

CORPORATE SOLUTIONS CRITICAL ILLNESS INSURANCE POLICY

Appendix



Critical Illness Definitions

CRITICAL ILLNESS shall mean any of the following conditions:

1. Accidental HIV Infection

Infection with the human immunodeficiency virus (HIV) acquired by accident or violence during the course of the Insured Member's normal occupation or through the medium of a blood transfusion, transfusion of blood products, organ transplant, assisted reproduction technique or other medical procedure or operation performed by a doctor or at a recognised medical facility. Sero-conversion evidence of the HIV infection must occur within six months of the accident. HIV infection transmitted by any other means, including but not limited to sexual activity or non-medical intravenous drug use, is not Accidental HIV Infection under the Policy. Any accident giving rise to a potential claim must be reported to the Company within thirty days and be supported by a negative HIV antibody test taken within seven days after the accident. We must be given access to test independently all blood samples used, if we require. The Company retains the right to take further independent blood tests or other medically accepted HIV tests.

2. Alzheimer's Disease

Dementia resulting in permanent failure of brain function with Significant Cognitive Impairment due to no recognisable cause, confirmed by a consultant neurologist. Significant Cognitive Impairment means a permanent deterioration or loss of intellectual capacity that requires the Insured Member to be under continual care and supervision by someone else for at least four (4) hours per day. Significant Cognitive Impairment which is directly or indirectly caused by alcohol or drug abuse is excluded.

3. (Triple Vessel) Angioplasty

Undergoing Angioplasty (with or without insertion of a stent) to three or more coronary arteries within the same procedure to treat coronary artery disease. Angiographic evidence, indicating obstruction of three or more coronary arteries, is required to confirm the need for this procedure.

4. Aplastic Anaemia

Bone marrow failure that results in anaemia, neutropenia and thrombocytopenia requiring treatment.

5. Benign Brain Tumour

A non-cancerous tumour in the brain or spinal cord which is histologically described and which:

- a. produces neurological damage and functional impairment which we consider is likely to be permanent; or
- b. requires cranial surgery for its removal.

Neurological damage and functional impairment include but are not limited to: memory loss, impaired speech, weakness of limbs and visual field defects. The following are excluded:

- a. cysts, granulomas and cerebral abscesses; or
- b. malformations in, or of the arteries or veins of the brain; or
- c. haematomas; or
- d. tumours in the pituitary gland unless it is sufficiently large that it requires open craniotomy to remove it, or in the opinion of a specialist Medical Practitioner, there is significant and permanent neurological damage such as visual field defects.

6. Blindness

That as a result of disease or accident and certified by an ophthalmologist:

- a. the visual acuity on the Snellen Scale after correction by suitable lenses is less than 6/60 in both eyes; or
- b. the field of vision is constricted to 20 degrees or less of arc around central fixation in the better eye irrespective of corrected visual activity (equivalent to 1/100 white test object); or
- c. the combination of visual defects results in the same degree of vision impairment as that occurring in (a.) or (b.) above.

7. Cardiomyopathy

A condition of impaired ventricular function of variable aetiology resulting in permanent physical impairment to the degree of at least Class III (three) of the New York Heart Association classification of cardiac impairment. Cardiomyopathy that is directly related to alcohol or drug abuse is excluded. The New York Heart Association classifications are:

- Class I no limitation of physical activity, no symptoms with ordinary physical activity.
- Class II slight limitation of physical activity, symptoms occur with ordinary physical activity.
- Class III marked limitation of physical activity and comfortable at rest, symptoms occur with less than ordinary physical activity.
- Class IV symptoms with any physical activity and may occur at rest, symptoms increased in severity with any physical activity.

8. Chronic Liver Disease / Failure

End stage liver failure, together with two of the following conditions:

- a. permanent jaundice; or
- b. ascites; or
- c. hepatic encephalopathy

Chronic Liver Disease / Failure directly related to alcohol or drug abuse is excluded.

9. Chronic Lung Disease / Failure

End stage respiratory failure requiring permanent oxygen therapy, with:

- a. FEV 1 test results consistently showing less than one (1) litre; or
- b. continuous oxygen therapy with PaO₂ 55mmHg; or
- c. as a result of Chronic Lung Disease the total and irreversible inability of the Insured Member to perform at least one (1) of the ¹Activities of Daily Living without the assistance of another adult person as certified by an appropriate Medical Practitioner.

10. (Significant) Cognitive Impairment

A permanent deterioration or loss of intellectual capacity that requires the Insured Member to be under continual care and supervision by someone else for at least four (4) hours per day. Significant Cognitive Impairment which is directly or indirectly caused by alcohol or drug abuse is excluded.

11. Coma

A state of unconsciousness causing the incapability of sensing or responding to external stimuli or internal need, resulting in a documented Glasgow Coma Scale of 6 or less, for a continuous period of at least 72 hours. Coma as a result of alcohol or drug abuse is excluded.

12. Coronary Artery Bypass Surgery

Bypass grafting performed to correct or treat coronary artery disease.

13. Critical Cancer

The presence of one or more malignant tumours, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue, provided the Diagnosis is unequivocal as confirmed by histopathology. This includes leukaemia, lymphomas, Hodgkin's disease, and malignant bone marrow disorders, but excludes the following tumors:

- a. malignant melanoma which are less than 1.5mm maximum thickness as determined by histological examination based on Breslow thickness unless the melanoma is graded higher than Clark Level 2 depth of invasion or has evidence of ulceration as determined by histological examination; or
- b. all other types of skin cancers unless there is evidence of metastases; or
- c. a growth histologically described as carcinoma-in-situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as pre-malignant or non-invasive unless they result in radical surgery. We will allow cover for carcinoma-in-situ of the breast where it results in the entire removal of the breast, or the Insured Member has other surgery and adjuvant therapy (such as radiotherapy and / or chemotherapy). This procedure must be the appropriate and necessary treatment as recommended by an appropriate Medical Practitioner and undertaken specifically to arrest the spread of malignancy. Chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells. Adjuvant endocrine manipulation therapy, hormonal manipulation therapy and non-endocrine adjuvant therapy are excluded; or
- d. all tumours of the prostate histologically classified as having a Gleason score less than 6, or less than TMN classification T2. We will allow cover for prostate tumour classified as TNM classification T1 (all categories) or of an equivalent classification, if the tumour is confirmed by histological examination and requires the Insured Member to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable.

14. Dementia

Permanent failure of brain function with significant cognitive impairment confirmed by a consultant neurologist. Dementia directly related to alcohol or drug abuse is excluded.

15. Encephalitis

The severe inflammatory disease of the brain resulting in neurological deficit causing:

- a. at least 25% permanent ²Whole Person Function impairment; or
- b. a total and irreversible inability to perform at least one (1) of the Activities of Daily Living without the assistance of another adult person.

16. Heart Attack

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The Diagnosis must be confirmed by a cardiologist and evidenced by typical rise and / or fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB) with at least one level above the 99th percentile of the upper reference limit, plus:

- a. acute cardiac symptoms and signs consistent with myocardial infarction; or
- b. new serial ECG changes with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block (LBBB); or
- c. imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

If the above tests are inconclusive we will consider other appropriate and medically recognised tests. The following are excluded:

- a. other acute coronary syndromes including but not limited to angina pectoris; or
- b. a rise in biological markers as a result of an elective percutaneous procedure for coronary artery disease.

17. Heart Valve Surgery

Surgery to replace or repair a cardiac valve or valves as a consequence of heart valve defects or abnormalities. This includes minimally invasive surgery, keyhole and all percutaneous valve replacement or repair procedures.

18. Intensive Care Treatment

An accident or illness resulting in the Insured Member requiring continuous mechanical ventilation by means of tracheal intubation for at least three (3) consecutive days (24 hours per day) or to be admitted to the intensive care ward of a registered medical hospital for at least five (5) consecutive days (24 hours per day) at the recommendation of an appropriate specialist.

19. Kidney Failure

End stage renal failure, which presents as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated or renal transplantation carried out.

20. Loss of Independence

The Insured Member is constantly and permanently unable to perform at least two (2) of the numbered Activities of Daily Living without the physical assistance of someone else (if the Insured Member can perform the activity on their own by using special equipment, the Company will not treat the Insured Member as unable to perform that activity).

21. Loss of Use of Limbs / Sight of One Eye

The total and irrecoverable loss by disease or trauma of any of:

- a. the use of both hands; or
- b. the use of both feet; or
- c. the use of one hand and one foot; or
- d. the use of one hand and the sight of one eye (to the extent of 6/60 or less); or
- e. the use of one foot and the sight of one eye (to the extent of 6/60 or less).

22. Major Burns

Full thickness burns to at least:

- a. 20% of the body surface area as measured by The Rule of 9 of the Lund and Browder Body Surface Chart; or
- b. 25% of the face, requiring surgical debridement and / or grafting; or
- c. 50% of the total combined area of both hands, requiring surgical debridement and / or grafting.

23. Major Head Trauma

An injury to the head causing either:

- a. the Insured Member to suffer at least 25% impairment of Whole Person Function that is permanent; or
- b. the Insured Member to be constantly and permanently unable to perform at least one (1) of the Activities of Daily Living without the physical assistance of someone else (if the Insured Member can perform the activity on their own by using special equipment, the Company will not treat the Insured Member as unable to perform that activity).

Major Head Trauma as a result of alcohol, drug or substance abuse is excluded.

24. Major Organ Transplant

The Insured Member undergoes, or has been placed on a New Zealand waiting list approved by us for, an organ transplant from a human donor to the Insured Member for one or more of the following organs:

- a. kidney
- b. heart
- c. lung
- d. liver
- e. pancreas
- f. small bowel; or
- g. the transplant of bone marrow.

The transplantation of all other organs or parts of any organ or of any other tissue is excluded.

25. Meningitis / Meningococcal Disease

The unequivocal Diagnosis of Meningitis and / or Meningococcal Disease including meningococcal septicaemia causing either:

- a. a 25% impairment of Whole Person Function that is permanent; or
- b. the total and irreversible inability to perform at least one (1) of the Activities of Daily Living without the assistance of another adult person.

26. Motor Neurone Disease

The unequivocal Diagnosis of a progressive form of debilitating Motor Neurone Disease, as confirmed by a Medical Practitioner who is a consultant neurologist.

27. Multiple Sclerosis

A disease characterised by demyelination in the brain and spinal cord. Multiple Sclerosis must be unequivocally Diagnosed by a consultant neurologist. There must be more than one episode of well-defined neurological deficit with persisting neurological abnormalities causing:

- a. at least 25% permanent Whole Person Function impairment; or
- b. a total and irreversible inability to perform at least one (1) of the Activities of Daily Living without the assistance of another adult person; or
- c. being assigned a 7.5 or higher score on the Expanded Disability Status Scale (EDSS) by a consultant neurologist.

Neurological investigations such as lumbar puncture, MRI (Magnetic Resonance Imaging) evidence of lesions in the central nervous system, evoked visual responses, or evoked auditory responses which are required to confirm the Diagnosis.

28. Muscular Dystrophy

The unequivocal Diagnosis of Muscular Dystrophy, where the condition causes either:

- a. at least 25% impairment of Whole Person Function that is permanent; or
- b. constant and permanent inability to perform at least one (1) of the Activities of Daily Living without the physical assistance of someone else. The ability to perform the activity by using special equipment will be regarded as being able to perform that activity.

29. Open Heart Surgery

The undergoing of Open Heart Surgery for treatment of a cardiac defect, cardiac aneurysm or benign cardiac tumour. Repair via catheter surgery, minimally invasive, keyhole, or similar techniques are specifically excluded.

30. Out of Hospital Cardiac Arrest

Cardiac arrest that is not associated with any medical procedure and is documented by an electrocardiogram and occurs out of hospital and is due to cardiac asystole, or ventricular fibrillation with or without ventricular tachycardia.

31. Paralysis

The permanent and total loss of function as a result of injury to or disease of the spinal cord or brain as defined below:

- a. Quadriplegia - loss of function of both arms and legs
- b. Paraplegia - loss of function of both legs
- c. Diplegia - loss of function of both sides of the body
- d. Hemiplegia - loss of function of one side of the body

Paralysis as a result of alcohol, drug or substance abuse is excluded.

32. Parkinson's Disease

The unequivocal Diagnosis, confirmed by consultant neurologist, of idiopathic Parkinson's Disease as characterised by the clinical manifestation of one or more of the following:

- a. rigidity; or
- b. tremors; or
- c. akinesia

resulting in the degeneration of the nigrostriatal system causing either:

- a. at least 25% permanent Whole Person Function impairment; or
- b. a total and irreversible inability to perform at least one (1) of the Activities of Daily Living without the assistance of another adult person.

33. Peripheral Neuropathy

The irreversible inflammation or degradation of a peripheral nerve, Diagnosed by an appropriate specialist approved by the Company. The Insured Member must have also sustained a neurological deficit causing at least 25% permanent impairment of Whole Person Function, or inability to perform at least one (1) of the Activities of Daily Living. Peripheral Neuropathy as a result of alcohol, drug or substance abuse is excluded.

34. Permanent Loss of Hearing

The complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of injury or illness, as certified by an appropriate medical specialist.

35. Permanent Loss of Speech

The total loss of speech both natural and assisted as a result of injury or illness for a continuous period of at least three months and the subsequent Diagnosis that loss of speech both natural and assisted will be total and permanent.

36. Pneumonectomy

The undergoing of surgery to remove an entire lung. The treatment must be considered medically necessary by a specialist Medical Practitioner.

37. Pulmonary Arterial Hypertension (Primary)

Primary idiopathic pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation, resulting in significant irreversible physical impairment of at least Class III (three) of the New York Heart Association classification of cardiac impairment. Pulmonary hypertension in association with Chronic Lung Disease is specifically excluded. Other forms of hypertension (involving increased blood pressure) are specifically excluded.

38. Stroke (resulting in functional loss)

The suffering of a stroke as a result of a cerebrovascular event. There must be clear evidence on a CT (Computed Tomography), MRI, or similar appropriate scan that a stroke has occurred and of either:

- a. infarction of brain tissue; or
- b. intracranial or subarachnoid haemorrhage.

The following are excluded:

- a. cerebral symptoms due to transient ischaemic attacks;
- b. migraine;

- c. cerebral injury resulting from trauma or hypoxia; and
- d. vascular disease affecting the eye, optic nerve or vestibular functions.

39. Surgery to Aorta

Surgery to correct any narrowing, dissection, or aneurysm of the thoracic or abdominal aorta.

¹Activities of Daily Living are defined as:

Type of Activity		Description
1	Washing	The ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.
2	Dressing	The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
3	Feeding	The ability to feed oneself once food has been prepared and made available.
4	Toileting	The ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.
5	Mobility	The ability to move from place to place by walking, wheel chair or with assistance of a walking aid.

² Whole Person Function is defined as per the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 6th edition, or an equivalent guide to impairment approved by the Company.