

School Fees Insurance

Policy terms and conditions (for policies incepted after 1st April 2017)

These **policy terms and conditions** describe **your policy**, including:

- Our obligations to you
- Your cover
- The claims process
- Your obligations to us

These **policy terms and conditions** provide **you** with everything **you** need to know about **School Fees Insurance**. It is important that **you** read them carefully along with **your policy Certificate of Membership**. Your **Certificate of Membership** is personalised to show the cover that applies to **your policy**, please check it carefully and contact us if any details shown are incorrect. If **you**, or **your personal representative**, need to make a claim these **terms and conditions** will be useful, so please keep them somewhere safe.

Should **you** have any questions or queries about **your policy** then call us on 01306 746300 or email us at info@sfs-group.co.uk and **we** will be pleased to help.

You will notice some words are shown in **bold** type – these are defined terms which have specific meanings when used in this document. The meanings of these words are shown in the definitions section. **We** will always act fairly, in good faith and in a reasonable manner towards **you** when dealing with **your policy** and when applying these terms and conditions. **We** encourage **you** to tell **us** whenever **you** feel **we** have not done so.

School Fees Insurance is a unique group life scheme established by trust deed as a trust for the benefit of its **members** (parents). Its **Trustee** is SFTS Trustees Ltd, a company regulated by the FCA. The Trustee collects **contributions** and pays out **benefits** to schools. These liabilities are insured with Unum Ltd (trading as Unum), a specialist **insurer** of such schemes. **School Fees Insurance** is designed and administered by SFS Group Ltd.

SFTS Trustees Ltd are the **policyholder** thus enabling the scheme to benefit from the rulings relating to group insurance providing a number of valuable benefits that would not normally be available if **you** were buying an individual policy, such as tax efficiency and exclusion from probate.



PROTECTING YOUR INVESTMENT

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1 Definitions

Throughout these **policy terms and conditions** certain words are shown in **bold** type. These are defined terms and have specific meanings when used. The meanings of these words are set out below.

Application means the paper or online application form that is completed by **you** in order to take out **your policy**

Benefit(s) / Benefit level means the amount(s) payable by the **Trustees** to **your** child's school, per **school term**

Certificate of Membership means the certificate issued to **you** when **you** take out **your policy**

Contribution(s) means the monthly **premium(s)** paid to **SFTS Trustees** in order to maintain **your policy**

Critical illness(es) means an illness appearing on the list of illnesses as detailed in Section 11

Insurer means Unum Ltd, trading as Unum, or any other insurer notified to **you**

Joint life membership means where two lives are covered to protect the school fees of the same child – typically a married couple

Level of benefit means the amount(s) payable by the **Trustees** to **your** child's school per **school term**

Level of cover means the amount of school fees that **you** have chosen to protect with **your policy**

Member(s) means a **parent(s)** who meets the eligibility criteria and has been permitted to purchase a **policy**

Ordinarily resident means a **member** who resides, spends or intends to spend at least 183 days in the UK or EU during any continuous period of 365 days

Parent(s) means the school fees payer of the child named on the **Certificate of Membership**

Period of membership (cover) means the 1st day of the month of inception of **your policy** to the April of the academic year in which **your** child turns 18, unless **you** cancel **your policy** or have an accepted claim before this date is reached

Personal representative means the person **you** elect to deal with **us** about **your policy** in the event that you are unable

Policy means this School Fees Insurance agreement

Policyholder means SFTS Trustees Ltd

Policy number means the unique reference number that appears on **your Certificate of Membership** and that identifies **your policy** with **us**

Pre-existing condition exclusion means **we** will not pay **benefit** for death, or diagnosis of a terminal illness, arising from a medical condition for which the **member** received treatment, care or services (including diagnostic measures), or took prescribed drugs or medicines in the 5 years before taking out the **policy**. If **you** have taken out **critical illness** cover and experienced a **critical illness** before joining the policy **you** will not be able to claim for a recurrence of that condition or certain other **critical illnesses**

Premium(s) means the monthly **contribution** paid to **SFTS Trustees** in order to maintain **your policy**

School term means the term dates applicable to your child's school

Single life membership means where one life is covered to protect the school fees of **your** child

Terminal illness means a definite diagnosis by the attending consultant of an illness that satisfies both of the following: the illness either has no known cure or has progressed to the point where it cannot be cured, and, in the opinion of the attending consultant, the illness is expected to lead to death within 12 months

The Trust / Trustees means SFTS Trustees Ltd

We/our/us means SFS Group Ltd

You/your means the **member** (and prospective **member**) of this School Fees Insurance

2 Cover provided

If **you** become **terminally ill** or die **the Trust** will pay the chosen **level of benefit** direct to **your** child's school until the end of the academic year in which they turn eighteen. This will also be the case if **you** are diagnosed with a **critical illness** provided **you** have selected this cover option - **your Certificate of Membership** states if this optional extension is included.

Level of cover is designated as Level A, Level B or Level C.

You can elect to cover one **parent – single life membership**, or both **parents – joint life membership**. A discount of 10% will be given for the second life and each **member** will be deemed to hold their own **policy** therefore separate **policy numbers** and **Certificates of Membership** will be issued. The **policy** will only pay out once on the first of either death or diagnosis of a **terminal** or **critical illness**. In the case of **joint life membership** the **level of cover** selected will apply to both parties.

You must hold separate **policies** for each child.

Your chosen **level of cover** and the inclusion or exclusion of **critical illness** cover will determine **your premium** and will be detailed on **your Certificate of Membership**.

As this insurance operates as a group scheme there is no medical screening required. However, this insurance is for **parents** who do not know that they are, or have been, ill and therefore any pre-existing conditions may prevent **you** from making a valid claim.

3 Eligibility for cover

In order to become a **member** of **School Fees Insurance** **you** must meet the following criteria:

- **You** must be aged 60 or under on the first school day of the **school term** in which **you** take out this **policy**
- **You** must be the school fee payer
- **You** must be a UK or Crown Dependency citizen or a citizen of one of the **member**

states of the EU/EEA or a foreign national **ordinarily resident** within the UK / EU / EEA. Citizens of Hong Kong, Singapore, UAE, USA, Canada and Russia are also permitted to join. If **you** are a resident of any other country please email **us** at info@sfs-group.co.uk to determine if **you** are eligible to join.

- **Your** child must be aged 4 or more at the beginning of the **school term** for which **you** start the **policy**.

4 Pre-existing conditions

School Fees Insurance is a group life insurance scheme and therefore **members** are able to join without medical underwriting, however, there is a **pre-existing conditions** exclusion. This exclusion means no **benefit** will be paid for death or diagnosis of a **terminal illness** arising from a medical condition for which **you**:

- Received treatment, care or services (including diagnostic measures) or
- Took prescribed drugs or medicines

in the 5 years before taking out the **policy**.

If **you** have taken out **critical illness** cover and experienced a **critical illness** before joining the **policy** **you** will not be able to claim for a recurrence of that condition or certain other **critical illnesses**.

You will not be able to claim for a **critical illness** where **you** were aware of, or being treated for, a related condition on or before cover started. Some related conditions are disregarded once **you** have been covered under the **policy** for 2 years.

Full details of the pre-existing and related conditions exclusions are described in section 12.

5 Premiums

Your premium is the amount paid each month to allow membership of this insurance and will be determined by the **level of cover you** have chosen.

Premiums are due each month (on or around the 7th of the month) and will be collected by Direct Debit, therefore a completed Direct Debit Mandate will be requested once your **application for School Fees Insurance** has been accepted. All **premiums** due must be made in the currency of the United Kingdom.

The **premium** for this insurance may be reviewed annually (normally in September). You will be given at least 14 days' notice in writing if **your premium** is to change.

If **you** change **your level of cover your premium** will be adjusted accordingly. **Benefit** will always be paid according to the latest **level of cover** for which **premium** has been paid.

We are entitled to cancel this **policy** if any **premium** owing is not paid within 30 days. **We** will write to **you** before **we** take such action. If **we** cancel this **policy** the cover will end and no further **premiums** will be due. The **benefit** will no longer be payable.

6 Making a claim and Benefits

If **you** need to make a **terminal illness** or **critical illness** claim under this **policy you** should notify **us** as soon as possible by calling 01306 746300 or by emailing info@sfs-group.co.uk. In the event of a death claim **your personal representative** should contact **us**. **You** or **your personal representative** will then be asked to complete a claim form and return this together with relevant original documentation such as birth and death certificates to SFS Trustees Ltd, 21 Dean House Farm, Church Road, Newdigate, Surrey, RH5 5DL

Your claim will then be passed to the **insurers** for consideration. Depending on the nature of **your** claim they may need to contact health professionals for relevant information. Medical information requested in the UK will be paid for by the **insurers**. **We** will keep **you** or **your personal representative** informed of the

progress of the assessment and inform **you** of the decision as soon as possible.

Once a claim has been accepted **we** will inform **you** or your **personal representative** of the **benefit** entitlement. **We** will then contact **your** child's school informing them of the claim and explaining the payment process.

If a claim is accepted **we** will refund any **premiums** paid by **you** whilst the claim was being considered. The **policy** (and any partner **joint life policy**) will then be terminated and no further **premiums** will be collected.

Benefit will be paid directly to the school and will commence from the **school term** following the acceptance of the claim. If **your** child moves school during the payment of a claim **we** will arrange for the payments to be transferred even if it is a fee-paying school abroad.

Benefit will continue to be paid to the school until the end of the academic year in which **your** child turns 18. **Benefit** payments are made to the school each **school term** in January, May and September. Under no circumstances can **benefits** be paid to the family.

In order to help keep pace with rising school fees the **benefit** paid will increase by inflation (RPI figure taken each May) + 2% at the beginning of each academic year, therefore applied to the September **benefit**. This increase will take place providing one full terms **benefit** has previously been paid.

If the **benefit** paid does not fully meet the fees, the family will be responsible for the shortfall. If the **benefit** paid exceeds the fees, the school will be instructed to use the surplus for other relevant educational charges for **your** child for example school trips, music lessons etc. Any surplus after schooling may be used to help towards tertiary tuition. Full use of funds will be at the discretion of the **Trustees**.

The **policy** terms and conditions in force at the time of death or **critical/ terminal illness** diagnosis will apply to the claim.

7 Policy flexibility

This **policy** is designed to last the duration of **your** child's schooling although **you** may cancel it at any time by giving one month's notice in writing. It is therefore important to think about your long term **level of cover** requirement and not just **your** current school fees. During the **period of membership you** may reduce the **level of cover** at any time, however, it may not be possible to increase the **cover level**. You may remove the **critical illness** aspect of **your policy** at any time.

Please contact **us** on 01306 746300 or email info@sfs-group.co.uk to request any changes. There may be some conditions applied to **your policy** change. Some changes may require **your policy** to be cancelled and be replaced with a new **policy** in which case eligibility criteria will need to be reconsidered.

In the case of **joint life membership** both **members** must have the same **level of cover** at all times.

There is no limit to the number of **policies** held – each child will have their own **policy** with individual **policy numbers**. **You** may have different children on different **levels of cover** to suit **your** needs.

Benefit will always be paid according to the latest **level of cover** for which **premium** has been paid.

If **your** child changes school during the **period of membership** simply let **us** know in order that **we** can update **our** records. Please also notify **us** if **you** change **your** address or **your** contact details.

Changes and cancellations cannot be back dated and **premiums** will not be refunded.

8 General conditions

During the application process **we** will ask **you** for **your** date of birth to make an assessment and offer **you** a **policy**. **You** are required to answer this question honestly and accurately.

If **you** deliberately or recklessly provide an inaccurate answer **we** are entitled to cancel this **policy** and refuse to pay the **benefit**. In these circumstances **we** may not refund any **premiums you** have already paid.

If **you** provide an inaccurate answer through carelessness, **we** are entitled to amend the **policy**. If **we** would not have issued **your policy** had an accurate answer been provided, **we** are entitled to cancel **your policy**, however **we** will refund any **premiums you** have already paid.

We may make fair and reasonable changes to these **policy terms and conditions**. **We** will only do so:

- To make **our** terms clearer or more favourable to **you**
- If there are any relevant changes in legislation, regulation or taxation, or
- If **we** change **insurer**

If this happens, **we** will notify **you** in writing at least 30 days in advance of any changes being made.

The **premium** and **benefit levels** of this **policy** will be reviewed annually (typically in September) and may change. **You** will be given a minimum of 14 days' written notice of any changes.

All **benefits** will be paid in the currency of the United Kingdom.

If **your** child leaves independent education **you** should notify **us** and **we** will stop collecting **premiums**. If **your** child leaves independent education whilst a claim is being paid the **benefit** will be held by the **Trustees** and either put towards **your** child's tertiary education (fees only) or donated to **our** Charitable Trust. If **your** child should die during the payment of a claim **benefit** payments will cease.

This **policy** is designed to run until the April of the year in which **your** child turns 18, however, **you** may cancel at any time prior to this by giving **us** one months' notice. In the May of that year **we** will automatically migrate the **policy** to **our** University Fees Insurance. **You** will be notified of this transfer in writing. **You** are under no obligation to transfer to the University Fees Insurance however **you** will need to let **us** know of **your** decision to cancel this new insurance within three months of the transfer in order to qualify for returned **premiums**. After such time **you** may cancel at any time, giving one months' notice, but no **premiums** will be returned.

In writing shall be deemed to mean via letter and/or email. **We** will use the latest email and/or postal address held on **our** records therefore it is important that **you** keep these details up to date at all times.

This **policy** is governed by English law and all communication in relation to it will be in English.

9 How to...

Contact us

If you need to contact **us** for any reason, please use the contact details below:

 info@sfs-group.co.uk
 01306 746300
 SFS Group Ltd
Dean House Farm
Church Road
Newdigate
Surrey RH5 5DL

Cancel this policy

You may cancel this policy at any time by giving one month's notice in writing.

Make a claim

Please see Section 6 - Making a claim and Benefits

Make a complaint

If **you** wish to complain about the service **you** have received please contact **us** as shown above.

If **we** cannot satisfy **you** then please contact the **insurers**:

 customerresolution@unum.co.uk
 01306 644761
 Customer Resolution Team
Unum
Milton Court
Dorking
Surrey RH4 3LZ

If **you** remain dissatisfied, **you** can complain to:

 complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

 0800 023 4567

0300 123 9123 (for mobiles)



The Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Making a complaint will not affect **your** legal rights.

10 Who we are

SFTS Trustees Ltd - is a specialist trustee company managed by Gowling WLG of 4 More London Riverside, London, SE1 2AU, which **we** use for the collection of **premiums** and payment of **benefits**. This ensures that a **member's** money is always protected. SFTS Trustees Ltd is a company registered in England, No 2538905 and is authorised and regulated by the Financial Conduct Authority, reference 313246.

SFS Group Ltd - is the designer and administrator of School Fees Insurance. The company was incorporated in 1989 and provides innovative, value for money insurance products for parents at independent schools and universities. SFS Group Ltd is an independent intermediary and is authorised and regulated by the Financial Conduct Authority and can be found on the FCA register (www.fca.gov.uk/register) under reference 311801. Registered in England, No 2418802. Details about other insurances can be found at www.sfs-group.co.uk

Unum - The **Trustees** have insured the **benefits** due to **members** under **School Fees Insurance** with Unum Ltd, trading as Unum. Unum is one of the UK's leading providers of financial protection protecting over 1.4 million people in the UK. Its US parent company, Unum Corporation traces its history back to 1848. Unum Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England No 983768. www.unum.co.uk

Data Protection

For the purpose of the General Data Protection Regulation (Regulation (EU) 2016/679) SFS Group Ltd is a data controller. Any information **you** provide **us** will only be used for the operation of **your** membership as it relates to **you**. SFS Group Ltd follows a confidentiality policy which means that **your** personal data will be processed fairly and securely in line with the current regulations. **Your** personal data will not be shared with any third parties other than those who may need to see it for the purposes stated above. This may include insurers, claims handlers etc

11 Critical illnesses covered

The medical conditions and surgical procedures covered under this **policy** are set out below.

- Cancer – excluding less advanced cases
- Coronary artery bypass grafts*
- Creutzfeldt-Jacob disease – resulting in permanent symptoms
- Dementia including Alzheimer’s disease – resulting in permanent symptoms
- Heart attack*
- Kidney failure – requiring permanent dialysis
- Major organ transplant* - from another donor
- Motor neurone disease – resulting in permanent symptoms
- Multiple sclerosis* - with persisting symptoms
- Parkinson’s disease and Parkinson plus syndromes* - resulting in permanent symptoms
- Stroke*
- Aorta graft surgery*
- Aplastic anaemia – of specified severity
- Bacterial meningitis – resulting in permanent symptoms
- Benign brain tumour* - with permanent symptoms or specified treatments
- Benign spinal cord tumour - with permanent symptoms or specified treatments
- Blindness* - permanent and irreversible
- Cardiac arrest – with insertion of a defibrillator
- Cardiomyopathy – of specified severity
- Coma – with associated permanent symptoms
- Coronary angioplasty – to 2 or more coronary arteries
- Deafness - permanent and irreversible
- Encephalitis – resulting in permanent symptoms
- Heart valve replacement or repair*
- HIV infection – caught within specified geographic limits from a blood transfusion, physical assault or at work
- Liver failure – of specified severity
- Loss of hand or foot* - permanent physical severance
- Loss of speech – total, permanent and irreversible
- Paralysis of limb* - total and irreversible
- Primary pulmonary arterial hypertension – of

specified severity

- Pulmonary artery surgery – for disease
- Respiratory failure – of specified severity
- Rheumatoid arthritis – of specified severity
- Structural heart surgery – with surgery to divide the breastbone
- Terminal illness – where death is expected within 12 months
- Third degree burns* - covering 20% of the body or face
- Total permanent disability – of specified severity
- Traumatic brain injury – resulting in permanent symptoms

Please be aware that these headings are a guide only and the full definitions are contained in section 12.

The Association of British Insurers produces a statement of best practice for Critical Illness policies. Conditions or procedures marked with * provide wider cover than the statement of best practice.

12 Details of critical illnesses covered

The complete list and definitions of medical conditions and surgical procedures covered are set out below. No other conditions or procedures are covered.

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
 - Cancer in situ
 - Having borderline malignancy, or
 - Having low malignant potential

- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bN0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma) other than:
 - Malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin), or
 - Basal cell carcinoma or squamous cell carcinoma that has spread to lymph nodes or metastasized to distant organs

Coronary artery bypass grafts

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

Creutzfeldt-Jakob disease - resulting in permanent symptoms

A definite diagnosis of Creutzfeldt-Jakob disease by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

Dementia including Alzheimer's disease – resulting in permanent symptoms

A definite diagnosis of dementia including 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

Heart 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 cardiac enzymes or Troponins

The evidence must show a definite acute myocardial infarction. For the above definition, the following are not covered:

- Other acute coronary syndromes or
- Angina without myocardial infarction

Kidney failure - requiring permanent dialysis

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

Major organ transplant - from another donor

The undergoing as a recipient from another donor, or inclusion on an official UK waiting list for a transplant of any of the following:

- Bone marrow, or
- A complete heart, kidney, liver, lung or pancreas, or
- A lobe of liver, or
- A lobe of lung

For the above definition, the following are not covered:

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

Motor neurone disease - resulting in permanent symptoms

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)

There must be permanent clinical impairment of motor function.

Multiple sclerosis - with persisting symptoms

A definite diagnosis of multiple sclerosis by a consultant neurologist that has resulted in either of the following:

- Clinical impairment of motor or sensory function, which must have persisted from the time of diagnosis, or
- Two or more attacks of impaired motor or sensory function together with findings of clinical objective evidence on Magnetic Resonance Imaging (MRI scan)

All of the evidence must be consistent with multiple sclerosis.

Parkinson's disease and Parkinson plus syndromes – resulting in permanent symptoms

A definite diagnosis of Parkinson's disease or one of the following Parkinson plus syndromes by a Consultant Neurologist or Geriatrician.

- Multiple system atrophy
- Progressive supranuclear palsy
- Parkinsonian-dementia-amyotrophic lateral sclerosis complex
- Corticobasal ganglionic degeneration
- Diffuse lewy body disease

There must be permanent clinical impairment of motor function with associated tremor and muscle rigidity.

For the above definition, the following are not covered:

- Any other Parkinsonian syndromes / Parkinsonism

Stroke

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull that has resulted in all of the following evidence of stroke:

- Neurological deficit with persisting clinical symptoms lasting at least 24 hours, and
- Definite evidence of death of tissue or haemorrhage on a brain scan

For the above definition, the following are not covered:

- Transient ischaemic attack
- Traumatic injury to brain tissue or blood vessels
- Death of tissue of the optic nerve or retina / eye stroke

Aorta graft surgery

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 - of specified severity

Complete bone marrow failure which results in anaemia, neutropenia and thrombocytopenia and requires as a minimum one of the following treatments:

- Blood transfusion
- Bone-marrow transplantation
- Immunosuppressive agents
- Marrow stimulating agent

Bacteria meningitis - resulting in permanent symptoms

A definite diagnosis of bacterial meningitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- All forms of non-bacterial meningitis

Benign brain tumour – with permanent symptoms or specified treatments

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

- Permanent neurological deficit with persisting clinical symptoms, or
- Undergoing invasive surgery to remove part or all of the tumour, or
- Undergoing either stereotactic radiosurgery or chemotherapy treatment to destroy tumour cells

For the above definition, the following are not covered:

- Tumours in the pituitary gland
- Tumours originating from bone tissue
- Angioma and cholesteatoma

Benign spinal cord tumour – with permanent symptoms or specified treatments

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

- Permanent neurological deficit with persisting clinical symptoms, or
- Undergoing invasive surgery to remove the tumour, or
- Undergoing stereotactic radiotherapy to the tumour

For the above definition, the following are not covered:

- Granulomas, haematomas, abscesses, disc protrusions or osteophytes

Blindness - permanent and irreversible

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

Cardiac arrest - with insertion of a defibrillator

Sudden loss of heart function with interruption of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted:

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

For the above definition the following are not covered:

- Insertion of a pacemaker

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 classification of functional capacity (marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain). The diagnosis must be supported by echocardiogram.

For the above definition, the following are not covered:

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

Coma - with associated permanent symptoms

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

- Requires the use of life support systems for a continuous period of at least 96 hours, and
- With associated permanent neurological deficit with persisting clinical symptoms

For the above definition, the following are not covered:

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

Coronary angioplasty - to 2 or more coronary arteries

The undergoing of balloon angioplasty, including atherectomy, laser treatment or stent insertion on the advice of a consultant cardiologist to two or more main coronary arteries as a single procedure to correct:

- Narrowing or blockages of at least 70%, or
- Narrowing or blockages where there is a fractional flow reserve ratio of <0.8

The main coronary arteries for this purpose are defined as right coronary artery, left main stem, left anterior descending and (left) circumflex.

Angiographic evidence will be required.

Deafness - permanent and irreversible

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

Encephalitis - resulting in permanent symptoms

A definite diagnosis of encephalitis by a consultant neurologist resulting in a permanent neurological deficit with persisting clinical symptoms.

Heart valve replacement or repair

The undergoing of surgery (including balloon valvuloplasty) on the advice of a consultant cardiologist to replace or repair one or more heart valves.

HIV Infection - caught within specified geographic limits from a blood transfusion, physical assault or at work

Infection by Human Immunodeficiency Virus (HIV) 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 date of becoming a **member** 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 the E.C., North America or Australasia

For the above definition the following is not covered:

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

Liver failure – of specified severity

End-stage liver failure resulting in all of the following:

- Permanent jaundice
- Ascites (fluid retention in the abdominal cavity)
- Encephalopathy (mental confusion due to nitrogenous substances not being removed by the liver)

For the above definition, the following are not covered:

- Liver disease secondary to alcohol or drug misuse

Loss of hand or foot - permanent physical severance

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

Loss of speech - total, permanent and irreversible

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

Paralysis of limb - total and irreversible

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

Primary pulmonary arterial hypertension - of specified severity

A definite diagnosis of pulmonary arterial hypertension of unknown cause. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classification of functional capacity (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

Pulmonary artery surgery - for disease

The actual undergoing of surgery on the advice of a consultant cardiothoracic surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

Respiratory failure - of specified severity

Confirmation by a consultant physician of severe lung disease which is evidenced by the need for continuous daily oxygen therapy on a permanent basis and that has either of the following:

- Carbon monoxide diffusion capacity (DLCO) of less than 40% of normal, or
- Lung function tests persistently showing Forced Expiratory Volume in 1 second 1 (FEV1) less than 50% and Forced Vital Capacity (FVC) less than 50% of normal

Rheumatoid arthritis - of specified severity

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

In addition the **member** must permanently satisfy three of the four following criteria:

- Bending - The inability to bend or kneel to pick up something from the floor and stand up again and the inability to get into and out of a standard saloon car
- Dexterity - The inability to use hands and fingers to pick up and manipulate small objects such as cutlery, including being unable to write using a pen or pencil
- Lifting - The inability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping and an overnight bag or briefcase
- Mobility - The inability to walk a distance of 200 metres on flat ground, with or without the aid of a walking stick and without having to rest or experiencing severe discomfort

Structural heart surgery - with surgery to divide the breastbone

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.

Terminal illness - where death is expected within 12 months

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

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

Third degree burns - covering 20% of the body or face

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or 20% of the face.

For the purposes of this definition the face includes the forehead and ears.

Traumatic brain injury - resulting in permanent symptoms

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

Total permanent disability - unable to do any occupation at all ever again

Loss of the physical or mental ability through an illness or injury to the extent that the **member** is unable to do the material and substantial duties of any occupation at all 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 occupation that cannot reasonably be omitted or modified.

Any occupation means any type of work at all, 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 **member** expects to retire.

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

No **benefit** shall be payable in respect of a **member** for any incapacity which directly or indirectly results from, or is related to, the **member** being infected with HIV or having developed AIDS. HIV means any Human Immunodeficiency Virus with which the **member** is at any time found to be infected. AIDS means Acquired

Immunodeficiency Syndrome which the **member** is at any time found by medical history, examination or testing to have developed.

Related conditions

The **pre-existing conditions exclusion** means that if a **member** has suffered from a medical condition, or undergone one of the surgical procedures before they joined the policy, they will not be able to claim for any further incidence of that critical illness.

Under the related conditions exclusion, a **member** will not be able to claim for a critical illness event which is linked to a related condition which the **member** was aware of, or received treatment or advice for, on or before the date they joined the policy.

The related conditions for each group of critical illnesses are shown in the following table. The related conditions either apply indefinitely or are limited to the 2 years after joining, as shown in the following table.

For this exclusion, if a **member** experiences any of the heart and circulatory diseases, they may not claim later for any critical illnesses in that group.

If a **member** suffers or has previously suffered any malignant tumour under the cancer critical illness, they may not claim for any subsequent cancer, whether or not it is connected to or associated with the prior diagnosis of cancer.

If a **member** has previously suffered any **critical illness**, no **benefit** is payable under terminal illness or disability critical illnesses groups.

No **benefit** will be paid for any medical condition or surgical procedure where the **member** was undergoing medical investigations within the 2 month period before the date of becoming a **member**, which led to the later diagnosis of a **critical illness** or related condition.

Group	Critical illness events	Related conditions
Cancer	Cancer – excluding less advanced cases	Applies for 2 years Polyposis coli Papilloma of the bladder Any carcinoma-in-situ
Heart and circulatory diseases	Coronary artery bypass grafts Heart attack Heart transplant - from another donor Stroke Aorta graft surgery Cardiac arrest - with insertion of a defibrillator Cardiomyopathy - of specified severity Coronary angioplasty - to 2 or more coronary arteries Heart valve replacement or repair Primary pulmonary arterial hypertension - of specified severity Pulmonary artery surgery - for disease Structural heart surgery - with surgery to divide the breastbone	Applies for 2 years Any disease or disorder of the heart Any obstructive or occlusive arterial disease Blood pressure treated at any time by prescribed medication Applies indefinitely Diabetes mellitus
Organ failure	Kidney failure - requiring permanent dialysis Major organ transplant - from another donor (other than heart or lung transplant) Aplastic anaemia - of specified severity Liver failure - of specified severity	Applies for 2 years Any chronic renal disease or disorder Any chronic liver disease Chronic pancreatitis Chronic leukaemia Applies indefinitely Diabetes mellitus
Diseases of the brain and central nervous system	Creutzfeldt-Jakob disease - resulting in permanent symptoms Dementia including Alzheimer's disease – resulting in permanent symptoms Motor neurone disease - resulting in permanent symptoms Multiple sclerosis - with persisting symptoms Parkinson's disease and Parkinson plus syndromes - resulting in permanent symptoms Bacterial meningitis - resulting in permanent symptoms Benign brain tumour - with permanent symptoms or specified treatments Benign spinal cord tumour - with permanent symptoms or specified treatments Coma - with associated permanent symptoms Encephalitis - resulting in permanent symptoms	Applies for 2 years Any disease or disorder of the brain or central nervous system

Group	Critical illness events	Related conditions
Respiratory diseases	Lung transplant - from another donor (included in major organ transplant) Respiratory failure - of specified severity	Applies for 2 years Any chronic lung disease
Accidents	HIV infection - caught within specified geographic limits from a blood transfusion, physical assault or at work Third degree burns - covering 20% of the body or face Traumatic brain injury - resulting in permanent symptoms	There are no related conditions
Terminal illness	Terminal illness - where death is expected within 12 months	Applies indefinitely All other critical illness events
Disability group 1	Blindness – permanent and irreversible Deafness – permanent and irreversible Loss of hand and foot - permanent physical severance Loss of speech - total, permanent and irreversible Rheumatoid arthritis - of a specified severity	Applies for 2 years Any disease or disorder of the brain or central nervous system Peripheral vascular disease Inflammatory polyarthropathy Applies indefinitely All other critical illness events
Disability group 2	Paralysis of limb - total and irreversible Total permanent disability - of specified severity	Applies indefinitely All other critical illness events Any disease or disorder of the brain or central nervous system Chronic or recurring mental illness Chronic symptoms of fatigue, back, joint or muscle pain Diabetes mellitus