



Guide to Critical Illness Cover: Definitions explained.

This is an important document which you should keep in a safe place.



Introduction

Welcome to Churchill

Thank you for choosing Churchill Life Insurance, provided and administered by Legal & General. Churchill has chosen Legal & General as its provider of life insurance as they've been helping people to protect their families financially since 1836.

Unless otherwise indicated, all references to 'us', 'our' and 'we' in this document indicate Legal & General.

This guide provides you with the full definition of the conditions covered by our critical illness plans. Your Policy Schedule will show you if any of these conditions have been excluded. Please note that where we refer to 'you' or 'your' in the following pages we are referring to the person/s whose life is covered by the plan.

The Association of British Insurers (ABI) sets a standard definition of each condition in their statement of best practice for Critical Illness Cover. Our plans follow the ABI and in many instances exceed their standard. We also cover additional conditions not included in their guidelines. We have shown this throughout the guide.

Alzheimer's Disease – <i>resulting in permanent symptoms</i> (meets ABI definition)	
Policy definition	What does this mean?
<p>A definite diagnosis of Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician.</p> <p>There must be permanent clinical loss of the ability to do all of the following:</p> <ul style="list-style-type: none"> ● remember; ● reason; and ● perceive, understand, express and give effect to ideas. <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> ● other types of dementia. 	<p>Alzheimer's disease is a condition which affects the brain. Symptoms include memory loss, confusion, communication problems and general impairment of mental function. The condition gradually worsens, which can lead to changes in personality and makes routine tasks difficult. Eventually, 24 hour care may be needed.</p>

Aorta Graft Surgery – <i>requiring surgical replacement</i> (exceeds ABI definition)	
Policy definition	What does this mean?
<p>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.</p> <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> ● Any other surgical procedure, for example the insertion of stents or endovascular repair. 	<p>The aorta is the body's main artery carrying blood from the heart. This definition covers surgery to the aorta, where part of it is removed and replaced with a graft. Surgery may be needed to correct a weakening or bulging in the artery. It covers only the aorta, which is the main blood vessel in the chest and abdomen. This definition doesn't cover the branches of the aorta.</p> <p>We cover surgery for traumatic injury, as well as the ABI standard of surgery following disease.</p>

Aplastic Anaemia – <i>with permanent bone marrow failure</i> (in addition to ABI illnesses)	
Policy definition	What does this mean?
<p>A definite diagnosis of aplastic anaemia by a consultant haematologist. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia.</p>	<p>Aplastic anaemia is a rare but serious condition where bone marrow fails to produce sufficient blood cells or clotting agents. Symptoms include shortness of breath, excessive bleeding and an increased chance of catching infections. It can be life-threatening if left untreated.</p>

Bacterial Meningitis – resulting in permanent symptoms**(in addition to ABI illnesses)****Policy definition**

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.

What does this mean?

Bacterial meningitis causes inflammation to the meninges, which is the protective layer around the brain and spinal cord. It's caused by a bacterial infection and needs prompt medical treatment. Initial symptoms include headache, fever and vomiting. If left untreated, it can result in brain damage or death.

Some people will recover completely, while others will be left with permanent symptoms, which may affect their mobility or use of senses. This definition only covers people left with permanent symptoms.

This definition covers the bacterial form of meningitis. It excludes all other forms of meningitis – like viral meningitis, which is usually milder.

* See page 14

Benign Brain Tumour – resulting in either surgical removal or permanent symptoms**(exceeds ABI definition)****Policy definition**

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 the bone tissue.
- Angiomas and cholesteatoma.

What does this mean?

A benign brain tumour is a non-cancerous abnormal growth of tissue that can increase in size and cause pressure in the brain. Symptoms may vary depending on where the tumour is but may include headaches, seizures and blurred vision. Surgery to remove the tumour might be possible and once removed they tend not to recur.

However, surgery isn't always an option due to the size or location of the tumour.

This definition covers surgical removal of a tumour (whether permanent neurological symptoms persist or not) and tumours where surgery has not been performed but which result in permanent neurological symptoms.

This definition doesn't cover tumours in the pituitary gland (a small gland within the brain) and angiomas (a benign tumour of blood vessels).

* See page 14

Blindness – permanent and irreversible**(exceeds ABI definition)****Policy definition**

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 6/60 or worse in the better eye using a Snellen eye chart.

What does this mean?

This means permanent loss of vision. It's measured with a Snellen eye chart: the chart commonly used by opticians, which consists of a gradually decreasing series of letters and numbers. 6/60 vision means you can only read a letter or number at six metres that a person with normal vision can read at 60 metres. To claim, your vision must be 6/60 or worse in your better eye.

This definition doesn't cover temporary blindness.

Cancer – *excluding less advanced cases*

(exceeds ABI definition)

Policy definition

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

The term malignant tumour includes leukaemia, 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 of 7 or above or having progressed to at least clinical TNM classification T2bN0M0.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of 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.

What does this mean?

Cancer (also known as a malignant tumour) is a disease where normal cells change and grow in an abnormal way. If left untreated, they can destroy surrounding healthy cells and eventually destroy healthy cells in other parts of the body.

There are about 200 different types of cancer, varying widely in outlook and treatment.

Some cancers are not covered by this definition. These tend to be ones that have not yet spread or are localised and can usually be successfully treated. Examples of these include some skin cancers and early stage prostate cancer.

Cardiac Arrest – *with insertion of a defibrillator*

(in addition to ABI illnesses)

Policy definition

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.

What does this mean?

Cardiac arrest is a life threatening condition in which the heart suddenly stops pumping blood around the body.

There are various causes but the most common is abnormal and irregular heart rhythm.

For this definition you must have had cardiac arrest requiring resuscitation and have a defibrillator fitted. This is a device which is put in your chest and used to correct and control dangerous and irregular heart rhythm.

Cardiomyopathy – of specified severity

(in addition to ABI illnesses)

Policy definition

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's classification 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.

What does this mean?

Cardiomyopathy is the name given to a group of disorders affecting the muscles of the heart that affect its function. Symptoms vary depending on the type of cardiomyopathy, but may include shortness of breath, fainting and palpitations.

The New York Heart Association (NYHA) functional classification system is commonly used in the UK to assess heart function. The system relates symptoms to everyday activities and the patient's quality of life.

Note: Dyspnoea is difficulty in breathing.

Coma – with associated permanent symptoms

(exceeds ABI definition)

Policy definition

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

- Requires the use of life support systems; and
- Has associated permanent neurological deficit with persisting clinical symptoms*.

For the above definition, the following are not covered:

- Coma secondary to alcohol or drug abuse.
- Medically induced coma.

What does this mean?

A coma is a state of unconsciousness from which the patient cannot be aroused and has no control over bodily functions. It may be caused by illness, stroke, infection, very low blood sugar or serious accident. Recovery rates vary, depending upon the depth and duration of the coma.

While the ABI define a coma as lasting 'at least 96 hours', we don't set a time limit.

* See page 14

Coronary Artery By-Pass Grafts – with surgery to divide the breastbone or anterolateral thoracotomy

(exceeds ABI definition)

Policy definition

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

For the above definition, the following is not covered:

- Any other surgical procedure or treatment.

What does this mean?

Coronary arteries can become narrowed or blocked by the build up of fatty deposits caused by poor lifestyle such as high fat diet, smoking and high blood pressure. This may cause symptoms including chest pain and can sometimes cause a heart attack. Coronary artery by-pass surgery is used to treat blocked arteries in the heart by diverting the blood supply around the blocked artery using a vein, usually taken from the leg, arm or chest.

This definition covers surgery if it requires the heart to be reached by a surgical incision through the chest wall or sternum (breastbone), to replace the blocked arteries with a vein. This definition doesn't cover keyhole surgery or other surgical procedures to treat blocked arteries such as balloon angioplasty or insertion of stents.

Creutzfeldt-Jakob Disease (CJD) – resulting in permanent symptoms (in addition to ABI illnesses)

Policy definition	What does this mean?
A definite diagnosis of Creutzfeldt-Jakob disease made by a consultant neurologist. There must be permanent clinical loss of the ability in mental and social functioning to the extent that permanent supervision or assistance by a third party is required.	Creutzfeldt-Jakob disease (CJD) is a rare disease of the nervous system. CJD can be present without symptoms for many years. Once they appear, symptoms may include failing memory, problems with vision, immobility, loss of speech and coma in advanced stages. There is currently no known cure.

Deafness – permanent and irreversible (exceeds ABI definition)

Policy definition	What does this mean?
Permanent and irreversible loss of hearing to the extent that the loss is greater than 70 decibels across all frequencies in the better ear using a pure tone audiogram.	This means permanent loss of hearing in both ears to more than 70 decibels in your better ear, measured by using an audiogram across all frequencies, which vary in pitch. This definition doesn't cover partial loss of hearing.

Dementia – resulting in permanent symptoms (in addition to ABI illnesses)

Policy definition	What does this mean?
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: <ul style="list-style-type: none"> ● remember; ● to reason; and ● to perceive, understand, express and give effect to ideas. For the above definition, the following is not covered: <ul style="list-style-type: none"> ● Dementia secondary to alcohol or drug abuse. 	Dementia is a term used to describe various different brain disorders that have in common a loss of brain function. Symptoms may include memory loss, confusion and the inability to reason. Dementia is usually progressive and eventually severe. It causes the sufferer to become confused and disorientated and often unable to perform routine tasks like cooking a meal.

Encephalitis – resulting in permanent symptoms (in addition to ABI illnesses)

Policy definition	What does this mean?
A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms*.	Encephalitis is inflammation of brain tissue. It is usually caused by an infection. Symptoms might include severe headache, nausea, vomiting, convulsions, personality changes, problems with speech and/or hearing, confusion and disorientation. Encephalitis can range in severity from relatively mild to life threatening.

* See page 14

Heart Attack – *of specified severity*

(exceeds ABI definition)

Policy definition

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.
- Angina without myocardial infarction.

What does this mean?

A heart attack, also known as a myocardial infarction, happens when part of the heart muscle dies because it has been starved of oxygen. This causes severe pain and an increase in cardiac enzymes and Troponins, which are released into the blood stream from the damaged heart muscle.

Our definition doesn't include the words 'typical clinical symptoms (for example, characteristic chest pain)' as in the ABI's 'Heart attack' definition. This is because other tests can prove that a heart attack has taken place and it's possible to have a heart attack without common symptoms such as chest pain.

Our definition also doesn't require a specific figure in relation to the rise in Troponins, as in the ABI's definition for 'Heart attack'.

This definition doesn't cover angina or any other heart condition.

Heart Valve Replacement or Repair – *with surgery*

(exceeds ABI definition)

Policy definition

The undergoing of surgery on the advice of a consultant cardiologist to replace or repair one or more heart valves.

What does this mean?

Healthy heart valves are important to make sure blood flows through the heart in the right direction so that blood is circulated around the body efficiently. There are various causes of heart valve disease including birth defects, rheumatic fever and other heart related conditions such as cardiomyopathy. Symptoms of heart valve disease include breathlessness, chest pain, swelling of the ankles and legs and fainting. This definition covers surgery to replace or repair a heart valve.

HIV Infection – *caught from a blood transfusion, physical assault or accident at work* (exceeds ABI definition)

Policy definition	What does this mean?
<p>Infection by Human Immunodeficiency Virus resulting from:</p> <ul style="list-style-type: none"> ● 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; <p>after the start of the policy and satisfying all of the following:</p> <ul style="list-style-type: none"> ● 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. <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> ● HIV infection resulting from any other means, including sexual activity or drug abuse. 	<p>This definition covers HIV infection from a blood transfusion, physical assault or when caught at work.</p> <p>HIV can lead to the development of Acquired Immune Deficiency Syndrome (AIDS). This is when the body's immune system breaks down, increasing the risk of infections and tumours. Although there are treatments for AIDS and HIV to slow down the virus's progression, there is currently no known cure.</p> <p>When HIV is caught during an incident at work, our definition includes all occupations with established reporting procedures.</p> <p>This definition doesn't cover HIV infection through other means, including sexual activity or drug abuse.</p>

Kidney Failure – *requiring permanent dialysis* (meets ABI definition)

Policy definition	What does this mean?
<p>Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.</p>	<p>The kidneys perform an important role filtering the body's waste to pass as urine. If the kidneys fail, there is a harmful build up of the body's waste products. In severe cases it may be necessary for the filtering to be done by a dialysis machine or, in some cases, a transplant may be needed. Kidney failure can become life threatening. This definition covers kidney failure that requires dialysis.</p>

Liver Failure – *of advanced stage* (in addition to ABI illnesses)

Policy definition	What does this mean?
<p>Liver failure due to cirrhosis and resulting in all of the following:</p> <ul style="list-style-type: none"> ● permanent jaundice ● ascites ● encephalopathy <p>For the above definition, the following is not covered:</p> <ul style="list-style-type: none"> ● Liver disease secondary to alcohol or drug abuse. 	<p>The liver is an important organ, which carries out several of the body's vital functions such as helping with digestion and clearing toxins. This definition covers liver failure at an advanced stage.</p> <p>This type of liver failure must lead to permanent jaundice (yellow discolouration of the skin), ascites (build up of fluid in the abdomen), and encephalopathy (brain disease or damage).</p> <p>This definition doesn't cover liver disease that's secondary to alcohol or drug abuse.</p>

Loss of Hand or Foot – permanent physical severance**(exceeds ABI definition)****Policy definition**

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

What does this mean?

This means physical severance and may be caused by illness or serious accident. This definition only requires severance of either a hand or foot above the wrist or ankle joints.

Loss of Speech – total permanent and irreversible**(meets ABI definition)****Policy definition**

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

What does this mean?

This is when you won't be able to talk again. It's often caused when the vocal cords need to be removed because of a tumour or a serious injury. This definition doesn't cover temporary loss of speech.

Major Organ Transplant – from another donor**(exceeds ABI definition)****Policy definition**

The undergoing as a recipient of a transplant from another donor, 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.

What does this mean?

Occasionally, an organ may become so diseased that it needs to be replaced.

You will be covered as soon as you are put on the official UK waiting list because it may take a long time to find a donor.

This definition doesn't cover donating an organ.

Motor Neurone Disease – resulting in permanent symptoms**(exceeds ABI definition)****Policy definition**

A definite diagnosis of one of the following Motor Neurone Diseases by a consultant neurologist:

- Amyotrophic lateral sclerosis (ALS)
- Primary lateral sclerosis (PLS)
- Progressive bulbar palsy (PBP)
- Progressive muscular atrophy (PMA)
- Spinal muscular atrophy (SMA)

There must also be permanent clinical impairment of motor function.

What does this mean?

Motor neurone disease (MND) is a gradual weakening and wasting of the muscles, usually beginning in the arms and legs. This may cause difficulty walking or holding objects. As the disease develops, other muscle groups may be affected, such as those involving speech, swallowing and breathing. Eventually, 24 hour care may be needed.

The progression rate of MND varies between individual sufferers. An effective treatment has yet to be discovered.

Multiple Sclerosis – where there have been symptoms**(exceeds ABI definition)****Policy definition**

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

What does this mean?

Multiple sclerosis (MS) is the most common disabling neurological disease among young adults and is usually diagnosed between the ages of 20 and 40.

Symptoms may be slight, particularly in the early stages. Symptoms may include changes in vision, altered sensation, loss of muscle strength and lack of coordination. There's no known cure and treatment aims to manage symptoms only.

To claim, there must be a definite diagnosis of MS and evidence of symptoms caused by MS.

Multiple System Atrophy – resulting in permanent symptoms**(in addition to ABI illnesses)****Policy definition**

A definite diagnosis of multiple system atrophy by a consultant neurologist. There must be evidence of permanent clinical impairment of either:

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

What does this mean?

Multiple system atrophy is a progressive disease of the nervous system. Symptoms are varied and include muscle weakness, swallowing difficulties and increasingly severe impairment of physical function.

There are treatments to delay some of the symptoms of the disease but no cure currently exists and life expectancy is greatly reduced.

Open Heart Surgery – with median sternotomy**(in addition to ABI illnesses)****Policy definition**

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

What does this mean?

Open heart surgery is an operation in which the heart is opened by a surgical incision for a corrective procedure to be carried out. This definition covers any surgery which involves dividing the breast bone.

This definition doesn't cover other surgical procedures, such as balloon angioplasty or insertion of stents.

Paralysis of a Limb – total and irreversible**(exceeds ABI definition)****Policy definition**

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

What does this mean?

Paralysis is the complete loss of use. It may be caused by injury or illness. A limb is an arm or leg.

Parkinson's Disease – resulting in permanent symptoms**(meets ABI definition)****Policy definition**

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

For the above definition the following are not covered:

- Other Parkinsonian syndromes/Parkinsonism.

What does this mean?

Parkinson's disease is a slowly progressive disease of the brain. Symptoms can include tremors (uncontrollable shaking or trembling), muscle stiffness and slowness of movement. Treatment focuses on slowing the progression of symptoms. There's currently no known cure.

Primary Pulmonary Hypertension – *of specified severity*

(in addition to ABI illnesses)

Policy definition

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's classification of functional capacity[†].

For the above definition, the following is not covered:

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

[†] NYHA Class 3. Heart disease resulting in marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain.

What does this mean?

Primary pulmonary hypertension is abnormally high blood pressure in the arteries of the lungs.

It's a rare but serious condition, causing a range of symptoms. These commonly include breathlessness, dizziness, fainting, chest pain and palpitations. Symptoms can occur at rest or during mild exercise.

The New York Heart Association (NYHA) functional classification system is commonly used in the UK to assess heart function. The system relates symptoms to everyday activities and the patient's quality of life.

Note: Dyspnoea is difficulty in breathing.

Primary pulmonary hypertension may eventually lead to heart failure.

Progressive Supranuclear Palsy – *resulting in permanent symptoms*

(in addition to ABI illnesses)

Policy definition

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

What does this mean?

Progressive supranuclear palsy (PSP) is a brain disease that develops slowly. It progresses to seriously affect vision and movement. PSP can also cause changes in behaviour and personality, memory loss and slurred speech.

As the disease progresses, the ability to swallow becomes difficult and physical movement less stable. 'Weighted walkers' and wheelchairs may be needed for mobility and communication may also become more difficult.

The effect and pattern of the disease varies between sufferers. Most cases start between ages 50 and 60, although it can occur from the late thirties onwards.

There's currently no effective treatment or cure.

Removal of an Eyeball – *due to injury or disease*

(in addition to ABI illnesses)

Policy definition

Surgical removal of an eyeball as a result of injury or disease.

For the above definition the following are not covered:

- Self inflicted injuries.

What does this mean?

This means total removal of either eye due to illness or injury.

Respiratory Failure – *of advanced stage*

(in addition to ABI illnesses)

Policy definition

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

- The need for regular oxygen treatment on a permanent basis, and
- 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.

What does this mean?

The lungs allow us to breathe in oxygen and get rid of harmful carbon dioxide. This definition covers advanced lung failure when breathing is severely affected and regular oxygen therapy is required.

Respiratory failure may be described by some insurers as 'chronic lung disease' or 'severe lung disease'.

Spinal Stroke – *resulting in symptoms lasting at least 24 hours* (in addition to ABI illnesses)

Policy definition	What does this mean?
<p>Death of spinal cord tissue due to inadequate blood supply or haemorrhage within the spinal canal resulting in neurological deficit with persisting clinical symptoms lasting at least 24 hours[†].</p>	<p>Spinal strokes are caused by a disruption in the blood supply to the spinal cord.</p> <p>Most spinal strokes are caused by blockages (usually blood clots) in the blood supply to the spine. Some spinal strokes are caused by bleeds (haemorrhage).</p> <p>Spinal strokes are far less common than strokes that affect the brain but will nearly always result in significant weakness and disability.</p>

Stroke – *resulting in symptoms lasting at least 24 hours* (exceeds ABI definition)

Policy definition	What does this mean?
<p>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[†].</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> ● Transient ischaemic attack. ● Death of tissue of the optic nerve or retina/eye stroke. 	<p>Strokes are caused by a sudden loss of blood supply or haemorrhage to a particular part of the brain.</p> <p>The symptoms and how well a person recovers will depend on which part of the brain is affected and the extent of the damage. Strokes are a significant cause of disability in the UK.</p> <p>A transient ischaemic attack, sometimes referred to as a 'mini-stroke', is similar to a stroke. These are not covered by this definition, because symptoms will disappear within 24 hours.</p>

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

Systemic Lupus Erythematosus – *with severe complications* (in addition to ABI illnesses)

Policy definition	What does this mean?
<p>A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist resulting in either of the following:</p> <ul style="list-style-type: none"> ● Permanent neurological deficit with persisting clinical symptoms*; <p>or</p> <ul style="list-style-type: none"> ● The permanent impairment of kidney function tests as follows: Glomerular Filtration Rate (GFR) below 30 ml/min. 	<p>Systemic lupus erythematosus (SLE), sometimes called 'lupus', involves chronic inflammation of body tissues caused by autoimmune disease. Autoimmune diseases are illnesses that occur when the body's tissues are attacked by its own immune system, i.e. the body creates antibodies, which work against it.</p> <p>SLE causes a variety of symptoms, which may flare up from time to time but rarely disappear completely. These may include painful, swollen joints, unexplained fever and extreme fatigue. 'Systemic' means it can affect many parts of the body, from the skin to joints and kidneys.</p> <p>Although it can occur at any age, it's more common in women in their early twenties. There's currently no known cure and treatment involves managing symptoms.</p>

* See page 14

Third Degree Burns – *covering 20% of the surface area of the body or 20% of the face or head* (exceeds ABI definition)

Policy definition	What does this mean?
<p>Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 20% of the area of the face or head.</p>	<p>Third degree burns are the most serious type of burns, involving the full thickness of the skin and underlying connective tissue.</p> <p>These can be life threatening and need numerous skin grafts.</p> <p>The burns must cover at least 20% of the body's surface area or 20% of the face or head.</p>

Policy definition

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.

You'll be assessed on the occupation you were following immediately before the onset of disability. However, if you are not in paid employment at the time of a claim, then your claim will be assessed under the Specified Work Tasks definition described below.

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.

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 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.

You do not need to notify us if you change your occupation during the term of the plan.

For joint life plans, only one definition of disability will apply to both lives if both of you are in gainful employment.

To see what definition applies to you, please see your personal illustration.

What does this mean?

This benefit may cover any condition not specifically covered elsewhere, which results in total and permanent disability. The exact definition that applies to you depends upon your occupation and is in the Policy Terms and Conditions.

'Permanent' is defined as "expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires."

All reasonable treatment options must have been tried and given sufficient time to work before making a claim.

Conditions where the long term outlook is not clear are not covered.

Traumatic Brain Injury – *resulting in permanent symptoms*

(meets ABI definition)

Policy definition

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

What does this mean?

Traumatic brain injury is covered by this definition when permanent symptoms result from the injury. An example is a severe head injury caused by a road accident.

* Permanent neurological deficit with persisting clinical symptoms

Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life.

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

Terminal illness cover

Policy definition

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

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of 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.

What does this mean?

This definition provides cover for illnesses or conditions where in the opinion of your hospital consultant and our medical officer, life expectancy is 12 months or less.

A claim cannot be made after death.

Please note: Terminal Illness Cover is not available on plans of less than two years.

Additional cover

Our Critical Illness Cover plans automatically include additional cover for carcinoma in situ of the breast and low grade prostate cancer. If a valid claim is made we will pay up to a maximum of £25,000. This payment is separate from your main plan and won't affect your chosen cover or the premiums you pay. For more information please see the key features documents.

Carcinoma In Situ of the Breast – *treated by surgery*

Policy definition

The undergoing of surgery on the advice of your hospital consultant following the diagnosis of carcinoma in situ of the breast.

For the above definition the following is not covered:

- Any other type of treatment.

What does this mean?

Early cancerous changes in the breast may occur before the cancer spreads to other parts of the body (this is called in situ cancer). In these circumstances, surgery may be carried out to protect against the condition spreading.

This definition doesn't cover other types of treatment.

Low Grade Prostate Cancer – *requiring treatment*

Policy definition

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

For the above definition, the following are not covered:

- Prostatic intraepithelial neoplasia (PIN).
- Observation or surveillance.
- Surgical biopsy.

What does this mean?

This provides cover for cancer of the prostate, which has been treated but is not advanced enough for it to be covered by the cancer cover described earlier.

How to make a claim

If you or your representatives need to make a claim, please write to us at:

Claims Department
Legal & General Assurance Society Limited
City Park
The Drove
Hove
East Sussex
BN3 7PY

Or call us on

0800 068 0789, 9am to 5pm, Monday to Friday.

We may monitor and record calls.

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