

SKANDIA LIFETIME PLAN (SLP) CRITICAL ILLNESS DEFINITIONS

Policy commencement date – 13 May 1991 to 31 December 1991

These are the critical illnesses and their definitions covered by the Skandia Lifetime Plan series 1 policy terms and conditions. They include the improvements and/or additions that were applied to the policy after it was taken out.

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

The undergoing 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, excluding cysts, granulomas, malformation in or of the arteries or veins of the brain, haematomas or tumours in the pituitary gland or spine.

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

Unconsciousness, with no reaction to stimuli, continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.

CORONARY ARTERY BY-PASS SURGERY

The undergoing of an operation on the advice of a consultant to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

DEAFNESS

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

HEART ATTACK

The death of a portion of 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.

HEART VALVE SURGERY

The replacement of one or more heart valves on the advice of a consultant cardiologist holding such an appointment at a major hospital in the UK.

HIV/AIDS

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

- (i) the Life Assured is either a medical practitioner, a person employed in a medical facility, a member of the emergency services (fire, police, ambulance), a prison officer or a pharmacist;
- the infection must have arisen in the course of the Life Assured's normal duties and must have been acquired as a result of contact with a HIV infected person, involving passing of blood or body fluid from an HIV 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 in accordance with established procedures for the occupation in which it occurred;
 - the life assured must have been tested immediately after the incident and shown not to have antibodies of the Human Immunodeficiency 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 and irrecoverable loss of the ability to speak because of physical injury, disease or mental trauma as confirmed by an appropriate consultant physician holding an appointment at a major UK hospital in the UK.

MAJOR ORGAN TRANSPLANT

Major organ transplant means the receipt of a transplant of a heart, liver, lung, kidney, pancreas or bone marrow or the confirmation by a suitably qualified consultant physician at a major hospital in the UK that such a transplant is essential.

MOTOR NEURONE DISEASE

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

MULTIPLE SCLEROSIS

Unequivocal diagnosis of multiple sclerosis made by a consultant neurologist holding such an appointment at a major hospital in the UK. The claimant must exhibit neurological abnormalities that have existed for a continuous period of at least 6 months or have had at least one relapse of such abnormalities. This must be evidenced by the typical symptoms of demyelination and impairment of motor and sensory function.

PARALYSIS/PARAPLEGIA

Total loss of muscle function or sensation to the whole of any two or more limbs as a result of injury or disease. Disability must be established for a continuous period of 12 calendar months and be supported by appropriate neurological evidence.

PARKINSON'S DISEASE

Parkinson's Disease 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.

Only idiopathic Parkinsonism is covered. All other forms of Parkinsonism are 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

This means any disease process which, in the opinion of a specialist consultant holding such an appointment at a senior hospital in the UK, is likely to lead to death within 12 calendar months of Skandia Life being notified of a claim under this policy.

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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