

CRITICAL ILLNESS DEFINITIONS

When you apply for Life Insurance cover, you may get the offer to include critical illness cover. These are the illness conditions for which you'll be covered

Cancer –
of specific
severity and
does not cover
very early
cancers

Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following: - pre-malignant
 - non-invasive
 - carcinoma in situ
 - havingborderlinemalignancy - having malignant potential
- All tumours of the prostate histologically classified as T1N0M0 (TNM classification)
- All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)
- All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)
- Chronic Lymphocytic Leukemia less than RAI Stage 3
- All cancers in the presence of HIV
- Any skin cancer other than malignant melanoma.

Stroke –
resulting in
permanent
neurological
deficit with
persisting
clinical
symptoms

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms.

The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.

For the above definition, the following are not covered:

- Transient ischemic attacks
- Cerebral symptoms due to migraine
- Traumatic injury to brain tissue or blood vessels
- Vascular disease affecting the eye or optic nerve or vestibular functions

Heart attack –
of specified
severity

Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

A history of typical chest pain;

- New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and
- Elevation of the cardiac biomarkers , inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician. For the above definition, the following are not covered:

- occurrence of an acute coronary syndrome including but not limited to unstable angina.
- a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

Coronary
Artery
By-Pass
Surgery

Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.

For the above definition, the following are not covered:

- angioplasty;
- other intra-arterial or catheter based techniques;
- keyhole procedures;
- laser procedures.