



**Children's Benefit**  
**List of diseases and surgical procedures**  
**Applicable only to the Personal Income Protection Plan**

This list may be reviewed from time to time

**Aorta graft surgery** – for disease

The undergoing of surgery for disease to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft. The term aorta includes thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:-

- Any other surgical procedure, for example the insertion of stents or endovascular repair
- Surgery following traumatic injury to the aorta

**Aplastic anaemia** – of specified severity

Confirmation by a consultant haematologist of a definite diagnosis of complete bone marrow failure which results in anaemia, neutropenia and thrombocytopenia and requires as a minimum, one of the following treatments: -

- Blood transfusion
- Bone marrow transplantation
- Immunosuppressive agents
- Marrow stimulating agents

All other forms of anaemia are specifically excluded.

**Bacterial meningitis** – resulting in permanent symptoms

A definite diagnosis of bacterial meningitis confirmed by a consultant physician and supported by cerebrospinal fluid changes proving bacterial meningitis. All other forms of meningitis, including viral are not covered. The infection must result in permanent neurological deficit with persisting clinical symptoms.

**Benign brain tumour** – resulting in permanent symptoms

A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:-

- Tumours in the pituitary gland
- Angiomas

**Blindness** – permanent and irreversible

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured as 3/60 or worse in the better eye using a Snellen eye chart.

**Cancer** – excluding less advanced cases

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, 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
  - Cancer in situ
  - Having either borderline malignancy, or
  - Having low malignant potential
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0N0
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A
- Any skin cancer other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin)

**Cardiomyopathy** – of specified severity

The unequivocal diagnosis by a Consultant Cardiologist of Cardiomyopathy causing impaired ventricular function and resulting in physical impairment to the degree of class IV of the New York Association Classification of cardiac impairment. Additionally an ejection fraction of less than 25% should be sustained over at least 6 months when stabilised on therapy advised by the consultant.

Cardiomyopathy directly related to alcohol or drug misuse is excluded.

**Chronic Liver Disease** – permanent and irreversible

End-stage liver failure as evidenced by all of the following: -

- Permanent Jaundice with a bilirubin level of at least 50 micromols/litre
- Ascites
- Hepatic encephalopathy
- Permanent and irreversible structural damage to the liver on biopsy

Liver disease secondary to alcohol or drug misuse is excluded.

**Chronic Rheumatoid arthritis** – of specified severity

A definite diagnosis by a consultant rheumatologist of chronic rheumatoid arthritis as evidenced by widespread joint destruction with major clinical deformity. In addition the child must permanently satisfy three of the four following criteria, the inability being entirely due to the condition and not the age of the claimant: -

- bending - the inability to bend or kneel to pick up something from the floor and stand up again and the inability to get into and out of a standard saloon car.
- dexterity - the inability to use hands and fingers to pick up and manipulate small objects such as cutlery, including being unable to write using a pen or pencil.
- lifting - the inability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping and an overnight bag or briefcase.
- mobility - the inability to walk a distance of 200 metres on flat ground, with or without the aid of a walking stick and without having to rest or experiencing severe discomfort.

**Coma** – resulting in permanent symptoms

A state of unconsciousness with no reaction to external stimuli or internal needs which: -

- requires the use of life support systems for a continuous period of at least 96 hours and
- results in permanent neurological deficit with persisting clinical symptoms

For the above definition, coma secondary to alcohol or drug abuse is not covered.

**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.

**Creutzfeld-Jacob disease** – resulting in permanent symptoms

Confirmation by a consultant neurologist of a definite diagnosis of Creutzfeld-Jacob disease resulting in permanent neurological deficit with persisting clinical symptoms.

**Deafness** – permanent and irreversible

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

**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  
AccuTnI > 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, other acute coronary syndromes including but not limited to angina are not covered.

**Heart valve and replacement or repair** – 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 replace or repair one or more heart valves.

**HIV infection** – caught in the UK from a blood transfusion, a physical assault or at work

Infection by Human Immunodeficiency Virus resulting from:

- A blood transfusion given as part of medical treatment, or
- A physical assault, or
- an incident occurring during the course of performing normal duties of employment,

after the start of the Plan and satisfying all of the following:

- The incident must have been reported to appropriate authorities and have been investigated in accordance with the established procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing normal duties of employment, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.
- The incident causing infection must have occurred in the UK.

For the above definition, HIV infection resulting from any other means, including sexual activity or drug abuse is not covered.

**Kidney failure** – requiring dialysis

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

**Loss of speech** – permanent and irreversible

Total permanent and irreversible loss of the ability to speak as a result of physical injury or disease.

**Loss of hands or feet** – permanent physical severance

Permanent physical severance of any combination of 2 or more hands or feet at or above the wrist or ankle joints.

**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 UK waiting list for such a procedure.

For the above definition, transplant of any other organs, parts of organs, tissues or cells is not covered

**Motor neurone disease** – resulting in permanent symptoms

A definite diagnosis of motor neurone disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function.

**Multiple sclerosis** – with persisting symptoms

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 6 months.

**Paralysis of limbs** – total and irreversible

Total and irreversible loss of muscle function to the whole of any 2 limbs.

**Stroke** – resulting in permanent symptoms

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

For the above definition, the following are not covered:

- Transient ischaemic attack.
- Traumatic injury to brain tissue or blood vessels.

**Systemic Lupus Erythematosus** – A definite diagnosis of systemic lupus erythematosus (SLE) by a consultant rheumatologist where either of the following are also present: -

- Severe kidney involvement with SLE as evidenced by: -
  - permanent impaired renal function with a measured glomerular filtration rate (GFR) below 30 ml/ min/1.73m<sup>2</sup> and
  - abnormal urinalysis showing proteinuria or Haematuria

Or

- Severe Central Nervous System (CNS) involvement with SLE as evidenced by permanent deficit of the neurological system as evidenced by at least any one of the following symptoms, which must be present on clinical examination AND expected to last for the remainder of the claimant's life - paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty in swallowing), difficulty in walking, lack of coordination, severe dementia where the insured needs constant supervision, or permanent coma.

For the purposes of this definition - seizures, headaches, fatigue, lethargy or any symptoms of psychological or psychiatric origin will not be accepted as evidence of permanent deficit of the neurological system.

For the avoidance of doubt - all other forms of SLE are specifically excluded from the cover provided by this Plan.

**Third degree burns** – covering 20% of the body's surface area

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area.

**Traumatic head injury** – resulting in permanent symptoms

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

**Please be aware that this is only applicable to the Personal Income Protection Plan**