

Serious Illness Cover

Serious Illness is a lump sum payment if the insured person suffers any one of these four serious conditions for the first time;

- Cancer
- Heart attack
- Heart bypass surgery
- Stroke

It is offered as an accelerated payment on a life cover policy, or a standalone cover.

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Serious Illness definitions:

cancer

Cancer is a disease characterised by the uncontrolled growth of malignant cells that are able to spread through the body via lymph or blood and destroy tissue. Cancer typically invades organs such as lungs, breast, prostate, bowel, liver, kidney, brain, bone, colon, spleen, cervix, testes and vagina and also presents as leukaemia, Hodgkin's lymphoma, non-Hodgkin's lymphoma and malignant melanoma.

You're covered if the insured person suffers from cancer requiring major intervention such as chemotherapy, radiotherapy or surgery.

Your cover does not extend to these less invasive forms of cancer:

- Carcinoma in situ, being early stage cancer where there is no invasion of surrounding tissue
- Skin cancer or melanoma that is only Clark level 1 or 2 or less than 1.5mm thick
- Prostate tumours equal to or less than a Gleason class 6 or a TNM class T1
- Cervical dysplasia, which is the growth of pre-malignant cells on the surface of the cervix
- Chronic Lymphoid Leukaemia less than RAI stage 3.

heart attack

A heart attack is the death of the heart muscle due to a sudden lack of adequate blood supply to that area, where the following metrics are confirmed:

- There are new confirmatory ECG changes at the time of the heart attack; and
- There are diagnostic changes in relevant enzymes in the days following the heart attack.

You're covered if the insured person suffers a heart attack according to these metrics.

If a heart attack cannot be confirmed using the above metrics, we'll consider a claim based on evidence that the attack has reduced the 'Ejection Fraction' (the volume of blood pumped out of the heart chamber with each heartbeat) by at least 50%, measured 90 or more days after the attack.

open heart bypass surgery

Open heart bypass surgery is the surgery required to treat coronary artery disease, where arteries from elsewhere in the body are grafted to the heart's arteries to improve the blood flow to the heart muscle.

You're covered if the insured person undergoes open heart bypass surgery.

stroke

A stroke is the rapid loss of brain function caused by a lack of blood flow to the brain as a result of blood vessel blockage or haemorrhage (blood loss).

You're covered if the insured person has suffered a stroke, where neurological symptoms have persisted for more than 24 hours and where there is resulting brain tissue damage clearly evidenced by MRI, PET, Angiogram, CT Scan or other relevant diagnostic technique..

Your cover does not extend to these less severe, non-permanent or reversible disturbances of brain function:

- Transient ischemic attack, sometimes called a 'mini stroke', caused by a disturbance of blood supply to part of the brain
- Motor or sensory disorders including for example loss of sensation, impaired speech or vision, paralysis, tremor or muscle weakness
- Migraine or headaches

Your cover also does not extend to brain tissue damage or disturbances in brain function caused by a head injury.
