



Term Life and Critical Illness Cover

Guide to the definitions

This guide forms part of your plan.

Please keep it with your other plan documents.

Complies with the ABI Guide to Minimum Standards
for Critical Illness Cover.

2018

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How to make a claim

What you should do?

Check your Policy Schedule. This shows you who is covered, the type of cover you have and any specific cover exclusions which apply. If you are unsure discuss this with ESMI who arranged this insurance for you.

Check the Benefit Table in this guide to make sure the condition is covered.

If you are not in the UK when you make a claim, you will have to return to the UK unless we decide otherwise. You should tell us about your claim as soon as you reasonably can.

What we will need.

- A completed claim form.
- Confirmation by an Appropriate Medical Specialist that your claim satisfies the appropriate definition. An Appropriate Medical Specialist is someone who must:
 - hold an appointment as a Consultant, or equivalent, at a hospital within the UK, Channel Islands or Isle of Man;
 - be accepted by our Chief Medical Officer; and
 - be a Specialist appropriate to the cause of the claim.

For critical illness claims, the person covered must survive for at least 28 days after the confirmation by an appropriate Medical Specialist or Doctor. We intend to pay all valid claims as soon as possible but, depending on the circumstances, this can take time. The assessment period will typically start on receipt of the claim form and will not normally be longer than 6 months, as long as we have all the evidence we need.

You should continue to pay your premiums until we have reached a decision on your claim.

You should be aware of the following.

This policy is currently subject to Moratorium Underwriting.

What does Moratorium Underwriting mean?

This policy uses Moratorium Underwriting. With this option you do not need to complete a health questionnaire every renewal. Instead we automatically exclude any pre-existing condition, or any related condition, for which you have suffered signs or symptoms, sought or received medical advice, tests or treatment or taken medication, prescribed or not, in the 3 years before your effective date. However, subject to the plan terms and conditions, a pre-existing condition can become eligible for cover providing you have not: consulted anyone (e.g. a doctor or specialist) for medical treatment, tests or advice (including check-ups); taken medicines (including prescription or over-the-counter drugs, medicines, special diets or injections), for that pre-existing condition or any related condition for two continuous years after your effective date.

If you experience symptoms, receive advice, medication, diagnostic tests or treatment for that medical condition within the first 2 years of your start date then the moratorium period will not be satisfied, and you will only be covered after there has been a continuous period of 2 years where you have been advice, medication, symptom, test and treatment free for that condition.

The Benefit Table

	Covered
Bacterial meningitis – resulting in permanent symptoms	✓
Cancer – excluding less advanced cases	✓
Coronary artery by-pass grafts – with surgery to divide the breastbone	✓
Heart attack – of specified severity	✓
Kidney failure – requiring dialysis	✓
Major organ transplant	✓
Multiple sclerosis – with persisting symptoms	✓
Stroke – resulting in permanent symptoms	✓

The full definitions of the illnesses covered and the circumstances in which you can claim are given in the Critical Illness Definitions Guide below.

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Critical Illness - Definitions

Please note that the information shown under 'what does this mean?' for each definition is for general information only and will not be used when we assess your claim.

Bacterial meningitis

A definite diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms.

- We do not cover any other form of meningitis including viral meningitis

What does this mean?

Bacterial meningitis is a condition resulting from bacterial infection. This causes inflammation to the meninges, which is the protective layer around the brain. There are many forms of meningitis. It is only bacterial meningitis that is covered; all other forms, including viral meningitis, are excluded.

Cancer

Any malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumor includes leukemia, lymphoma sarcoma, and lymphoma except cutaneous lymphoma (lymphoma confined to the skin).

For the above definition, the following are not covered:

- all cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - cancer in situ;
 - having borderline malignancy; or
 - having low malignant potential.
- all tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0;
- chronic lymphocytic leukemia unless histologically classified as having progressed to at least Binet Stage A;
- any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

What does this mean?

Cancer is a malignant tumor or a malignancy. It causes uncontrolled growth of abnormal cells that invade, damage and destroy surrounding bodily tissue. These cells can then spread and cause damage to other parts of the body. Pre-malignant and non-invasive cancers and cancer in situ are very early stage cancers that have not invaded surrounding tissue and have not spread to other areas of the body. Treatment is relatively easy and successful and these cancers are not covered.

In line with Government policy, screening for prostate cancer will become widely available to men in the not too distant future. The key purpose of this screening is to detect prostate tumors at a much earlier stage than at present – before they cause any noticeable symptoms and when the illness can be more easily treated and cured. Accordingly, the less advanced prostate cancers are not covered. More advanced and more aggressive cases (typically those that are currently detected) will continue to be covered.

Chronic lymphocytic leukemia (CLL) occurs predominantly in later life and is often a chance finding with no symptoms. Binet stage A CLL is typically kept under review rather than actively treated.

Most skin cancers, including cutaneous lymphoma, are also easy to treat and are also excluded. However, malignant melanoma is a very serious form of skin cancer that can very quickly spread throughout the body. This form of skin cancer is therefore included if it has invaded beyond the epidermis (outer layer of skin).

Coronary artery by-pass grafts with surgery to divide the breastbone.

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

For the above definition, the following are not covered:

- balloon angioplasty;
- atherectomy;
- rotablation;
- insertion of stents; and
- laser treatment.

What does this mean?

If one or more of the coronary arteries, which supply oxygenated blood to the heart, becomes obstructed by the buildup of fatty deposits angina can result and can even cause a heart attack. A coronary by-pass operation involves inserting a short length of artery or vein, the latter usually taken from the leg, around the narrowed coronary artery thus restoring an adequate supply of blood to the heart.

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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:

- Typical clinical symptoms (for example, characteristic chest pain).
- new characteristic electrocardiographic changes;
- the characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:
 - Troponin T > 1.0 ng/ml
 - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction. For the above definition, the following is not covered:

- other acute coronary syndromes including but not limited to angina.

What does this mean?

The body needs oxygen to survive and it receives this from the blood. The heart is effectively a pump, which ensures that oxygenated blood circulates through the body to where it is needed. The heart itself also needs oxygen to continue to work effectively. If the supply of oxygen to the heart is cut off then a portion of the heart muscle is damaged. This can be caused by the blockage of a coronary artery. Arteries can become blocked by fatty material or by blood clots. Damage to the heart muscle usually causes severe pain and results in an increase in cardiac enzymes and Troponins, which are released into the blood. A heart attack will also result in new electrocardiograph changes.

Angina produces similar symptoms to an actual heart attack, but is caused by a reduction in the supply of blood to the heart due to spasm or partial blockage, rather than a complete blockage. Heart muscle does not die as a result. Angina may be an early indication that a future heart attack is likely. Angina is not covered by the definition.

Kidney failure

Chronic and end stage failure of both kidneys to function, as a result of which regular renal dialysis is necessary.

What does this mean?

The function of the kidneys is to remove waste material from the bloodstream. If they do not work properly there can be a buildup of waste material in the blood, which can become life threatening. The body can function perfectly well with only one kidney, but if both fail there will be a need for regular dialysis, to clean the blood artificially, or for a kidney transplant.

Major organ transplant

The undergoing as a recipient of a transplant of bone marrow or of a complete heart, kidney, liver, lung or pancreas, or inclusion on an official United Kingdom waiting list for such a procedure.

For the above definition, the following is not covered:

- transplant of any other organs, parts of organs, tissues or cells.

What does this mean?

Sometimes a major organ of the body (such as the liver) becomes so diseased that it fails and becomes life threatening. It may therefore be essential to replace it with a healthy organ.

For some rare illnesses, such as aplastic anemia, a major organ transplant (in this case of the bone marrow) may be the only long-term cure available. It can take a long time to find the right donor organ, and the waiting list for such operations is often long. The claim will be met therefore upon acceptance onto an official United Kingdom, Channel Islands or Isle of Man waiting list for the relevant transplant.

Multiple sclerosis

A definite diagnosis of multiple sclerosis by a consultant neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.

What does this mean?

Multiple sclerosis (MS) is an incurable disease of the central nervous system. Nerve fibres are normally covered by a myelin sheath, which protects and insulates them. In MS this sheath degenerates which interrupts the smooth transmission of nerve impulses around the body, leading to loss of power and/or lack of co-ordination and/or sensory impairment usually affecting different parts of the body. The symptoms and signs can come and go over the years or can progressively worsen. Investigations such as an MRI scan of the brain and/or spinal cord and examination of the cerebrospinal fluid can be helpful in supporting the diagnosis, but do not in themselves make a definite diagnosis.

Stroke

Death of brain tissue due to inadequate blood supply or hemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following is not covered:

- transient ischemic attack.
- traumatic injury to the brain tissue or blood vessels

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As with a heart attack the cause of a stroke is inadequate blood supply, this time to the brain. It can be caused by a blood clot becoming caught in an artery of the brain or the bursting of one of the brain's blood vessels. The event that triggers the stroke may result from problems within the body, such as clogged up arteries or weaknesses in the wall of a blood vessel. After a true stroke there is usually permanent brain damage, which can cause paralysis to the right or left sides of the body, loss of speech or sight and other effects such as loss of strength or mobility. In some cases, the damage may be quite minor, but it will depend upon which part of the brain was affected.

Transient ischemic attacks are often known as mini strokes but do not result in permanent damage. They are therefore excluded.

General Cover Exclusions and Limitations

- **You** must give **Compass** written notice of any change in **your** personal circumstances within 30 days or as soon as **you** can.
- This includes if **you** have a family **policy** and **your** partner and/or children no longer reside with **you**, move to live or work outside the **UK**, or any other relevant circumstance. If **you** do not provide details about a change in **your** circumstances, it may affect **your** ability to claim under the **policy**.
- Please also keep us updated as to **your** bank account details, address and other contact details.
- **You** must make sure that whenever **you** provide any information, it is true, accurate, and complete to the best of **your** knowledge and belief so that it shows **us** the risk **we** are taking on. If any information **you** (or anyone acting on **your** behalf) provide is not accurate or is not complete, **your** cover may not protect **you** if **you** need to make a claim.

Exclusions – What is not covered

We will not pay any claim if it is caused directly or indirectly from any of the following, (full details of all the terms and conditions are in your policy wording):

1. A pre-existing medical condition;

A pre-existing medical condition as referred to above in the moratorium section;

2. Unreasonable failure to follow medical advice

Unreasonable failure to seek or follow medical advice

3. AIDS, HIV or ARC

Acquired Immune Deficiency Syndrome (AIDS or HIV) or AIDS Related complex (ARC), howsoever this syndrome has been acquired or may be named;

4. Alcohol or drug abuse

Inappropriate use of alcohol or drugs, including but not limited to the following:

- consuming too much alcohol
- taking an overdose of drugs, whether lawfully prescribed or otherwise
- taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.

5. Self-inflicted injury

Intentionally self-inflicted injury;

6. Acts of negligence;

Act of negligence whether intentional or otherwise;

7. Criminal acts

Taking part in a criminal act;

8. War and civil commotion

War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion

9. Nuclear energy, radioactive, chemical or biological materials

Nuclear energy or the release of radioactive, chemical or biological materials in any form.

Please note:

As we are based in the Isle of Man, we will apply the laws of the Isle of Man and by purchasing this policy, you have agreed to this. If we are affected by changes to the law or other circumstances beyond our control, we may change this Critical Illness Definitions Guide as we think appropriate.