

A woman with blonde hair, wearing a red top with white cuffs, is holding a baby wrapped in a dark blue blanket. She is looking off to the side with a gentle smile. A pink speech bubble is overlaid on the left side of the image.

bright grey®

Protection. We make it personal

Tell me  
more about  
the illnesses  
you cover

About the critical illness definitions

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# This guide gives a list of the critical illnesses we cover. And a clear and simple definition for each.

We offer 43 definitions on all Bright Grey Personal and Business Protection Menu plans. 9 of these definitions exceed the Association of British Insurers' standard definitions.

We'll pay a claim if the person covered is diagnosed with one of the critical illnesses listed, and the illness meets the criteria we set out in the definitions in this booklet. 41 of these definitions pay the full amount of cover. For 2 early forms of cancer:

- ductal carcinoma in situ (a form of breast cancer)
- low grade prostate cancer

we'll pay 20% of the amount of cover, up to a maximum of £15,000, over and above the amount covered. So if the worst happened, and you were later diagnosed with a critical illness, and met the definition, we would still pay the full amount you're covered for.

## **All diagnoses have to be:**

- Made by a consultant employed at a hospital within the countries listed on page 2, who is a specialist in an area of medicine appropriate to the claim.
- The first and unequivocal diagnosis of the critical illness.
- Confirmed by our chief medical officer.

Please read this guide fully so that you understand the illnesses and the definitions of each.

## The countries you are covered in

We restrict Critical Illness Cover claims to certain parts of the world. This means if you're living or working outside the UK and you need to make a claim, you might have to return to one of the following countries:

- The United Kingdom
- Australia
- Austria
- Belgium
- Canada
- Channel Islands
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Gibraltar
- Greece
- Hong Kong
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Japan
- Latvia
- Lithuania
- Luxembourg
- Malta
- The Netherlands
- New Zealand
- Norway
- Poland
- Portugal
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- USA

# Cover for 2 early forms of cancer

If you have Critical Illness Cover or Life or Critical Illness Cover you will also be covered for these 2 additional conditions in addition to the list of illnesses shown in this booklet:

- **ductal carcinoma in situ – a form of breast cancer**
- **low grade prostate cancer**

If you're diagnosed with either of these conditions, we'll pay out 20% of the amount of cover, up to a maximum of £15,000. And we'll also pay out the full amount of cover if you're diagnosed with one of our other critical illnesses.

# Ductal carcinoma in situ - a form of breast cancer

## Definition

The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a consultant oncologist following a histologically confirmed diagnosis of ductal carcinoma in situ (DCIS) of the breast. Specifically excluded are mastectomy, partial mastectomy, segmentectomy or lumpectomy operation for reasons other than DCIS e.g. prophylactic mastectomy or lobular carcinoma in situ (LCIS).

## About the condition

Ductal carcinoma in situ (DCIS) means that there are cancer cells lining the ducts that would normally carry breast milk to the nipple. They are completely contained (in situ) within the ducts and therefore local to the breast. At this stage, DCIS is local to the area of the breast, but it can spread if left untreated. The way DCIS is treated will depend on how far the cancer has advanced. One way may be lumpectomy (surgery that only removes the tumor and some surrounding tissue). A more radical treatment is mastectomy (the removal of the entire breast).

**\*If you're diagnosed with this condition, we'll pay out 20% of the amount of cover, up to a maximum of £15,000. And we'll also pay out the full amount of cover if you're diagnosed with one of our other critical illnesses.**

# Low grade prostate cancer

## Definition

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive provided:

- the tumour has progressed to at least clinical TNM classification T1N0M0 and
- treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.

For the above definition the following are not covered:

- treatment of the tumour by any procedures other than complete removal of the prostate, external beam or interstitial implant radiotherapy. For example:
  - cases treated with cryotherapy,
  - other less radical treatment such as transurethral resection of the prostate
  - 'experimental' treatments, or
  - hormone therapy.

**\*If you're diagnosed with this condition, we'll pay out 20% of the amount of cover, up to a maximum of £15,000. And we'll also pay out the full amount of cover if you're diagnosed with one of our other critical illnesses.**

## About the condition

Prostate cancer is one of the most common cancers in men in the UK. The prostate makes and stores a component of semen and is located in the pelvis, under the bladder and in front of the rectum. Prostate cancer forms in the tissues of the prostate. Low-grade, early prostate cancer means that cancer cells have been found only in the prostate gland.

A

# Alzheimer's disease

## resulting in permanent symptoms

### Definition

A definite diagnosis of Alzheimer's disease by a consultant neurologist, psychiatrist or geriatrician. There must be permanent clinical loss of the ability to do all of the following:

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

For the above definition, the following is not covered:

- other types of dementia.

### About the condition

Alzheimer's disease is a disease of the brain which causes brain cells to fail and die. The symptoms can include severe memory loss, poor concentration, emotional disturbance and problems performing familiar everyday tasks. Eventually, patients will need constant care.

# Aorta graft surgery

## for disease or traumatic injury

A

### Definition

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 is not covered:

- any surgical procedure, for example the insertion of stents or endovascular repair.

### About the condition

The aorta is the main artery that carries blood away from the heart and supplies blood to other arteries in the body. It can become blocked or narrowed when fatty deposits build up on the artery wall. This affects blood supply to the body and is known as disease of the aorta. The aorta can also become weakened by an aneurysm which is a thinning and bulging of the artery wall. This is also classed as disease of the aorta.

When either of these happen surgery can be done to repair or replace the damaged part of the aorta. This is called aorta graft surgery as it involves applying a graft to the damaged part of the aorta wall.

Surgery on the branches of the aorta is not covered as such a procedure will not have the major life-changing effect that the surgery of the thoracic and abdominal aorta will have.

A

# Aplastic anaemia

## requiring regular blood transfusions

### Definition

Definite diagnosis of complete bone marrow failure necessitating regular blood transfusions. The bone marrow failure must result in anaemia, neutropenia and thrombocytopenia.

### About the condition

Aplastic anaemia is a rare and serious illness where the bone marrow fails to produce enough blood cells (red cells, white cells and platelets) for circulation. The lack of blood cells will result in symptoms such as anaemia, an increased risk of infection (neutropenia), bruising and bleeding.

# Bacterial meningitis

## resulting in permanent symptoms

B

### Definition

Definite diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms. Other forms of meningitis, including viral meningitis, are specifically excluded.

### About the condition

Bacterial meningitis is a serious infection of the fluid surrounding and within the brain. It can be life-threatening and can also cause severe and often permanent physical, mental and nerve damage.

Other forms of meningitis are not covered as the symptoms are usually mild and will clear up within a week or 2 without specific treatment.

For more information on what we mean by permanent neurological deficit with persisting clinical symptoms please see page 52.

B

# Benign brain tumour

## resulting in permanent symptoms

### Definition

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.

In addition, the requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.

### About the condition

A tumour is a lump caused by an uncontrolled growth of cells. It can either be malignant (cancerous) or benign (non-cancerous). In the brain, benign tumours can be harmful because they increase pressure in the skull and this can cause permanent brain and nerve damage.

The pituitary gland is a small, pea-sized gland located at the base of the brain which controls the levels of hormones produced in the body. Lesions or tumours of this gland are more easily treatable than brain tumours and will not have the same life-changing effect.

For more information on what we mean by permanent neurological deficit with persisting clinical symptoms please see page 52.

# Blindness

## permanent and irreversible

B

### Definition

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.

### About the condition

An individual can lose their sight in varying degrees in just one, or both eyes. The Snellen eye test usually consists of a number of rows of letters that get smaller as you read down the chart. Vision measured at 3/60 or worse means that you would need to be within 3 metres of the Snellen eye chart to see the top letter whereas someone with normal vision would be able to see the top letter from a distance of 60 metres.

Blindness can be caused by disease, illness or by accident.

# Cancer

## excluding less advanced cases

### Definition

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

The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

- all cancers which are histologically classified as any of the following:
  - pre-malignant, for example essential thrombocythaemia and polycythaemia rubra vera;
  - 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 (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

### About the condition

Cancer is a disease where cells grow out of control and invade, erode and destroy normal tissue. These cancerous cells can form into clusters known as malignant tumours. Cancer can happen anywhere in the body and there are over 200 different types of cancer. A few cancers sarcoma and, for example, leukaemia and Hodgkin's disease don't actually have cancer in their name – but they are still cancers.

Some cancers are more easily treated than others, for example, early stage prostate cancer and skin cancers that are not invasive. Other cancers which are often easily treated and where the sufferer has a good chance of a full recovery include those that are isolated, not yet malignant and have not yet spread through the body. These cancers are known as cancers in situ, pre-malignant tumours and non-invasive tumours and are often described as having either borderline malignancy or having low malignant potential.

# Cardiomyopathy

## of specified severity

### Definition

A definite diagnosis of cardiomyopathy causing permanent impaired ventricular function such that the ejection fraction is 40% or less for at least 6 months when stabilised on therapy advised by the consultant. The diagnosis must also be evidenced by:

- electrocardiographic changes;
- echocardiographic abnormalities,

both of which must be consistent with the diagnosis of cardiomyopathy. All other forms of heart disease, heart enlargement and myocarditis are specifically excluded. Cardiomyopathy related to alcohol or drug misuse is excluded.

### About the condition

Cardiomyopathy is a disease of the heart muscle that leads to the heart becoming enlarged and functioning poorly. Tests used to assess the presence and severity of cardiomyopathy include:

Ejection fraction – a measure of how much blood is being pumped out of the heart.

An electrocardiograph – measures electric currents associated with the heart contractions.

An echocardiograph – uses sound waves to produce an image of the heart to view its structure and function.

# C Chronic lung disease of specified severity

## Definition

Confirmation by a consultant physician of chronic lung disease resulting in all of the following:

- the need for continuous daily oxygen therapy on a permanent basis
- FEV1 being less than 40% of normal, and
- Vital Capacity less than 50% of normal.

## About the condition

Chronic lung disease can be caused by a number of conditions such as severe chronic bronchitis and emphysema and lung fibrosis. It is associated with persistent breathlessness at rest, or on minimal exertion, requiring daily oxygen therapy.

# Coma

## resulting in permanent symptoms

### Definition

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

- requires the use of life support systems; 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.

### About the condition

A coma is a state of deep unconsciousness where the person affected cannot be woken. A coma can be caused by damage to the brain following an accident or illness. The sufferer may experience permanent nerve damage.

For more information on what we mean by permanent neurological deficit with persisting clinical symptoms please see page 52.

# C Coronary artery bypass grafts

## Definition

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

For the above definition, the following are not covered:

- balloon angioplasty;
- atherectomy;
- rotablation;
- insertion of stents; and
- laser treatment.

## About the condition

This is a type of heart surgery where the surgery reroutes, or 'bypasses', blood around clogged arteries to improve blood flow and oxygen to the heart. If surgery doesn't take place then the patient is at real risk of a heart attack. Surgeons take a segment of a healthy blood vessel from another part of the body and make a detour around the blocked or narrowed part of the coronary artery.

# Creutzfeldt-Jakob disease (CJD)

## resulting in permanent symptoms

### Definition

Definite diagnosis of Creutzfeldt-Jakob disease supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

### About the condition

Creutzfeldt-Jakob disease (CJD) is a brain disorder where the health of the brain declines. Sufferers may have failing memory, behavioural changes, lack of co-ordination and visual disturbances. As the illness progresses brain function seriously worsens and this can cause blindness, involuntary movements, and coma. There is no treatment to cure or control the disease.

# D Deafness

## permanent and irreversible

### Definition

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.

### About the condition

An individual can lose their hearing in varying degrees in just one, or both ears. Loss of hearing may be caused by disease, illness or accident. Hearing loss at greater than 95 decibels means that the hearing in your better ear is impaired so that you can only hear sounds louder than 95 decibels even using hearing aids.

# Encephalitis

## resulting in permanent symptoms

E

### Definition

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

For the above definition the following are not covered:

- myalgic encephalomyelitis and chronic fatigue syndrome.

### About the condition

Encephalitis is inflammation of the brain. This can occur because of a viral infection or if the immune system stops operating as it should and attacks the tissue of the brain by mistake (post-infectious encephalitis).

Encephalitis often begins with symptoms, such as fever and headache. The symptoms soon become more severe and may result in seizures, confusion, drowsiness and loss of consciousness, or a coma.

H

# Heart attack

## of specified severity

### Definition

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

- new characteristic electrocardiographic changes.
- the characteristic rise of 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.

### About the condition

Like any muscle in the body the heart needs oxygen from the blood to work properly. The heart is also responsible for pumping blood around the body. A heart attack happens when the blood supply to part of the heart muscle is severely reduced or stopped. The medical term for heart attack is myocardial infarction.

The reduction or stoppage happens when one or more of the arteries supplying blood to the heart muscle is blocked. This is usually caused by the build up of fat-like substances which eventually burst, tear or rupture, creating a 'snag' where a blood clot forms and blocks the artery. This leads to a heart attack. If the blood supply is cut off for more than a few minutes, a portion of the heart muscle will suffer permanent injury and die.

An electrocardiograph measures electric currents associated with the heart contractions and these will be altered when someone suffers a heart attack. Blood tests will also show a rise in certain chemicals in the blood, such as troponins and cardiac enzymes following a heart attack.

Angina sufferers experience symptoms similar to a heart attack but part of the heart muscle does not die as a result.

# Heart valve replacement or repair

H

## Definition

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

## About the condition

When the heart pumps blood around the body, valves open and close allowing blood to leave the heart – they also prevent blood flowing back into the heart. There can be 2 main problems with heart valves. One where the valve does not close completely, causing the blood to flow backward instead of forward through the valve, and secondly where the valve opening becomes narrowed limiting the heart's ability to pump blood to the body.

H

# HIV infection

caught from a blood transfusion,  
a physical assault or at work

## Definition

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;

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 one of the countries listed on page 2.

For the above definition, the following is not covered:

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

## About the condition

HIV (Human Immunodeficiency Virus) destroys the body's ability to fight infection and is the virus that causes AIDS. Someone with HIV is described as having AIDS if they develop a medical complication, usually an infection, because of their impaired immune system. Infections which the human body can usually fight off quite easily can become fatal for someone with AIDS.

# Intensive care

## requiring mechanical ventilation for 10 consecutive days

### Definition

Any sickness or injury resulting in the person covered requiring continuous mechanical ventilation by means of tracheal intubation for 10 consecutive days (24 hours per day) or more in an intensive care unit in a UK hospital.

For the above definition the following is not covered:

- sickness or injury as a result of drug or alcohol intake or other self-inflicted means.

### About the condition

This definition includes sickness or injury but it is essential that the person covered is receiving mechanical help from a ventilator to breathe for a continual period of 10 days (for 24 hours a day).

An accident or illness of sufficient severity could trigger a claim if the conditions described opposite are met.

K

# Kidney failure

## requiring dialysis

### Definition

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

### About the condition

The main function of the kidneys is to get rid of the excess fluid and waste products from the body. When both kidneys lose their filtering ability, dangerous levels of fluid and waste build up in the body – a condition known as kidney or renal failure. Kidney failure can happen suddenly after severe injury or slowly because of other illnesses such as diabetes or high blood pressure. In end stage renal disease, the kidneys function at less than 10% of normal capacity and patients need either dialysis or a kidney transplant to stay alive.

# Liver failure

## end stage

### Definition

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

- permanent jaundice;
- ascites;
- encephalopathy.

Liver disease secondary to alcohol or drug misuse is excluded.

### About the condition

The liver provides a number of different functions for the body. It removes or neutralises harmful elements, produces immunity agents to control infection and generally cleans the blood. Cirrhosis happens when scar tissue replaces normal, healthy tissue, blocking the flow of blood through the liver and preventing it from working as it should. Symptoms of end stage liver failure are jaundice, ascites and encephalopathy.

Jaundice is the yellow colour of the skin which appears when the liver fails to clean the blood properly, leaving old red blood cells. Ascites is excess fluid in the space between the lining of the abdomen and abdominal organs (for example, pancreas, stomach, liver).

Encephalopathy is a brain disease which happens when blood bypasses the liver. Symptoms include confusion and sleeplessness and may progress to a coma.



# Loss of hands or feet

## permanent physical severance

### Definition

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

### About the condition

Hands or feet may be lost as a result of an accident or because of a disease or illness. Permanent physical severance means that the limbs cannot be reattached by surgery.

# Loss of independent existence

## resulting in permanent symptoms

### Definition

Any condition that:

- a) permanently prevents the person covered from doing at least 3 out of the 6 living tasks either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons; or
- b) causes mental failure.

The full list of living tasks is on page 51 and the full definition of mental failure is on page 52.

### About the condition

In certain circumstances an accident or illness, not specifically named as one of our critical illnesses, may leave a person permanently unable to look after him or herself. We measure not being able to look after yourself as physically not being able to do 3 out of the 6 living tasks listed on page 51 or, due to brain disease or injury, mentally not being able to perform tasks you need to survive.

# L Loss of speech

## permanent and irreversible

### Definition

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

### About the condition

Loss of speech may be caused by a disease such as cancer of the larynx, or an accident which damages the vocal chords. Speech lost because of a psychological condition is not covered.

# Major organ transplant

M

## Definition

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.

## About the condition

A number of different illnesses, or an accident, can lead to a major organ failing and it needing to be replaced with a new healthy organ.

M

# Motor neurone disease

## resulting in permanent symptoms

### Definition

A definite diagnosis of motor neurone disease by a consultant neurologist. There must be permanent clinical impairment of motor function.

### About the condition

Motor neurones are the nerve cells the brain uses to send instructions, in the form of electrical impulses, to the muscles. Motor neurone disease (MND) is the name given to diseases affecting the motor neurones in the brain and spinal cord. The cause of MND is not yet known but the disease causes weakness and wasting of muscles. The disease will become more serious but the rate of deterioration will vary in each case.

# Multiple sclerosis

## with persisting symptoms

M

### Definition

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.

### About the condition

Multiple sclerosis (MS) is an incurable disease of the central nervous system. The central nervous system is made up of the brain and the spinal cord which the brain uses as the central message system to the rest of the body. Surrounding and protecting the nerve fibres of the central nervous system is an important substance called myelin. This substance helps messages travel quickly and smoothly from the brain to the rest of the body. MS causes the body's immune system to attack the myelin surrounding the nerve fibres. This damage to myelin disrupts messages travelling along nerve fibres leading to messages slowing down, becoming distorted, or not getting through at all.

Co-ordination, speech, muscle power and sensation are all affected by MS.

M

# Multiple system atrophy

## resulting in permanent symptoms

### Definition

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

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

### About the condition

Multiple system atrophy (MSA) is a progressive neurological disorder. MSA can affect any adult by causing the nerve cells in the brain to degenerate. This degeneration of cells can result in impaired movement, balance and can cause problems with bladder and blood pressure control.

# Open heart surgery

## with surgery to divide the breastbone

### Definition

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

### About the condition

Heart defects come in all types, from minor to major and are often congenital which means that they are present from birth. Defects occur inside the heart with defects detected at birth or in childhood but they can also be detected later in life too.

P

# Paralysis of limbs

## total and irreversible

### Definition

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

### About the condition

Paralysis is the loss of ability to move all or part of the body.

Paralysis can happen as a result of an accident or illness. Neurological evidence that shows permanent paralysis includes a CAT scan of the brain or spine, or X-rays.

# Parkinson's disease

## resulting in permanent symptoms

P

### Definition

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

For the above definition, the following are not covered:

- Parkinson's disease secondary to drug abuse
- other Parkinsonian syndromes.

### About the condition

Parkinson's disease is a brain disorder. It happens when certain nerve cells (neurons) die or become impaired. Normally, these cells produce a vital chemical known as dopamine which allows smooth, coordinated function of the body's muscles and movement.

When approximately 80% of the dopamine-producing cells are damaged, the symptoms of Parkinson's disease appear. The symptoms include shaking, slowness of movement, stiffness and difficulty with balance. Medicines are available to help ease the symptoms of Parkinson's however no cure is currently available.

P

# Pneumonectomy

## removal of a complete lung

### Definition

The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for disease or traumatic injury suffered by the person covered.

For the above definition the following are not covered:

- removal of a lobe of the lungs (lobectomy)
- lung resection or incision.

### About the condition

Pneumonectomy is the medical term used for removing a lung.

A lung is sometimes removed to treat lung cancer when other surgery fails to achieve satisfactory results. This can sometimes happen when a tumor is located near the center of the lung and affects the pulmonary artery or veins that carry the blood between the heart and lungs. Pneumonectomy may also be used to treat traumatic chest injury that has caused major damage to the main air passage.

# Pre-senile dementia

## resulting in permanent symptoms

P

### Definition

Definite diagnosis of pre-senile dementia supported by evidence of progressive loss of ability to:

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

which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

### About the condition

Dementia is a term used by doctors to describe a number of different diseases. All of these diseases affect the brain and cause a progressive loss of memory and mental function that eventually makes it impossible for the affected person to perform even the simplest everyday tasks without help. The term pre-senile refers to dementia happening before the natural ageing process.

P

# Primary pulmonary hypertension

## of specified severity

### Definition

A definite diagnosis of primary pulmonary hypertension by a consultant cardiologist or specialist in respiratory medicine. There must be clinical impairment of heart function resulting in the permanent loss of ability to perform physical activities to at least Class 3 of the New York Heart Association classification of functional capacity. For the above definition, the following is not covered:

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

### About the condition

Primary pulmonary hypertension is a progressive disorder and is characterised by increased blood pressure affecting arteries in the lungs, known as the pulmonary arteries. The narrowing or obstruction of these very small arteries is known as hypertension.

This can cause shortness of breath and fatigue. Some people with this disorder may experience further symptoms, particularly as the condition worsens. These can include:

- dizziness
- fainting spells
- chest pain
- a racing pulse
- swelling of the ankles or legs

In severe cases this condition can be life threatening.

# Progressive supranuclear palsy

## resulting in permanent symptoms

P

### Definition

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

### About the condition

Progressive supranuclear palsy is a brain disease causing the progressive death of nerve endings in the brainstem and the basal ganglia above the nuclei in the brain. This controls balance movement, vision and speech. Other symptoms can include behavioural changes. The role of progression of the symptoms varies considerably from person to person.

P

# Pulmonary artery graft surgery

## with surgery to divide the breastbone

### Definition

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist for disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

### About the condition

There are 2 pulmonary arteries which carry de-oxygenated blood away from the heart to the lungs. If heart disease or trauma interrupts or limits this flow, it may be necessary to graft a bypass so the blood can flow past the blockage.

# Stroke

## resulting in permanent symptoms

S

### Definition

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

For the above definition, the following is not covered:

- transient ischaemic attack.

### About the condition

A stroke happens when a blood clot blocks a blood vessel or artery, or when a blood vessel breaks, interrupting blood flow to an area of the brain. When this happens brain cells are killed and this affects speech, movement, and memory. The specific abilities lost or affected depend on where in the brain the stroke takes place and on the size of the stroke. For example, someone who has a small stroke may experience only minor effects such as weakness of an arm or leg, but someone who has a larger stroke may be left paralysed on one side, lose his/her ability to speak or in severe cases die.

Transient ischaemic attacks or mini strokes are not covered as they don't cause permanent damage. Only temporary loss of vision or balance takes place and normally this lasts for less than 24 hours.

For more information on what we mean by permanent neurological deficit with persisting clinical symptoms please see page 52.

# S Systemic lupus erythematosus with severe complications

## Definition

A definite diagnosis of systemic lupus erythematosus by a consultant rheumatologist where either of the following are present:

Severe kidney involvement with systemic lupus erythematosus as evidenced by:

- permanent impaired renal function with a glomerular filtration rate below 30ml/min/1.73m<sup>2</sup> and
- abnormal urinalysis showing proteinuria or haematuria

In addition to the above criteria, the disease must have been unresponsive to disease modifying drugs for a continuous period of at least 12 months.

or (definition continued on next page)

## About the condition

The body's immune system produces white blood cells and proteins called antibodies to destroy viruses and bacteria that are foreign to the body. Lupus, like other auto-immune diseases, mistakes your own tissue as foreign and attacks it causing inflammation. It can affect major organs in the body and stop them functioning properly.

## continued

### Definition

Severe central nervous system involvement with systemic lupus erythematosus as evidenced by:

permanent deficit of the neurological system as evidenced by at least any one of the following symptoms, which must be present on clinical examination and expected to last for the remainder of the life of the person covered:

- paralysis
- dysarthria (difficulty with speech)
- aphasia (inability to speak)
- dysphagia (difficulty in swallowing)
- difficulty in walking
- lack of coordination
- severe dementia where the insured needs constant supervision
- permanent coma.

For the purposes of this definition seizures, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit of the neurological system.

### About the condition

As before, the body's immune system produces white blood cells and proteins called antibodies to destroy viruses and bacteria that are foreign to the body. Lupus, like other auto-immune diseases, mistakes your own tissue as foreign and attacks it causing inflammation. It can affect major organs in the body and stop them functioning properly.

# T Terminal illness

## Definition

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

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

## About the condition

A terminal illness is any illness or condition which in the opinion of the attending consultant would lead to death within 12 months.

If we pay a claim and you survive longer than 12 months you won't be asked to repay the money.

# Third degree burns

covering 20% of the body's surface area or 50% loss of surface area of the face

T

## Definition

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or 50% loss of surface area of the face which for the purpose of this definition includes the forehead and ears.

## About the condition

A third degree burn is the most serious type, and is also known as a full thickness burn. A third degree burn destroys the outer layer of skin, the epidermis, and the entire layer beneath, the dermis. It may also burn through the muscle and nerves and to the bone. The larger the percentage of the skin that is burnt, the more life-threatening the condition as burns remove the skin that shields the body from dangerous bacteria.

# T Traumatic head injury

## resulting in permanent symptoms

### Definition

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

### About the condition

Traumatic head injury could be caused by a car accident and cause damage to part of the brain. Brain cells are killed and this affects speech, movement and memory. The specific abilities lost or affected depend on where the damage is and the severity of the injury.

For more information on what we mean by permanent neurological deficit with persisting clinical symptoms please see page 52.

# Total permanent disability

T

## Definition

We'll pay if the person covered is diagnosed as suffering Total Permanent Disability. All diagnoses must:

- be made by a consultant employed at a hospital within the geographical limits shown on page 2 who is a specialist in an area of medicine appropriate to the cause of the claim;
- be the first and unequivocal diagnosis of the disability; and
- be confirmed by our chief medical officer.

A definition of own occupation, working tasks or living tasks will apply to Total Permanent Disability. This is shown on the additional features section of the cover summary.

## About the condition

In certain circumstances an accident or illness, not specifically named as one of our critical illnesses, may leave a person totally and permanently disabled.

We have three definitions of Total Permanent Disability which are own occupation, working tasks and living tasks. The definition that we'll give a person will be decided taking into account their occupation, leisure activities and health. If the person covered is over age 65 at the time of the claim we'll apply a living tasks definition.

A separate definition is given for Children's Critical Illness Cover.

# T Total permanent disability for children's critical illness cover

## Definition

We'll pay if the child is diagnosed as suffering Total Permanent Disability. All diagnoses must:

- be made by a consultant employed at a hospital within the geographical limits shown on page 2 who is a specialist in an area of medicine appropriate to the cause of the claim;
- be the first and unequivocal diagnosis of the disability; and
- be confirmed by our chief medical officer.

Total Permanent Disability means the child becoming permanently disabled through illness or injury to the extent that for a period of 12 consecutive months the child has been confined to their home, a hospital or similar institution and has required medically supervised constant care and attention.

The disability must be expected to last throughout the child's life without prospect of improvement.

## About the condition

In certain circumstances an accident or illness, not specifically named as one of our critical illnesses, may leave a child totally and permanently disabled.

# Own occupation definition for total permanent disability

## Definition

Any illness or injury arising before age 65 which permanently:

- a) prevents the person covered from doing the essential duties of their own occupation; or
- b) causes mental failure.

The essential duties of an occupation are those duties which cannot reasonably be omitted without affecting the ability to carry out that occupation.

- If the person covered is under age 65 but is not in a full-time paid occupation at the time of the claim the working tasks definition will apply.
- If the person covered is over age 65 at the time of the claim the living tasks definition will apply.

# Working tasks definition for total permanent disability

## Definition

Any illness or injury arising before age 65 which permanently:

- a) prevents the person covered from doing at least 2 out of the 6 working tasks without the assistance of another person, but with the use of appropriate assistive devices; or
  - b) causes mental failure.
- If the person covered is over age 65 at the time of the claim the living tasks definition will apply.

## Working tasks

### walking

the ability to walk 200 metres on a level surface with a stick or other aid if required, without stopping or severe discomfort.

### lifting

the ability to pick up 1kg from table height and carry it for 5 metres.

### using a pen, pencil or keyboard

the ability to use a pen, pencil or keyboard with either hand or using any aids.

### hearing

the ability to hear, with a hearing aid if required, well enough to understand someone speaking a common language in a normal voice in a quiet room.

### speech

the ability to be understood in a common language in a quiet room.

### vision

the ability to see well enough to read 16 point print using spectacles or other aids if required.

# Living tasks definition for total permanent disability

## Definition

Any illness or injury arising after age 65 which permanently:

- a) prevents the person covered from doing at least 3 out of the 6 living tasks listed either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons; or
- b) causes mental failure.

## Living tasks

### washing

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

### dressing

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

### transferring

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

### mobility

the ability to move from one room to another on a level surface.

### continence

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

### feeding

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

# What we mean by:

## 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.

## Mental failure

Irreversible mental incapacity due to an organic brain disease or brain injury supported by evidence of progressive loss of ability to:

- remember;
- reason;
- perceive, understand, express and give effect to ideas; and
- which causes a significant reduction in mental and social functioning, requiring the continuous supervision of the person covered.

A photograph of a young couple laughing joyfully. The woman is on the left, wearing a white button-down shirt over a pink top, and the man is on the right, wearing a white t-shirt. They are both looking towards the camera and laughing. The background features a wall with a light blue and white floral pattern. A large, bright pink circular graphic is overlaid on the bottom left of the image, containing white text.

Once we're covered, we can carry on enjoying life

# Time to relax. Bright Grey's got it covered.

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