

SKANDIA LIFETIME PLAN (SLP) CRITICAL ILLNESS DEFINITIONS

Policy commencement date – 1 September 1999 to 31 January 2002

These are the critical illnesses and their definitions covered by the Skandia Lifetime Plan series 8 policy terms and conditions.

Please note, following our name change in 2014, Skandia became Old Mutual Wealth and all references in the terms and conditions and in this document to Skandia Life refer to products provided by Old Mutual Life Assurance Limited.

ANGIOPLASTY

Undergoing surgery on two or more arteries to correct blockage of at least 50% in each of the affected arteries on the undisputed advice of a consultant cardiologist holding such a position at a major hospital in the UK. Balloon angioplasty, excimer laser, rotablation, stents and directional atherectomy are specifically included.

AORTA GRAFT SURGERY

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

BACTERIAL MENINGITIS

The Life Assured suffering a permanent neurological or physical deficit following and resulting from the contraction of bacterial meningitis. Bacterial meningitis must have been unequivocally diagnosed by a consultant holding an appropriate position at a major hospital in the UK.

All other forms of meningitis, including viral, are not covered.

BENIGN BRAIN TUMOUR

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

BLINDNESS

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

CANCER

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

- All tumours which are histologically described as pre-malignant, as non-invasive or as cancer in situ
- Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus
- Any skin cancer other than malignant melanoma

COMA

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of life support systems for a period of at least 96 hours and resulting in permanent neurological deficit. Coma secondary to alcohol or drug misuse is not covered.

CORONARY ARTERY BY-PASS SURGERY

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

DEAFNESS

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

HEART ATTACK

The death of a portion of the heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic changes and by elevation of cardiac enzymes. The evidence must be consistent with the diagnosis of heart attack.

HEART VALVE SURGERY

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

HIV/AIDS

The Life Assured being infected by Human Immunodeficiency Virus (HIV), or suffering from Acquired Immune Deficiency Syndrome (AIDS) or other similar or related condition or syndrome provided that:

- (i) the infection must have arisen in the course of the Life Assured's normal occupational duties and must have been acquired as a result of contact with an HIV infected person, involving passing of blood or body fluid from an infected person or with an HIV infected medical instrument;
 - the incident that results in such contact must have occurred after the Making of Assurance Date and must have been reported, investigated and documented at that time (within 10 days) in accordance with established procedures for the occupation in which it occurred or, where no such procedures exist, via the Life Assured's general practitioner;
 - the Life Assured must have been tested immediately (within 10 days) after the incident and shown not to have antibodies of the Human Immunodeficiency Virus and the incident must have been followed up in accordance with established procedure, including further blood tests within 12 months indicating the presence of HIV or antibodies to such a virus.

OR

- (ii) the infection is due to a blood transfusion received in the UK after the Making of Assurance Date of the Plan.
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KIDNEY FAILURE

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

LOSS OF INDEPENDENT EXISTENCE

The Life Assured being permanently and irreversibly unable to perform three or more Activities of Daily Living (ADLs) described below without the assistance of another person, even with the use of special devices or equipment. This must be supported by medical evidence from a relevant specialist as Skandia Life considers appropriate and have continued without interruption for three consecutive months.

THE ADLs:

- Mobility** – the ability to move from one room to another on level surfaces
- Dressing** – the ability to put on, take off, secure and unfasten all necessary items of clothing and any braces, artificial limbs or other surgical devices
- Feeding** – the ability to eat food which has been prepared and cooked (if appropriate)
- Continence** – the ability to manage bowel and bladder functions (including the use of protective undergarments and surgical appliances if appropriate) so as to maintain personal hygiene
- Transferring** – the ability to get on and off the toilet, in and out of bed and move from bed to an upright chair or wheelchair and back again
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LOSS OF LIMBS

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

LOSS OF SPEECH

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

MAJOR ORGAN TRANSPLANT

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

MOTOR NEURONE DISEASE

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

MULTIPLE SCLEROSIS

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

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

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

PARKINSON'S DISEASE

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

PRE-SENILE DEMENTIA

Pre-senile dementia as diagnosed, before the 65th birthday of the Life Assured, by a consultant neurologist holding such an appointment at a major hospital in the UK. The diagnosis must be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.

STROKE

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

TERMINAL ILLNESS

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

THIRD DEGREE BURNS

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

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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