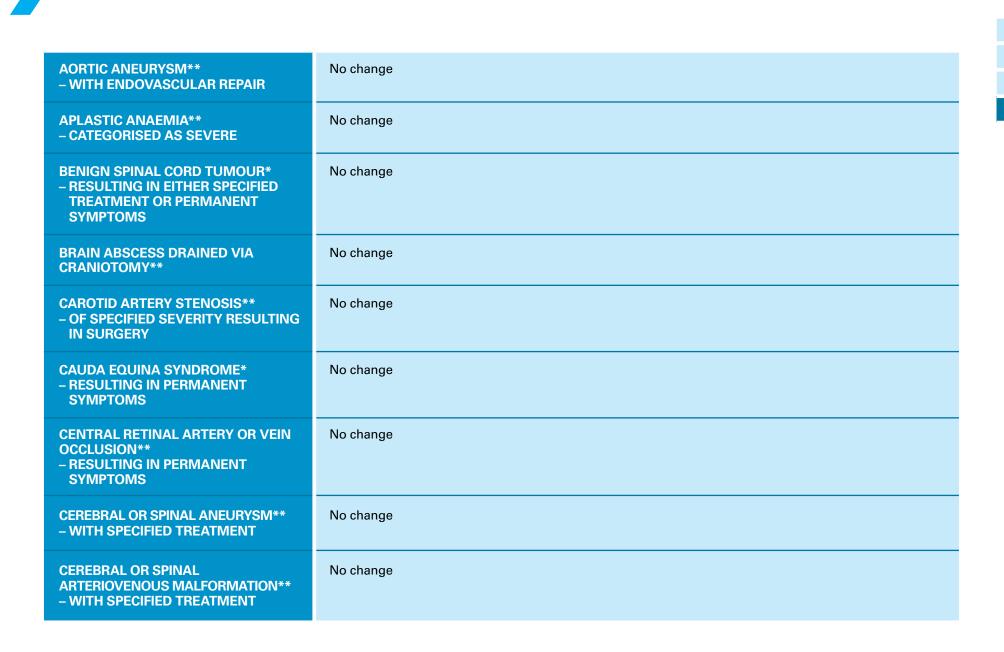
NOV 2018

APR 2018

JUL 2019

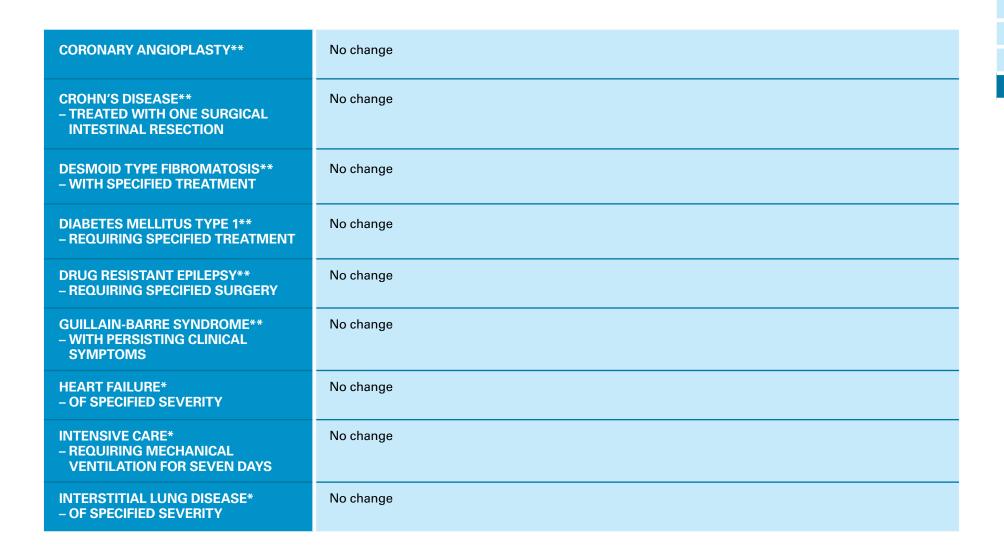
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NOV 2018

JUL 2019



NOV 2018

JUL 2019

LESS ADVANCED CANCER** - OF NAMED SITES AND SPECIFIED SEVERITY

There must be a positive diagnosis with histological confirmation for any of the following:

Carcinoma in situ of the breast – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the breast.

For the above definition, the following is not covered:

any other type of treatment.

Cervix - treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove the cervix (trachelectomy) or hysterectomy on the advice of a hospital consultant following the diagnosis of carcinoma in situ of the cervix.

For the above definition, the following are not covered:

- loop excision;
- laser surgery;
- conisation and cryosurgery; or
- cervical intraepithelial neoplasia (CIN) grade 1 or 2.

Larynx - with specified treatment

The undergoing of surgery, laser treatment or radiotherapy on the advice of a hospital consultant to remove a tumour following the diagnosis of carcinoma in situ of the larynx.

Low grade prostate cancer - requiring treatment

The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0.

For the above definition, the following are not covered:

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

Ovary – treated by surgery

The undergoing of surgery on the advice of a hospital consultant to remove an ovary following the diagnosis of ovarian tumour of borderline malignancy/low malignant potential.

For the above definition, the following is not covered:

• removal of an ovary due to a cyst.

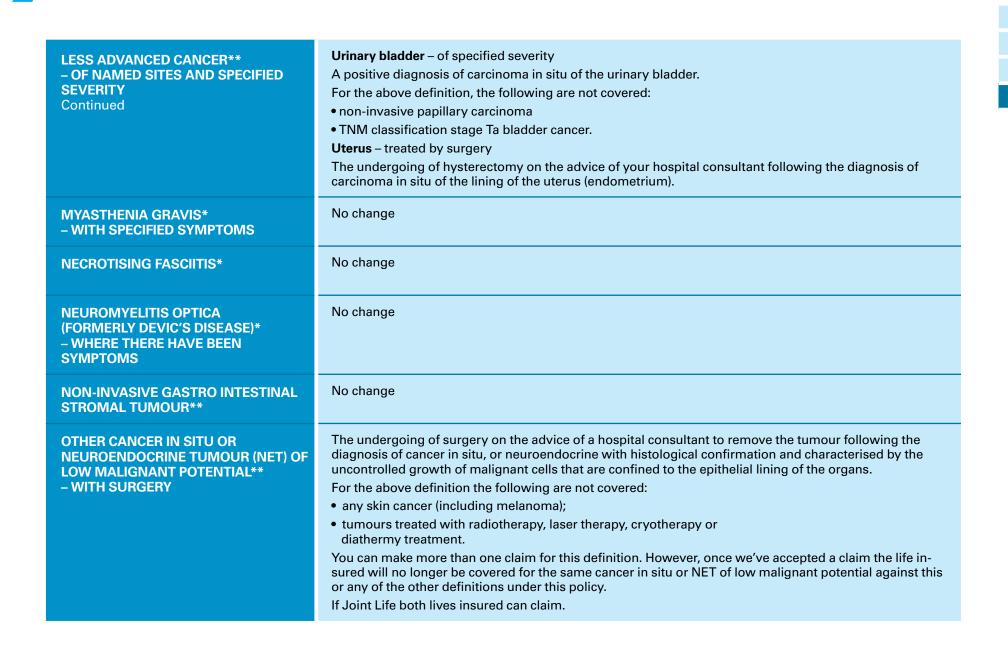
Renal pelvis (of the kidney) or ureter – of specified severity

A positive diagnosis on the advice of a hospital consultant of carcinoma in situ of the renal pelvis or ureter.

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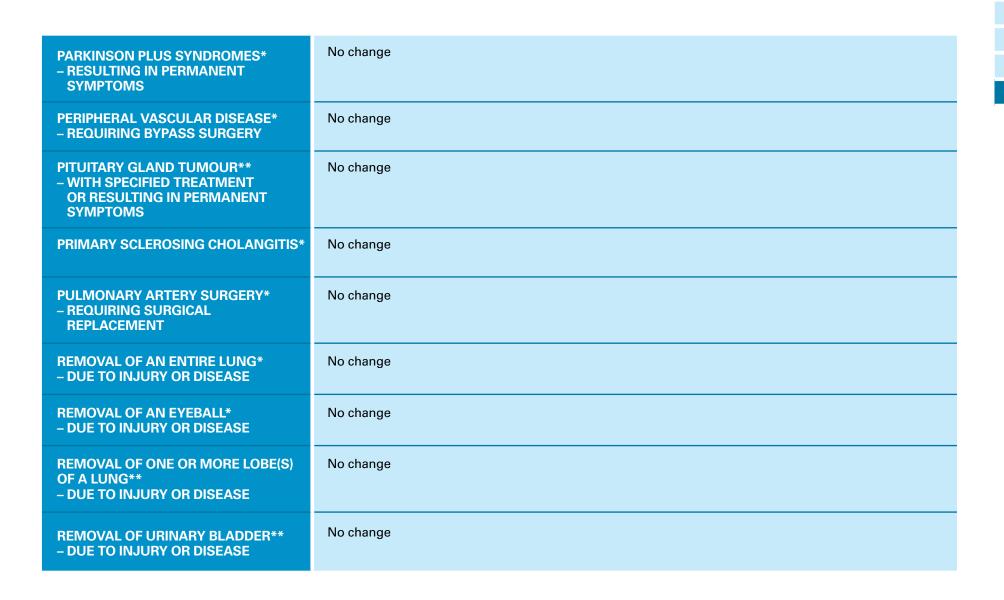
NOV 2018

JUL 2019



NOV 2018

JUL 2019



NOV 2018

JUL 2019



SEVERE CROHN'S DISEASE* - TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	No change
SIGNIFICANT VISUAL LOSS** - PERMANENT AND IRREVERSIBLE	No change
SYRINGOMYELIA OR SYRINGOBULBIA* – WITH SURGERY	No change
THIRD DEGREE BURNS** - COVERING 10% OF THE SURFACE AREA OF THE BODY OR 10% OF THE FACE OR HEAD	No change
ULCERATIVE COLITIS* - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	No change

^{*}Paid out under full cover.

NOV 2018

JUL 2019

^{**}Paid out under additional cover.



Definition available 🗸	Definition change				Not avail	able		Definition moved			✓	Definition merged			✓ De	Definition moved and merged				11
Illness	02/96	06/96	07/97	06/99	10/02	01/04	07/04	03/07	05/10	01/11	11/11	08/12	04/13	09/14	12/15	03/16	04/18	11/18	07/19	03/23
Alzheimer's Disease				1	✓		1	1	✓	✓	1	✓	✓	✓	✓	✓	11	11	11	11
Angioplasty	1	✓	✓	✓	✓															
Aorta Graft Surgery	1	✓	✓	✓	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1
Aplastic Anaemia						✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	√	1	✓	✓
Bacterial Meningitis						✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1
Benign Brain Tumour	1	✓	✓	✓	✓	✓	✓	1	1	✓	✓	✓	✓	✓	1	✓	√	1	✓	✓
Blindness	1	✓	✓	√	✓	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	1	✓	1	✓
Brain injury due to trauma, anoxia or hypoxia																			1	√
Cancer	1	✓	✓	✓	✓	✓	✓	√	✓	✓	✓	\checkmark	✓	✓	1	✓	√	1	✓	✓
Carcinoma in Situ of the breast									✓	✓	✓	\checkmark	✓	✓	✓	✓	✓	✓	✓	✓
Cardiac arrest													✓	✓	✓	✓	√	1	✓	1
Cardiomyopathy						✓	✓	√	✓	✓	✓	✓	✓	✓	✓	✓	√	1	✓	1
Coma	1	✓	1	\checkmark	1	✓	✓	√	√	✓	✓	1	✓	✓	1	✓	√	1	✓	1
Coronary Artery Bypass Grafts	1	✓	1	1	1	✓	✓	1	1	✓	1	1	✓	✓	✓	✓	1	1	//	11
Creutzfeldt-Jakob Disease (CJD)						✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1
Deafness	1	✓	✓	✓	✓	✓	✓	1	✓	✓	✓	✓	✓	1	✓	✓	✓	✓	✓	✓
Dementia including Alzheimer's disease	1	1	✓	1	1		1	1	1	✓	1	✓	1	✓	1	1	1	1	1	1
Encephalitis								1	✓	1	1	✓	1	1	✓	✓	1	1	1	1
Heart Attack	1	1	✓	1	1	✓	/	✓ <u> </u>	1	✓	1	/	1	√	1	1	1	1	1	✓_
Heart Valve Replacement or Repair	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	✓
HIV infection	1	✓	1	1	✓	√	1	✓	√	✓	1	1	1	✓	1	1	1	1		
Kidney failure	1	1	1	1	✓	✓	1	✓	1	✓	1	1	1	✓	1	1	1	1	1	✓
Kennedy's disease																	1	1	11	11
Liver failure						✓	1	✓ <u> </u>	1	✓	1	1	1	✓	1	1	1	1	1	✓
Loss of use of hand or foot	1	1	1	1	1	✓	1	1	√	✓	1	1	1	✓	1	1	1	1	1	✓
Loss of speech	1	1	1	1	1	✓	1	✓	1	✓	1	1	1	✓	1	1	✓	✓	1	✓
Low grade Prostate Cancer												1	✓	1	1	✓	1	1	1	✓ <u> </u>



CRITICAL ILLNESS COVER KEY:

Definition available 🗸	Definit	ion char	nge	✓ Not available De					Definition moved			✓ Definition merged				✓✓ Definition moved and merge				
Illness	02/96	06/96	07/97	06/99	10/02	01/04	07/04	03/07	05/10	01/11	11/11	08/12	04/13	09/14	12/15	03/16	04/18	11/18	07/19	03/23
Major Organ Transplant	1	1	✓	✓	1	✓	1	1	1	✓	✓	1	√	✓	√	1	1	✓	√	1
Motor Neurone Disease	1	1	✓	1	√	✓	1	✓	1	✓	✓	✓	✓	✓	1	1	✓	1	√	1
Multiple Sclerosis	✓	✓	✓	1	✓	✓	1	✓	1	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓
Multiple System Atrophy									1	✓	✓	✓	✓	✓	✓	✓	11	11	//	11
Open Heart Surgery									1	✓	✓	✓	✓	✓	✓	✓	1	1	//	11
Paralysis of limb	1	✓	✓	1	✓	1	1	1	✓ <u> </u>	✓	1	✓	✓	✓	✓	✓	1	✓	//	11
Parkinson's Disease	1	✓	✓	1	1	✓	1	✓	1	✓	✓	1	✓	✓	1	1	1	1	✓	✓
Pulmonary hypertension								✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1
Progressive Supranuclear Palsy						1	1	1	1	✓	✓	✓	✓	✓	✓	✓	11			11
Removal of an Eyeball									1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Respiratory failure						✓	✓	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	1
Specified heart surgery																			1	1
Spinal Stroke															\checkmark	1	✓	1	✓	✓
Stroke	1	✓	✓	✓	✓	✓	✓	1	1	✓	✓	✓	1	√	1	1	1	✓	✓	✓
Systemic Lupus Erythematosus								1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	√	✓
Terminal Illness								1	✓	✓	✓	√ *	√*	√*	√*	√ *	√*	✓	✓	✓
Third Degree Burns	1	✓	✓	√	1	✓	✓	1	1	✓	1	✓	✓	✓	✓	✓	✓	✓	✓	✓
Total and Permanent Disability		1	1	1	1	✓	1	1	✓	✓	1	✓	✓	✓	1	✓	✓	✓	✓	✓
Traumatic brain injury								1	✓	✓	✓	✓	✓	✓	1	1	✓	✓	11	11

^{*}Terminal Illness Cover is listed as a separate benefit and is no longer defined as a critical illness.

**HIV infection had 3 separate definitions from 01/2004 until 03/2007.

SURGICAL TREATMENT

We will make an advanced payment if the life insured is placed on an NHS waiting list for one of the following surgical treatments and meets the full definitions:

Aorta graft surgery – requiring surgical replacement

Heart valve replacement or repair - with surgery

Specified heart surgery

4 FEBRUARY 1996

Summary – CIC introduced as a rider available on Level Term Assurance, Convertible Term Assurance and Decreasing Term Assurance plans.

ANGIOPLASTY	The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by: evidence of prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding an appointment at a hospital in the UK or Republic of Ireland; and evidence of significant electrocardiogram changes; and evidence of angiography showing 70% obstruction of two or more coronary arteries.
AORTA SURGERY (AORTA GRAFT SURGERY)	The actual undergoing of surgery for a disease of the aorta needing excision and surgical replacement of aportion of the diseased aorta with a graft. For the purposes of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.
BENIGN BRAIN TUMOUR	This means a non malignant tumour within the cranium, and does not include cysts, granulomas, malformations in, or of, the arteries or veins of the brain, haematomas or tumours in the pituitary gland or spine.
BLINDNESS	Total and irreversible loss of sight in both eyes. Total is defined as a corrected visual acuity of 3/60 or less in each eye.
BURNS (THIRD DEGREE BURNS)	This means third degree burns covering at least 20% of the surface area of the body of the Life Assured, as certified by a specialist consultant.
CANCER	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This includes leukaemia and Hodgkin's disease but excludes: 1. non-invasive cancer in situ, 2. tumours in the presence of HIV, 3. any skin cancer other than invasive malignant melanoma.

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4 FEBRUARY 1996	
СОМА	This means unconsciousness, with no reaction to stimuli continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.
CORONARY ARTERY DISEASE SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts but excluding balloon angioplasty (except as defined in Angioplasty) laser or any other procedures.
HEART ATTACK	The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic change and by the elevation of cardiac enzymes.
HEART VALVE SURGERY (HEART VALVE REPLACEMENT OR REPAIR)	The undergoing of open-heart surgery to correct valvular abnormalities.
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	The Life Assured being infected by Human Immuno-deficiency Virus (HIV), or, suffering from Acquired Immune Deficiency Syndrome only if the Life Assured's occupation is in the list below and providing that all of the following are satisfied:
	(i) The infection arose in the course of the Life Assured's normal duties and has been acquired as a result of contact with an HIV infected person involving passing of blood or body fluid from an HIV infected person or with an HIV infected medical instrument.
	(ii) The incident that results in such contact must have occurred after the Policy Date and must have been reported, investigated and documented in accordance with established procedures for such an accident.
	(iii) The Life Assured must have been tested within five days of the incident and shown not to have antibodies of HIV.
	(iv) Within 10 days of the incident, the circumstances were reported in full to Legal & General Assurance Society Ltd at its Principal Office and, it was reported that the Life Assured underwent the blood test, referred to in (iii) above.
	(v) A further blood test within 12 months of the incident indicated the presence of HIV or antibodies to such a virus.

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4 FEBRUARY 1996

The list of occupations referred to above comprises: **HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV** - Hospital Doctors, Surgeons and Consultants INFECTION) - Hospital Nurses Continued - Hospital Porters - Hospital Caterers - Hospital Cleaners - General Practitioners and nurses employed by them - Dental Surgeons - Dental Nurses - District Nurses - Midwives - Paramedics - Ambulance Workers - Hospital Laundry Workers - Fire Brigade Fire-fighters - Policemen and Policewomen - Laboratory technicians in a medical facility - Prison Staff **KIDNEY FAILURE** End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated. **LOSS OF HEARING** Total and irreversible loss of hearing in both ears which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician holding an appointment in a hospital in (DEAFNESS) the UK or Republic of Ireland. **LOSS OF SPEECH** Total and irreversible loss of the ability to speak because of physical injury or disease, which must be established for a continuous period of 12 months, as confirmed by an appropriate consultant physician holding an appointment in a hospital in the UK or Republic of Ireland.

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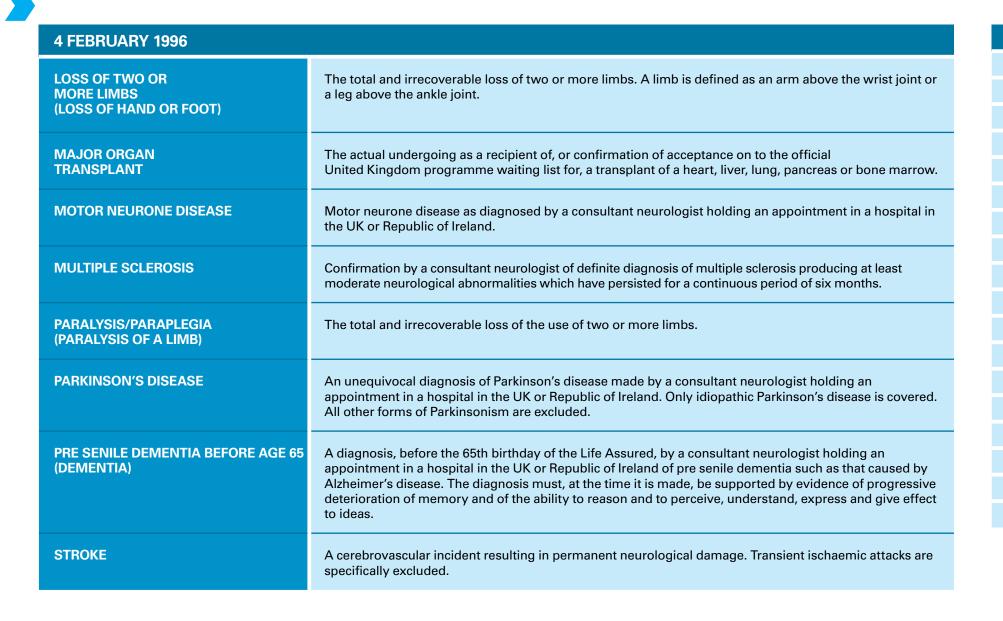
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3 JUNE 1996	
Summary – CIC introduced as a standalone product and Permanent and Total Disability added.	
ANGIOPLASTY	No change
AORTA SURGERY	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
BURNS (THIRD DEGREE BURNS)	No change
CANCER	No change
СОМА	No change
CORONARY ARTERY DISEASE SURGERY (CORONARY ARTERY BY-PASS GRAFTS)	No change
HEART ATTACK	No change
HEART VALVE SURGERY (HEART VALVE REPLACEMENT OR REPAIR)	No change
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change

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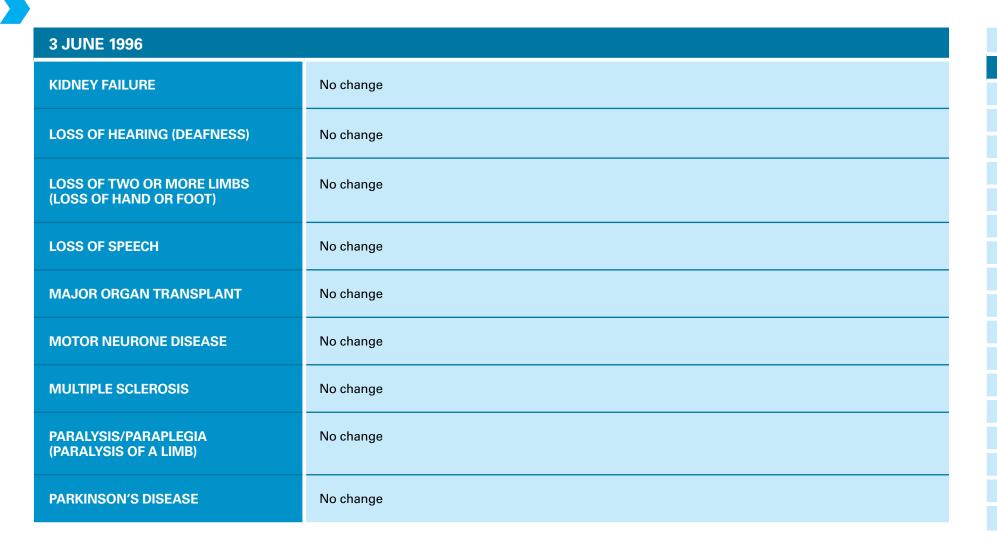
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3 JUNE 1996

PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)

The Sum Assured will be payable:

- (a) If the Life Assured is not in any gainful occupation immediately before the onset of disability and suffers, through illness or accident, a mental or physical irreversible disability which, in the opinion of the Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of a third party, four or more of the following functions:
 - (i) Mobility the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of bed or a chair without requiring physical assistance of another person.
 - (ii) Continence the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
 - (iii) Dressing or undressing self putting on or taking off all necessary items of clothing without requiring assistance of another person.
 - (iv) Washing and bathing self washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.
 - (v) Eating all tasks of getting food into the body once it has been prepared.
 - (vi) Toileting getting to and from the toilet, transferring on or off the toilet and associated personal hygiene.

OR

(b) One of the Any Occupation definition or Own Occupation definition wordings:

Any Occupation definition

If the Life Assured, by reason of sickness or accident, is totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.

Own Occupation definition

If the Life Assured, by reason of sickness or accident, is totally unable to follow his or her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available.

PRE SENILE DEMENTIA BEFORE AGE 65 (DEMENTIA)

No change

STROKE

No change

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28 JULY 1997

Summary – Changes to Cancer definition. Permanent and Total Disability definition added to term + CIC.

ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
BURNS (THIRD DEGREE BURNS)	No change
CANCER	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term cancer includes leukaemia but the following cancers are excluded: 1. Non-invasive cancer in situ, 2. All forms of lymphoma in the presence of any Human Immunodeficiency virus, 3. Kaposi's sarcoma in the presence of any Human Immunodeficiency virus, 4. Any skin cancer other than invasive malignant melanoma
СОМА	No change
CORONARY ARTERY DISEASE SURGERY (CORONARY ARTERY BY-PASS SURGERY)	No change
HEART ATTACK	No change

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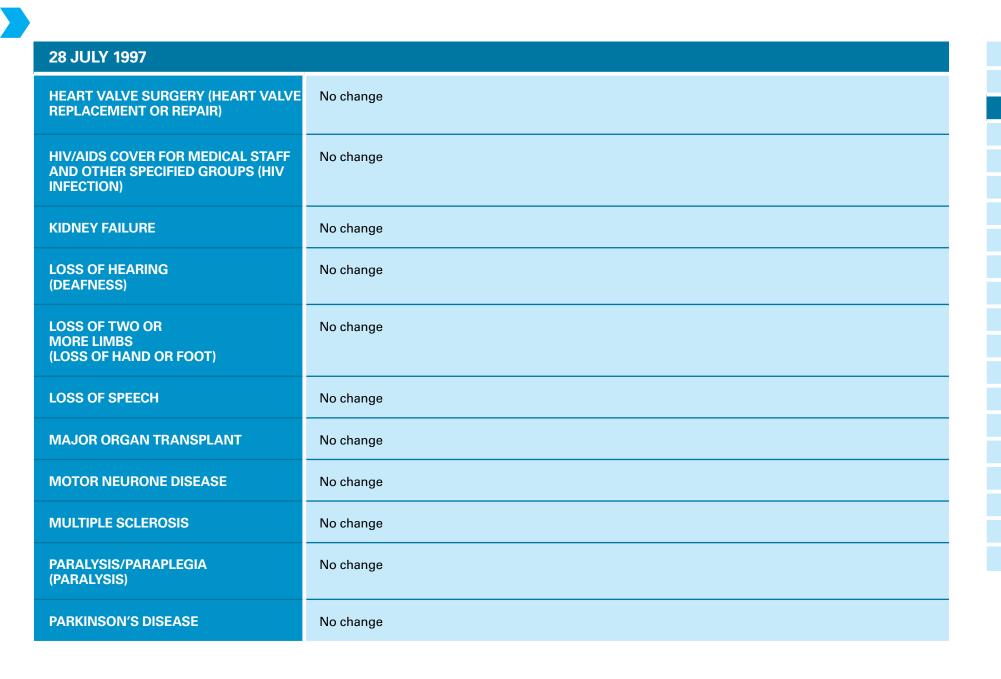
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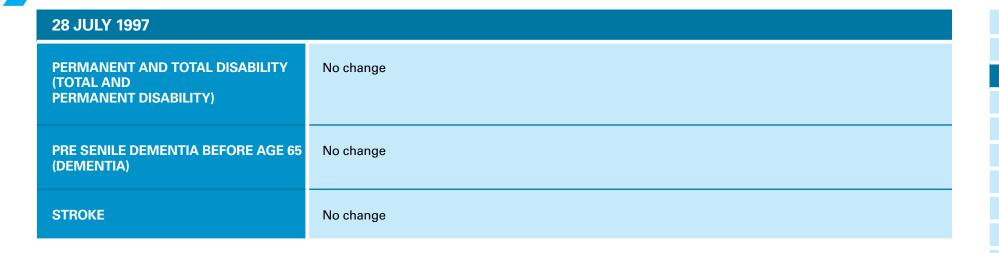
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26 JUNE 1999

Summary – Changes to most definitions and Alzheimer's Disease added.

ALZHEIMER'S DISEASE BEFORE AGE 65 (ALZHEIMER'S DISEASE)	A diagnosis, before the 65th birthday of the Life Assured by a consultant neurologist of Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.
ANGIOPLASTY	 The undergoing of balloon angioplasty to correct the narrowing or blockage of two or more arteries, when the Life Assured has limiting anginal symptoms. Any claim must be supported by: Evidence of prior treatment (on appropriate medication) from an appropriate registered medical practitioner holding such an appointment at a hospital in the UK and; Evidence of significant electrocardiogram changes and; Evidence of angiography showing 70% obstruction of two or more coronary arteries.
AORTA GRAFT SURGERY	Undergoing surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not its branches.
BENIGN BRAIN TUMOUR	A non malignant tumour in the brain resulting in permanent deficit to the neurological system. Tumours or lesions in the pituitary gland are not covered.
BLINDNESS	Total, permanent and irreversible loss of all sight in both eyes.
CANCER (MOST MALIGNANT TYPES) (CANCER)	A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded: • All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ, • All forms of lymphoma in the presence of any Human Immunodeficiency Virus, • Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus, • Any skin cancer other than malignant melanoma.

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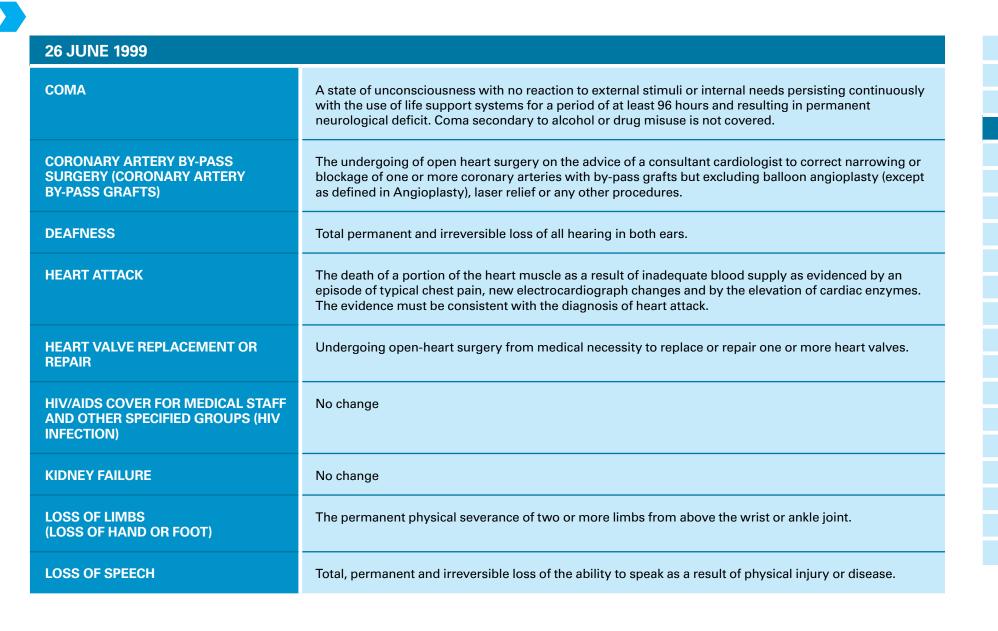
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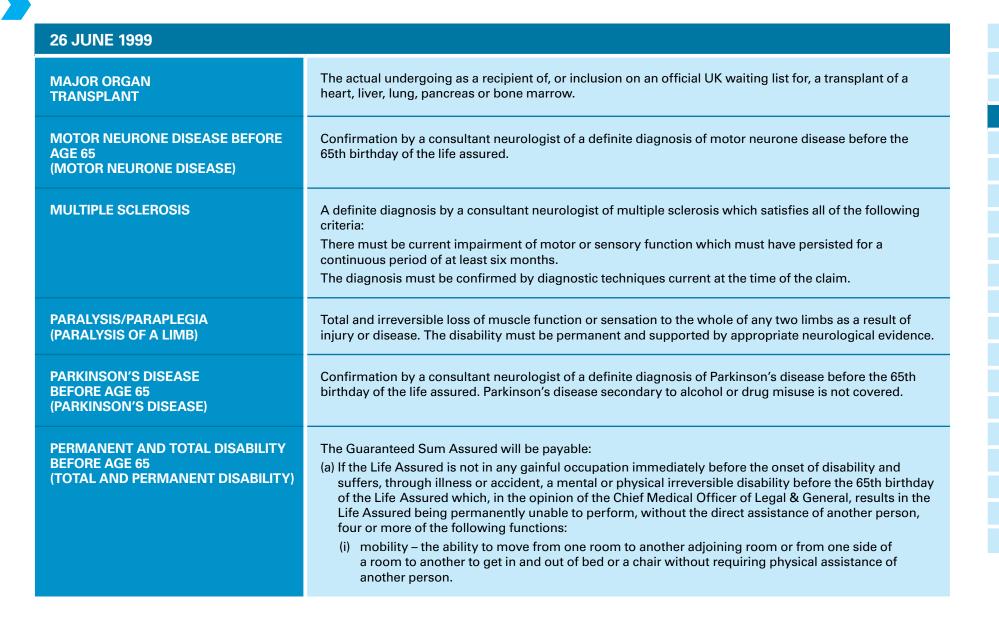
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PERMANENT AND TOTAL DISABILITY (ii) continence - the ability to voluntarily control bowel and bladder functions such as to maintain **BEFORE AGE 65** personal hygiene. (TOTAL AND PERMANENT DISABILITY) (iii) dressing or undressing self - putting on or taking off all necessary items of clothing without Continued requiring assistance of another person. (iv) washing and bathing self - washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person. (v) eating – all tasks of getting food into the body once it has been prepared. (vi) toileting – getting to and from the toilet, transferring on or off the toilet and associated personal hygiene. OR (b) One of the Any Occupation definition or Own Occupation definition wordings below. **Any Occupation definition** If the Life Assured is engaged in gainful occupation immediately before the onset of disability before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow any occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. **Own Occupation definition** If the Life Assured is engaged in gainful occupation immediately before the onset of disability before the 65th birthday of the Life Assured and is, by reason of sickness or accident, totally unable to follow his/her occupation and in the opinion of the Chief Medical Officer of Legal & General is likely to remain so permanently. Such decision will be based on all of the medical evidence available. **PRE SENILE DEMENTIA BEFORE AGE 65** A diagnosis, before the 65th birthday of the Life Assured, by a consultant neurologist of presenile (DEMENTIA) dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas. **STROKE** No change THIRD DEGREE BURNS Third degree burns covering at least 20% of the body surface area.

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51

20 OCTOBER 2002 Summary - Changes to Cancer and Heart attack definitions. No change **ALZHEIMER'S DISEASE ANGIOPLASTY** No change **AORTA GRAFT SURGERY** No change **BENIGN BRAIN TUMOUR** No change **BLINDNESS** No change Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and **CANCER (MOST MALIGNANT TYPES)** invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are (CANCER) excluded: • All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ, • All tumours of the prostrate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least TNM classification T2N0M0, • All forms of lymphoma in the presence of any Human Immunodeficiency Virus, • Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus, • Any skin cancer other than invasive malignant melanoma. COMA No change **CORONARY ARTERY** No change **BY-PASS SURGERY** (CORONARY ARTERY **BY-PASS GRAFTS) DEAFNESS** No change

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HEART ATTACK	 The death of a portion of the heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: typical chest pain, new characteristic electrocardiograph changes, the characteristic rise of cardiac enzymes, troponins or other biochemical markers, where all of the above shows a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered under this definition.
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change
KIDNEY FAILURE	No change
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change

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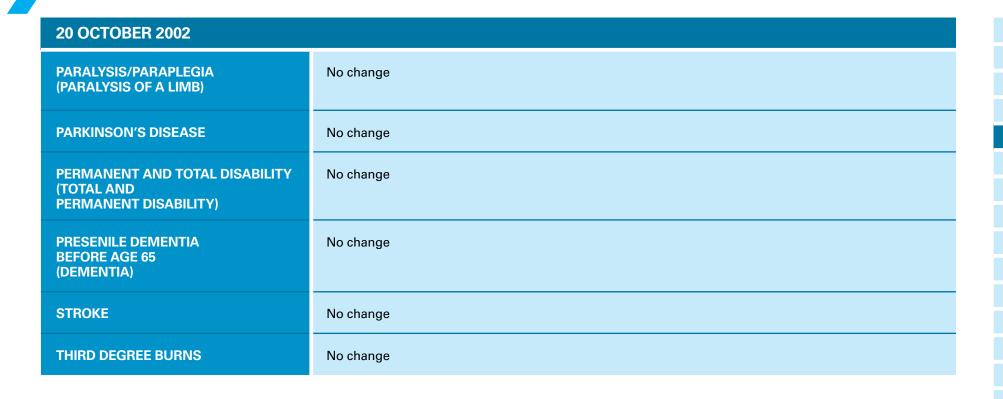
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SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

18 JANUARY 2004

Summary – Changes to Alzheimer's Disease, Dementia, HIV infection through blood transfusion, HIV infection through assault, Kidney Failure, Motor Neurone Disease and Parkinson's Disease. Aplastic Anaemia, Bacterial Meningitis, Cardiomyopathy, Chronic Lung Disease, CJD, End Stage Liver Failure, Progressive Supranuclear Palsy added. Angioplasty removed.

ALZHEIMER'S DISEASE	A diagnosis by a consultant neurologist of Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	Permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following: • blood transfusion • marrow stimulating agents • immunosuppresive agents • bone marrow transplant.
BACTERIAL MENINGITIS	Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit. The diagnosis must be confirmed by a consultant neurologist. Bacterial meningitis in the presence of HIV infection is excluded. All other forms of meningitis including viral are not covered.
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
CANCER	No change

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JUL 2019

18 JANUARY 2004		FEB
	A definite diagnosis of cardiomyopathy made by a consultant cardiologist resulting in permanent	JUN
CARDIOMYOPATHY	impaired left ventricular function such that the ejection fraction is never greater than 40%. The diagnosis	JUL
	must also be evidenced by: • electrocardiographic changes;	JUN
	echocardiographic abnormalities;	ОСТ
	both of which must be consistent with the diagnosis of cardiomyopathy. All other forms of heart disease, heart enlargement and myocarditis are specifically excluded. Cardiomyopathy related to alcohol or drug	JAN
	misuse is excluded.	JUL
		MAR
CHRONIC LUNG DISEASE (RESPIRATORY FAILURE)	Confirmation by a consultant physician of end stage emphysema or other chronic lung disease, which requires regular oxygen treatment on a permanent basis.	MAY
		JAN
СОМА	No change	NOV
CORONARY ARTERY BY-PASS	No change	AUG
SURGERY (CORONARY ARTERY	140 Change	APR
BY-PASS GRAFTS)		SEP
CREUTZFELDT-JAKOB DISEASE (CJD)	Diagnosis of Creutzfeldt-Jakob disease or New variant CJD made by a consultant neurologist, evidenced	DEC
	by a significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required.	MAR
	by a time party is required.	APR
DEAFNESS	No change	NOV
DEMENTIA	A diagnosis by a consultant poursisaist of demontic. The diagnosis must at the time it is made be	JUL
DEMENTIA	A diagnosis by a consultant neurologist of dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and the ability to reason and to perceive, understand, express and give effect to ideas.	MAR

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END STAGE LIVER FAILURE (LIVER FAILURE)	 End stage liver failure due to cirrhosis and resulting in all of the following: permanent jaundice ascites encephalopathy. Liver disease in the presence of HIV infection is excluded. Liver disease secondary to alcohol or drug misuse is excluded.
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change
HIV/AIDS THROUGH BLOOD TRANSFUSION (HIV INFECTION)	 Infection by HIV or AIDS provided: the infection results directly from a blood transfusion; the blood transfusion was given in the European Union (as at 1/11/2003), the Channel Islands or the Isle of Man after the cover start date; and there is clear evidence, satisfactory to us, that the infection was acquired from the blood transfusion.
HIV/AIDS THROUGH ASSAULT (HIV INFECTION)	 Infection by HIV or AIDS provided: the infection results directly from: a physical assault involving involuntary contact with either a hypodermic needle or an infected sharp instrument; or a sexual assault; the incident happens in the European Union (as at 1/11/2003), the Channel Islands or the Isle of Man after the cover start date; the incident is reported to the police within five days; and a test, showing no HIV or HIV antibodies, is made within five days of the incident and a later test is made within 12 months showing infection by HIV or AIDS.

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18 JANUARY 2004	
KIDNEY FAILURE	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated or renal transplant is initiated.
LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease.
MULTIPLE SCLEROSIS	No change
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	No change
PARKINSON'S DISEASE	Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease. Parkinson's disease secondary to alcohol or drug misuse is not covered.
PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)	No change
PROGRESSIVE SUPRANUCLEAR PALSY	The definite diagnosis of progressive supranuclear palsy by a consultant neurologist.

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18 JANUARY 2004	
STROKE	No change
THIRD DEGREE BURNS	No change

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DEC 2015

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APR 2018

NOV 2018

JUL 2019

25 JULY 2004 Summary - PTD changed to TPD and ADLs replaced by FATs. No change **ALZHEIMER'S DISEASE AORTA GRAFT SURGERY** No change **APLASTIC ANAEMIA** No change **BACTERIAL MENINGITIS** No change **BENIGN BRAIN TUMOUR** No change No change **BLINDNESS CANCER** No change **CARDIOMYOPATHY** No change **CHRONIC LUNG DISEASE** No change (RESPIRATORY FAILURE) **COMA** No change **CORONARY ARTERY** No change **BY-PASS SURGERY** (CORONARY ARTERY **BY-PASS GRAFTS)**

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25 JULY 2004	
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENTIA	No change
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV/AIDS COVER FOR MEDICAL STAFF AND OTHER SPECIFIED GROUPS (HIV INFECTION)	No change
HIV/AIDS THROUGH BLOOD TRANSFUSION (HIV INFECTION)	No change
HIV/AIDS THROUGH ASSAULT (HIV INFECTION)	No change
KIDNEY FAILURE	No change
END STAGE LIVER FAILURE (LIVER FAILURE)	No change

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LOSS OF LIMBS (LOSS OF HAND OR FOOT)	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
PARALYSIS/PARAPLEGIA (PARALYSIS OF A LIMB)	No change
PARKINSON'S DISEASE	No change
PERMANENT AND TOTAL DISABILITY (TOTAL AND PERMANENT DISABILITY)	 The Guaranteed Sum Assured will be payable: (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers through illness or accident, a mental or physical irreversible disability, which in the opinion of The Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, four or more of the following functions: (i) mobility – the ability to move from one room to another adjoining room or from one side of a room to another to get in and out of a bed or a chair without requiring physical assistance of another person. (ii) continence – the ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (iii) dressing or undressing self – putting on and taking off of all necessary items of clothing without requiring assistance of another person. (iv) washing and bathing self – washing or bathing to the extent needed to maintain personal cleanliness without requiring assistance of another person.

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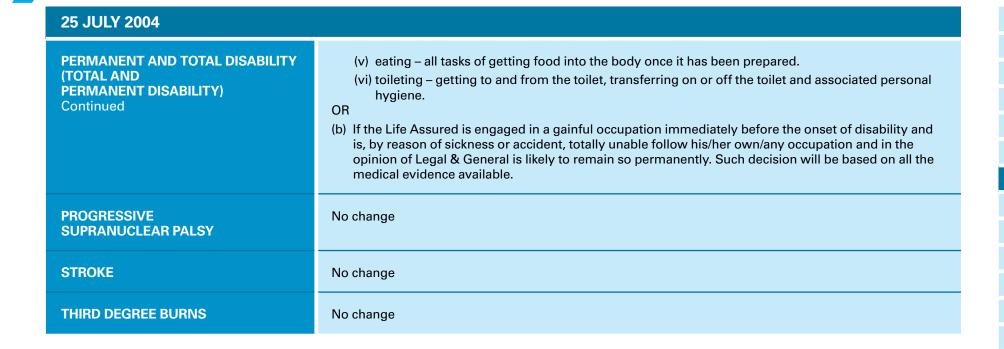
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SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

18 MARCH 2007

Summary – ABI Statement of Best Practice 2006 changes – new headings and wordings, Encephalitis, Primary Pulmonary Hypertension, Systemic Lupus Erythematosus, Terminal Illness and Traumatic Head Injury added. HIV infection definitions combined. **Note: Chronic Lung Disease renamed Respiratory Failure.**

ALZHEIMER'S DISEASE - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following: • remember; • reason; and • perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: • Other types of dementia.
AORTA GRAFT SURGERY - REQUIRING SURGICAL REPLACEMENT	The undergoing of surgery to the aorta with excision and surgical replacement of a portion of the aorta with a graft. The term aorta includes the thoracic and abdominal aorta but not its branches. For the above definition, the following are not covered: • Any other surgical procedure, for example the insertion of stents or endovascular repair.
APLASTIC ANAEMIA – WITH PERMANENT BONE MARROW FAILURE	A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia.
BACTERIAL MENINGITIS - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • All other forms of meningitis other than those caused by bacterial infection.

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AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

18 MARCH 2007

BENIGN BRAIN TUMOUR

- RESULTING IN PERMANENT SYMPTOMS

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

For the above definition, the following are not covered:

- Tumours in the pituitary gland
- Angiomas.

BLINDNESS

- PERMANENT AND IRREVERSIBLE

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

CANCER

- EXCLUDING LESS ADVANCED CASES

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

The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

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

CARDIOMYOPATHY - OF SPECIFIED SEVERITY

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

For the above definition, the following are not covered:

- Cardiomyopathy secondary to alcohol or drug abuse.
- All other forms of heart disease, heart enlargement and myocarditis.
- *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

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AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

18 MARCH 2007 **COMA** A state of unconsciousness which: - RESULTING IN PERMANENT requires the use of life support systems; and **SYMPTOMS** • results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: Coma secondary to alcohol or drug abuse. The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the **CORONARY ARTERY** advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries **BY-PASS GRAFTS** - WITH SURGERY TO DIVIDE with by-pass grafts. THE BREASTBONE **CREUTZFELDT-JAKOB** A definite diagnosis of Creutzfeldt-Jakob disease made by a consultant neurologist. There must be DISEASE (CJD) permanent clinical loss of the ability in mental and social functioning to the extent that permanent - RESULTING IN PERMANENT supervision or assistance by a third party is required. **SYMPTOMS** Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all **DEAFNESS** - PERMANENT frequencies in the better ear using a pure tone audiogram. AND IRREVERSIBLE **DEC 2015 DEMENTIA** A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis - RESULTING IN PERMANENT must be supported by evidence of progressive loss of ability to do all of the following: **SYMPTOMS** remember; to reason; and • to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: • Dementia secondary to alcohol or drug abuse.

FEB 1996

JUN 1996

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APR 2018

NOV 2018

JUL 2019

18 MARCH 2007 **ENCEPHALITIS** A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological - RESULTING IN PERMANENT deficit with persisting clinical symptoms. **SYMPTOMS HEART ATTACK** Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence - OF SPECIFIED SEVERITY of acute myocardial infarction: • New characteristic electrocardiographic changes. • The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher; - Troponin T > 1.0 ng/ml - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: • Other acute coronary syndromes including but not limited to angina. **HEART VALVE REPLACEMENT OR** The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to replace or repair one or more heart valves. **REPAIR** - WITH SURGERY TO DIVIDE THE BREASTBONE **HIV INFECTION** Infection by Human Immunodeficiency Virus resulting from: - CAUGHT FROM A BLOOD • a blood transfusion given as part of medical treatment in the European Union, the Channel Islands or TRANSFUSION, PHYSICAL ASSAULT the Isle of Man; OR ACCIDENT AT WORK a physical assault; or • an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following: • The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.

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HIV INFECTION - CAUGHT FROM A BLOOD TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT AT WORK Continued	 Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. For the above definition, the following is not covered: HIV infection resulting from any other means, including sexual activity or drug abuse.
KIDNEY FAILURE - REQUIRING DIALYSIS	Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.
LIVER FAILURE - OF ADVANCED STAGE	Liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice • ascites • encephalopathy. For the above definition, the following are not covered: • Liver disease secondary to alcohol or drug abuse.
LOSS OF HANDS OR FEET - PERMANENT PHYSICAL SEVERANCE (LOSS OF HAND OR FOOT)	Permanent physical severance of any combination of two or more hands or feet at or above the wrist or ankle joints.
LOSS OF SPEECH – PERMANENT AND IRREVERSIBLE	Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

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AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

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MAJOR ORGAN TRANSPLANT	The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK waiting list for such a procedure. For the above definition, the following is not covered: Transplant of any other organs, parts of organs, tissues or cells.
MOTOR NEURONE DISEASE - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of motor neurone disease by a consultant neurologist. There must be permanent clinical impairment of motor function.
MULTIPLE SCLEROSIS - WITH PERSISTING SYMPTOMS	A definite diagnosis of multiple sclerosis by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.
PARALYSIS OF LIMBS – TOTAL AND IRREVERSIBLE (PARALYSIS OF A LIMB)	Total and irreversible loss of muscle function to the whole of any two limbs.
PARKINSON'S DISEASE - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. For the above definition, the following is not covered: Parkinson's disease secondary to drug abuse.
PRIMARY PULMONARY HYPERTENSION - OF SPECIFIED SEVERITY	A definite diagnosis of primary pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain. For the above definition, the following are not covered: • Pulmonary hypertension secondary to any other known cause i.e. not Primary.

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DEC 2015

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PROGRESSIVE SUPRANUCLEAR PALSY - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of progressive supranuclear palsy by a consultant neurologist. There must be permanent clinical impairment of eye movements and motor function.	
RESPIRATORY FAILURE – OF ADVANCED STAGE	Advanced stage emphysema or other chronic lung disease, resulting in all of the following: • The need for regular oxygen treatment on a permanent basis. • The permanent impairment of lung function tests as follows; Forced Vital Capacity (FVC) and Forced Expiratory Volume at 1 second (FEV1) being less than 50% of normal.	
STROKE - RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Transient ischaemic attack. Traumatic injury to brain tissue or blood vessels.	
SYSTEMIC LUPUS ERYTHEMATOSUS - WITH SEVERE COMPLICATIONS	A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following: • Permanent neurological deficit with persisting clinical symptoms; or • The permanent impairment of kidney function tests as follows; Glomerular Filtration Rate (GFR) below 30 ml/min.	
TERMINAL ILLNESS	Advanced or rapidly progressing incurable illness where, in the opinions of an attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months for the above definition, the following is not covered: • Terminal Illness as defined above during the last eighteen months of the policy.	
THIRD DEGREE BURNS - COVERING 20% OF THE BODY'S SURFACE AREA	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area.	

JUN 1996

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JAN 2004

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MAR 2007

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NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

18 MARCH 2007

TOTAL AND PERMANENT DISABILITY

The Guaranteed Sum Assured will be payable:

- (a) If the Life Assured is not in gainful occupation immediately before the onset of disability, and suffers through illness or accident, a mental or physical irreversible disability, which in the opinion of The Chief Medical Officer of Legal & General, results in the Life Assured being permanently unable to perform, without the direct assistance of another person, three or more of the following functions:
 - 1. Walking: The ability to walk a distance of 200 metres on flat ground with or without the aid of a walking stick and without stopping or experiencing discomfort.
 - 2. Bending: The ability to get into or out of a standard saloon car, and the ability to bend or kneel to pick up an object from the floor and straighten up again.
 - 3. Communicating: The ability to answer a telephone and to take a message.
 - 4. Reading: Having the required eyesight (corrected if necessary) to be able to read a daily newspaper.
 - 5. Writing: Having the physical ability to write legibly using a pen or a pencil without aid.
 - 6. Climbing: Having the ability to climb up a flight of 12 stairs without stopping or suffering severe discomfort.

OR

(b) If the Life Assured is engaged in a gainful occupation immediately before the onset of disability and is, by reason of sickness or accident, totally unable to follow his/her own occupation and in the opinion of Legal & General is likely to remain so permanently. Such decision will be based on all the medical evidence available. If in gainful employment the claim will be assessed on the occupation followed immediately before the onset of disability.

TRAUMATIC HEAD INJURY

- RESULTING IN PERMANENT
SYMPTOMS

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

FEB 1996

JUN 1996

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JUN 1999

OCT 2002

JAN 2004

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MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

23 MAY 2010

Summary – Changes to Benign Brain Tumour, Coma, Coronary Artery By-pass Grafts, Heart Valve Replacement or Repair, HIV infection, Loss of hand or foot, Paralysis of a limb, Parkinson's Disease and Third Degree Burns. Mastectomy, Multiple System Atrophy, Open Heart Surgery and Removal of an Eyeball added.

ALZHEIMER'S DISEASE	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR - RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT SYMPTOMS	A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Tumours in the pituitary gland. Angiomas.
BLINDNESS	No change
CANCER	No change
CARDIOMYOPATHY	No change
COMA - RESULTING IN PERMANENT SYMPTOMS	A state of unconsciousness with no reaction to external stimuli or internal needs which results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: • Coma secondary to alcohol or drug abuse.

FEB 1996

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MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

23 MAY 2010 The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist **CORONARY ARTERY** to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. **BY-PASS GRAFTS** - WITH SURGICAL THORACOTOMY For the above definition the following are not covered: • balloon angioplasty atherectomy rotablation insertion of stents, and laser treatment. **CREUTZFELDT-JAKOB** No change **DISEASE (CJD) DEAFNESS** No change **DEMENTIA** No change **ENCEPHALITIS** No change **HEART ATTACK** No change **HEART VALVE** The undergoing of surgery requiring anterolateral thoracotomy on the advice of a consultant cardiologist REPLACEMENT OR REPAIR to replace or repair one or more heart valves. - WITH SURGICAL THORACOTOMY **HIV INFECTION** Infection by Human Immunodeficiency Virus resulting from: - CAUGHT FROM A BLOOD • a blood transfusion given as part of medical treatment TRANSFUSION, PHYSICAL • a physical assault; or **ASSAULT OR ACCIDENT** an incident occurring during the course of performing normal duties of employment; **AT WORK** after the start of the policy and satisfying all of the following:

FEB 1996

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OCT 2002

JAN 2004

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MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

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APR 2018

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JUL 2019

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HIV INFECTION - CAUGHT FROM A BLOOD TRANSFUSION, PHYSICAL ASSAULT OR ACCIDENT AT WORK Continued	 The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident. There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and the United States of America. For the above definition, the following is not covered: HIV infection resulting from any other means, including sexual activity or drug abuse.
KIDNEY FAILURE	No change
LIVER FAILURE	No change
LOSS OF HAND OR FOOT - PERMANENT PHYSICAL SEVERANCE	Permanent physical severance of a hand or foot at or above the wrist or ankle joints.
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change

FEB 1996

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MASTECTOMY FOR DUCTAL The undergoing of a mastectomy operation (total removal of all the tissue of at least one breast) on the **CARCINOMA IN SITU** advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. (DUCTAL CARCINOMA IN For the above definition, the following are not covered: SITU OF THE BREAST) Prophylactic mastectomy without histological evidence of ductal carcinoma in situ, and - REQUIRING TOTAL REMOVAL Any other surgical procedures such as lumpectomy, partial mastectomy and partial or total sub **OF THE BREAST** cutaneous mastectomy. **MOTOR NEURONE DISEASE** No change **MULTIPLE SCLEROSIS** No change **MULTIPLE SYSTEM ATROPHY** A definite diagnosis of multiple system atrophy by a consultant neurologist. There must be evidence of permanent clinical impairment of either: - RESULTING IN PERMANENT **SYMPTOMS** motor function with associated rigidity of movement or • the ability to coordinate muscle movement or • bladder control and postural hypotension. **OPEN HEART SURGERY** The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice - WITH MEDIAN STERNOTOMY of a consultant cardiologist to correct any structural abnormality of the heart. PARALYSIS OF A LIMB Total and irreversible loss of muscle function to the whole of any one limb. - TOTAL AND IRREVERSIBLE PARKINSON'S DISEASE A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. - RESULTING IN PERMANENT **SYMPTOMS**

FEB 1996

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APR 2018

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JUL 2019

23 MAY 2010		FEB 1996
	No shoot at	JUN 1996
PRIMARY PULMONARY HYPERTENSION	No change	JUL 1997
		JUN 1999
PROGRESSIVE	No change	OCT 2002
SUPRANUCLEAR PALSY		JAN 2004
REMOVAL OF AN EYEBALL	Surgical removal of an eyeball as a result of injury or disease.	JUL 2004
- DUE TO INJURY OR DISEASE	For the above definition the following is not covered:	MAR 2007
	Self inflicted injuries.	MAY 2010
DECOMPATION FAILURE		JAN 2011
RESPIRATORY FAILURE	No change	NOV 2011
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	AUG 2012
STOTEMING EST SO ENTITIEMIATOSOS		APR 2013
		SEP 2014
STROKE	No change	DEC 2015
TERMINAL ILLNESS	No change	MAR 2016
		APR 2018
THIRD DEGREE BURNS	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and	NOV 2018
- COVERING 20% OF THE SURFACE AREA OF THE BODY	covering at least 20% of the body's surface area or covering 50% of the area of the face or head.	JUL 2019
OR 50% OF THE FACE/HEAD		MAR 2023

23 MAY 2010	
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC HEAD INJURY	No change

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

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APR 2018

NOV 2018

JUL 2019

9 JANUARY 2011		
Summary – Third Degree Burns defin	Summary – Third Degree Burns definition improved.	
ALZHEIMER'S DISEASE	No change	
AORTA GRAFT SURGERY	No change	
APLASTIC ANAEMIA	No change	
BACTERIAL MENINGITIS	No change	
BENIGN BRAIN TUMOUR	No change	
BLINDNESS	No change	
CANCER	No change	
CARDIOMYOPATHY	No change	
СОМА	No change	
CORONARY ARTERY BY-PASS GRAFTS	No change	

JUN 1996

JUL 1997

JUN 1999

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APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

9 JANUARY 2011	
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENTIA	No change
ENCEPHALITIS	No change
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV INFECTION	No change
KIDNEY FAILURE	No change
END STAGE LIVER FAILURE	No change
LOSS OF HAND OR FOOT	No change

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

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MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

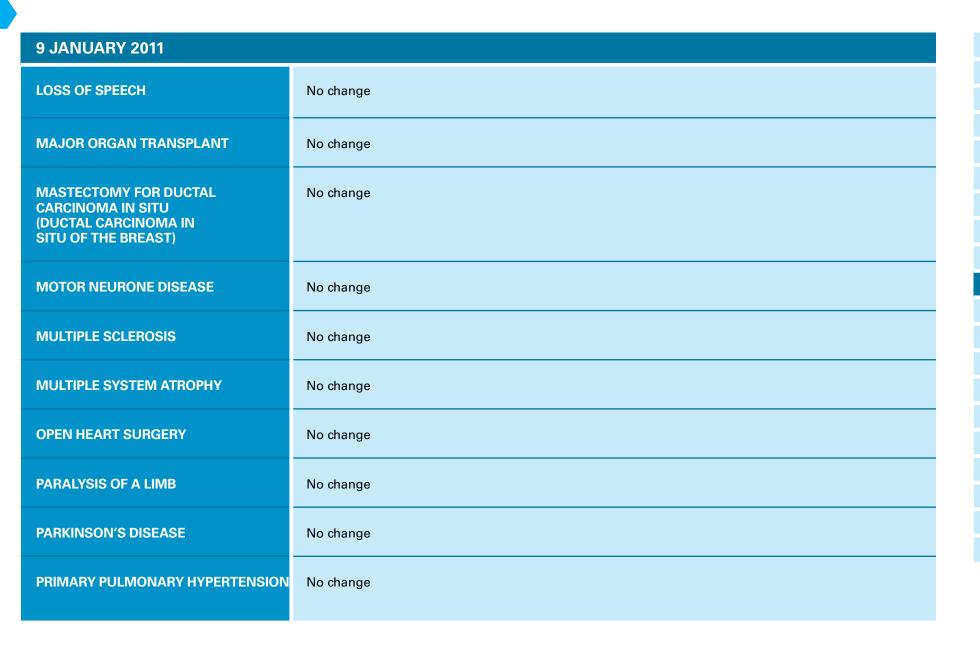
DEC 2015

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JUL 2019



FEB 1996 JUN 1996 JUL 1997 JUN 1999 OCT 2002 **JAN 2004 JUL 2004 MAR 2007 MAY 2010 JAN 2011 NOV 2011 AUG 2012 APR 2013 SEP 2014 DEC 2015 MAR 2016 APR 2018**

NOV 2018

JUL 2019

9 JANUARY 2011	
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
STROKE	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS - COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE/HEAD	Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 20% of the area of the face or head.
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC HEAD INJURY	No change

JUN 1996 JUL 1997

JUN 1999

OCT 2002

JAN 2004

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MAY 2010

JAN 2011

NOV 2011

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DEC 2015

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NOV 2018

JUL 2019

27 NOVEMBER 2011

Summary – Coma and Coronary artery by-pass grafts definitions clarified.

ALZHEIMER'S DISEASE	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
CANCER	No change
CARDIOMYOPATHY	No change
COMA - RESULTING IN PERMANENT SYMPTOMS	A state of unconsciousness with no reaction to external stimuli or internal needs which: Requires the use of life support systems; and Results in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: Coma secondary to drug or alcohol abuse

FEB 1996

JUN 1996

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NOV 2011

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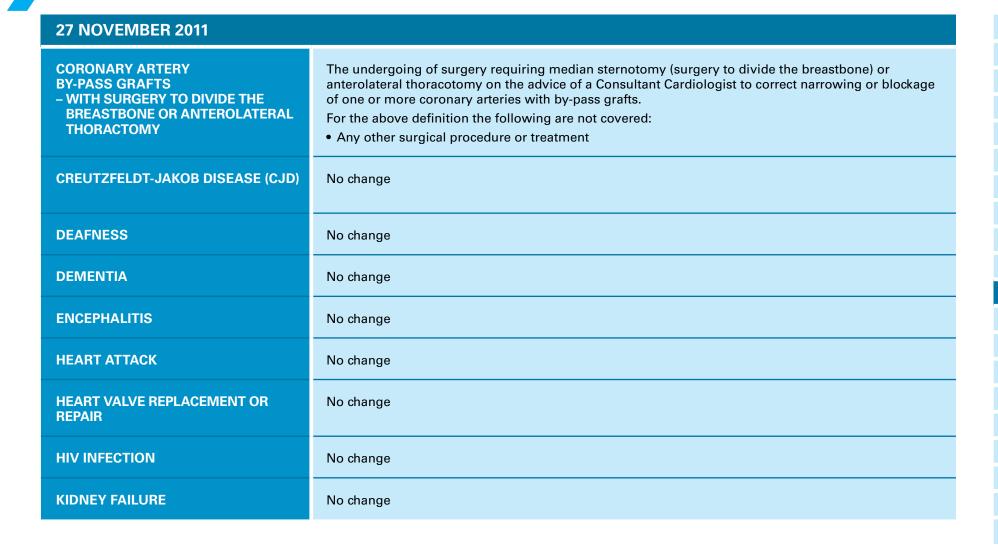
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JUN 1996

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MAR 2016

APR 2018

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NOV 2018

JUL 2019

27 NOVEMBER 2011	
END STAGE LIVER FAILURE	No change
LOSS OF HAND OR FOOT	No change
LOSS OF SPEECH	No change
MAJOR ORGAN TRANSPLANT	No change
MASTECTOMY FOR DUCTAL CARCINOMA IN SITU (DUCTAL CARCINOMA IN SITU OF THE BREAST)	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	No change
OPEN HEART SURGERY	No change
PARALYSIS OF A LIMB	No change

JUN 1996 JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

27 NOVEMBER 2011	
PARKINSON'S DISEASE	No change
PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
STROKE	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS	No change
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC HEAD INJURY	No change

FEB 1996 JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

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JUL 2019

05 AUGUST 2012

Summary – Changes to Cancer, Ductal carcinoma in situ of the breast, Heart valve replacement or repair, Multiple sclerosis, Parkinson's disease, Stroke, Terminal illness, Total and Permanent Disability. Low grade prostate cancer added.

ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
CANCER - EXCLUDING LESS ADVANCED CASES	Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: – pre-malignant; – non-invasive;

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MAR 2007

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AUG 2012

APR 2013

SEP 2014

DEC 2015

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APR 2018

NOV 2018

JUL 2019



03 A00031 2012	
CANCER - EXCLUDING LESS ADVANCED CASES Continued	 cancer in situ; having either borderline malignancy; or having low malignant potential. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A. Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.
CARDIOMYOPATHY	No change
COMA	No change
CORONARY ARTERY BY-PASS GRAFTS	No change
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENTIA	No change

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NOV 2018

JUL 2019

05 AUGUST 2012	
DUCTAL CARCINOMA IN SITU OF THE BREAST - TREATED BY SURGERY	The undergoing of surgery on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast. For the above definition the following is not covered: • Any other type of treatment. Only one claim per policy can be made.
ENCEPHALITIS	No change
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.
HIV INFECTION	No change
KIDNEY FAILURE	No change
LIVER FAILURE	No change
LOSS OF HANDS OR FEET	No change
LOSS OF SPEECH	No change

JUN 1996

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JUL 2004

MAR 2007

MAY 2010

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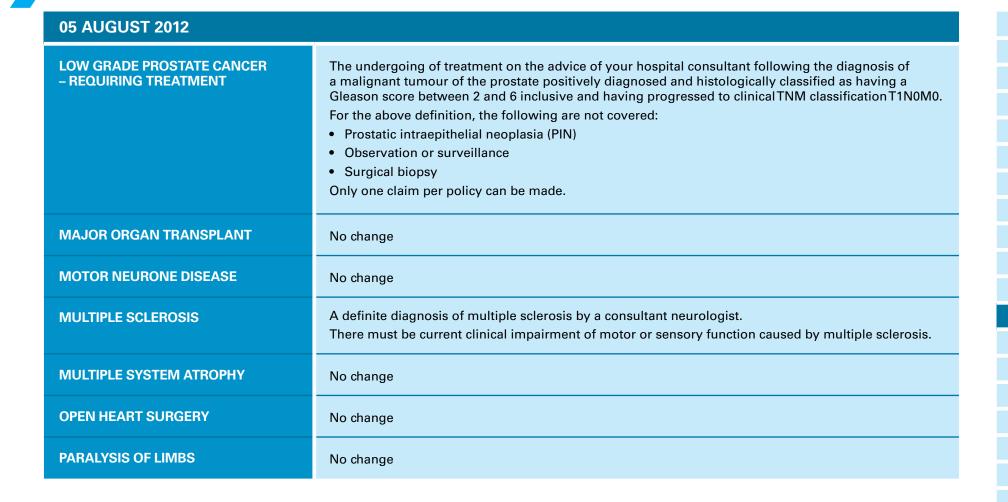
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JUN 1996

JUL 1997

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OCT 2002

JAN 2004

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MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

05 AUGUST 2012		FEB 1996
PARKINSON'S DISEASE	A definite diagnosis of Parkinson's disease by a consultant neurologist. There must be permanent clinical impairment of motor function with associated tremor, muscle rigidity and postural instability. For the above definition the following are not covered: Other Parkinsonian syndromes.	JUN 1996 JUL 1997 JUN 1999 OCT 2002
PRIMARY PULMONARY HYPERTENSION	No change	JAN 2004 JUL 2004 MAR 2007
PROGRESSIVE SUPRANUCLEAR PALSY	No change	MAY 2010 JAN 2011
REMOVAL OF AN EYEBALL	No change	NOV 2011 AUG 2012
RESPIRATORY FAILURE	No change	APR 2013 SEP 2014
STROKE - RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. For the above definition, the following is not covered: Transient ischaemic attack.	DEC 2015 MAR 2016 APR 2018
SYSTEMIC LUPUS ERYTHEMATOSUS	No change	NOV 2018 JUL 2019 MAR 2023

05 AUGUST 2012

TERMINAL ILLNESS

A definite diagnosis by your hospital 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 your hospital consultant and our Medical Officer, the illness is expected to lead to death within 12 months.

No terminal illness claim can be made after the death of the life assured or within the 12 months immediately before the policy expiry date.

If decreasing cover is shown in the policy schedule, the amount payable will be the amount of cover calculated on the date we receive confirmation of the diagnosis.

THIRD DEGREE BURNS

No change

TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY

Your policy schedule will show which of the following total and permanent disability definitions applies to you:

Total and permanent disability – unable to do your own occupation ever again.

Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified.

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

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire.

For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered.

Total and permanent disability – unable to do three specified work tasks ever again.

Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire.

The life assured 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.

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JUL 2019

05 AUGUST 2012

TOTAL AND PERMANENT DISABILITY

- OF SPECIFIED SEVERITY

Continued

The specified work 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 relevant specialists cannot give a clear prognosis are not covered.

TRAUMATIC HEAD INJURY

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

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JUL 2019

92

14 APRIL 2013

Summary – Changes to Major Organ Transplant and Total and Permanent Disability. Cardiac Arrest added.	
ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS	No change
CANCER	No change
CARDIAC ARREST - WITH INSERTION OF A DEFIBRILLATOR	Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted: • Implantable cardioverter-defibrillator (ICD); or • Cardiac resynchronisation therapy with defibrillator (CRT-D). For the above definition the following are not covered: • Insertion of a pacemaker. • Insertion of a defibrillator without cardiac arrest. • Cardiac arrest secondary to illegal drug abuse.

FEB 1996

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AUG 2012

APR 2013

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DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

14 APRIL 2013	
CARDIOMYOPATHY	No change
COMA	No change
CORONARY ARTERY BY-PASS GRAFTS	No change
CREUTZFELDT-JAKOB DISEASE (CJD)	No change
DEAFNESS	No change
DEMENTIA	No change
DUCTAL CARCINOMA IN SITU OF THE BREAST	No change
ENCEPHALITIS	No change
HEART ATTACK	No change

JUN 1996 JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

14 APRIL 2013		
LIFADT VALVE DEDI ACEMENT OD	No change	
HEART VALVE REPLACEMENT OR REPAIR	140 change	
HIV INFECTION	No change	
KIDNEY FAILURE	No change	
LIVER FAILURE	No change	
LOSS OF HANDS OR FEET	No change	
LOSS OF SPEECH	No change	
LOSS OF SPEECH	No change	
LOW GRADE PROSTATE CANCER	No change	
	140 shango	
MAJOR ORGAN TRANSPLANT	The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, lung,	
	pancreas, liver or lobe of liver, or inclusion on an official UK, Channel Islands or Isle of Man 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.	

JUN 1996

JUL 1997

JUN 1999

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JAN 2004

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MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

14 APRIL 2013	
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	No change
OPEN HEART SURGERY	No change
PARALYSIS OF LIMBS	No change
PARKINSON'S DISEASE	No change
PRIMARY PULMONARY HYPERTENSION	No change
PROGRESSIVE SUPRANUCLEAR PALSY	No change
REMOVAL OF AN EYEBALL	No change
RESPIRATORY FAILURE	No change

FEB 1996 JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

14 APRIL 2013	
STROKE	No change
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS	No change
TOTAL AND PERMANENT DISABILITY – OF SPECIFIED SEVERITY	We define total and permanent disability in two ways. The definition we apply to you will depend on what kind of job you do and if you're paid for the work you do. Your Policy Schedule will show if total and permanent disability is included in your policy and which of the following definitions apply to you: 1. Total and permanent disability – unable to do your own occupation ever again. Loss of the physical or mental ability through an illness or injury to the extent that the life assured is unable to do the material and substantial duties of their own occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of the life assured's own occupation that cannot reasonably be omitted or modified. Own occupation means your trade, profession or type of work you do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire. For the above definition, disabilities for which the relevant specialists cannot give a clear prognosis are not covered. 2. Total and permanent disability – unable to do three specified work tasks ever again. Loss of the physical ability through an illness or injury to do at least three of the six work tasks listed below ever again. The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the life assured expects to retire.

JUN 1996

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JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

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APR 2013

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DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

14 APRIL 2013

TOTAL AND PERMANENT DISABILITY - OF SPECIFIED SEVERITY Continued

The life assured 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 specified work 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.

TRAUMATIC HEAD INJURY

No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

21 SEPTEMBER 2014

Summary – Enhancements to Blindness, Cancer, Deafness, Heart attack, Multiple sclerosis and Stroke definitions. Ductal carcinoma in situ of the breast changed to Carcinoma in situ of the breast.

ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR	No change
BLINDNESS – PERMANENT AND IRREVERSIBLE	Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart.

FEB 1996

JUN 1996

JUL 1997

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OCT 2002

JAN 2004

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MAR 2007 MAY 2010

JAN 2011

NOV 2011

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APR 2013

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DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

21 SEPTEMBER 2014

CANCER Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. - EXCLUDING LESS ADVANCED **CASES** The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered: • All cancers which are histologically classified as any of the following: - pre-malignant; – non-invasive: - cancer in situ; - having either borderline malignancy; or - having low malignant potential. · All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0. Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin). • Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs. **CARCINOMA IN SITU OF THE BREAST** The undergoing of surgery on the advice of your hospital consultant following the diagnosis of - TREATED BY SURGERY carcinoma in situ of the breast. For the above definition the following is not covered: Any other type of treatment. **CARDIAC ARREST** No change **CARDIOMYOPATHY** No change

FEB 1996

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

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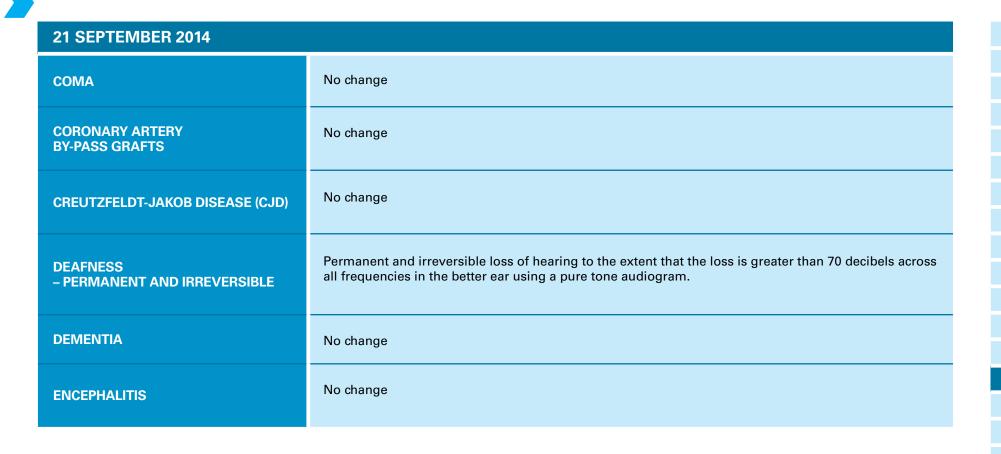
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JUN 1996

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JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

DEC 2015

MAR 2016

APR 2018

NOV 2018

JUL 2019

21 SEPTEMBER 2014	
HEART ATTACK – OF SPECIFIED SEVERITY	 Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: New characteristic electrocardiographic changes. The characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: Other acute coronary syndromes including but not limited to angina.
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV INFECTION	No change
KIDNEY FAILURE	No change
LIVER FAILURE	No change
LOSS OF HANDS OR FEET	No change
LOSS OF SPEECH	No change

JUN 1996

JUL 1997

JUN 1999

OCT 2002

JAN 2004

JUL 2004

MAR 2007

MAY 2010

JAN 2011

NOV 2011

AUG 2012

APR 2013

SEP 2014

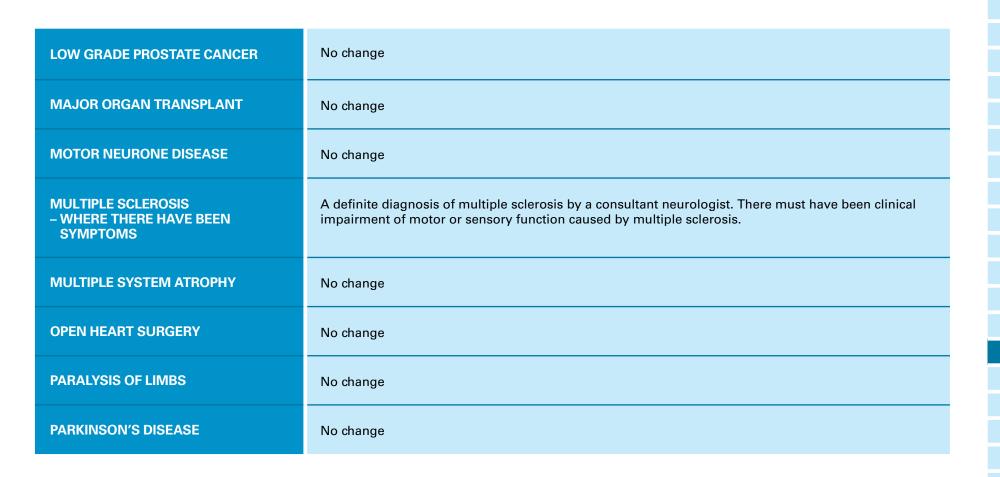
DEC 2015

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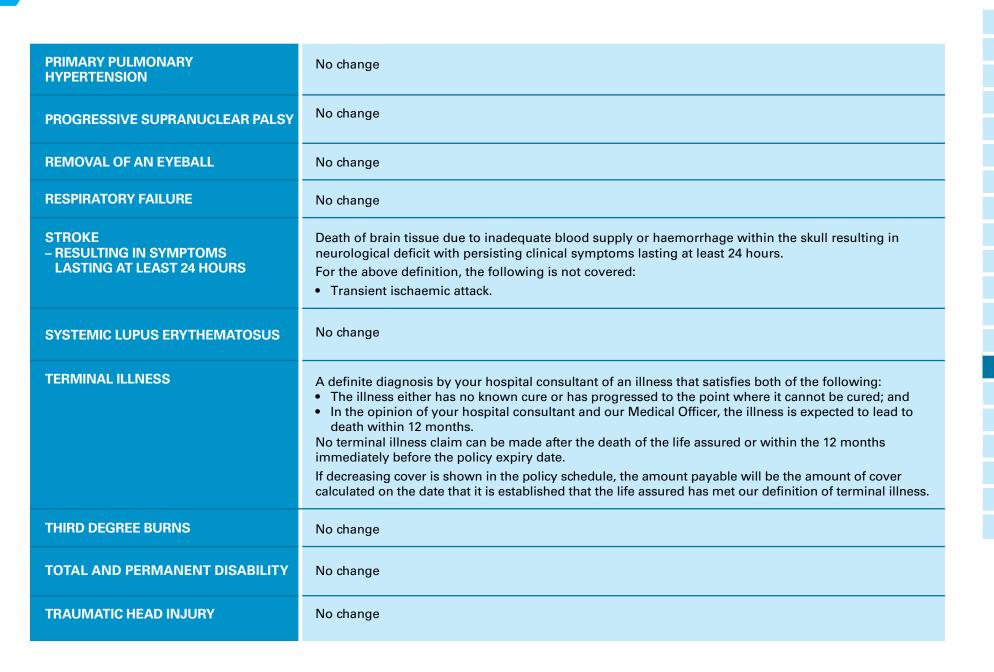
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6 DECEMBER 2015

Summary – Changes to Benign brain tumour, Cancer, Coma, Heart attack, Kidney failure, Loss of speech, Low grade prostate cancer, Major organ transplant, Motor neurone disease, Parkinson's disease, Stroke, Traumatic brain injury. Added in Spinal stroke.

ALZHEIMER'S DISEASE	No change
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA	No change
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR - RESULTING IN EITHER SURGICAL REMOVAL OR PERMANENT SYMPTOMS	A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: Tumours in the pituitary gland. Tumours originating from bone tissue. Angiomas and cholesteatoma.
BLINDNESS	No change

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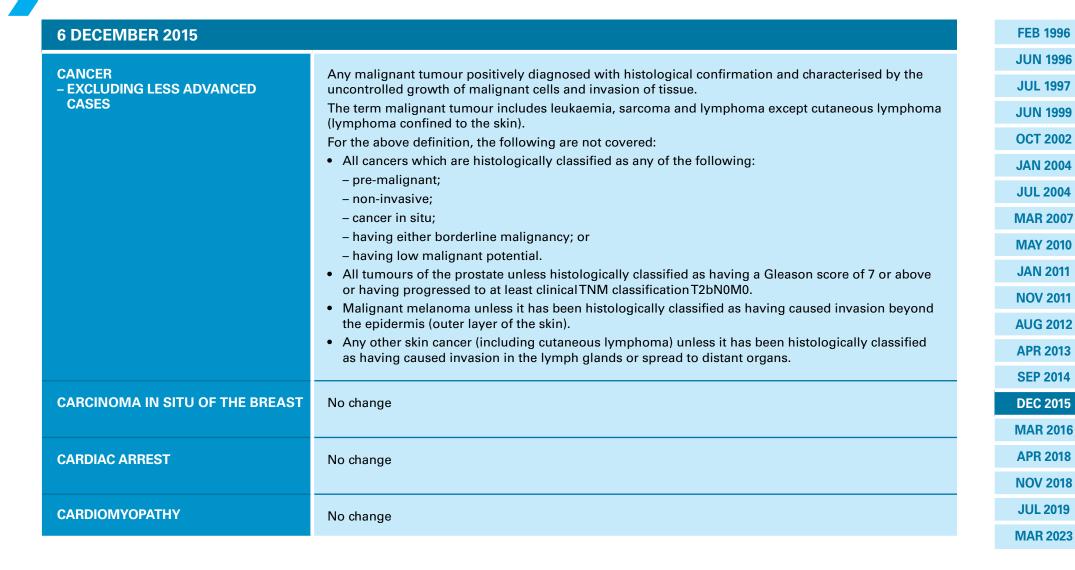
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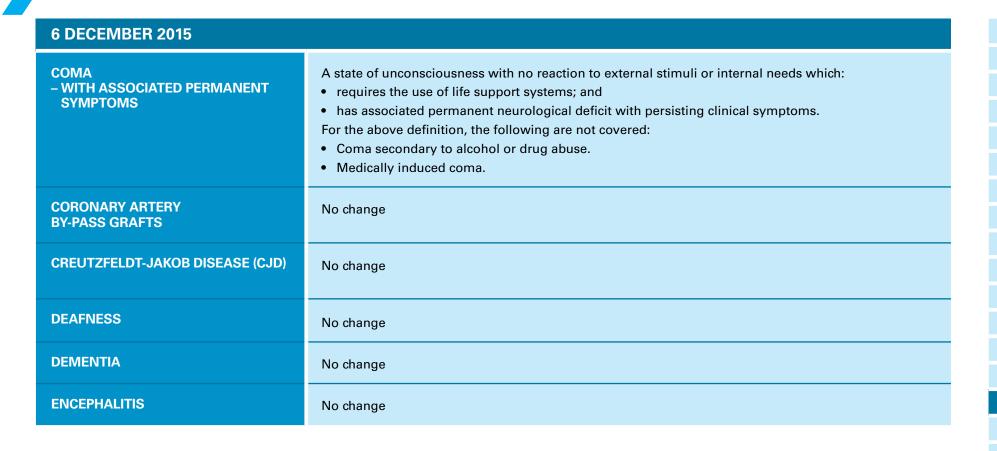
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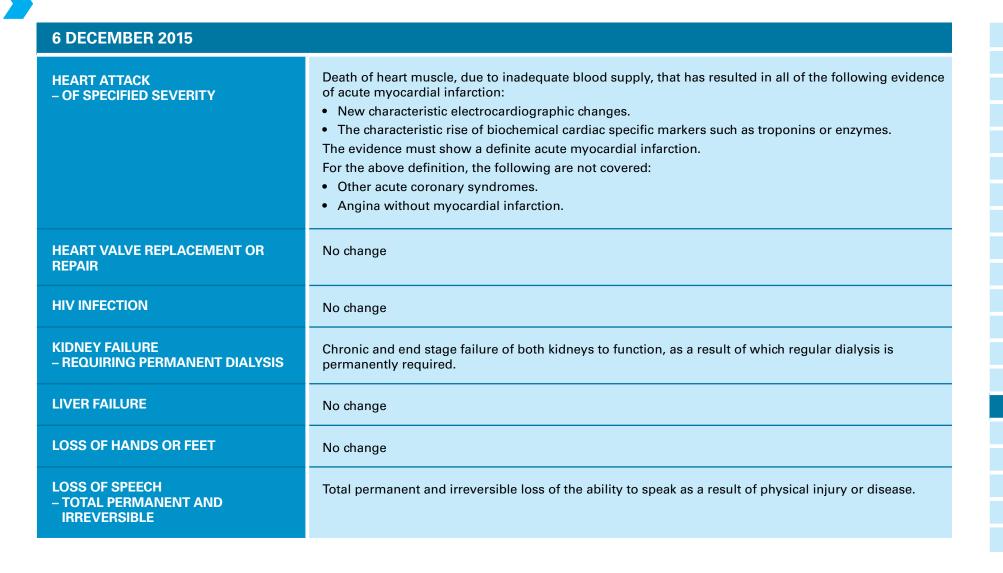
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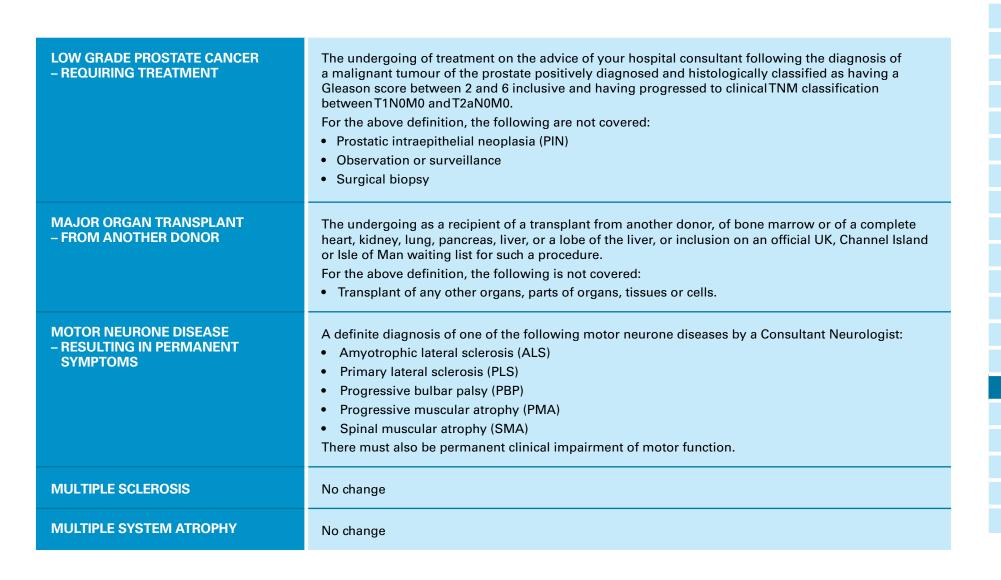
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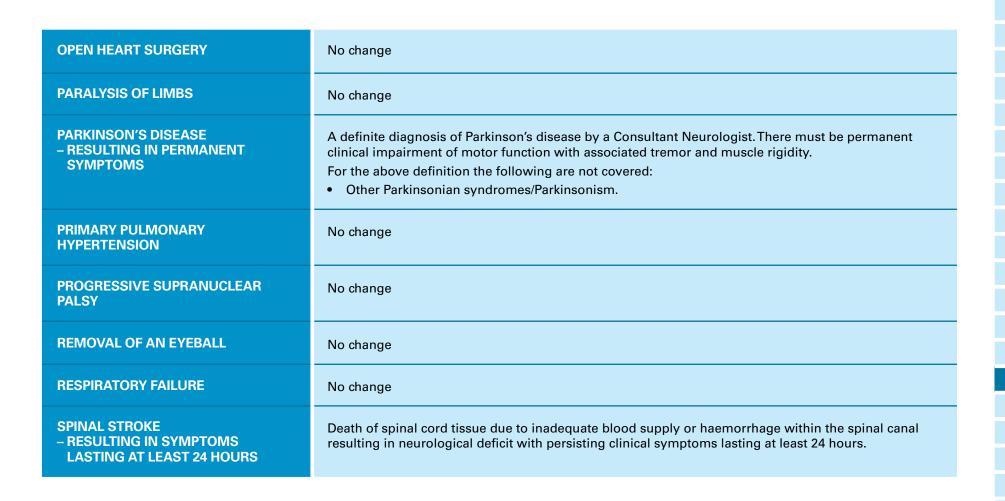
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STROKE - RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours. For the above definition, the following are not covered: Transient ischaemic attack. Death of tissue of the optic nerve or retina/eye stroke.
SYSTEMIC LUPUS ERYTHEMATOSUS	No change
TERMINAL ILLNESS	No change
THIRD DEGREE BURNS	No change
TOTAL AND PERMANENT DISABILITY	No change
TRAUMATIC BRAIN INJURY - RESULTING IN PERMANENT SYMPTOMS	Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

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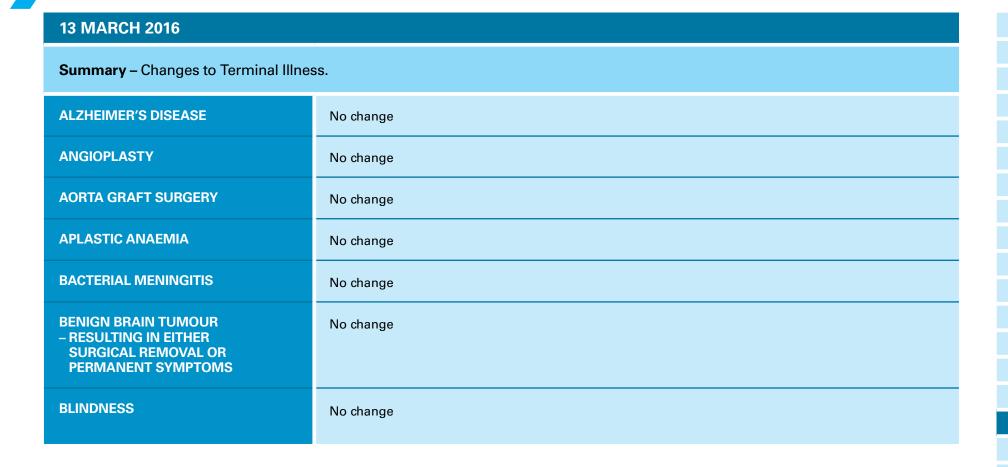
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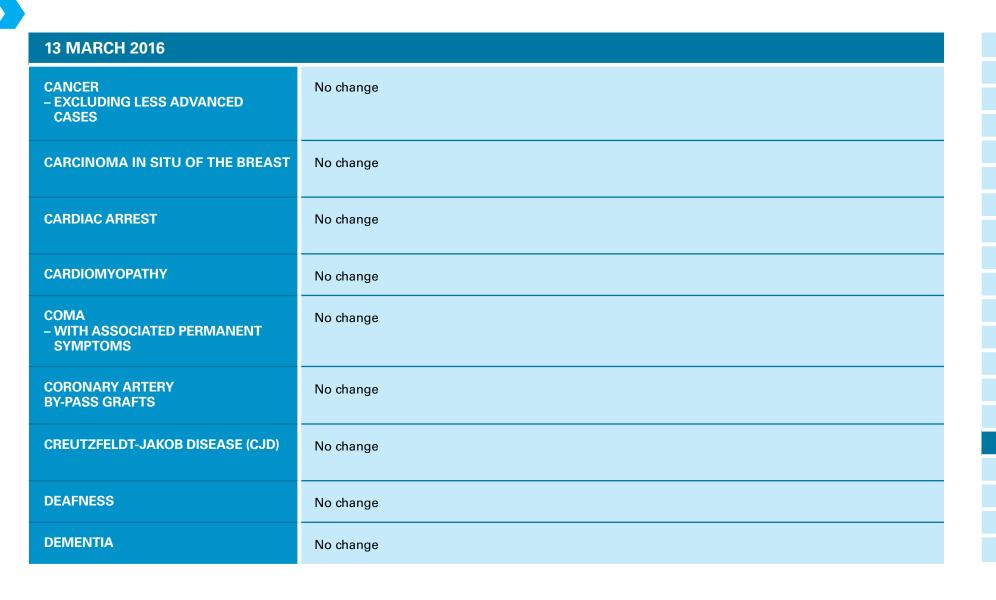
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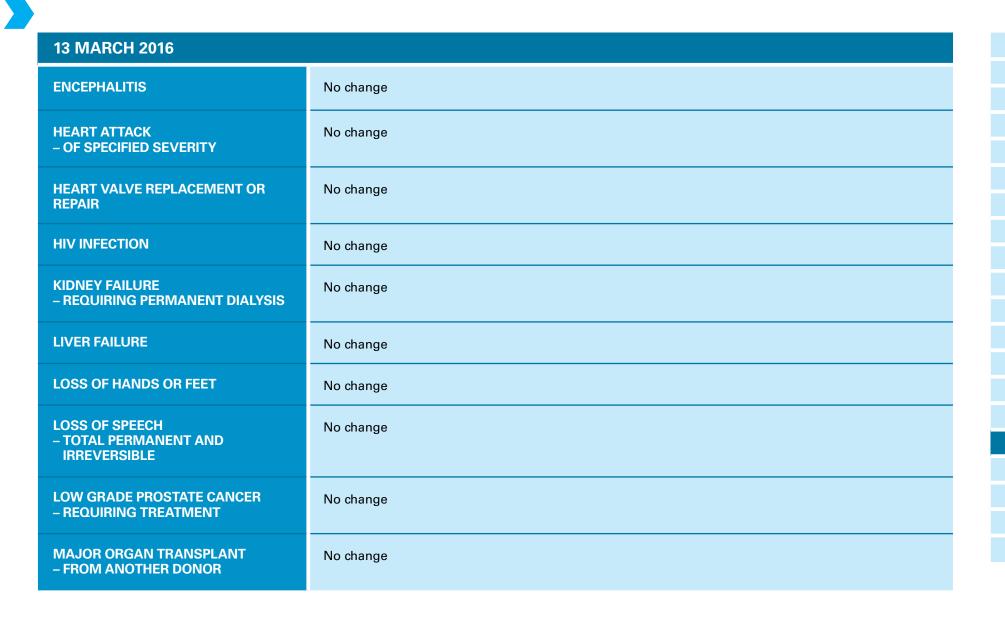
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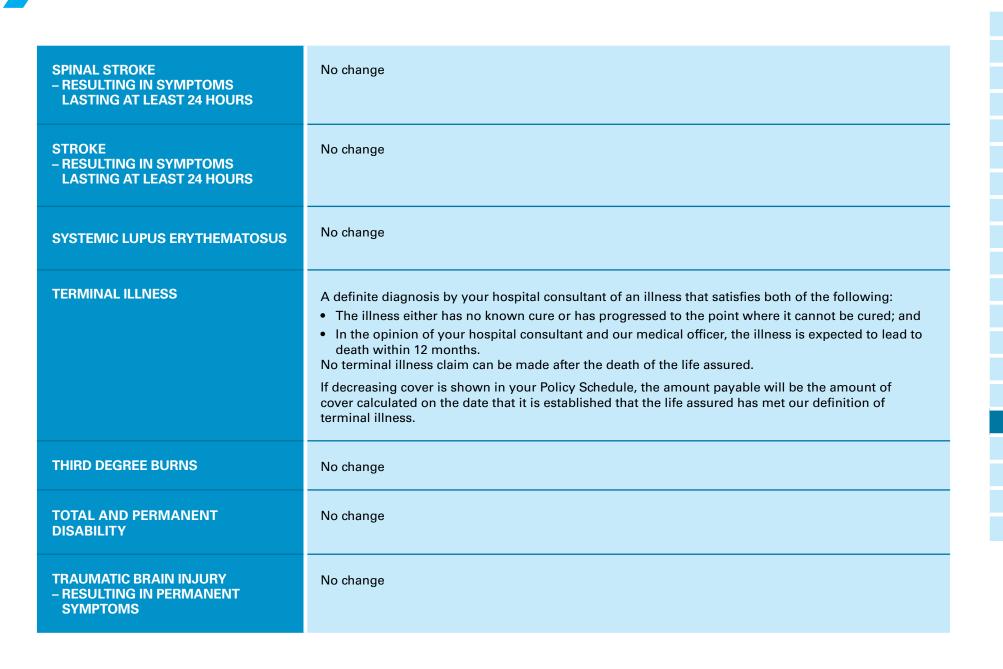
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Summary – Enhancements and amendments made to a number of illnesses. Alzheimer's disease is now covered as part of 'Dementia including Alzheimer's disease' condition. Removal of an eyeball definition is now only available under Critical Illness Extra. Progressive supranuclear palsy is now only available under Critical Illness Extra and is now covered as part of the 'Parkinson's plus symdrome' condition.

ALZHEIMER'S DISEASE	Incorporated in to 'Dementia including Alzheimer's disease' definition. See below for full definition.
ANGIOPLASTY	No change
AORTA GRAFT SURGERY	No change
APLASTIC ANAEMIA – <i>CATEGORISED AS VERY SEVERE</i>	A definite diagnosis of very severe aplastic anaemia by a consultant haematologist and evidenced by bone marrow histology. There must be permanent bone marrow failure with: anaemia, thrombocytopenia and an absolute neutrophil count of less than 0.2 x 10°/L.
BACTERIAL MENINGITIS	No change
BENIGN BRAIN TUMOUR - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT SYMPTOMS	A non-malignant tumour or cyst originating from the brain, cranial nerves or meninges within the skull, resulting in either: • surgical removal; • radiotherapy; • chemotherapy; or • permanent neurological deficit with persisting clinical symptoms. For the above definition, the following are not covered: • tumours in the pituitary gland; • tumours originating from bone tissue; or • angioma and cholesteatoma.

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DEMENTIA INCLUDING ALZHERIMER'S DISEASE - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician. The diagnosis must be supported by evidence of progressive loss of ability to do all of the following: • remember; • reason; and • to perceive, understand, express and give effect to ideas. For the above definition, the following are not covered: • dementia secondary to alcohol or drug intake.
ENCEPHALITIS	No change
HEART ATTACK	No change
HEART VALVE REPLACEMENT OR REPAIR	No change
HIV INFECTION	 Infection by Human Immunodeficiency Virus resulting from: a blood transfusion given as part of medical treatment; a physical assault; or an incident occurring during the course of performing normal duties of employment; after the start of the policy and satisfying all of the following: The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures. Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident. There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus. The incident causing infection must have occurred in one of the following countries: Australia, Austria, Belgium, Bulgaria, Canada, the Channel Islands, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Iceland, the Isle of Man, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom and the United States of America. HIV infection resulting from any other means, including sexual activity or drug intake.

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KENNEDY'S DISEASE - RESULTING IN PERMANENT SYMPTOMS	A definite diagnosis of Kennedy's disease by a consultant neurologist. There must be permanent clinical impairment of motor function caused by Kennedy's disease.
KIDNEY FAILURE	No change
LIVER FAILURE - OF ADVANCED STAGE	Liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice; • ascites; and • encephalopathy. For the above definition, the following is not covered: • liver disease secondary to alcohol or drug intake.
LOSS OF HANDS OF FEET	No change
LOSS OF SPEECH	No change
LOW GRADE PROSTATE CANCER	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	Definition removed
OPEN HEART SURGERY - WITH SURGERY TO DIVIDE THE BREASTBONE OR THORACOTOMY	The undergoing of surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to correct any structural abnormality of the heart. For the above definition, the following are not covered: • any other surgical procedure or treatment.
PARALYSIS OF A LIMB	No change

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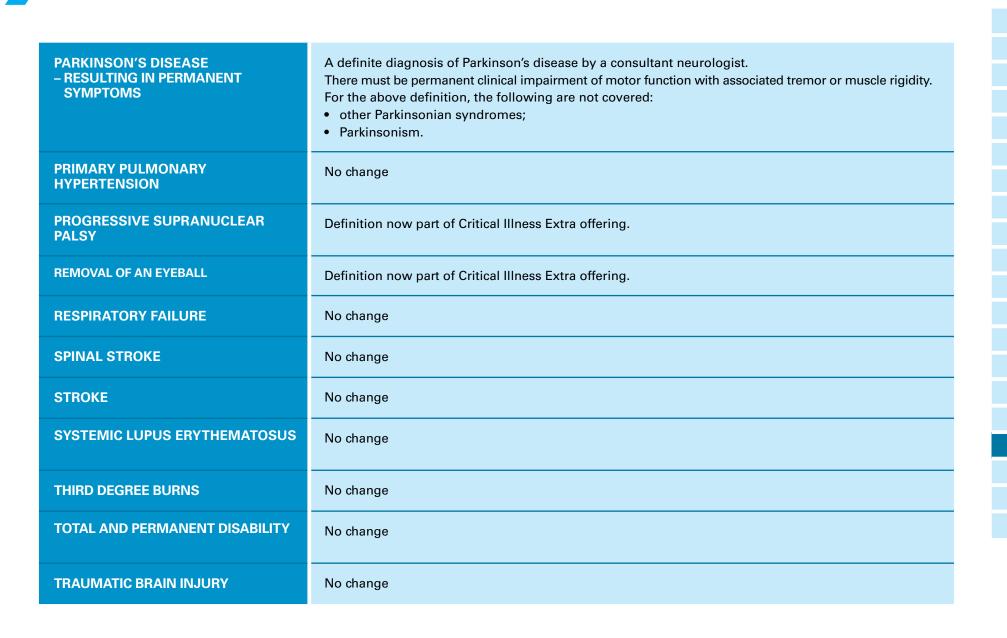
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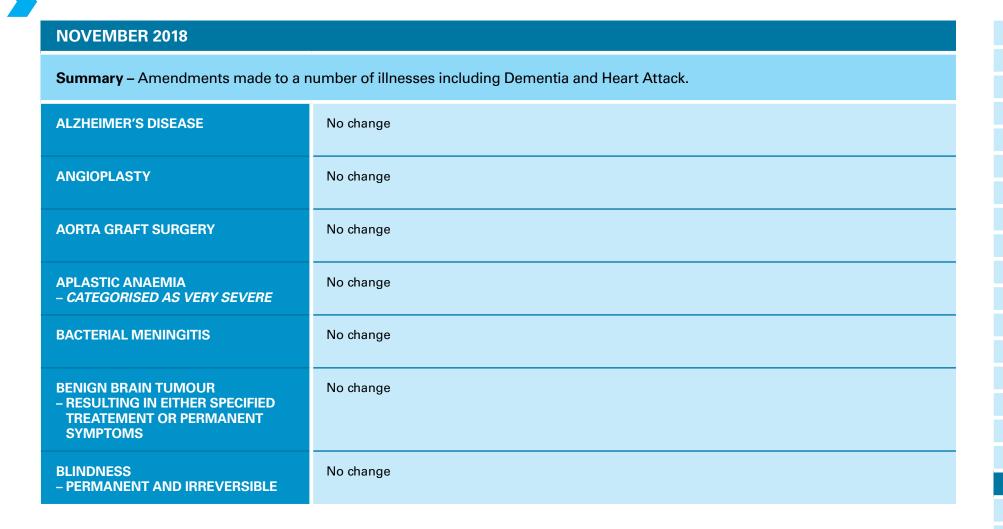
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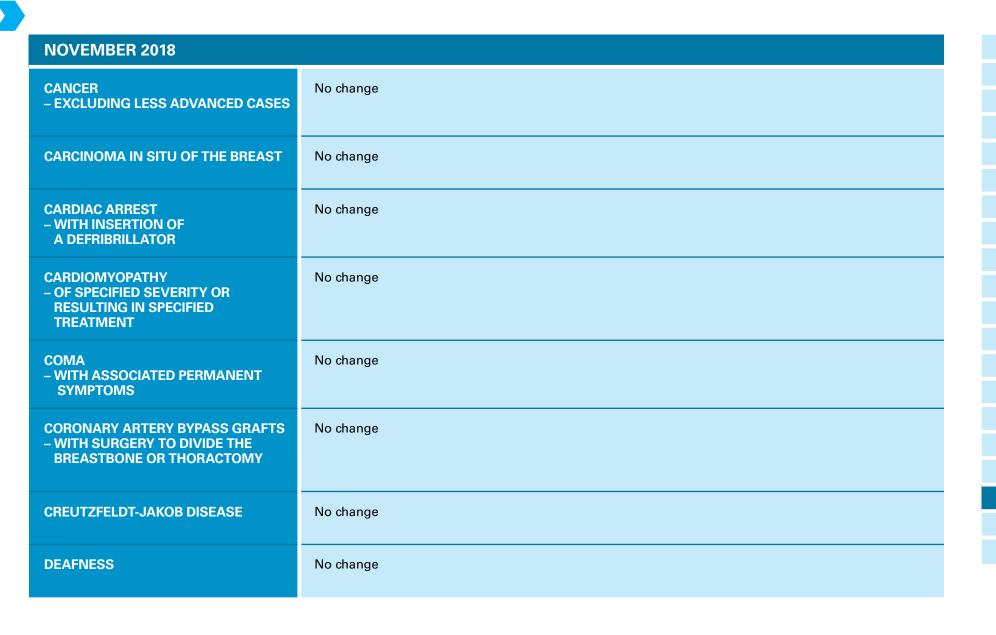
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NOVEMBER 2018			FEB 1996
DEMENTIA INCLUDING ALZHERIMER'S	A definite diagnosis of dementia by a consultant neurologist, psychiatrist or geriatrician		JUN 1996
DISEASE	The diagnosis must be supported by evidence of progressive loss of ability to do all of the following:		JUL 1997
- RESULTING IN PERIMANENT SYMPTOMS			JUN 1999
	to perceive, understand, express and give effect to ideas.		OCT 2002
ENCEDIALITIC	No shange		JAN 2004
ENCEPHALITIS	No change		JUL 2004
UEART ATTACK	Double of house according to a double blood occurrence to the state of a constant in all		MAR 2007
HEART ATTACK	of the following evidence of acute myocardial infarction:		MAY 2010
	new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests:		JAN 2011
	 the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. 		NOV 2011
	The evidence must show a definite acute myocardial infarction. For the above definition, the following		AUG 2012
	 other acute coronary syndromes; 		APR 2013
	angina without myocardial infarction.		SEP 2014
HEART VALVE REPLACEMENT	No change		DEC 2015
OR REPAIR	PERMANENT I remember; reason; and to perceive, understand, express and give effect to ideas. PART ATTACK Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction: new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests; the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: other acute coronary syndromes; angina without myocardial infarction. No change No change No change No change	MAR 2016	
HIV INFECTION	No change		APR 2018
			NOV 2018
KENNEDY'S DISEASE	No change		JUL 2019
- RESULTING IN PERMANENT	c.ta.ige		MAR 2023
SYMPTOMS			

NOVEMBER 2018	
KIDNEY FAILURE	No change
LIVER FAILURE - OF ADVANCED STAGE	No change
LOSS OF HANDS OF FEET	No change
LOSS OF SPEECH	No change
LOW GRADE PROSTATE CANCER	No change
MAJOR ORGAN TRANSPLANT	No change
MOTOR NEURONE DISEASE	No change
MULTIPLE SCLEROSIS	No change
MULTIPLE SYSTEM ATROPHY	No change
OPEN HEART SURGERY - WITH SURGERY TO DIVIDE THE BREASTONE OR THORACOTOMY	No change

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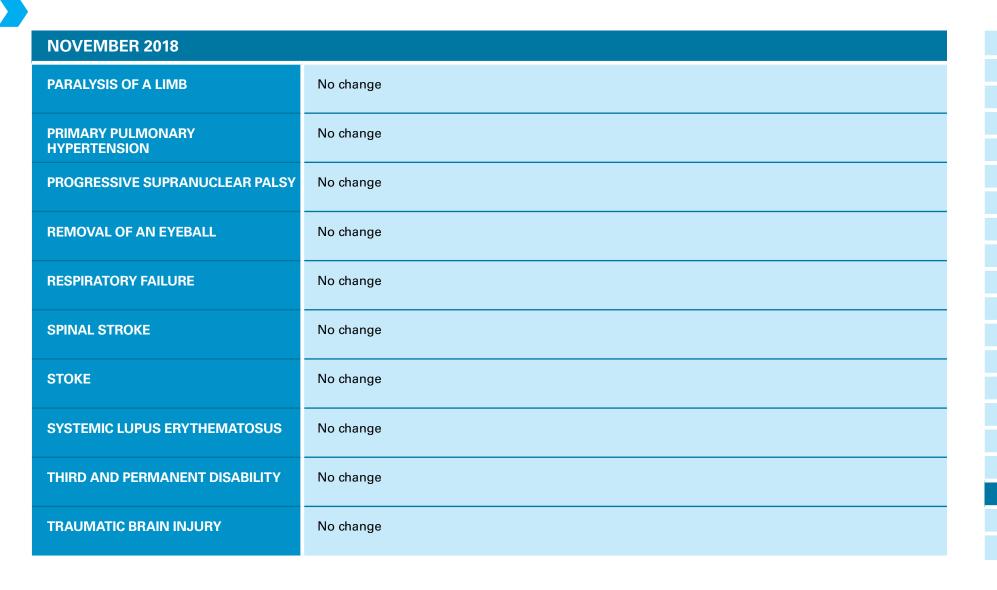
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JULY 2019 Summary – Broadened the offering, by adding new conditions and improving existing conditions. **AORTA GRAFT SURGERY** No change - REQUIRING SURGICAL **REPLACEMENT APLASTIC ANAEMIA** No change - CATEGORISED AS VERY SEVERE **BACTERIAL MENINGITIS** A definite diagnosis of bacterial meningitis by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms. - RESULTING IN PERMANENT **SYMPTOMS BENIGN BRAIN TUMOUR** No change - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT **SYMPTOMS BLINDNESS** No change - PERMANENT AND IRREVERSIBLE **BRAIN INJURY DUE TO TRAUMA,** Death of brain tissue due to trauma or inadequate oxygen supply (anoxia or hypoxia) resulting in **ANOXIA OR HYPOXIA** permanent neurological deficit with persisting clinical symptoms. - RESULTING IN PERMANENT **SYMPTOMS**

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JULY 2019		FEB 1996			
CANCER	No change	JUN 1996			
- EXCLUDING LESS ADVANCED CASES	NO Change	JUL 1997			
		JUN 1999			
CARCINOMA IN SITU OF THE BREAST	No change	OCT 2002			
		JAN 2004			
CARDIAC ARREST	Sudden loss of heart function with interruption of blood circulation around the body resulting in	JUL 2004			
– WITH INSERTION OF A DEFRIBRILLATOR	unconsciousness, requiring resuscitation and resulting in either of the following devices being surgically implanted:	MAR 2007			
	implantable cardioverter-defibrillator (ICD); or	MAY 2010			
	 cardiac resynchronisation therapy with defibrillator (CRT-D). For the above definition, the following are not covered: 	JAN 2011			
	 insertion of a pacemaker; 	NOV 2011			
	insertion of a defibrillator without cardiac arrest.	AUG 2012			
CARDIOMYOPATHY	No change	APR 2013			
- OF SPECIFIED SEVERITY OR RESULTING IN SPECIFIED					
TREATMENT		DEC 2015			
2011		MAR 2016			
COMA - OF SPECIFIED SEVERITY	A state of unconsciousness with no reaction to external stimuli or internal needs which requires the use of life support systems for a period of 96 hours.	APR 2018			
	For the above definition, the following are not covered:	NOV 2018			
	 medically induced coma; or coma secondary to alcohol or drug intake. 	JUL 2019			
	,				
CREUTZFELDT-JAKOB DISEASE	A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist.	MAR 2023			
DEAFNESS	No change				
- PERMANENT AND IRREVERSIBLE	. To change				

JULY 2019	
DEMENTIA INCLUDING ALZHERIMER'S DISEASE - RESULTING IN PERMANENT SYMPTOMS	No change
ENCEPHALITIS - RESULTING IN PERMANENT SYMPTOMS	No change
HEART ATTACK – OF SPECIFIED SEVERITY	No change
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	No change
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	No change
LIVER FAILURE – OF ADVANCED STAGE	Liver failure due to cirrhosis and resulting in all of the following: • permanent jaundice; • ascites; and • encephalopathy.
LOSS OF USE OF HAND OF FOOT	Permanent loss of the use of a hand or foot due to physical severance above the wrist or ankle joint or total and irreversible loss of muscle function.
LOSS OF SPEECH - TOTAL PERMANENT AND IRREVERSIBLE	No change

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JULY 2019		FEB 1996
LOW GRADE PROSTATE CANCER	No change	JUN 1996
LOW GRADE PROSTATE CANGER	No change	JUL 1997
MAJOR ORGAN TRANSPLANT	The undergoing as a recipient of a transplant from either a human donor, animal, insertion of an	JUN 1999
	artificial device, or inclusion on an official UK, Channel Islands or Isle of Man waiting list for any of the following:	OCT 2002
	• transplant of a bone marrow;	JAN 2004
	 transplant of a complete heart, kidney, lung, pancreas, liver; or transplant of a lobe of liver or lung; or 	JUL 2004
	haematopoietic stem cells preceded by total bone marrow ablation.	MAR 2007
	For the above definition, the following are not covered: • transplant of any other organs, parts of organs, tissues or cells.	MAY 2010
		JAN 2011
MOTOR NEURONE DISEASE – RESULTING IN PERMANENT	A definite diagnosis of one of the following motor neurone diseases by a consultant neurologist:	NOV 2011
SYMPTOMS	 amyotrophic lateral sclerosis (ALS); primary lateral sclerosis (PLS); 	AUG 2012
	• progressive bulbar palsy (PBP);	APR 2013
	 progressive muscular atrophy (PMA); or Kennedy's disease, also known as spinal and bulbar muscular atrophy (SBMA); or 	SEP 2014
	spinal muscular atrophy (SMA). The spinal muscular atrophy (SMA).	DEC 2015
	There must be permanent clinical impairment of motor function.	MAR 2016
MULTIPLE SCLEROSIS	No change	APR 2018
– WHERE THERE HAVE BEEN SYMPTOMS		NOV 2018
		JUL 2019
PARKINSON'S DISEASE – RESULTING IN PERMANENT	No change	MAR 2023
SYMPTOMS		

JULY 2019	
PULMONARY HYPERTENSION – OF SPECIFIED SEVERITY	A definite diagnosis of pulmonary hypertension. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classifications of functional capacity*. *NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.
RESPIRATORY FAILURE – OF ADVANCED STAGE	No change
SPECIFIED HEART SURGERY	Heart surgery to divide the breastbone (median sternotomy) or thoracotomy on the advice of a consultant cardiologist to either: correct narrowing or blockage of one or more coronary arteries with by-pass grafts; or correct any structural abnormality of the heart.
SPINAL STROKE - RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	No change
STROKE - RESULTING IN SYMPTOMS LASTING AT LEAST 24 HOURS	No change
SYSTEMIC LUPUS ERYTHEMATOSUS - WITH SEVERE COMPLICATIONS	No change
THIRD DEGREE BURNS - COVERING 20% OF THE SURFACE AREA OF THE BODY OR 20% OF THE FACE OR HEAD	No change
TOTAL AND PERMANENT DISABILITY	No change

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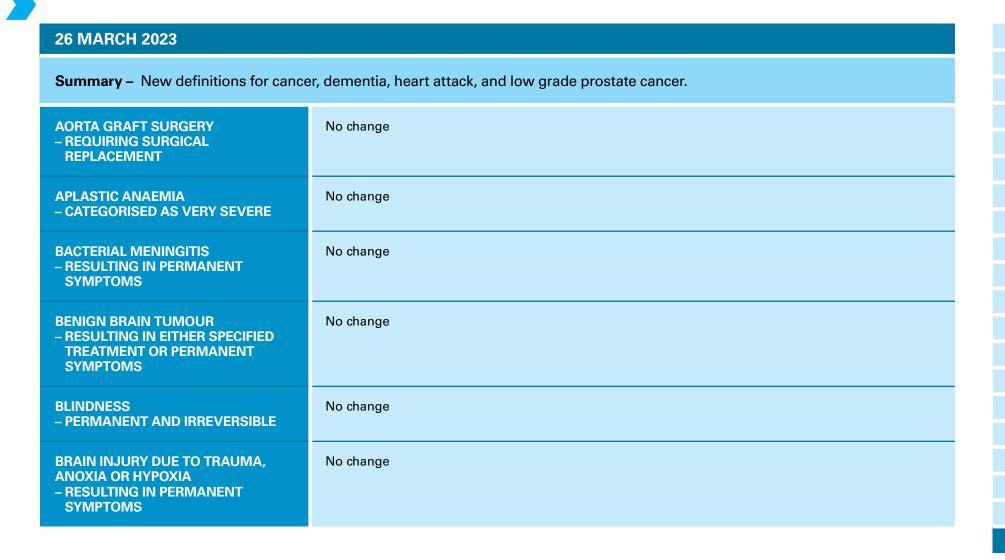
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26 MARCH 2023

CANCER

- EXCLUDING LESS ADVANCED CASES

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

The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, essential thrombocythaemia, polycythaemia vera, primary myelofibrosis, Merkel cell cancer and lymphoma except those that arise from and are confined to the skin (including cutaneous lymphomas and sarcomas).

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
 - pre-malignant;
 - cancer in situ;
 - having either borderline malignancy; or
 - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at leastTNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).
- All urothelial tumours unless histologically classified as having progressed to at leastTNM 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 (including cutaneous lymphomas and sarcomas).
- All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.
- 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.

CARCINOMA IN SITU OF THE BREAST

No change

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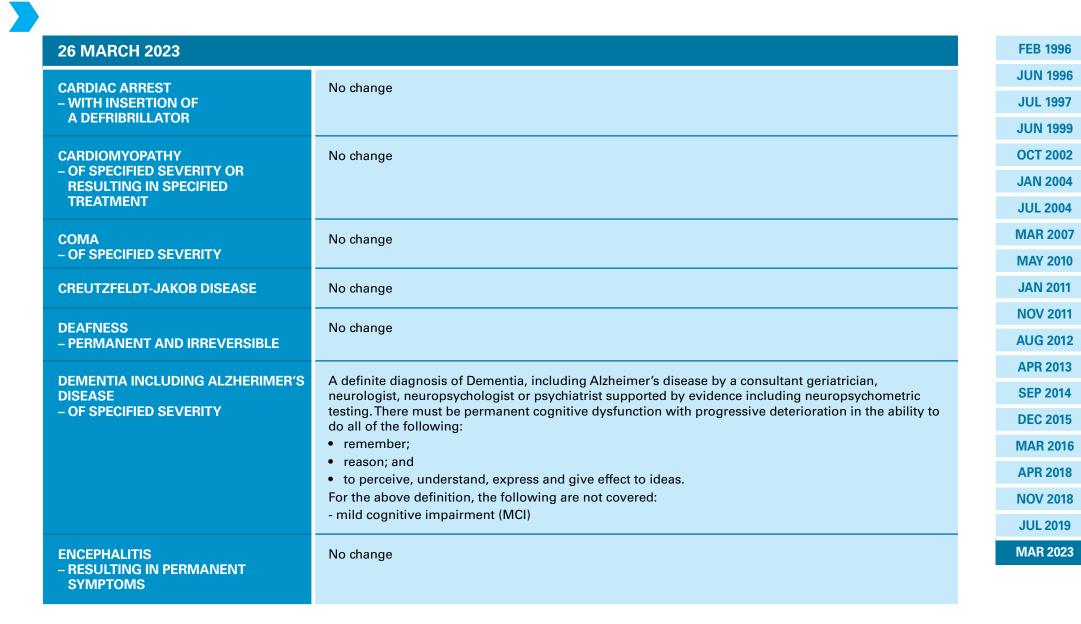
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26 MARCH 2023	
HEART ATTACK – OF SPECIFIED SEVERITY	 A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following: new characteristic electrocardiographic changes or new diagnostic imaging tests; and the characteristic rise of biochemical cardiac specific markers such as troponins or enzymes. The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered: Myocardial Injury without infarction. angina without myocardial infarction.
HEART VALVE REPLACEMENT OR REPAIR – WITH SURGERY	No change
KIDNEY FAILURE – REQUIRING PERMANENT DIALYSIS	No change
LIVER FAILURE – OF ADVANCED STAGE	No change
LOSS OF USE OF HAND OF FOOT	No change
LOSS OF SPEECH - TOTAL PERMANENT AND IRREVERSIBLE	No change
LOW GRADE PROSTATE CANCER – REQUIRING TREATMENT	The undergoing of treatment on the advice of a hospital consultant following diagnosis of a malignant tumour of the prostate positively diagnosed and having a Gleason score of between 2 and 6 inclusive and has progressed to at least clinical TNM classification T1N0M0. For the above definition, the following are not covered: • prostatic intraepithelial neoplasia (PIN); • observation or surveillance; or • surgical biopsy.

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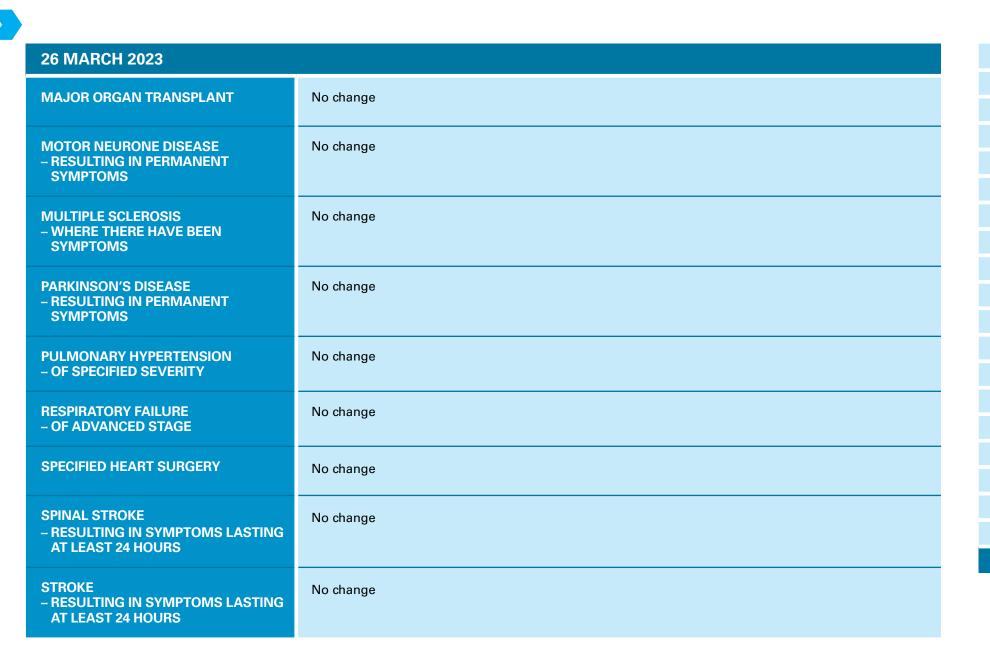
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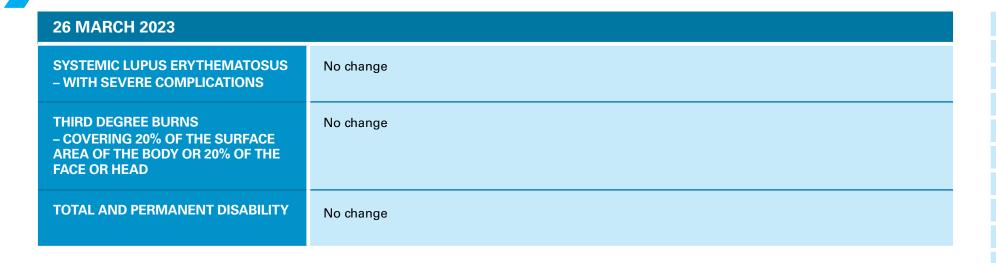
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CHILDREN'S CRITICAL ILLNESS EXTRA KEY:

Definition available Definit	ion change	✓ N	lot available	Included with Critical Illness Extra			Included with Critical Illness Extra		ess Extra	*	Included with Critical Illness Cover	**
		02/1	8 04/18	11/18	07/19	03/23						
Benign spinal cord tumour – resulting in either treatment or permanent symptoms	r specified	1	✓	✓	*	*						
Brain injury due to anoxia or hypoxia – resultir permanent symptoms	ng in	1	✓	✓	**	**						
Cerebral palsy		✓	✓	✓	✓	✓						
Child's diabetes mellitus type 1– with specified	d treatment¹	1	✓	✓	✓	✓	•					
Child's intensive care benefit – requiring mech ventilation for seven days	nanical	1	1	✓	✓	✓	•					
Cystic fibrosis		1	✓	✓	✓	✓	•					
Craniosynostosis – treated by surgery				✓	✓	✓						
Down's syndrome		1	✓	✓	✓	✓						
Hydrocephalus – treated with invasive surgery to	o the brain tissue	1	✓	✓	✓	✓						
Muscular dystrophy		1	✓	✓	1	✓						
Severe Crohn's disease – treated with two surresections or removal of entire large bowel	gical intestinal	1	✓	✓	*	*	•					
Spina bifida meningocele and myelomeningo	cele	1	✓	✓	1	✓						
Ulcerative colitis – resulting in the removal of large bowel	the entire	1	✓	✓	*	*						

FEBRUARY 2018

Summary - Children's Critical Illness Extra - available for an additional cost*.

BENIGN SPINAL CORD TUMOUR - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT **SYMPTOMS**

A non-malignant tumour originating from the spinal cord, spinal nerves or meninges within the spinal canal, resulting in either:

- surgical removal;
- · radiotherapy;
- chemotherapy; or
- permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- angiomas;
- cysts;
- · granulomas;
- · haematomas; or
- · osteophytes.

BRAIN INJURY DUE TO ANOXIA OR HYPOXIA

- RESULTING IN PERMANENT **SYMPTOMS**

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

CEREBRAL PALSY

A definite diagnosis of cerebral palsy by a hospital consultant resulting in permanent neurological deficit with persisting clinical symptoms.

CHILD'S DIABETES MELLITUS TYPE 1

- WITH SPECIFIED TREATMENT

A definite diagnosis of type 1 insulin dependent diabetes mellitus by a hospital consultant, with the use of permanent insulin injections. For the above definition, the following are not covered:

- gestational diabetes;
- type 2 diabetes (including type 2 diabetes treated with insulin).

FEB 2018

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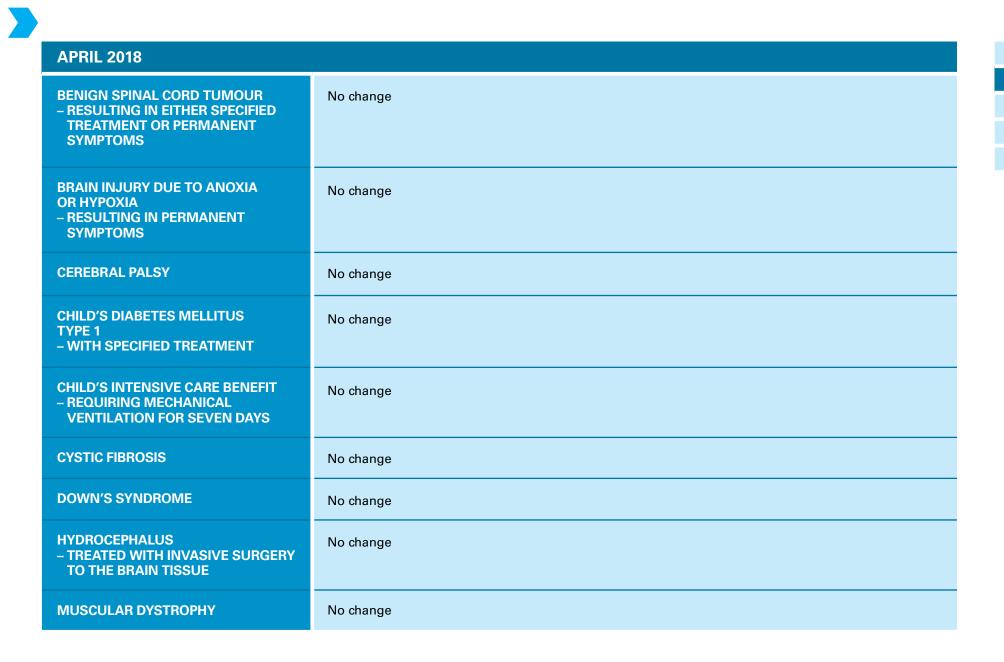
^{*}paid as an additional benefit.

FEBRUARY 2018	
CHILD'S INTENSIVE CARE BENEFIT - REQUIRING MECHANICAL VENTILATION FOR SEVEN DAYS	Sickness or injury resulting in continuous mechanical ventilation by means of tracheal intubation for seven 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: Sickness or injury resulting in mechanical ventilation secondary to alcohol or drug intake; • premature birth (before 37 weeks).
CYSTIC FIBROSIS	A definite diagnosis of cystic fibrosis by a hospital consultant.
DOWN'S SYNDROME	A definite diagnosis of Down's syndrome by a hospital consultant.
HYDROCEPHALUS – TREATED WITH INVASIVE SURGERY TO THE BRAIN TISSUE	The undergoing of invasive surgery to brain tissue to treat hydrocephalus.
MUSCULAR DYSTROPHY	A definite diagnosis of muscular dystrophy by a hospital consultant.
SEVERE CROHN'S DISEASE - TREATED WITH TWO SURGICAL INTESTINAL RESECTIONS OR REMOVAL OF ENTIRE LARGE BOWEL	 A definite diagnosis of Crohn's disease by a consultant gastroenterologist resulting in either: surgical intestinal resection to remove part of the small intestine or bowel on at least two separate occasions; or removal of entire large bowel (total colectomy). For the above definition, the following is not covered: surgical treatment for abscesses, fistuals or strictures.
SPINA BIFIDA MENINGOCELE AND MYELOMENINGOCELE	A definite diagnosis of spina bifida meningocele or myelomeningocele by a hospital consultant. For the above definition, the following are not covered: • spina bifida occulta.
ULCERATIVE COLITIS - RESULTING IN THE REMOVAL OF THE ENTIRE LARGE BOWEL	A definite diagnosis of ulcerative colitis confirmed by a consultant gastroenterologist, resulting in removal of the entire large bowel (total colectomy).

APR 2018

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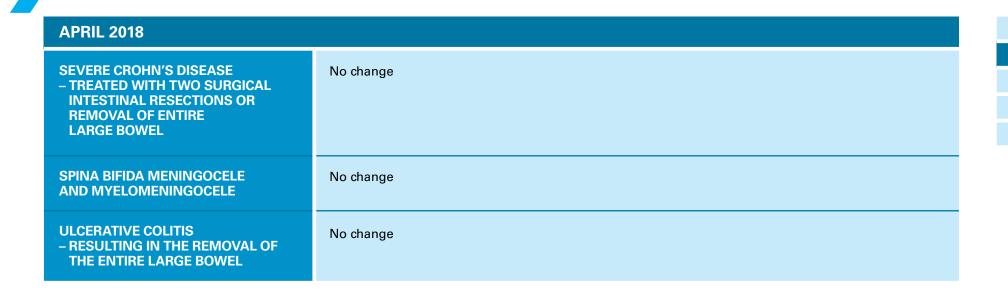
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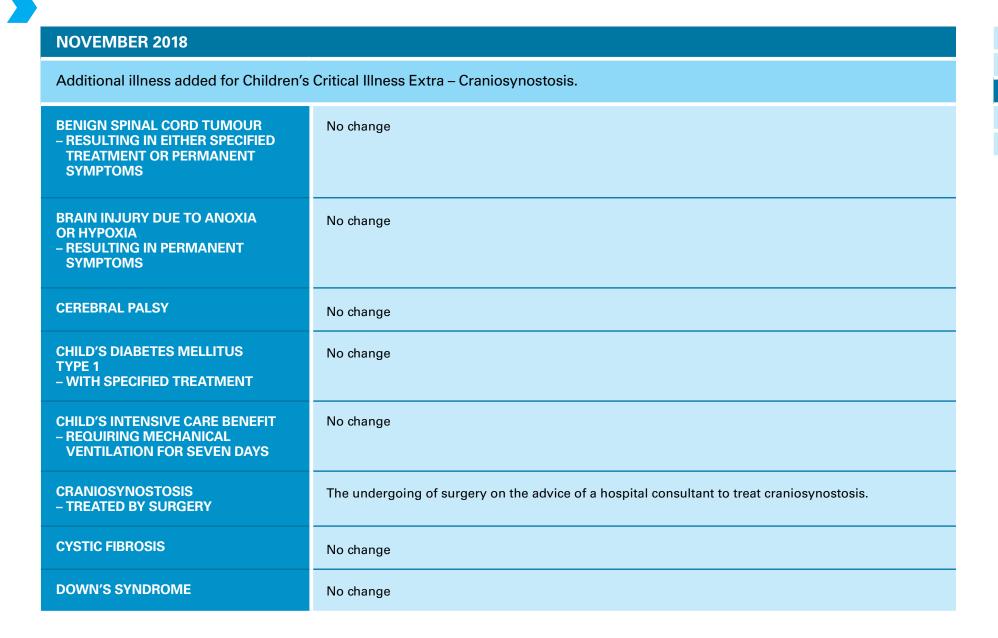
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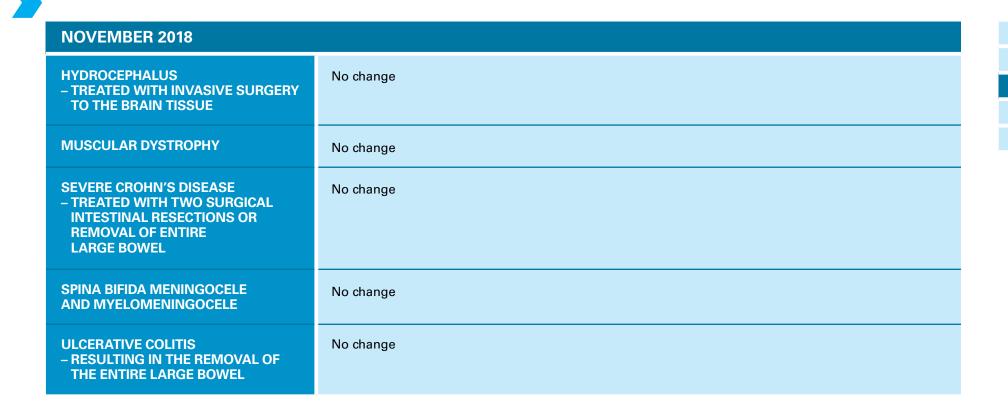
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APR 2018

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JULY 2019

Conditions listed under Critical Illness Extra are now included, with the exception of Terminal Illness Cover and Total and Permanent Disability.

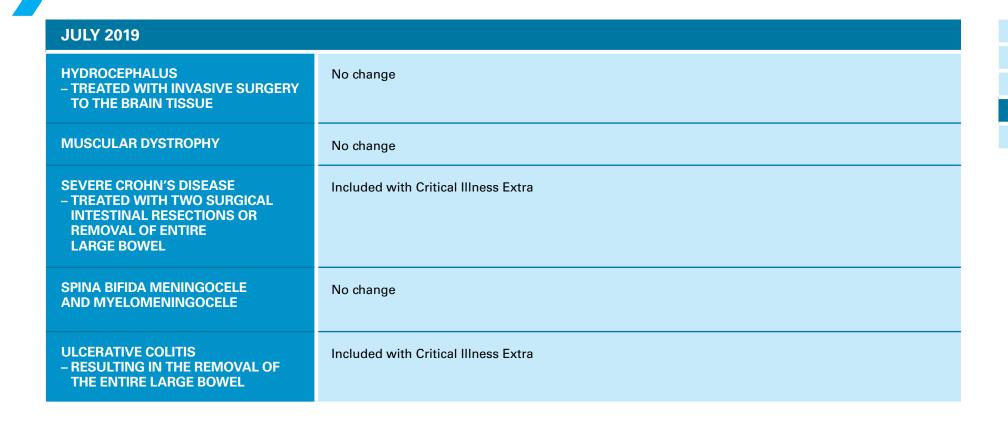
BENIGN SPINAL CORD TUMOUR Included with Critical Illness Extra - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT **SYMPTOMS BRAIN INJURY DUE TO ANOXIA** Included with Critical Illness Cover **OR HYPOXIA** - RESULTING IN PERMANENT **SYMPTOMS CEREBRAL PALSY** No change **CHILD'S DIABETES MELLITUS** Included with additional cover for Critical Illness Extra TYPE 1 - WITH SPECIFIED TREATMENT **CHILD'S INTENSIVE CARE BENEFIT** No change - REQUIRING MECHANICAL **VENTILATION FOR SEVEN DAYS CRANIOSYNOSTOSIS** No change - TREATED BY SURGERY **CYSTIC FIBROSIS** No change **DOWN'S SYNDROME** No change

FEB 2018

APR 2018

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JUL 2019



APR 2018

NOV 2018

JUL 2019



CYSTIC FIBROSIS

DOWN'S SYNDROME

Conditions listed under Critical Illness Extra are now included, with the exception of Terminal Illness Cover and Total and Permanent Disability.

BENIGN SPINAL CORD TUMOUR Included with Critical Illness Extra - RESULTING IN EITHER SPECIFIED TREATMENT OR PERMANENT **SYMPTOMS BRAIN INJURY DUE TO ANOXIA** Included with Critical Illness Cover **OR HYPOXIA** - RESULTING IN PERMANENT **SYMPTOMS CEREBRAL PALSY** No change **CHILD'S DIABETES MELLITUS** Included with additional cover for Critical Illness Extra TYPE 1 - WITH SPECIFIED TREATMENT **CHILD'S INTENSIVE CARE BENEFIT** No change - REQUIRING MECHANICAL **VENTILATION FOR SEVEN DAYS CRANIOSYNOSTOSIS** No change - TREATED BY SURGERY

No change

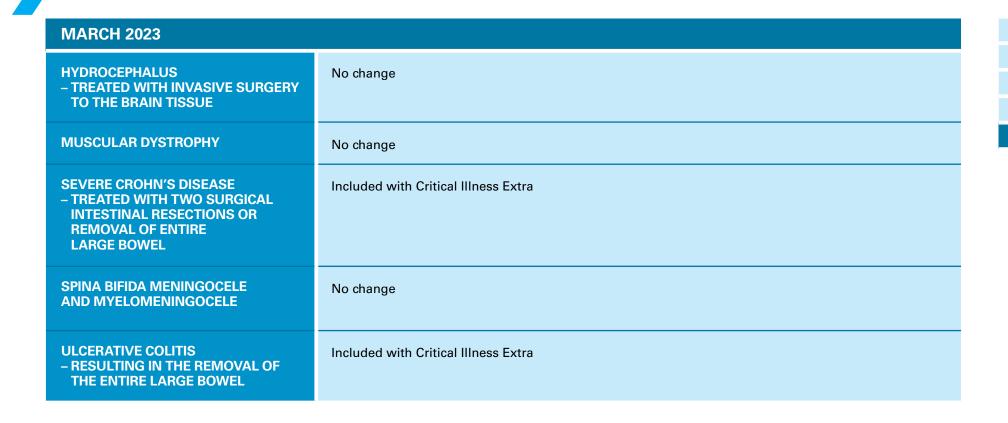
No change

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JUL 2019



APR 2018

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JUL 2019

Alternative formats

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