

# Critical illness

The scheme benefits will be payable if a subscribing serving member, subscribing serving member's partner or their child, aged from 6 months to 17 years, suffers from an insured illness and survives for more than 28 days from the date of diagnosis or surgery.

- **Alzheimer's disease** – *resulting in permanent symptoms*
- **Aorta graft surgery** – *for disease*
- **Bacterial Meningitis** – *resulting in permanent symptoms*
- **Benign brain tumour** – *resulting in permanent symptoms*
- **Blindness** – *permanent and irreversible*
- **Cancer** – *excluding less advanced cases*
- **Coma** – *resulting in permanent symptoms*
- **Coronary artery bypass surgery** – *with surgery to divide the breastbone*
- **Creutzfeldt-Jakob disease**
- **Deafness** – *permanent and irreversible*
- **Heart attack** – *of specified severity*
- **Heart valve replacement or repair** – *with surgery to divide the breastbone*
- **HIV infection** – *contracted in the EC from a blood transfusion, physical assault or at work in an eligible occupation*
- **Kidney failure** – *requiring dialysis*
- **Loss of speech** – *permanent and irreversible*
- **Major organ transplant**
- **Motor neurone disease** – *resulting in permanent symptoms*
- **Multiple sclerosis** – *with persisting symptoms*
- **Paralysis of limbs** – *total and irreversible*
- **Parkinson's disease** – *resulting in permanent symptoms*
- **Stroke** – *resulting in permanent symptoms*
- **Terminal illness**
- **Third degree burns** – *covering 20% of the body surface area*

*A pre-existing conditions exclusion applies together with other exclusions and conditions. Full details can be found in the policy wording, which should be read carefully.*

*Claims must be submitted within 90 days of diagnosis.*

*Cover ceases at age 65.*