



We have made the following changes to the Critical Illness events covered under our group critical illness policy.

**March 2015**

Because everyone needs a back-up plan



### 7 New critical illness events added to extra cover

Event	Description of condition*
Aplastic anaemia - of specified severity	A rare, potentially life-threatening failure of the ability to produce sufficient red blood cells which leaves the sufferer liable to infections and bleeding
Bacterial meningitis - resulting in permanent symptoms	Infection of the fluid in the spinal cord and the fluid surrounding the brain, which can result in brain damage and even death
Benign spinal cord tumour - with permanent symptoms or specified treatments	A benign growth on or within the spinal canal
Cardiac arrest - with insertion of a defibrillator	A cardiac arrest happens when the heart suddenly stops pumping the blood around the body. The heart can sometimes be re-started with an electric shock. The chance of future arrests can be treated by surgically implanting a 'defibrillator'
Cardiomyopathy - of specified severity	A disease of the heart muscle which causes a thickening, distension or other change to the heart tissue thereby impairing heart function
Encephalitis - resulting in permanent symptoms	A rare condition, resulting in inflammation of the brain, generally leading to some loss of brain function
Liver failure - of specified severity	Most liver failures are due to cirrhosis, the building up of scar tissue on the liver

\*The full definition of each critical illness event is in our technical guide ref UP845/03/2015

## We have improved the following critical illness events, which are all now ABI+ definitions

Event	Change
<b>Base Cover</b>	
<b>Cancer</b>	We have added cover for skins cancers which have spread to lymph nodes or other organs
<b>Heart Attack</b>	We have removed the severity measure within the level of troponins – effectively paying for all diagnosed and evidenced heart attacks
<b>Stroke</b>	We have replaced the need for persisting symptoms with a requirement for just 24 hours only of symptoms - effectively paying for all diagnosed and evidenced strokes
<b>Coronary artery bypass grafts</b>	We have removed the need for a median sternotomy (surgery to divide the breastbone)
<b>Dementia including Alzheimer’s disease – resulting in permanent symptoms</b>	We have removed the need for 6 months duration of progressive deterioration in mental function (from ‘Pre-senile dementia’)
<b>Major organ transplant - from another donor</b>	We have included transplant of a lobe of liver or lobe of lung
<b>Multiple sclerosis - with persisting symptoms</b>	We have removed the need for 6 months continuous impairment, and added an alternative for 2 or more separate attacks
<b>Parkinson’s disease and Parkinson plus syndromes - resulting in permanent symptoms</b>	We have added Parkinson’s plus conditions including progressive supranuclear palsy

Event	Change
<b>Extra Cover</b>	
Benign brain tumour - with permanent symptoms or specified treatments	We have added treatment by invasive surgery to remove the tumour
Blindness - permanent and irreversible	We have increased the minimum level of sight from 3/60 to 6/60 using a Snellen chart and added an alternative measure of visual field loss
Paralysis of limb - total and irreversible	We now cover just one limb (previously two)
Third degree burns - covering 20% of the body or face	We have added burns of 20% of the face
Total permanent disability - of specified severity	We have removed the need for 6 months disability in all of our TPD definitions

**We have updated a number of other conditions shown below, for clarity, in response to changing medical practice or to meet the latest ABI Statement of Best Practice (SOBP)**

Event	Change
<b>Base Cover</b>	
Creutzfeldt-jakob disease - resulting in permanent symptoms	We have replaced the need for permanent supervision with persisting symptoms only
Motor neurone disease - resulting in permanent symptoms	We have clarified the definition to list specific motor neurone diseases, in line with the ABI SOBP

Event	Change
Extra cover	
Coronary angioplasty - to 2 or more coronary arteries	We have increased the level of blockage required, in line with current medical practice, and added fractional flow rate as an alternative measure of severity
Coma – with associated permanent symptoms	We now exclude medically induced coma, in line with ABI SOBP
Rheumatoid arthritis - of specified severity	We no longer need 6 months of symptoms. To make the assessment more objective and simpler to understand, we have replaced an occupations based assessment with one based on activities of daily living.

### We have changed the name of the following conditions

Old name	New name
Base Cover	
Alzheimer's disease Pre-senile dementia	Dementia including Alzheimer's disease – resulting in permanent symptoms
Extra Cover	
Hodgkin's disease	No longer listed separately as included in Cancer - excluding less advanced cases
Balloon angioplasty	Coronary angioplasty - to 2 or more coronary arteries
Open heart surgery	Structural heart surgery - with surgery to divide the breastbone
Chronic lung disease	Respiratory failure - of specified severity
Traumatic head injury	Traumatic brain injury - resulting in permanent symptoms

## We have grouped conditions together to share related conditions

We aim to help policyholder and their members who have previous medical history understand what conditions they are or are not covered for when they join the policy. We have divided our critical illness events into groups which have common related conditions. This means that the number of different related conditions listed in the policy has reduced from over 80 named conditions to under 20.

### The groups are:

Cancer	Respiratory diseases
Heart and circulatory diseases	Accidents
Organ failure	Terminal illness
Diseases of the brain and central nervous system	Disability (2 groups)

The full list of related conditions for each group of critical illness events is in our technical guide ref UP845/03/2015

Related conditions typically apply from 2 years of joining the policy or making a claim, but some remain indefinitely. Once a claim has been made for a condition, this counts as a pre-existing condition, so the members will be unable to claim for that condition or an associated condition again. To add clarity of continued cover for members who suffer a heart and circulatory system critical illness event, a claim will count as a pre-existing condition for all critical illness events in that group. As before all critical illnesses are pre-existing event for terminal illness and TPD.

Our overall definition of related conditions has been updated to clarify that we will only apply one of the listed related conditions where the pre-existing condition is directly or indirectly linked to the critical illness event which has occurred.

**At the same time as grouping related conditions as described above, and in some cases as a result of grouping them together in this way, the related conditions which apply to certain critical illness event have changed as described below.**

**The changes to related conditions will not affect any members who are already covered under the policy, as they apply from the date joining. Any new members should be aware of any restrictions in their cover due to their previous medical history.**

## Changes to the related conditions

Change	Events (Base cover)	Events (Extra cover)
<p>We have replaced specific listed conditions with general terms such 'any disease or disorder of...'. These would only be applied if a critical illness event is shown to be linked to the pre-existing condition.</p> <p>The aim of this change is to make the policy easier to understand and fairer for the end customer and not to materially change the provision of cover.</p>	<ul style="list-style-type: none"> <li>- Stroke</li> <li>- Heart transplant - from another donor</li> <li>- Dementia including Alzheimer's disease – resulting in permanent symptoms</li> <li>- Creutzfeldt-Jakob disease - resulting in permanent symptoms</li> <li>- Motor neurone disease - resulting in permanent symptoms</li> <li>- Multiple sclerosis - with persisting symptoms</li> <li>- Parkinson's disease and Parkinson plus syndromes - resulting in permanent symptoms</li> </ul>	<ul style="list-style-type: none"> <li>- Pulmonary artery surgery - for disease</li> <li>- Benign brain tumour – with permanent symptoms or specified treatments</li> <li>- Coma – with associated permanent symptoms</li> <li>- Blindness - permanent and irreversible</li> <li>- Deafness – permanent and irreversible</li> <li>- Loss of hand or foot - permanent physical severance</li> <li>- Loss of speech - total, permanent and irreversible</li> <li>- Paralysis of limb - total and irreversible</li> <li>- Rheumatoid arthritis - of specified severity</li> <li>- Total permanent disability - of specified severity</li> </ul>
We have removed reference to cholesterol and BMI	<ul style="list-style-type: none"> <li>- Coronary artery bypass grafts</li> <li>- Heart attack</li> <li>- Stroke</li> </ul>	
We have removed reference to diabetes	<ul style="list-style-type: none"> <li>- Lung transplant - from another donor</li> </ul>	<ul style="list-style-type: none"> <li>- Coma – with associated permanent symptoms</li> </ul>
We have removed reference to blood pressure	<ul style="list-style-type: none"> <li>- Kidney failure - requiring permanent dialysis</li> </ul>	
We have removed reference to depression & psychosis	<ul style="list-style-type: none"> <li>- Dementia including Alzheimer's disease – resulting in permanent symptoms</li> <li>- Creutzfeldt-Jakob disease - resulting in permanent symptoms</li> </ul>	
We have removed reference to uveitis & glaucoma		<ul style="list-style-type: none"> <li>- Blindness - permanent and irreversible</li> </ul>
We have removed reference to laryngeal polyps		<ul style="list-style-type: none"> <li>- Loss of speech - total, permanent and irreversible</li> </ul>

Change	Events (Base cover)	Events (Extra Cover)
We have removed reference to self-inflicted injury		- Coma – with associated permanent Symptoms
We have removed all related conditions		- HIV infection - caught within specified geographic limits from a blood transfusion, physical assault or at work
We have added reference to diabetes mellitus		- Aorta graft surgery - Balloon valvuloplasty - Heart valve replacement or repair - Pulmonary artery surgery - for disease - Deafness – permanent and irreversible - Loss of speech - total, permanent and irreversible - Paralysis of limb - total and irreversible
We have added reference to blood pressure	- Heart transplant - from another donor	- Pulmonary artery surgery - for disease
We have added reference to chronic leukaemia (which can be linked to added event of aplastic anaemia)	- Major organ transplant - from another Donor - Kidney failure - requiring permanent dialysis	
We have added reference to all other critical illnesses		- Blindness - permanent and irreversible - Deafness – permanent and irreversible - Loss of hand or foot - permanent physical severance - Loss of speech - total, permanent and irreversible - Rheumatoid arthritis - of specified severity

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