



Your guide to your cover

Critical illness plans

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Understanding your cover

It's important you understand the critical illness cover you're buying from us. This booklet gives you full, plain English explanations of the conditions and operations covered by the Lifestyle plan or Decreasing Mortgage Cover plan.

In some places we've had to use medical terms, but where this is the case we've included additional background information to give you a better understanding of what they mean.

The definitions in this booklet are the same as those in the Plan Terms and Conditions, which is your contract with us. If you have any questions about your cover, please contact your adviser or us – our address is on the back of this booklet.

Key definitions

The Life Assurance Industry through the Association of British Insurers (the ABI) has agreed standard definitions for a number of operations and conditions. For those operations and conditions, our definitions used match the ABI standard.

There are certain key definitions to be aware of whilst reading this booklet:

- **'Major UK hospital'** means any National Health Service hospital and any other hospital which the company agrees is a major UK hospital.
- **'Diagnosis'** means unequivocal diagnosis of the relevant condition.
- **'Irreversible'** means neither reversible nor recoverable. For the avoidance of doubt, a condition will not be irreversible if it might be reversed by any appropriate surgical or medical procedure or by any other appropriate means. 'Irreversibly' will be interpreted accordingly.

All diagnosis and medical opinions must be given by a medical specialist who:

- is a consultant of a hospital in the UK
- is acceptable to our chief medical officer
- is a specialist in an area of medicine appropriate to the cause of the claim.

Important notes

You must survive for 14 days from the date a condition is diagnosed, or an operation is undergone, to be able to claim the critical illness on your plan. If however, the level of life cover on your plan is equal to or greater than the Lifestyle benefit, the 14 day period will not apply. Please see the details on life cover on page 22 of this booklet.

The information contained in this booklet does not override or in any way amend the definitions contained in the Terms and Conditions applicable to your plan.

Operations and conditions covered

- AIDS/HIV infection by blood or blood product transfusion
- AIDS/HIV infection by occupation
- AIDS/HIV infection by physical assault
- Alzheimer's disease before age 65
- aorta graft surgery
- aplastic anaemia
- bacterial meningitis
- benign brain tumour
- blindness
- cancer
- children's benefit
- coma
- coronary artery by-pass surgery (excluding angioplasty)
- Creutzfeldt-Jakob disease
- deafness
- heart attack
- heart valve replacement and repair
- kidney failure
- liver failure
- loss of independent existence after age 65
- loss of limbs
- loss of speech
- major head injury
- major organ transplant
- motor neurone disease
- multiple sclerosis
- paralysis / paraplegia
- Parkinson's disease before age 65
- pre-senile dementia before age 65
- primary pulmonary arterial hypertension
- progressive supranuclear palsy
- stroke
- terminal illness
- third-degree burns
- total permanent disability

AIDS/HIV infection by blood or blood product transfusion

Plan definition

'Infection by Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) provided:

- the infection results from a blood or blood product transfusion given as part of medical treatment
- the infection happens in the UK after the start of the plan
- a test, showing no HIV antibodies, is made within 5 days of the transfusion, and a later test, showing infections by HIV or AIDS, is made within 12 months.'

AIDS/HIV infection by occupation

Plan definition

'Infection by Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) provided:

- the infection results from contact with a person, blood or bloodstained fluid, or medical instrument infected with HIV
- the contact happens in the UK after the start of the plan
- the accident was followed up in accordance with established occupational procedures

- the infection arises during the course of normal duties:
 - of any occupation which provides accident and emergency, medical, laboratory, phlebotomy, dental or nursing services
 - in the police force
 - in the prison service.'

HIV is the virus which can lead to Acquired Immune Deficiency Syndrome (AIDS). The body's defence system breaks down and leaves the patient open to infections and cancers that eventually prove fatal.

AIDS/HIV infection by physical assault

Plan definition

'Infection by Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) provided:

- the infection results from a physical assault involving needlestick injury, injury with a sharp instrument or by mucous membrane exposure to blood or blood stained body fluid
- the assault happens in the UK after the start of the plan
- sero-conversion to the AIDS/HIV infection occurs within six months of the assault
- the assault is reported to the Police within 24 hours and to Zurich within 14 days of the assault
- a negative HIV antibody test is taken immediately after the assault.'

Alzheimer's disease before age 65

Plan definition

'A definite diagnosis, before the 65th birthday of the life assured, by a consultant neurologist, of Alzheimer's disease. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas'.

Alzheimer's disease is a progressive and degenerative disease. The nerve cells in the brain deteriorate and the size of the brain substance shrinks. There are various ways in which dementia can affect a person, such as severe loss of memory and concentration; but, overall, there is a general decline in all areas of mental ability.

Aorta graft surgery

Plan definition

'Undergoing surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. For this definition, aorta means the thoracic and abdominal aorta but not its branches.'

The aorta is the main artery of the body from which all others derive, and it supplies oxygenated blood to other arteries.

The aorta may be narrowed, typically as a result of fatty deposits which build up on the walls of the artery.

It may also weaken due to an 'aneurysm', which means that the artery wall has become thin and dilated. A graft may be required to replace the part of the artery that has weakened.

You will be able to claim if you require surgery to remove and replace the aorta or a segment of it.

Aplastic anaemia

Plan definition

'Bone marrow failure which results in permanent anaemia, neutropenia and thrombocytopenia requiring as a minimum one of the following treatments:

- Marrow stimulating agents
- Bone marrow transplant
- Blood transfusion
- Immunosuppressive agents.'

This is the permanent failure of the bone marrow to make new blood cells. This leads to anaemia, an increase in infections that the body cannot fight, and haemorrhaging. Treatment is usually by repeated blood transfusions or a bone marrow transplant.

Bacterial meningitis

Plan definition

'The unequivocal diagnosis of bacterial meningitis resulting in permanent neurological or physical deficit.'

This is an infection of the meninges, the membrane covering the brain and spinal cord, caused by bacterial infection. The feverish illness can be life threatening and may cause permanent physical disability or permanent damage to the nervous system. Viral meningitis and other forms of meningitis are not covered.

Benign brain tumour

Plan definition

'A non-malignant tumour in the brain resulting in permanent deficit to the neurological system. Tumours or lesions in the pituitary gland are not covered.'

A benign tumour is a non-cancerous abnormal growth of tissue.

A benign tumour in the brain, although it is not cancerous, is very serious because the growth may be pressing on areas of the brain. Such growths may be potentially life threatening and it may be necessary to remove the growth by surgery.

Blindness

Plan definition

'Total, permanent and irreversible loss of all sight in both eyes.'

You will be able to claim only if you have **total permanent and irreversible** loss of sight in both eyes. You should be aware that it is possible to be 'registered blind' (a national procedure usually undertaken by an eye specialist) though the loss of sight may only be partial. Even if you are registered blind, your claim will only be met if the loss of sight is complete and permanent.

Cancer

Plan definition

'Any malignant tumour characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease but the following are excluded:

- All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in-situ.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least TNM classification T2NOMO.
- All forms of lymphoma in the presence of any Human Immunodeficiency Virus.

- **Kaposi's sarcoma in the presence of Human Immunodeficiency Virus**
- **Any skin cancer other than invasive malignant melanoma.'**

Cancer is the general term used to refer to all types of 'malignant tumours'.

An invasive malignant tumour is made up of cancerous cells which invade surrounding tissues and then may spread via the bloodstream or lymphatic system to form more growths in other parts of the body.

You will be able to claim if you are diagnosed as suffering from a cancer, even if there is no evidence that the cancer has spread to other parts of the body, unless the type of cancer is specifically excluded.

Leukaemia (a cancer of white blood cells), lymphoma (a cancer of the lymphatic system, a vital part of the body's immune system) and Hodgkin's disease, a type of lymphoma, are all covered by your plan.

Pre-malignant tumours, non-invasive tumours and cancers in-situ are not covered. Such tumours are generally in a very early stage and have not shown signs of invasion in their native tissue or spread to surrounding tissues. These tumours are usually readily treatable and not life threatening.

Kaposi's Sarcoma, which is a tumour that usually only occurs in the presence of HIV/AIDS, is not covered if HIV/AIDS are present. However, we do not exclude other cancers simply because HIV/AIDS are present and Kaposi's Sarcoma is covered if it occurs in the absence of HIV/AIDS.

All forms of skin cancer are excluded apart from invasive malignant melanoma. Invasive malignant melanoma is a serious form of cancer but other skin cancers are usually easily treated, unlikely to spread and not life threatening.

Coma

Plan definition

'A state of unconsciousness, with no reaction to external stimuli or internal needs, persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent neurological deficit.

Coma secondary to alcohol or drug misuse is not covered.'

A coma is a state of unrousable unconsciousness. Someone in a coma is unlikely to respond to any form of physical stimulation and unlikely to have any control of their bodily functions.

There are various depths to a coma, measured by the response to repeated external stimuli. A coma may be due to damage or disturbance to certain areas of the brain, which control and maintain conscious activity. A coma may, for example, occur as a result of a head injury, an abnormal growth like a brain tumour, or an abscess or ruptured blood vessel which bleeds into the brain.

In the event of you being in a coma you will be covered providing there is no reaction to stimuli for at least 96 hours, and life support systems are necessary for this 96-hour period resulting in permanent neurological deficit.

Coronary artery by-pass surgery*

Plan definition

'The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts, but excluding balloon angioplasty, laser relief or any other procedure.'

If you are placed on the NHS waiting list for coronary artery by-pass surgery, up to 20% of the Lifestyle benefit payment can be accelerated to enable the surgery to be performed privately.

Coronary artery by-pass surgery may be required when one or more coronary arteries, which supply blood to the heart, are narrowed or blocked.

Coronary artery by-pass surgery is done by taking a vein, usually from the thigh, and using it by way of a graft to by-pass the diseased or blocked artery.

You will be able to claim if you undergo coronary artery by-pass surgery to correct one or more blocked arteries.

*Balloon angioplasty, atherectomy and laser treatment are not covered under this condition.

Creutzfeldt-Jakob disease

Plan definition

'An unequivocal diagnosis of Creutzfeldt-Jakob disease made by a consultant neurologist evidenced by a significant reduction in mental and social functioning such that continuous supervision or assistance by a third party is required.'

This is a rare disease with no known cure. From the onset of the first symptoms, intellectual ability deteriorates rapidly, leading to neurological problems and dementia. Constant care and nursing is usually required after six to eighteen months.

Deafness

Plan definition

'Total, permanent and irreversible loss of all hearing in both ears.'

You will be able to claim if you have total, permanent and irreversible loss of all hearing in both ears. Although it is possible to be partially deaf, it is a requirement, before a claim can be met, that the loss of hearing is complete and permanent in both ears.

Heart attack

Plan definition

'The death of a portion of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- Typical chest pain
- New characteristic electrocardiographic changes
- The characteristic rise of cardiac enzymes, troponins or other biochemical markers;

where all of the above shows a definite acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered under this definition.'

A heart attack, often called a 'myocardial infarction', happens when an area of heart muscle dies because it is deprived of oxygenated blood, usually because of a blocked artery (coronary occlusion) or a blood clot (coronary thrombosis).

You will be able to claim if you have been diagnosed as having suffered a heart attack. We will require your claim to be supported by new ECG changes (ECG is an abbreviation for electrocardiogram, a graphical record of the electrical impulses that make the heart beat), an increase in cardiac enzymes (which re-released into the blood stream from a damaged heart muscle), and by indications of chest pains which are characteristic of a heart attack. The ECG will confirm that you have had a heart attack but elevated levels of cardiac enzymes will support the diagnosis and confirm that the heart attack occurred recently.

Your plan will not cover 'angina' as this condition does not result in the death of a part of the heart muscle.

Heart valve replacement or repair

Plan definition

'Undergoing open heart surgery, from medical necessity, to replace or repair one or more heart valves.'

When a heart valve is not working properly because it has become narrow or is leaking, an operation may be required to repair or replace the valve. You will be able to claim if you need to undergo open heart surgery. This will depend on the seriousness of the problem with the heart valve and the state of your general health.

Kidney failure

Plan definition

'End stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which either regular renal dialysis or renal transplant is initiated.'

The kidneys act as filters to remove waste materials from the blood. When the kidneys fail to function properly, a build up of waste products in the blood can lead to life threatening problems. Although the body can function with one kidney, if both kidneys fail completely, renal dialysis (kidney machine treatment) or a kidney transplant operation will be required.

You will be able to claim if, as a result of both your kidneys failing completely and permanently, you need regular long term renal dialysis or a kidney transplant.

Liver failure

Plan definition

'End-stage liver failure due to cirrhosis and resulting in all of the following:

- Permanent jaundice
- Ascites
- Encephalopathy.'

The liver controls certain metabolic functions and when cirrhosis is present, its ability to function is impaired. In severe cases, the liver is said to be in 'chronic failure'. You can claim when so much damage to the liver has occurred that severe complications have developed, including fluid retention (ie. ascites) and impaired functioning of the brain (i.e. encephalopathy).

Loss of independent existence after age 65

Plan definition

'A condition which means that the life assured is, through an illness or accident arising or occurring after their 65th birthday, totally and irreversibly unable to do the things in four of the six following categories, without the assistance of someone else:

- i Personal hygiene. Washing or bathing to the extent needed to maintain personal cleanliness.
- ii Dressing. Putting on and taking off all necessary clothes.
- iii Mobility. Moving from one room to another or getting in and out of a bed or chair.

iv Eating and drinking. Eating and drinking once food and drink has been prepared and made available.

v Using the lavatory. Getting on and off the lavatory and maintaining personal hygiene.

vi Continence. Controlling bowel and bladder functions.'

Any disability which, in our reasonable opinion, arises either directly or indirectly as a result of infection by treatment of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) is not covered.

Loss of limbs

Plan definition

'The permanent physical severance of two or more limbs from above the wrist or ankle joint.'

You will be able to claim if you have lost your limbs whether by injury or necessary surgical removal.

Loss of speech

Plan definition

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

You will be able to claim if you suffer from **total** and **permanent** loss of speech.

It is important to remember that, in the case of mental trauma, it can take time to establish that the loss of speech is both total and permanent.

Major head injury

Plan definition

'A traumatic injury to the brain supported by abnormalities on brain imaging that are compatible with persisting clinical symptoms and permanent neurological deficit. The following are not included:

- Abnormalities seen on brain or other scans without definite related clinical symptoms.
- Neurological signs without related symptoms or functional incapacity (for example, brief reflexes without other symptoms).
- Symptoms of psychological or psychiatric origin.
- Residual neuro-psychological deficit due to secondary factors such as depression or post-traumatic stress disorder.

Major organ transplant

Plan definition

'The actual undergoing as a recipient of, or inclusion on an official UK waiting list for, a transplant of heart, liver, lung, kidney, pancreas or bone marrow.'

Major organ transplant surgery is needed when it is necessary to replace a diseased or damaged organ with a healthy organ. Sometimes it is necessary to wait a long time because a suitable organ is not available.

You will be able to claim if your condition is life threatening, a transplant is the best treatment, and you need to be included on an official local health authority waiting list for one of the transplants listed in the definition.

Motor neurone disease

Plan definition

'Confirmation by a consultant neurologist of a definite diagnosis of motor neurone disease.'

This is a rare progressive degenerative disorder which affects the central nervous system that controls muscular activity. As the nerves degenerate the muscles weaken and deteriorate. The cause of motor neurone disease is still unknown.

Multiple sclerosis

Plan definition

'A definite diagnosis by a consultant neurologist of multiple sclerosis which satisfies all of the following criteria:

- There must be current impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.
- The diagnosis must be confirmed by diagnostic techniques current at the time of claim.'

This is a progressive disease of the central nervous system in which the protective covering (myelin) of the nerve fibres in the brain and spinal cord is destroyed.

The cause of multiple sclerosis is unknown and the search for a cure is still being pursued. The severity of the disease can vary considerably and the symptoms can differ depending upon which areas of the brain or spinal cord have been affected.

Although there is no single diagnostic test for multiple sclerosis, which means it may take time to get a satisfactory diagnosis, a neurologist can perform various tests such as 'CT scanning' (Computerised Tomography, a computer and x-ray technique to produce images of the body from different angles); 'lumbar puncture' (a procedure to remove and test the spinal fluid); or 'evoked responses' (which trace the electrical activity in the brain). These tests are done to help to confirm the diagnosis of multiple sclerosis, once all other possible conditions have been considered.

Paralysis/paraplegia

Plan definition

'Total irreversible loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The disability must be permanent and supported by appropriate neurological evidence.'

The brain controls the muscle movement in the body by sending messages through the spinal cord and peripheral nerves. Paralysis/paraplegia is usually caused by an injury to the spinal cord.

You will be able to claim if you suffer **complete** and **irreversible** loss of the use of two or more limbs.

Parkinson's disease before age 65

Plan definition

'Confirmation by a consultant neurologist of a definite diagnosis of Parkinson's disease before age 65. Parkinson's disease secondary to alcohol or drug misuse, is not covered.'

For the avoidance of doubt, only idiopathic Parkinson's disease is covered. All other forms of Parkinsonism are not covered.'

Parkinson's disease is a progressive, degenerative disorder of the central nervous system. There are three main characteristics: tremor, slow movements and muscular rigidity. The symptoms may occur alone or in combination. As yet, there is no cure for Parkinson's disease.

You will be able to claim if you are under the age of 65 and have 'idiopathic' Parkinson's disease. Idiopathic means that the disease must have originated from an unknown cause, so any other form of Parkinsonism that results from a known cause, such as certain drugs, toxic chemicals, or an injury, will not be covered.

Pre-senile dementia before age 65

Plan definition

A definite diagnosis before your 65th birthday, by a consultant neurologist, psychiatrist or geriatrician, of pre-senile dementia. The diagnosis must, at the time it is made, be supported by evidence of progressive deterioration of memory and of the ability reason and to perceive, understand, express and give effect to ideas.

Dementia is a term describing a number of progressive diseases of the brain. There are various ways in which dementia can affect a person, such as severe loss of memory and concentration; but, overall, there is a general decline in all areas of mental ability.

Primary pulmonary arterial hypertension

Plan definition

Primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent irreversible physical impairment to the degree of at least Class 4 of the New York Heart Association classification of cardiac impairment.

The pulmonary artery is the large vessel that carries blood from the heart into the lungs so it can pick up oxygen. Pulmonary arterial hypertension is a blood vessel disorder of the lung in which the pressure in the pulmonary artery rises above normal levels and becomes life threatening. Pulmonary arterial hypertension is known as primary where there is no known cause for the condition. Secondary pulmonary hypertension, where the cause is known, is not covered.

You will only be able to claim where the impairment is such that you are unable to carry on any physical activity without discomfort. Symptoms of cardiac insufficiency or angina may be present even at rest. If any physical activity is undertaken, discomfort is increased.

Progressive supranuclear palsy

Plan definition

'A definite diagnosis by a consultant neurologist of Progressive supranuclear palsy.'

Progressive supranuclear palsy (PSP) is a rare brain disorder that causes serious and permanent problems with control of gait and balance. The symptoms of PSP are caused by a gradual deterioration of brain cells in a few tiny but important places at the base of the brain, in the region called the brainstem.

Stroke

Plan definition

'A cerebrovascular incident resulting in permanent neurological damage. Transient Ischaemic Attacks are specifically excluded.'

The brain controls all the functions to the body, so damage to it can have serious effects. A stroke takes place when there is severe damage in the brain due to internal bleeding (haemorrhage) or when the flow of blood in an artery has been blocked by a piece of tissue or a blood clot (an embolus).

You will only be able to claim if you suffer a stroke that leaves evidence of permanent damage to the nervous system. Some examples of such evidence may be paralysis of the right or left side of the body, or disturbance of speech or vision.

Subarachnoid haemorrhages, although not technically strokes, are covered, provided permanent neurological damage has occurred.

Your plan will not cover 'Transient Ischaemic Attacks' (which are sometimes known as mini-strokes). Although there is a short-term interruption of the blood supply to all or part of the brain, it does not result in permanent effects.

Terminal illness

Plan definition

'Advanced or rapidly progressing incurable illness, where, in the opinion of an attending consultant and our Chief Medical Officer, the life expectancy is no greater than 12 months.'

Acquired Immune Deficiency Syndrome is specifically excluded and not covered under this definition.'

When life cover is included in your plan, the terminal illness benefit is merely an accelerated payment of the amount that is payable on death. Therefore, this benefit can be paid to you, irrespective of the cause of illness, providing your life expectancy has been confirmed to be less than 12 months.

Where life cover has **not** been included in your plan, but your life expectancy is confirmed to be less than 12 months, the full Lifestyle benefit will be paid, providing the terminal illness is not AIDS related. For further details on life cover, please see page 22.

Third-degree burns

Plan definition

'Third-degree burns covering at least 20% of the body surface area.'

There are three levels of burns.

The 'degree' of burning depends on the extent of the damage done to the skin.

They are medically known as 'first', 'second' and 'third-degree'. 'First-degree' burns damage the top layer of skin, (a common example of this is sunburn). 'Second-degree' burns go deeper into the layers of skin, but some may heal without scarring.

'Third-degree' burns are the most serious, as they destroy the full thickness of the skin.

You will be able to make a claim if you have suffered 'third-degree' burns covering at least 20% or more of the surface area of your body.

Total permanent disability

Total and permanent disability benefit is available in two forms. Your plan automatically covers you through illness or accident if you are unable to do certain activities of daily living. For people in certain occupations we may be able to provide cover against being unable to perform their own occupation. This benefit is described in more detail on page 18.

Your Plan Schedule will confirm which total and permanent disability benefit is applicable to your plan.

Total permanent disability before the life assured's 65th birthday

Plan definition

'In our reasonable opinion, the relevant life assured is, through illness or accident before their 65th birthday, irreversibly unable to do the things in three of the six following categories without the assistance of someone else:

- i **Personal hygiene.** Washing or bathing to the extent needed to maintain personal cleanliness.
- ii **Dressing.** Putting on and taking off all necessary clothes.
- iii **Mobility.** Moving from one room to another or getting in and out of a bed or chair.
- iv **Eating and drinking.** Eating and drinking once food and drink has been prepared and made available.
- v **Using the lavatory.** Getting on and off the lavatory and maintaining personal hygiene.
- vi **Continence.** Controlling bowel and bladder functions.'

Any disability which, in our reasonable opinion, arises or continues directly or indirectly as a result of infection by, or treatment of, Human Immunodeficiency Virus and/or Acquired Immune Deficiency Syndrome is not covered.'

This benefit is intended to act as a safety net if you are unable to claim in respect of any of the other conditions covered by your plan. You will be able to claim for this if you are unable to perform certain activities of daily living before you are aged 65.

You will not be able to claim for this benefit if the disablement arises directly or indirectly, as a result of infection by, or treatment of, any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS). For details of the other exclusions which apply, please see page 24.

Total permanent disability from performing the life assured's own occupation before age 60

Your Plan Schedule will confirm whether this benefit is included in your plan.

Plan definition

'A disability which means that, in our reasonable opinion, the relevant Life Assured is, through an illness or accident arising or occurring before their 60th birthday, totally and irreversibly unable to carry out all the tasks involved in the gainful occupation shown on the application form on the basis of which we issued the plan.

We can insist on confirmation that the relevant life assured's disablement is irreversible from an appropriate consultant physician. The relevant life assured will have to take every reasonable action, including the undergoing of any appropriate medical or surgical procedure, to reverse the disability and take every reasonable step to mitigate the disability and enable them to carry out the relevant gainful occupation.

Before the plan is issued, the relevant life assured will have provided such information, about the tasks which they need to perform to carry out their gainful occupation, as we require. We will decide the validity of a claim on the basis of this information, but may also take into account any other information it thinks is relevant in deciding whether or not any claim is valid.

Any disability which, in our reasonable opinion, arises, or continues, directly or indirectly, as a result of infection by, or treatment of, Human Immunodeficiency Virus and for Acquired Immune Deficiency Syndrome, is not covered.'

For certain occupations, it may be possible to have this benefit.

If you have this benefit, you will be able to claim if you suffer a disability, through an illness or accident, that leaves you totally and permanently disabled to the extent that you are irreversibly unable to carry out your own occupation. For these purposes, your 'own occupation' is the one you stated on your application form, and of which you provided details, before your plan was issued – even if that occupation has changed at the time a claim is made.

It is important to remember that you must be totally and permanently unable to carry on your occupation in order to make a claim. Of course, if you can take action to mitigate the effect of a disability, or change the way you do your job, to enable you to carry on, you will need to do so.

You do not need to tell us if you change your occupation in the future. However, if you do change, you should be aware that you will only be able to claim if you can provide satisfactory evidence that you could not perform the duties involved in your occupation at the time your plan was issued.

You will not be able to claim for this benefit if the disablement arises directly or indirectly, as a result of infection by, or treatment of, any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS). For details of the other exclusions which apply, please see page 24.

If this benefit is not available, you will normally be covered for total and permanent disability before the life assured's 65th birthday, as this is part of the core plan. Please see page 17 for further details.

Children's critical illness benefit

Definition of child

- 1 A 'child' means a natural child of a life assured or a legally adopted child of a life assured. In either case, the child must be financially dependent on a life assured.
- 2 The children's critical illness benefit will not be paid unless the conditions and operations listed below arose or are undergone after the third birthday and before the 18th birthday of the relevant child.

Plan definition

'Children's critical illness' means:

- a) The suffering or undergoing, by a child of a life assured, of one of the following:
 - AIDS/HIV by blood or blood product transfusion;
 - aorta graft surgery;
 - aplastic anaemia;
 - bacterial meningitis;
 - benign brain tumour;
 - cancer;
 - coronary artery by-pass surgery;
 - Creutzfeldt-Jakob disease;
 - heart attack;
 - heart-valve replacement or repair;
 - kidney failure;

- liver failure
- major organ transplant;
- motor neurone disease;
- multiple sclerosis;
- paralysis/paraplegia;
- primary pulmonary arterial hypertension;
- progressive supranuclear palsy;
- stroke;
- terminal illness.

- b) Total and permanent disability of a child is also covered. In this context, 'Total and permanent disability' means an irreversible level of disability which, in our reasonable opinion, means that the child would be disabled from performing any occupation whatsoever if he or she were an adult.

The benefit is only payable if the child undergoes the relevant condition or operation and survives for 14 days. It is important to note that only one claim can be made per child.

This benefit is included, for the conditions and operations outlined above, if your children are aged between three and 18. If your child is under the age of three at the start of your plan, they will be included once the child has attained the age of three.

Each child will be covered for the lower of the amount of critical illness benefit on the plan or £15,000. For Decreasing Mortgage Cover Plan this is the lower of half the critical illness benefit at the time of claim or £15,000. If you make a claim for your child, your plan will continue at the same level of critical illness benefit you selected.

As we do not ask for any medical details on children prior to them being included on your plan, you should be aware that

you would not be able to claim if your child had previously suffered, or was suffering, from one of the above conditions, or had previously had or was about to undergo one of the operations, prior to them being included on your plan.

For further details on the conditions and operations included for this benefit, please see the relevant pages in this booklet. For further details on the exclusions, please refer to page 24.

Adding life cover to your plan

Lifestyle Plan and Decreasing Mortgage Cover Plan

It is possible to add full life cover to these plans. This means they'll pay out an amount which can be **less than, equal to or greater than** the critical illness benefit.

If the level of life cover is less than the critical illness benefit, in the event of death, the death benefit will be paid and the plan will end. In the event of a critical illness claim, the critical illness benefit is payable, provided you survive for a period of 14 days from the date a condition is diagnosed or an operation is undergone, and the plan will then end. If death occurs during this 14-day period, the death benefit will be paid.

If the level of life cover is **equal to** the level of critical illness benefit, in the event of death or a critical illness, the death benefit or the critical illness benefit will be paid and the plan will end.

If the level of life cover is **greater than** the critical illness benefit, in the event of death, the death benefit will be paid and the plan will end. In the event of a critical illness claim, the critical illness benefit will be paid, but the plan will continue to provide a **lower** level of life cover for the remainder of the term of the plan.

You should remember, if life cover is **not** included and you do **not** survive for 14 days from the diagnosis, or undergoing of one of the conditions or operations covered by your plan, only an amount equal to one current annualised payment will be made and the plan will then end.

How to claim

The first thing you should do, if you need to make a claim, is to contact your adviser, or the Zurich's claims team, within six months of the relevant event occurring (the address and telephone number is on the back of this booklet). A claims adviser will send you a claim form to complete, and will let you know what information we will need from your doctor or consultant.

In some cases, we may need further medical examinations or tests to be carried out. If this is the case, we will aim to make these as convenient as possible for you, and of course, we will pay the costs for any additional medical examination.

Please remember, that the critical illness benefits are only payable if you survive for 14 days from the date a condition is diagnosed or an operation is undergone, where life cover is not included in the plan. For further details on life cover, please see page 22.

We will try to pay all valid claims as soon as we can, but we need to receive confirmed diagnosis and satisfactory relevant evidence in all cases.

Exclusions

General exclusions

You should be aware that we will not pay a claim for the critical illness benefit (including children's cover) if it is caused directly or indirectly by any of the following:

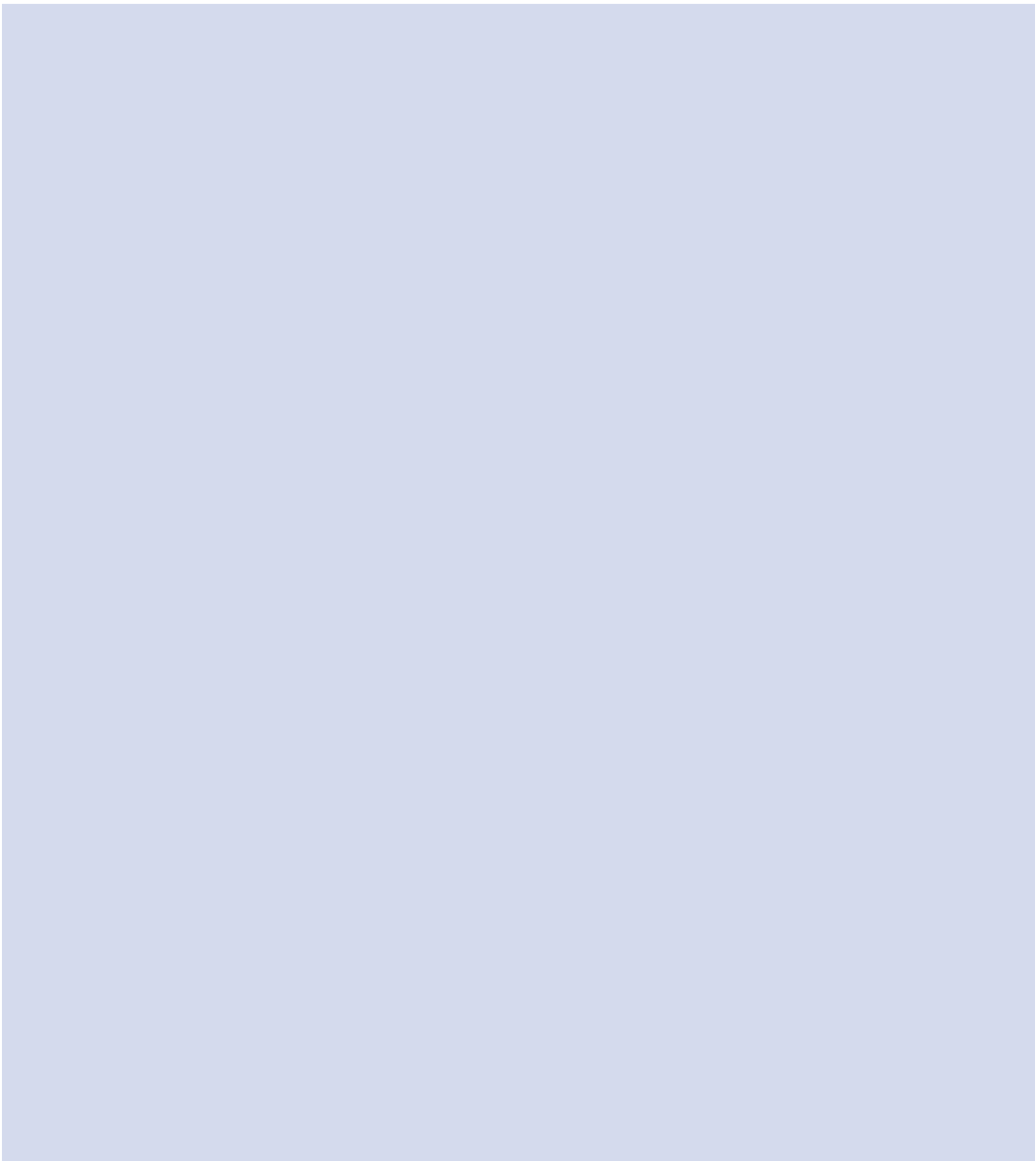
- i **Criminal acts.** Taking part in a criminal act
- ii **Deliberate injury.** The deliberate injury by you or the Life Assured (for child benefit – the deliberate injury by you or the child)
- iii **Drug abuse.** Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner
- iv **Failure to follow medical advice.** Unreasonable failure by you or the child to seek or follow medical advice.
- v **Self-inflicted injury.** Intentional self-inflicted injury
- vi **Terrorism.** Any act of terrorism.
- vii **War and civil commotion.** War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion

Exclusions for Payment Protection benefit and Waiver of Payment benefit

- i **Pregnancy.** Normal pregnancy, although we will pay the benefit if a claim arises from complications of pregnancy if diagnosed by a doctor or Consultant who specialises in obstetrics.
- ii **Aviation.** Taking part in any flying activity other than a passenger in a commercial licensed aircraft.
- iii **Hazardous sports and pastimes.** Taking part in (or practising for) boxing, caving, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, potholing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
- iv **HIV/AIDS.** Infection with Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS).

You should also be aware that the critical illness benefit (including children's cover) or the Payment Protection benefit, within the Decreasing Mortgage Cover Plan will not be paid unless you or the child returns to one of the following countries:

- Austria
- Belgium
- Channel Islands
- Denmark
- Eire
- Finland
- France
- Germany
- Gibraltar
- Greece
- Isle of Man
- Italy
- Luxembourg
- Netherlands
- Norway
- Portugal
- Spain
- Sweden
- Switzerland
- UK



Please contact us or your adviser if you would like this
in large print, Braille or on audio tape or CD.

If you would like further details or clarification on any of the information,
please ask your adviser.

We have based this information on our understanding of law and practice
as at October 2005.

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