

# Critical Illness and Disability Benefit Waiver Benefit

## Simplified Guide

The actual wording given in the Plan Condition is shown in bold on the left hand side of this guide and a 'Plain English' overview for this is given on the right hand side in the shaded area. Where appropriate a glossary is included underneath the actual wording to explain some of the words or terms used.

The Critical Illness Definitions are fully compliant with the ABI Statement of Best Practice on Critical Illness.

### Important

The contents of this guide and explanations given are for guidance only and do not affect the Plan Conditions, copies of which are available upon request from the address on the back of this guide. In the event of a claim, only the definitions in the Conditions of your plan/policy will apply in determining the validity of a claim. The illnesses and definitions shown are those which apply to Friends Provident's UK products at the print date of this guide. Earlier products may include different illnesses or definitions of some illnesses. Future products may also include different illnesses or definitions.



**FRIENDS PROVIDENT**

# Critical Illness and Disability Benefit

## Alzheimer's disease or dementia – resulting in permanent symptoms

**A definite diagnosis of Alzheimer's disease or dementia 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.**

*Dementia is a progressive and degenerative disease, where cells in the brain deteriorate. Alzheimer's is a type of dementia. In order to claim, the dementia must be 'organic', which means it is due to a physical disease of the brain tissue rather than a mental illness, the Dementia is diagnosed and the illness has reached the point where there are permanent clinical symptoms of dementia. The diagnosis will need to be based on observation of the person and the results of certain questionnaires or tests, which, for example look at short term and long term memory.*

### Glossary

**Dementia** - A progressive and degenerative disease, where the cells in the brain deteriorate. Alzheimer's is a type of Dementia. These diseases affect the sufferer in a number of ways, such as general confusion, loss of memory or loss of concentration, but overall there is a decline in all mental faculties.

## Aorta graft surgery – for disease or traumatic injury

**The undergoing of surgery for disease or trauma to the aorta with excision and surgical replacement of a portion of the diseased or damaged 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.**

*Aorta graft surgery maybe required on the aorta in the event of a narrowing of the aorta, usually due to a build up of fatty deposits, a weakening of the artery wall (an 'aneurysm') or following trauma. In order to claim the surgery must involve the removal of the diseased or damaged part of the aorta and replacement with a graft.*

### Glossary

**Aorta** - The main artery of the body, arising from the heart and supplying oxygenated blood to the body.

**Branches** - Any smaller arteries that branch off from the main aorta.

**Endovascular repair** - A minimally invasive method of approaching and repairing the diseased portion of the aorta through the body's arteries.

**Thoracic and abdominal aorta** - The parts of the aorta that lie within the thorax (chest) and abdomen (stomach).

**Graft** - Any organ or tissue implanted to repair or replace a diseased or damaged organ or body tissue.

**Stent** - A tube composed of fabric supported by a metal mesh.

## Bacterial meningitis – resulting in permanent symptoms

**A definite diagnosis of bacterial meningitis which results in permanent neurological deficit with persisting clinical symptoms.**

**For the above definition, the following are not covered:**

- **Other forms of meningitis, including viral meningitis.**

*Meningitis is an inflammation of the membranes enclosing the brain and spinal cord, which, if untreated, is fatal. In order to claim there must be a definite diagnosis of bacterial meningitis, which results in ongoing clinical symptoms resulting in permanent neurological damage. Viral meningitis is excluded, as it is a relatively benign condition usually requiring no specific treatment and without any significant risk of serious complications.*

### Glossary

**Permanent neurological deficit with persisting clinical symptoms** - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

## Benign brain tumour – resulting in permanent symptoms

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

**For the above definition, the following are not covered:**

- **Tumours in the pituitary gland.**
- **Angiomas.**

*A benign tumour is an abnormal growth of cells, which is usually not life threatening. When such a tumour occurs in the brain, however, it can be serious as the tumour puts pressure on the surrounding brain. Benign brain tumours are covered if they cause ongoing clinical symptoms resulting from permanent brain damage. Removal of the tumour may be necessary but it is not necessary to actually undergo surgery to make a claim. Malignant tumours are not covered under this definition as these are covered under the cancer definition where that applies. Angiomas, benign tumours or lesions in the pituitary gland are not covered.*

### *Glossary*

**Angioma** - A benign tumour of blood vessels.

**Benign** - Not malignant.

**Lesions** - Areas of tissue with impaired function due to illness or injury.

**Permanent neurological deficit with persisting clinical symptoms** - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

**Pituitary gland** - A small pea-sized organ connected by a stalk to the middle of the underside of the brain behind the nasal cavity.

## Blindness – permanent and irreversible

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

*Blindness means a significant loss of sight in both eyes to the extent that the person can only see an object up to 3 feet away that a person with perfect eyesight could see if it were 60 feet away.*

*The condition must be incurable and therefore expected to be permanent. Please note that being registered blind may not be a valid claim.*

### *Glossary*

**3/60** - Means the person whose eyesight is being assessed can only see an object up to 3 feet away that a person with perfect eyesight could see if it were 60 feet away.

**Irreversible** - Cannot be cured by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

**Permanent** - Expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires.

**Snellen eye chart** - A chart showing letters of decreasing size that opticians use to measure visual impairment.

**Visual aids** - Anything which helps improve vision, for example contact lenses or a pair of glasses.

## Cancer – excluding less advanced cases

**Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.**

**For the above definition, the following are not covered:**

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

*Cancer is complex to define because it isn't a single illness, there are around 200 types and they affect people in different ways. A cancer is an uncontrolled growth of abnormal 'malignant' cells which, if left untreated, can invade and destroy the surrounding healthy tissue. In the later more advanced stages, it can spread from the original site to other parts of the body.*

*Generally speaking, cancer claims are valid on the diagnosis of a malignant cancer that has reached the point where it has invaded and started to destroy the adjacent surrounding tissue. However, a few types of cancer are not covered.*

*The cancers that are not covered are:*

*Very early cases that have not yet started to invade the adjacent surrounding tissue in the organ are not covered. Doctors sometimes call these cases 'pre-malignant', 'non-invasive', 'cancer in situ', 'having borderline malignancy' or 'having low malignant potential'. Early detected cancers like these are not covered. This doesn't depend on what treatment is given.*

*For example, if breast cancer is caught at this very early stage where the tumour has not started to invade the healthy breast tissue this would not be covered, even if treated by a mastectomy. However, these cases may become covered later if, for example, they do not respond to treatment.*

*Similarly, very early prostate cancers are not covered but may become covered later if they start to spread.*

*The only type of skin cancer that is covered is malignant melanoma where it has started to invade the healthy skin tissue deeper than the outer layer - these can be very serious if left untreated. Other skin cancers normally only affect the surface layer of skin and do not typically spread to other parts of the body. This means they can usually be completely cured by simple and effective treatment. These other skin cancers are not covered.*

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## Glossary

**Binet Stage** - A system of grading chronic lymphocytic leukaemia (CLL). Binet Staging classifies CLL into three stages ("A" to "C") according to the number of areas where lymphoid tissues are involved (the four possible areas being the spleen and the lymph nodes of the neck, groin, and underarms), as well as the presence of anaemia (low red blood cell count) or thrombocytopenia (low number of blood platelets).

**Borderline malignancy** - Pre-malignant cells that form in the tissue covering the organ and have not invaded the adjacent tissue.

**Cancer in-situ** - The presence of malignant/cancerous cells at a stage of development such that they have not spread into surrounding healthy cells or tissue.

In medical terminology, this means that the cancer cells are confined to the epithelium (the tissue that lines the internal and external surfaces of the body) of origin and have not yet invaded the adjacent tissue.

For malignant melanomas of the skin, this means that cancer cells are confined to the epidermis (the outermost layer of skin) and may be categorised as Clark's level 1.

**Chronic lymphocytic leukaemia** - Chronic lymphocytic leukaemia (CLL) is the most common type of leukaemia in North America and Europe. It rarely affects people under the age of 50.

**Epidermis** - The outer layer of skin.

**Gleason score** - A system of grading prostate cancer. The Gleason grading system assigns a grade to each of the two largest areas of cancer in the tissue samples. Grades range from 1 to 5, with 1 being the least aggressive and 5 the most aggressive. The two grades are then added together to produce a Gleason score.

A score from 2 to 4 is considered low grade; 5 to 7, intermediate grade; and 8 to 10, high grade.

**Histologically** - The appearance of the cancer under the microscope which leads to its diagnosis and, additionally, gives information on its differentiation or grading (how aggressive it may be).

**Hodgkin's disease** - A type of cancer (lymphoma) affecting lymphatic tissue.

**Invasion** - The occurrence of malignant/cancerous cells that have spread into surrounding healthy cells and tissue (that is, more extensive than cancer in-situ).

**Invasive malignant melanoma** - A malignant melanoma which has progressed beyond the point of being confined to the epidermis (the outermost layer of skin). This will be categorised as Clark's level 2 or above.

**Low malignant potential** - Pre-malignant cells that form in the tissue covering the organ and have not invaded the adjacent tissue.

**Malignant tumour** - A tumour that invades the tissue in which it originates and can spread to other parts of the body.

**Non-invasive** - Malignant/cancerous cells that have not spread into surrounding healthy cells or tissue.

**Pre-malignant** - Cells which may develop into a malignant tumour but have not yet done so.

**TNM classification** - An internationally recognised standardised method of staging cancers. Broadly, the three parts of the system relate to:

- **T Tumour** – a scale of 0 to 4 is used to record details about the primary tumour. T0 means there is no evidence of a primary tumour, T1 to T4 shows the size and extent of spread of the primary tumour. 'Tis' may be used for cancer in situ.
- **N Nodes** – a scale of 0 to 3 is used to record the extent of spread to the regional lymph nodes. N0 means the lymph nodes are not involved, N1 – N3 shows the extent of the involvement.
- **M Metastases** – either M0 or M1, the latter indicating metastases (more distant spread of the cancer).

## Coma – resulting in permanent symptoms

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

- **requires the use of life support systems for a continuous period of at least 96 hours; and**
- **results in permanent neurological deficit with persisting clinical symptoms.**

**For the above definition, the following is not covered:**

- **Coma secondary to alcohol or drug abuse.**

*A coma is a state of unconsciousness from which the patient cannot be roused. It is usually necessary for a life support machine to be used to keep the patient alive if the patient has no control over their bodily functions. Common causes of comas are head injury, tumour or blood clots. Patients can regain consciousness, with or without permanent neurological deficit. A claim will be valid in the following circumstances:*

- *The coma has meant that the person has needed to have been continuously on life support for a continuous period of at least 96 hours.*
- *The incident must have caused permanent neurological deficit.*

*However, comas caused by any of the following are not covered:*

- *Consuming too much alcohol.*
- *Taking an overdose of drugs, prescribed or otherwise.*
- *Taking controlled drugs unless lawfully prescribed.*

### *Glossary*

**External stimuli** - Outside sensory events that would normally produce a response e.g. sight, hearing, touch, taste or smell.

**Internal needs** - Needs of the body to survive i.e. food, drink, using the toilet etc.

**Life support systems** - Equipment used to assist breathing, feeding, drinking etc.

**Alcohol or drug abuse** - Inappropriate use of alcohol or drugs, including but not limited to the following:

- Consuming too much alcohol.
- Taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.

**Permanent neurological deficit with persisting clinical symptoms** - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

**Unconsciousness** - The lack of normal sensory awareness caused by temporary or permanent damage to brain function.

## Coronary artery by-pass grafts – 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 narrowing or blockage of one or more coronary arteries with by-pass grafts.**

*Coronary artery by-pass grafts involve attaching a short length of vein to by-pass a blockage in one or more of the arteries that supply blood to the heart. Claims will only be valid if the by-pass procedure is done using open heart surgery involving the surgical division of the breast bone. This reflects the serious nature of this procedure and the consequent recovery times for patients.*

*Other procedures to treat narrowing or blocked coronary arteries are not covered under this definition. Examples of other procedures which are not covered include balloon angioplasty, cases involving less invasive surgery (for example, keyhole or minimally invasive surgery), the use of scrapers, cutters, lasers, or the insertion of stents.*

### *Glossary*

**Balloon angioplasty** - A procedure to correct a narrowing of an artery and improve the blood flow. A balloon tipped catheter (fine tube) is passed along the affected artery and then inflated.

**Coronary artery** - An artery that supplies blood to the heart.

**Median sternotomy** - A heart operation that requires surgery to divide the breastbone.

## Creutzfeldt-Jakob disease – resulting in permanent symptoms

**A definite diagnosis of Creutzfeldt-Jakob disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function and loss of the ability to do all of the following:**

- **remember;**
- **reason; and**
- **perceive, understand, express and give effect to ideas.**

*Creutzfeldt-Jakob Disease is a brain disease characterized by psychiatric and personality disorders which rapidly progress to dementia, unsteadiness and other neurological problems.*

### *Glossary*

**Dementia** - A progressive and degenerative disease, where the cells in the brain deteriorate. This disease affects the sufferer in a number of ways, such as general confusion, loss of memory or loss of concentration, but overall there is a decline in all mental faculties.

## 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.**

*Deafness means the profound loss of hearing in both ears where the condition cannot be cured and is permanent. The damage can be due to accident or disease. Please note that being registered deaf may not be a valid claim if the person still has some residual hearing.*

### *Glossary*

**Decibels** - A measure of the level of sound.

**Irreversible** - Cannot be cured by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

**Permanent** - Expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires.

**Pure tone audiogram** - A device for measuring the extent of a person's hearing ability.

## Heart attack – of specified severity

**Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:**

- **Typical clinical symptoms (for example, characteristic chest pain).**
- **New characteristic electrocardiographic changes.**
- **The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher;**
  - **Troponin T > 1.0 ng/ml**
  - **AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.**

**The evidence must show a definite acute myocardial infarction.**

**For the above definition, the following are not covered:**

- **Other acute coronary syndromes including but not limited to angina.**

*If the blood supply to the heart is interrupted, this can cause a portion of the heart muscle to die. Doctors call this sudden death of heart muscle an acute myocardial infarction, but the condition is widely known as a heart attack. A heart attack causes permanent damage to the heart muscle which can be detected using an ECG machine which traces the heartbeat.*

*When someone has a heart attack, chemicals such as cardiac enzymes and troponins are released into the blood stream – these are usually present for several days after the event and can be detected by using a blood test. The presence of these chemicals provides important diagnostic information but they can also be present for reasons other than a heart attack.*

*At the time of having a heart attack, most people experience very severe chest pain and/or other symptoms such as sweating, vomiting, fainting and nausea. These symptoms can help doctors pinpoint precisely when the incident happened.*

*For a claim to be valid the diagnosis of the heart attack must be based upon the three types of evidence outlined above.*

*It is important to note that the term 'heart attack' may sometimes be used loosely to describe a range of other heart conditions but none of these other conditions, for example angina, are covered under this definition. Also, the medical profession has more than one definition for a heart attack as the effects of advancing medical science are debated within the medical profession. However, only the definition used in the policy will be used to decide if a heart attack is covered.*

### *Glossary*

**Acute** - Intense and/or sudden in onset.

**Angina** - The, often severe, chest pain or discomfort that is a symptom of coronary artery disease.

**Cardiac enzymes or Troponins** - Chemicals found in the blood that when elevated above normal levels may indicate damage to the heart muscle.

**Electrocardiographic (ECG)** - A tracing on graph paper representing the electrical events associated with the beating of the heart. Changes to the shape of the heartbeat trace can help diagnose a number of heart abnormalities, including acute myocardial infarction.

**Myocardial infarction** - Death of a portion of the myocardium (heart muscle) due to an abrupt obstruction of the coronary blood flow.

**Other acute coronary syndromes** - The collective name given to the various conditions associated with coronary artery disease, which do not meet the ABI definition of heart attack e.g. stable and unstable angina.

## Heart valve replacement or repair – 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 replace or repair one or more heart valves.**

*Having a defective heart valve replaced or repaired is covered if the procedure is done using open heart surgery involving the surgical division of the breast bone. This reflects the serious nature of this procedure and the consequent recovery times for patients.*

### *Glossary*

**Median sternotomy** - A heart operation that requires surgery to divide the breastbone.

## HIV infection – caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation

### **Infection by Human Immunodeficiency Virus resulting from:**

- a blood transfusion given as part of medical treatment;
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below

### **after the start of the policy and satisfying all of the following:**

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in the UK

### **For the above definition, the following is not covered:**

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

### **Eligible occupations:**

- A member of the medical or dental professions or emergency services
- A prison officer
- Pharmacist
- Laboratory assistant or an employee in a medical facility

*HIV is covered if it is caught in the UK through a blood transfusion, a physical assault or at work in an eligible occupation. HIV resulting from any other cause, for example sexual activity or drug abuse, is not covered.*

*Where the incident relates to a physical assault, the incident should be reported to the police.*

*Similarly, if the incident occurred at work, the incident should be reported in line with the employer's procedures. Many employers, including people who work in the health or emergency services, have set procedures for dealing with incidents that may potentially result in the person becoming infected by HIV.*

*In all cases, a test for HIV should be taken within 5 days of the incident - a negative test result will show that the person did not have HIV before the incident. A further test within a year where the test result is positive will confirm that the infection resulted from the reported incident.*

## Kidney failure – requiring dialysis

### **Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is necessary.**

*Kidneys clean the blood of waste products produced by the body. As the body can function normally with just one healthy kidney, a claim for kidney failure will be valid if both kidneys have irreversibly stopped functioning and the person is having regular dialysis (a process using a machine to perform the function of the kidneys).*

### *Glossary*

**Chronic** - Of long duration and cannot be cured by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

**End stage** - The final phase of a disease process.

**Dialysis** - The artificial means of removing toxic substances (impurities and wastes) from the blood when the kidneys are unable to do so.

## Loss of hands or feet – *permanent physical severance*

**Permanent physical severance of any combination of 2 or more hands or feet at or above the wrist or ankle joints.**

*For a claim to be successful, two limbs need to be severed at or above the wrist or ankle. This can either be two hands, two feet or one hand and one foot. The severance must be permanent and may be as a result of accident or disease.*

### *Glossary*

**Permanent** - Expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires.

## Loss of speech – *permanent and irreversible*

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

*Speaking involves the use of vocal cords in the throat, the tongue and the lips in the mouth and the brain. The loss of speech must be total and permanent for a claim to be successful. It can take some time to establish this. Loss of speech arising from mental trauma is not covered.*

### *Glossary*

**Irreversible** - Cannot be cured by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

**Permanent** - Expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires.

## Major organ transplant

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

**For the above definition, the following is not covered:**

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

*An organ transplant is required if it is necessary to replace a diseased or damaged organ with a healthy one. This benefit is only payable to a recipient of one of the organs specified and cannot be claimed by a bone marrow donor.*

*A claim for a major organ transplant will be valid if any of the following organs need to be replaced by undergoing a transplant:*

- *bone marrow*
- *a whole heart*
- *a whole kidney*
- *a whole liver*
- *a whole lung*
- *a whole pancreas*

*A claim will be valid from the point at which either:*

- *The person is added to a UK waiting list for a suitable replacement organ to become available, or*
- *The organ transplant takes place.*

## Motor neurone disease – *resulting in permanent symptoms*

**A definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.**

*Motor neurone disease is a degenerative condition that results in weakness and the wasting of muscles. The condition is covered if there is a definite diagnosis made by a Consultant Neurologist upon clinical examination and the disease has reached the point where it has caused **permanent** impairment of the ability to move.*

### *Glossary*

**Motor** - Relating to movement.

## Multiple sclerosis – with persisting symptoms

A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

*Multiple Sclerosis, often abbreviated to MS, is a disease which attacks the central nervous system and can result in deterioration of the senses and/or the ability to control movement. A claim for Multiple Sclerosis will be valid from the point where, for a continuous period of at least 6 months, the disease has caused physical impairment of the person's ability to move or to their senses (sight, hearing, touch, taste or smell).*

*The diagnosis must be confirmed by a Consultant Neurologist.*

### Glossary

**Clinical impairment** - The clinical symptoms associated with the condition.

**Motor** - Relating to movement.

**Sensory** - Relating to the senses (sight, hearing, touch, taste or smell).

## Open 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 a structural abnormality of the heart.**

*Open heart surgery means the surgical division of the breast bone and the opening up of the chest wall, for the purpose of correcting a structural abnormality of the heart.*

### Glossary

**Median sternotomy** - A heart operation that requires surgery to divide the breastbone.

## Paralysis of limbs – total and irreversible

**Total and irreversible loss of muscle function to the whole of any 2 limbs.**

*Paralysis is covered if the insured person totally and irreversibly loses the ability to move, or use, any two or more limbs (both legs, both arms or an arm and a leg), whether through accident or disease. The disability must be considered permanent.*

*Paralysis of the right or left half of the body is called hemiplegia. If all four limbs are paralysed this is called quadriplegia.*

### Glossary

**Irreversible** - Cannot be cured by medical treatment and/or surgical procedures used by the National Health Service in the UK at the time of the claim.

**Paralysis** - Paralysis is the loss of power of movement of a part of the body.

## Parkinson's disease – resulting in permanent symptoms

**A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.**

**For the above definition, the following is not covered:**

- Parkinson's disease secondary to drug abuse.

*Parkinson's disease is a degenerative brain disease that causes involuntary tremor of the hands, muscle rigidity and the slowing of body movements. The condition is covered if there is a definite diagnosis made by a Consultant Neurologist and the disease has reached the point where there is permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability. However, Parkinson's disease caused by any of the following is not covered:*

- Taking an overdose of drugs, prescribed or otherwise.
- Taking controlled drugs unless lawfully prescribed.

### Glossary

**Clinical impairment** - The clinical symptoms associated with the condition.

**Drug abuse** - Inappropriate use of drugs, including but not limited to the following:

- Taking an overdose of drugs, whether lawfully prescribed or otherwise.
- Taking Controlled Drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.

**Postural instability** - Loss of the ability to prevent falling over by maintaining your balance and righting yourself.

**Tremor** - Involuntary, rhythmic movement of part of the body, most commonly the hands and arms, often the head and voice, and rarely the legs.

## Progressive supra nuclear palsy – resulting in permanent symptoms

**A definite diagnosis of progressive supra nuclear palsy by a Consultant Neurologist. There must be permanent clinical impairment of eye movements and motor function.**

*Progressive Supra Nuclear Palsy causes a deterioration of the brain leading to impairment of balance, eye movements and swallowing difficulties. It is a progressive disease that can result in permanent physical disability.*

### Glossary

**Motor** - Relating to movement.

**Permanent** - Expected to last throughout the insured person's life, irrespective of when the cover ends or the insured person retires.

## Stroke – resulting in permanent symptoms

**Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.**

*A stroke (doctors call these cerebrovascular accidents, CVA's) is caused by an interruption to the flow of blood to the brain. This can be due to either a blocked artery which prevents blood reaching the brain or a burst blood vessel in the brain. In either case, a claim will be valid if it causes ongoing clinical symptoms of a stroke which are expected to be permanent.*

**For the above definition, the following are not covered:**

- **Transient ischaemic attack.**
- **Traumatic injury to brain tissue or blood vessels.**

*Transient Ischaemic Attacks, also called 'mini-strokes' are not covered. These are attacks that produce temporary symptoms similar to a mild stroke but typically patients recover completely in less than 24 hours.*

### Glossary

**Haemorrhage** - Bleeding from a ruptured blood vessel.

**Permanent neurological deficit with persisting clinical symptoms** - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

**Transient Ischaemic Attacks** - Temporary disruption of the blood circulation to part of the brain. The symptoms may be similar to those of a stroke but patients recover within 24 hours.

## Third degree burns – covering 20% of the body's surface area

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

*Third degree burns damage or destroy the skin to its full depth and cause damage to the tissue underneath. These are covered if at least 20% of the body surface area has been affected.*

## Traumatic head injury – resulting in permanent symptoms

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

*Traumatic head injury is covered if it results in ongoing clinical symptoms resulting from permanent brain damage.*

### Glossary

**Permanent neurological deficit with persisting clinical symptoms** - Symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the insured person's life. Symptoms that are covered include numbness, hyperaesthesia (increased sensitivity), paralysis, localised weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, lethargy, dementia, delirium and coma.

The following are not covered:

- An abnormality seen on brain or other scans without definite related clinical symptoms.
- Neurological signs occurring without symptomatic abnormality, e.g. brisk reflexes without other symptoms.
- Symptoms of psychological or psychiatric origin.

## Permanent and Total Disability Benefit

**The Policy Schedule states which of the following two definitions shall apply.**

**1 If the Life Assured becomes permanently disabled whilst in Full Time Employment:**

**Permanently disabled means that the Life Assured, before the policy anniversary following their 60th birthday, is totally and permanently unable, throughout the remainder of their lifetime, irrespective of when the Policy ends or the Life Assured retires, because of illness or accidental injury to perform the material and substantial duties of each and every remunerative occupation in which they were engaged during the 12 months immediately before the date of disablement.**

**2 If the Life Assured becomes permanently disabled whilst not in Full Time Employment (or is not eligible for the definition shown in (1) above due to nature of occupation):**

**Permanently disabled means that the Life Assured, before the Policy anniversary following their 60th birthday is:**

**a) totally and permanently unable, throughout the remainder of their lifetime, irrespective of when the Policy ends or the Life Assured retires, because of illness or accidental injury to perform three of the following five tests without the help of another person, but with the use of appropriate assistive or corrective aids or appliances:**

- 1 Walking – Able to walk 200 metres on the flat without having to stop or suffering severe discomfort.**
- 2 Bending – Able to get into or out of a standard saloon car and able to bend or kneel to pick up something from the floor and straighten up.**

**3 Communicating – Able to answer the telephone and take a message.**

**4 Reading – Having the eyesight required to be able to read a daily newspaper.**

**5 Writing – Having the physical ability to write legibly using a pen or pencil;**

**OR**

**b) shown to be suffering a psychotic or well defined mental illness which is surgically and medically uncontrollable despite treatment by a Consultant Psychiatrist and which has no prospect whatsoever of improving at any time during their lifetime irrespective of when the Policy ends or the Life Assured retires.**

**Full Time Employment means a remunerative occupation in which the Life Assured is actively engaged and normally works 16 or more hours per week on a regular basis.**

*This benefit is intended as an additional safeguard if the Life Assured becomes permanently disabled, through accident or illness, and is unable to claim under any of the other critical illnesses or disabilities. An example of a condition which could lead to this benefit becoming payable is severe rheumatoid arthritis.*

*The disablement must commence before the policy anniversary following the 60th birthday of the Life Assured or the ceasing date of the policy, if earlier. See also 'Exclusions'.*

# Waiver Benefit

The Policy Schedule states which of the following two definitions shall apply.

1 If the Life Assured becomes **disabled** whilst in **Full Time Employment**:

**Disabled** means that the Life Assured, up to their 65th birthday\*, is totally unable because of illness or accidental injury to perform the material and substantial duties of their occupation(s) current at the commencement of incapacity and is not engaged in a remunerative occupation.

2 If the Life Assured becomes **disabled** whilst not in **Full Time Employment** (or is not eligible for the definition shown in (1) above):

**Disabled** means that the Life Assured, up to their 65th birthday\*, is:

a) normally and routinely unable because of illness or accidental injury to perform two of the following five tests without the help of another person, but with the use of appropriate assistive or corrective aids or appliances:

- 1 **Walking** – Able to walk 200 metres on the flat without having to stop or suffering severe discomfort
- 2 **Bending** – Able to get into or out of a standard saloon car and able to bend or kneel to pick up something from the floor and straighten up
- 3 **Communicating** – Able to answer the telephone and take a message
- 4 **Reading** – Having the eyesight required to be able to read a daily newspaper
- 5 **Writing** – Having the physical ability to write legibly using a pen or pencil;

OR

b) Unable because of illness or accidental injury, to conduct an independent basic existence (ie is confined to the home or hospital, or unable to cook, do light housework and dress themselves).

OR

c) Shown to be suffering a psychotic or well defined mental illness which is medically uncontrollable despite treatment by a Consultant Psychiatrist.

\*If the Plan provides Waiver Benefit beyond the Life Assured's 65th birthday and the Life Assured becomes or remains **disabled** after this date then **disabled** means that the Life Assured is totally unable because of illness or accidental injury to perform without the assistance of another person, three or more of the following activities of daily living;

1 **Transferring**

The ability to move from a bed to an upright chair or wheelchair and vice versa, or to get on or off a toilet or commode.

2 **Continence**

The ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained.

3 **Dressing**

The ability to put on, take off, secure and unfasten all necessary garments and as appropriate, any braces, artificial limbs or other surgical appliances.

4 **Mobility**

The ability to move indoors from one room to another on a level surface in the insured's normal place of residence.

5 **Feeding**

The ability to feed oneself once food and drink has been prepared and made available.

6 **Washing**

The ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained.

**Full Time Employment** means a remunerative occupation in which the Life Assured is actively engaged and normally works 16 or more hours per week on a regular basis.

*This benefit is designed to pay regular premiums due on your policy if you are unable to work for a period of 6 months or if you are unable to fulfil the Incapacity Assessment Criteria. The definition which will apply will be specified in the Policy Schedule.*

*If the Waiver Benefit continues after age 65 on any cover which also continues after age 65, the definition of disability during any claim which starts after age 65 (or an existing claim which continues beyond age 65) will change and will then be based on your inability to perform 3 or more specified activities of daily living rather than your inability to work or meet certain incapacity assessment criteria. See also 'Exclusions'.*

# Children's Critical Illness and Disability Benefit

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(Please check your Plan Conditions to see if this Benefit is included.)

If this Benefit is included in your Plan, cover is provided, subject to the terms set out in the Plan Conditions, for the following illnesses and disabilities:

- Aorta graft surgery - for disease or traumatic injury
- Bacterial meningitis - resulting in permanent symptoms
- Benign brain tumour - resulting in permanent symptoms
- Blindness - permanent and irreversible
- Cancer - excluding less advanced cases
- Coma - resulting in permanent symptoms
- Coronary artery by-pass grafts - with surgery to divide the breastbone
- Creutzfeldt-Jakob disease - resulting in permanent symptoms
- Deafness - permanent and irreversible
- Heart attack - of specified severity
- Heart valve replacement or repair - with surgery to divide the breastbone
- HIV infection - caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation
- Kidney failure - requiring dialysis
- Loss of hands or feet - permanent physical severance
- Loss of speech - permanent and irreversible
- Major organ transplant
- Motor neurone disease - resulting in permanent symptoms
- Multiple sclerosis - with persisting symptoms
- Open heart surgery - with surgery to divide the breastbone
- Paralysis of limbs - total and irreversible
- Stroke - resulting in permanent symptoms
- Third degree burns - covering 20% of the body's surface area
- Traumatic head injury - resulting in permanent symptoms

Friends Provident will not pay a claim under the Children's Benefit when the Critical Illness or Disability arises directly or indirectly from a pre-existing condition. This means a condition, illness, disease or related condition, whether diagnosed or not, which is already present whether or not there are symptoms:

- i) before the commencement of the policy
- ii) before the child has attained 30 days of age
- iii) before the child is legally adopted by the Life Assured.

# Exclusions

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Friends Provident will not pay the following benefits if a claim is directly or indirectly attributable to:

- a) Critical Illness and Disability Benefit
  - i) War
  - ii) Self-Inflicted Injury
  - iii) Alcohol or Drug Abuse (where the claim is in respect of Coma)
  - iv) Drug Abuse (where the claim is in respect of Parkinson's Disease)
- b) Children's Critical Illness and Disability Benefit:
  - (i) War
  - (ii) Self-Inflicted injury
  - (iii) Alcohol or Drug Abuse (where the claim is in respect of Coma)
  - (iv) Pre-existing conditions
- c) Permanent and Total Disability Benefit
  - i) War
  - ii) HIV/AIDS
  - iii) Self-Inflicted Injury
  - iv) Alcohol or Drug Abuse
- d) Waiver Benefit
  - i) War
  - ii) HIV/AIDS

# Definitions

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For the purpose of this document, HIV and AIDS will have the following definitions:

## **HIV: Human Immunodeficiency Virus**

This is a viral infection caused by the human immunodeficiency virus that gradually destroys the immune system.

## **AIDS: Acquired Immune Deficiency Syndrome**

This is the most serious stage of HIV infection and is characterised by symptoms of severe immune deficiency.

# Making a Claim

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In order to claim under any of the critical illnesses or disabilities included in your Plan you must notify Friends Provident within 3 months of the date of diagnosis. Friends Provident cannot pay out any benefit until we have received all the medical or other information that we require to support the diagnosis and confirm that the policy definition has been met.

It is important to note that under some Plans the Critical Illness and Disability Benefit can only be paid if the Life Assured survives for at least 14 days after the date of diagnosis. If the Life Assured dies within 14 days of the diagnosis a sum of £100 is payable instead.

Friends Provident Life Assurance Limited

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