Critical Illness
Definitions
Introduction

This is a helpful guide to explain the three critical illnesses covered by our Critical Illness benefit and the definitions that need to be met for a successful claim to be made. It explains what you would and wouldn’t be covered for.

Because the definitions contain complicated medical terms, we have explained in everyday language what the three Critical Illnesses are, what is and isn’t covered and a glossary of the medical terms to help you understand them. Please note that the ‘Explained’ help text and the ‘Glossary’ do not form part of the definitions.

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Cancer – what is cancer?

Cancer is a disease where cells grow out of control and invade, erode and destroy normal tissue. These cancerous cells can form into clusters known as malignant tumours. Cancer can happen anywhere in the body and there are over 200 different types of cancer.

Definition wording

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;
- 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;
- malignant melanoma that is confined to the epidermis (outer layer of skin);
- any non-melanoma skin cancer (including cutaneous lymphoma) that has not spread to lymph nodes or metastasised to distant organs;
- all tumours of the prostate unless histologically classified as having a Gleason score of 7 or above, or having progressed to at least TNM classification T2bN0M0;
- All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.

Explained

What is covered?

Cancer that has been diagnosed and confirmed as being malignant by examining the tumour under a microscope. Malignancy is a term for diseases in which abnormal cells divide without control and can invade nearby tissues. Malignant cells can also spread to other parts of the body through the blood and lymph systems.

A few cancers don’t actually have cancer in their name. Leukaemia (cancer of the blood or bone marrow), sarcoma (cancer of the bone and soft tissue) and lymphoma (cancer of the lymphatic system) are examples of this.

What isn’t covered?

Some cancers are classed as early stage or less advanced. They are more easily treatable and less likely to invade tissue and spread to other areas of the body. These may be called cancers in situ, pre-malignant or non-invasive tumours by your doctor, or can be described as having either borderline malignancy or having low malignant potential. These cancers are not covered by this definition. This could be breast or testicular cancer that has been found very early and not become malignant yet.

Melanoma is a type of cancer that develops in pigment cells in the skin. Skin cancers are generally only covered once they’ve started to spread. Many skin cancers only affect the surface area of the skin and never spread elsewhere.

A Gleason score is how your doctor would grade cancer of the prostate. Within this definition prostate cancer isn’t covered until it reaches a Gleason score of 7 or Stage 2b (T2bN0M0). A lesser score indicates the cancer is contained within the prostate and growing slowly, reducing the need for surgery.

Glossary

Cutaneous – A medical term meaning affecting the skin

Gleason score – A scoring system used to assess the stage or grade of prostate cancer

Metastasised – Cancer cells that have spread from the place where they first formed to another part of the body

TNM classification – A staging system used to classify many types of cancer:

- The T refers to the size and extent of the main tumour;
- The N refers to the number of nearby lymph nodes that have cancer;
- The M refers to whether or not the cancer has metastasised.
Heart Attack – what is a heart attack?

The heart is a muscle that is responsible for pumping blood around the body. Like any muscle, the heart needs oxygen from the blood to work properly. A heart attack happens when the blood supply to part of the heart muscle is severely reduced or stopped. The medical term for heart attack is myocardial infarction.

The reduction or stoppage happens when one or more of the arteries supplying blood to the heart muscle is blocked. This is usually caused by the build-up of fat-like substances which eventually burst, tear or rupture, creating a ‘snag’ where a blood clot forms and blocks the artery. This leads to a heart attack. If the blood supply is cut off for more than a few minutes, a portion of the heart muscle will suffer permanent injury and die.

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### Definition wording

**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:

- the characteristic rise of cardiac enzymes or Troponins; and
- new characteristic electrocardiographic changes or other positive findings on diagnostic imaging tests.

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- other acute coronary syndromes; and
- angina without myocardial infarction.

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### Explained

**What is covered?**

A heart attack that has been diagnosed by a medical specialist using tests that confirm a change in the normal level of proteins found in the blood as well as

- alterations of electrical currents within the heart associated with the heart attack; or
- validation from other diagnostic tests that have been undertaken - such as computed tomography (CT) scans or magnetic resonance imaging (MRI) scans.

**What isn’t covered?**

Heart attack is the only condition covered by this definition. Despite experiencing similar symptoms to those of a heart attack, angina is not covered because part of the heart muscle doesn’t die.

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### Glossary

**Angina** – Chest pain that occurs when the blood supply to the muscles of the heart is restricted.

**Cardiac enzymes** – Markers that are used to measure heart function. These markers can be affected following heart damage, including after a heart attack.

**Electrocardiograph** – A machine used to check the heart’s rhythm and electrical activity.

**Myocardial infarction** – A medical term for a heart attack.

**Troponins** – A protein that is released into the bloodstream during a heart attack.
Stroke – what is a stroke?
A stroke occurs when a blood clot blocks a blood vessel or artery, or when a blood vessel breaks, interrupting blood flow to an area of the brain. When this happens, brain cells are killed and this can affect speech, movement and memory.

The specific abilities lost or affected depend on the size of the stroke and where in the brain the stroke takes place. For example, someone who has a small stroke may experience only minor effects such as weakness of an arm or leg. But someone who has a bigger stroke may be left paralysed on one side, lose his or her ability to speak or, in severe cases, die.

### Definition wording

<table>
<thead>
<tr>
<th>Stroke – of specified severity</th>
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<td>Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in all of the following:</td>
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<td>- definite evidence of death of tissue or haemorrhage on a brain scan; and</td>
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<tr>
<td>- neurological deficit with persisting clinical symptoms lasting at least 24 hours.</td>
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For the above definition, the following are not covered:
- transient ischaemic attack;
- death of tissue of the optic nerve or retina/eye stroke.

### Explained

**What is covered?**
A stroke that has been positively diagnosed by a medical specialist using a brain scan and where the associated impact on the nervous system has lasted for at least 24 hours.

**What isn’t covered?**
Transient ischaemic attacks or mini strokes are not covered as they don’t cause permanent damage. Any loss of vision or balance is temporary and normally lasts for less than 24 hours.

An eye stroke is caused when blood flow either becomes blocked or reduced to the tissues of the front part of the optic nerve. It can cause sudden loss of peripheral vision, distorted vision and blind spots in your vision. Eye strokes are not covered.

### Glossary

| Haemorrhage – A medical term for bleeding. |

| Neurological deficit with persisting clinical symptoms |
| Dysfunction in the nervous system that is present on clinical examination. This could include numbness, increased sensitivity, paralysis, localised weakness, difficulty or inability to speak, difficulty in swallowing, visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma. |
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