





| Header   |
|--|
| Major Cancers  |
| Heart Attack of Specified Severity                           |
| Stroke   |
| Coronary Artery By-pass Surgery                              |
| Kidney Failure   |
| Aplastic Anaemia   |
| End Stage Liver Disease                                      |
| End Stage Lung Disease                                       |
| Coma   |
| Deafness (Loss of Hearing)                                   |
| Heart Valve Surgery  |
| Loss of Speech   |
| Major Burns  |
| Major Organ/Bone Marrow Transplantation                      |
| Multiple Sclerosis   |
| Muscular Dystrophy   |
| Parkinson's Disease  |
| Surgery to Aorta   |
| Alzheimer's Disease / Severe Dementia                        |
| Fulminant Hepatitis  |
| Motor Neurone Disease  |
| Primary Pulmonary Hypertension                               |
| HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| Benign Brain Tumour  |
| Viral Encephalitis   |
| Bacterial Meningitis   |
| Angioplasty & Other Invasive Treatment for Coronary Artery   |
| Blindness  |
| Major Head Trauma  |
| Paralysis (Loss of Use of Limbs)                             |
| Terminal Illness   |
| Progressive Scleroderma                                      |
| Apallic Syndrome   |
| Systemic Lupus Erythematosus with Lupus Nephritis            |

Other Serious Coronary Artery Disease

Poliomyelitis

Loss of Independent Existence

## New Header

Major Cancer

Stroke with Permanent Neurological Deficit

No Change To Header

End stage kidney Failure

Irreversible Aplastic Anaemia

No Change To Header

No Change To Header

No Change To Header

Deafness (Irreversible Loss of Hearing

Open Chest Heart Valve Surgery

Irreversible Loss of Speech

No Change To Header

No Change To Header

No Change To Header

No Change To Header

Idiopathic Parkinson's Disease

Open Chest Heart Aorta

No Change To Header

No Change To Header

No Change To Header

No Change To Header

No Change To Header

No Change To Header

Severe Encephalitis

Severe Bacterial Meningitis

No Change To Header

Blindness (Irreversible Lost of Sight)

No Change To Header

Paralysis (Irreversible Loss of Use of Limbs)

No Change To Header

No Change To Header

Persistent Vegetative State (Apallic Syndrome)

No Change To Header

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|---------------------|
| No Change To Header |
| No Change To Header |
| No Change To Header |

## Description

Carcinoma-in-situ

Sometimes, after a cranial surgery, the pathological analysis of the resected tumour could show signs of “intra tur

No Change To Description

No Change To Description

No Change To Description

No Change To Description

No Change To Description

Added exclusion “medically induced coma” for clarity

No Change To Description

Added “irreversible” to confirm permanency.

No Change To Description

No Change To Description

No Change To Description

Deleted the first sentence describing the condition as it is redundant

Changed header to reflect intent.

No Change To Description

Replaced “intellectual capacity” with “cognitive function” which is a more appropriate term

No Change To Description

No Change To Description

No Change To Description

If they did acquire HIV through a transfusion, they should be eligible for payment.

Deleted “life threatening” as it can be debatable and “caused damage to the brain” as term is non-specific.

Changed header to reflect intent.

No Change To Description

No Change To Description

Replaced “3/60” with “6/60” as the latter is legal definition of blindness.

Deleted “with persisting clinical symptoms” as not necessary.

No Change To Description

No Change To Description

Added “equivalent confirmatory tests” as biopsy is not available for heart/lungs

No Change To Description

Replaced the classification of lupus nephritis from WHO to RPS/ISN as the latter is a more relevant body

Specifically excluded the branches, to clarify the intent



14 Header Changes , 21 Description changes Involved  
26th August 2020 is your last chance to make a decision.



## New Description

Major Cancer diagnosed to be more Specific Carcinoma-in-situ (Tis) or Ta  
Added (Tis) and Ta, to specifically clarify that these stages are not considered as malignant.  
A lot of new definitions to ensure that Non- Cancerous is not clarified as Severe stage.

Replaced “obstruction of blood flow” with “ischaemia” to reflect the intent to cover Type 1 MI and Type 2 MI

Whilst there is intracranial or cerebrovascular bleeding, it is not a valid claim under the Stroke definition

No Change To Description

No Change To Description

Added “irreversible” to confirm permanency

No Change To Description

No Change To Description

No Change To Description

Given that total loss is “at least 80 decibels”, reasonable level of improvement is set at “at least 40 decibels”, subj

No Change To Description

No Change To Description

No Change To Description

No Change To Description

Replaced “occurrence” with “diagnosis” for clarity.

No Change To Description

Deleted condition “Signs of progressive impairment” as they are not necessary

No Change To Description

No Change To Description

No Change To Description

No Change To Description

No Change To Description

If an individual is already potentially infected by HIV tainted blood,

Added three exclusions which are not the intent of cover.

Expanded scope to include all causes, and not limited to viral infection, with no impact to price.

No Change To Description

No Change To Description

Explained what is meant by “irreversible”, and addressed the possibility of surgery to correct the condition.

Replaced “unequivocal” with “relevant” as a more appropriate term.

No Change To Description

No Change To Description

Added “confirmed by a consultant rheumatologist”.

No Change To Description

The unequivocal diagnosis of Systemic Lupus Erythematosus (SLE) based on recognised diagnostic criteria and sup

Diagnosis by Imaging or non-invasive diagnostic procedures such as CT scan or MRI does not meet the confirmato  
The diagnosis must be confirmed by a consultant neurologist or specialist in the relevant medical field

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[illegible]

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| ry status required by the definition. |  |  |  |
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