

12. CRITICAL ILLNESS BENEFIT

- 12.1 The Critical Illness Benefit provides for an accelerated payment of the Death Benefit to the Policyholder, if a Life Assured is diagnosed with an illness or suffers from an accident which results in them meeting all of the claim requirements of one or more of the defined critical illness events and definitions in Clauses 12.4 to 12.27.
- 12.2 With the exception of those exclusions described in Clause 13, the amount payable in the event of a defined Critical Illness claim event shall be the Death Benefit Sum Assured as shown in the Policy Schedule.
- 12.3 Critical Illness means the first and unequivocal diagnosis of a condition which.
- 12.3.1 has been made by a suitably qualified and licensed doctor who is acting within the scope of that licence, employed at, or affiliated to, a hospital and who is a specialist in an area of medicine appropriate to the diagnosed condition;
- 12.3.2 has been confirmed by the Company's Chief Medical Officer; and
- 12.3.3 meets the claim requirements of one or more of the following defined Critical Illness events and definitions.
- 12.4 **Aorta Graft Surgery**
Major (open) surgery to dissect and surgically graft an aneurysm of the Aorta.
- 12.5 **Benign Brain Tumour**
A life-threatening, non-cancerous tumour of the brain as confirmed by 2 independent neurologists or neurosurgeons, giving rise to characteristic signs of increased intracranial pressure such as papilledema, mental symptoms, seizures and motor or sensory impairment.
- The presence of the tumour must be confirmed by imaging studies such as a CT scan or MRI scan.
- Benign pituitary tumours are excluded.
- 12.6 **Cancer**
A malignant tumour which is characterised by the uncontrolled growth of malignant cells and invasion of tissue and where histological examination has confirmed the type and staging of the tumour.
- Only malignant tumours conforming to stage III or IV of the AJCC (American Joint Committee for Cancer) staging system will be considered for a claim, with the exception of brain cancers, malignant prostate cancers, leukaemia's and lymphoma's, which are classified according to different staging systems. Clinical definitions for these types of cancers are described as follows:

12.6.1 Benign Brain Cancers

Will be assessed according to the Benign Brain Tumour claim category in Clause 12.5.

12.6.2 Malignant Brain Cancers

Malignant Brain Cancers must be graded according to the World Health Organisation (WHO) grading system for brain cancers. Only grades III and IV cancers as listed below will qualify for a claim.

- Glioblastoma
- Giant cell glioblastoma
- Gliosarcoma
- Pineoblastoma
- Medulloblastoma
- CNS primitive neuroectodermal tumour
- Atypical teratoid or rhabdoid tumour
- Malignant peripheral nerve sheath tumour
- Any other WHO stage III or IV brain cancer

Treatment for these cancers is not required for a claim to be considered.

12.6.3 Prostate Cancers

Prostate Cancers must be staged according to the AJCC (American Joint Committee on Cancer) TNM grading system, only those cancers meeting a staging listed below will be considered for a claim:

- T4, N0, M0 or
- Any T, N1-3, M0 or
- Any T, Any N, M1

12.6.4 Leukaemia's and Lymphoma's

- Acute Myeloid Leukaemia (AML)
- Chronic Myeloid Leukaemia (CML) requiring a bone marrow transplant
- Acute Lymphocytic Leukaemia (ALL)
- Chronic Lymphocytic Leukaemia (CLL) – Stage III or IV on the Rai classification system
- Hodgkins or Non-Hodgkins Lymphoma – Stage III or IV on the Ann Arbor classification system
- Multiple Myeloma – Stage III or IV on the Durie-Salmon classification system

12.7 Cardiomyopathy

Cardiomyopathy resulting in permanent and irreversible physical impairment to the degree of at least class IV of the New York Heart Association (NYHA) classification of cardiac impairment, or an ejection fraction that is consistently less than 40% as evidenced on at least 3 consecutive echocardiograms, which have been performed no less than 6 weeks apart from each other.

12.8 Coma

A state of unconsciousness not induced by sedation and where there is Glasgow Coma Score (GCS) of 10 or less with no reaction to external stimuli or internal needs and persisting continuously for more than 96 hours with the use of life support systems such as ventilators or intravenous nourishment.

12.9 Coronary Artery Bypass Grafts

Open heart surgery to correct narrowing or blockage to three or more of the blood vessels that supply the heart muscle with blood, using a vein from the leg or one of the inner chest wall arteries, to bypass the obstruction.

12.10 Heart Attack

Death of heart muscle due to inadequate blood supply as evidenced by all three of the following criteria:

- Compatible clinical symptoms and characteristic ECG changes, for example:
 - ST segment and T wave changes indicative of myocardial ischaemia or myocardial infarction and raised cardiac markers,
 - Troponin T > 1.0 ng/ml or Troponin I > 0,5 ng/ml, or
 - raised CK-MB mass of more than 2 times normal values in acute presentation phase or more than 4 times normal values post-intervention;
- Total CPK elevation of more than 2 times normal values with at least 6% being CK-MB; and
- Permanent impairment in one or more of the following functional criteria as measured 6 weeks post- infarction:
 - New York Heart Association (NYHA) class IV, MET reading of 1 or less;
 - LVEF <30%, LVEDD >72 or Ultrasound FS% <16%.

The evidence must show a definite, acute myocardial infarction. Other acute coronary syndromes, including but not limited to angina, are not covered by this definition.

12.11 Heart Valve Replacement or Repair

Heart valve replacement or valvotomy or valvuloplasty via open heart surgery.

12.12 HIV/AIDS

The clinical manifestation of Acquired Immune Deficiency Syndrome (AIDS) as evidenced by the Life Assured meeting all of the following:

- a positive Human Immunodeficiency Virus (HIV) antibody test;
- a CD4 of less than 200; and
- at least 3 conditions of Stage 3 AIDS as defined by the current World Health Organisation (WHO) classification system or being diagnosed with at least one AIDS-defining disease, according to the current WHO clinical classification system.

12.13 Irreversible Heart Failure

Irreversible heart failure, with permanent physical impairment to the degree of at least class IV of the New York Heart Association (NYHA) classification of cardiac impairment or an ejection fraction that is consistently less than 40% as evidenced on at least 3 consecutive echocardiograms which have been performed no less than 6 weeks apart from each other.

12.14 Kidney Failure

Permanent, end-stage renal failure requiring haemodialysis, as confirmed by 2 independent specialists or nephrologists.

12.15 Liver Failure

End-stage liver failure due to cirrhosis and resulting in permanent jaundice as well as Ascites, Encephalopathy or Portal hypertension, as confirmed by 2 independent gastroenterologists.

12.16 Loss of Speech

A total and permanent loss of a Life Assured's ability to express themselves by speech, writing or signs or to comprehend spoken or written language, due to injury or disease of the brain as confirmed by at least 2 specialists or neurologists.

There must be permanent deficits in the formal aspects of language such as naming, word choice, comprehension, spelling and syntax.

12.17 Loss of Vision

Permanent loss of visual acuity in both eyes with at least a Snellen equivalent rating of 6/36 for best corrected vision.

12.18 Major Organ Transplant

Organ failure or organ dysfunction to such a degree that normal homeostasis cannot be maintained, and which has resulted in an organ transplant of any one of a Heart, Liver, Pancreas, Lung or Kidney from a donor.

12.19 Peripheral Artery Disease

Peripheral artery disease which has been confirmed by 2 independent vascular surgeons, and with gangrene and loss of a leg, which includes the knee.

12.20 Permanent Dysfunction of the Musculoskeletal system

The total and permanent loss of function, due to injury or diseases of the spinal cord as confirmed by at least 2 independent neurologists or neurosurgeons of:

- One or both sides of the body, or
- Both legs (defined as knee and below), or
- Both arms (defined as elbow and below), or
- One leg and one arm.

12.21 Primary Pulmonary Hypertension

Established primary pulmonary hypertension, as confirmed by at least 2 independent cardiologists, due to structural or functional circulatory disturbances of the lung, leading to right ventricular enlargement.

The disease must result in permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association (NYHA) classification for cardiac impairment.

There must be proof that pulmonary pressures have remained above 30mm Hg for a period of 6 months.

12.22 Severe Lung Disease

Irreversible end stage respiratory failure with an

- FEV1 < 1 litre for obstructive lung disease, or
- FVC < 1 litre for restrictive lung disease with clinical signs and symptoms, or
- FEV1 < 40% predicted, or
- FVC < 40% predicted, or
- severe irreversible changes in pulmonary function tests with permanent DCO 41-45% (obstructive and/ or restrictive).

12.23 Stroke

A confirmed stroke with signs appropriate to the area of brain damage should be present e.g. motor, parietal, visual, cerebellar, speech, lasting more than 24 hours.

For example, neurological deficit that results in a motor deficit of at least 3/5th or less of brain damage, or the inability to perform 3 or more Basic ADL's (Activities of Daily Living) or a WPI (Whole Person Impairment) exceeding 35%.

The WPI scoring guidelines as stipulated in the 6th edition of the AMA (American Medical Association) will be used to determine the WPI score.

12.24 Third Degree Burns

Third degree burns exceeding 30% of the total body area according to the Lund and Bowder body surface chart.

12.25 Trauma

An accident which results in a Life Assured's admission to an Intensive Care Unit department for at least 15 uninterrupted days and where the Life Assured also requires assisted mechanical ventilation for at least 7 of those 15 days.

12.26 Whole Person Impairment

Any disease to any body organ system where the severity of the disease in that body organ system results in a Whole Person Impairment (WPI) of greater than 35%.

The WPI scoring guidelines as stipulated in the 6th edition of the American Medical Association (AMA) will be used to determine the WPI score.

WPI scores are determined when the condition is permanent at optimal treatment.

Any WPI exceeding 35% as a result of a traumatic injury or mental and behavioural disorder(s) will not be covered under this category.

12.27 Impairment of Daily Living

Any accident or injury which results in the Life Assured being unable to perform 4 or more Basic Activities of Daily Living (ADL's), following reasonable optimal treatment and maximal medical improvement.

A payment will only be made under this category if the condition suffered from does not qualify for a claim payment under any of the other categories listed above.

The Basic Activities of Daily Living (ADL's) are defined as follows:

Bathing

The ability to wash or bathe oneself independently.

Transferring

The ability to move oneself from a bed to a chair or from a bed to a toilet independently.

Dressing

The ability to take off and put on one's clothes independently.

Eating

The ability to feed oneself independently (this does not include the preparation of food).

Toileting

The ability to independently use a toilet and cleanse oneself thereafter.

Locomotion on a level surface

The ability to walk on a flat surface independently.

Locomotion on an incline

The ability to walk up a gentle slope or a flight of stairs independently.

Please refer to the end of this document for References Providing Additional Descriptions for Terminology Used in Critical Illness Benefit Definitions above.

13. CRITICAL ILLNESS BENEFIT EXCLUSIONS

The Critical Illness Benefit shall not be paid if the Critical Illness condition results directly or indirectly from any of the following events or circumstances:

- 13.1 Intentional self-inflicted injuries, or attempted suicide, while sane or insane.
- 13.2 Active participation by a Life Assured in any war, whether declared or not, civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion or other acts of violence originating from any political or civil unrest.
- 13.3 Committing or trying to commit an assault.
- 13.4 Participation in any act which would be deemed a criminal offence, whether convicted or not.
- 13.5 Failure to seek or follow proper medical advice.