

Critical Conditions Definitions



Critical Conditions is a lump sum payment if the insured person suffers any one of these critical illnesses or conditions for the first time:

accidental HIV infection
advanced diabetes
alzheimer's disease
aplastic anaemia
benign tumor of the brain or spinal cord
blindness
cancer
cardiomyopathy
chronic kidney failure
chronic liver disease
chronic lung failure
coronary artery bypass graft surgery
dementia with significant cognitive impairment
encephalitis
heart attack
heart valve surgery
idiopathic Parkinson's disease
invasive meningococcal disease
intensive care treatment
loss of hearing in both ears

loss of limbs
major burns
major head trauma
major organ transplant surgery
motor neurone disease
multiple sclerosis
muscular dystrophy
out of hospital cardiac arrest
paralysis
pneumonectomy
pulmonary hypertension
severe rheumatoid arthritis
stroke
systemic lupus erythematosus
severe systemic sclerosis
thoracic or abdominal aorta
triple vessel angioplasty
total and permanent loss of speech

accidental HIV infection (medically or occupationally acquired)

A confirmed diagnosis of Human Immunodeficiency Virus (HIV) resulting from:

- The accidental or violent transmission of the virus during the course of the life insured person's normal occupation or
- through one of the following medical procedures performed in New Zealand by a registered health professional.
 - a transfusion of blood or blood products;
 - an organ transplant where the insured person was the recipient;
 - assisted reproductive techniques; or
 - other medical procedure or operation performed by a Medical Practitioner/Paramedical Practitioner or Dentist at a registered medical facility

We require a statement from an appropriate medical specialist that provides documented proof of the incident and confirms that the infection is medically or occupationally acquired.

Proof of a new HIV infection (sero-conversion) must be registered within six months of the accident or violent act and be supported by a negative HIV test taken within ten days of the incident.

Any incident giving rise to a potential claim must be reported to the relevant authority or employer. We encourage you to report any incident giving rise to a potential claim to us within 30 days.

The definition will not be met if:

- the New Zealand government or relevant government body has approved a medical treatment or cure which renders the virus inactive and non-infectious
 - the infection arises from a deliberate, self-inflicted or induced cause, or from sexual activity (whether as part of your occupational duties or otherwise), or from the use of drugs not medically prescribed to you
 - in practising your own occupation, you have not made reasonable efforts to comply with relevant State and Commonwealth guidelines in relation to preventing infection of health care workers; or you have not taken an approved vaccine that is recommended by the relevant government body for use in your own occupation and is available prior to the event which causes infection.
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advanced diabetes (with at least one complication of specified severity)	<p>Means an appropriate medical specialist has confirmed that at least one of the following complications have occurred as a direct result of diabetes:</p> <ul style="list-style-type: none"> • Severe diabetic retinopathy resulting in visual acuity (whether aided or unaided) and corrected of 6/36 or worse in both eyes; or • Severe diabetic neuropathy causing motor and/or autonomic impairment; or • Diabetic gangrene leading to the surgical removal of a whole hand or whole foot; or <p>Severe diabetic nephropathy causing chronic irreversible renal impairment as measured by an estimated glomerular filtration rate less than 30 mL/min/1.73m² (CKD stage 4, International Chronic Kidney Disease classification).</p>
alzheimer's disease	<p>Means the unequivocal diagnosis of Alzheimer's disease by an appropriate medical specialist.</p>
aplastic anaemia	<p>Bone marrow failure that results in anaemia, neutropaenia and thrombocytopenia; and that requires treatment with at least one of the following:</p> <ul style="list-style-type: none"> • Blood product transfusion, or • Marrow stimulating agents, or • Immunosuppressive agents, or • Bone marrow transplantation.
benign tumour of the brain or spinal cord (with permanent neurological impairment or requiring specified treatment)	<p>A non-cancerous tumour in the brain or spinal cord that results in neurological damage and functional impairment which an appropriate medical specialist considers to be permanent; or requires removal through surgery. This excludes cysts, granulomas, cholesteatomas, malformations in or of the arteries of the brain, haematomas, and tumours on the pituitary gland. The underlying tumour must be confirmed by imaging studies such as a CT scan or MRI.</p>
blindness (severe and permanent)	<p>The total and irreversible loss of sight in both eyes, whether aided or unaided to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is less than 6/60 in both eyes after correction, or • field of vision is reduced to 10 degrees or less of arc, or • a combination of visual defects resulting in the same degree of visual impairment as either blindness definition above.
cancer (excluding specified early stage cancers)	<p>Cancer means the confirmed diagnosis in the insured person of the presence of one or more malignant tumours characterised by the uncontrolled growth and spread of malignant cells, and the invasion and destruction of normal tissue beyond the basement membrane as confirmed histologically by a pathologist. The term malignant tumour also includes leukemia, sarcoma and lymphoma and inaccessible brain tumours described as malignant on neuroimaging. The following are specifically excluded:</p> <ul style="list-style-type: none"> • Tumours which are histologically classified as 'pre-malignant', 'non-invasive', 'high-grade dysplasia', 'borderline' or 'having low malignant potential'. • All carcinoma in situ except for carcinoma in situ of the breast where total mastectomy was performed specifically to arrest the spread of malignancy and where it was considered the appropriate and necessary treatment. • All prostatic cancers, unless having progressed to T2 on the TNM Clinical Staging System; or histologically classified as having a Gleason Score of 7 or higher; or having resulted in the surgical removal of the prostate (where it was considered by treating doctors to be the appropriate and necessary treatment). • All melanomas less than 1mm thickness as determined by histological examination and which is also less than Clark Level 3 depth of invasion. • All Hyperkeratosis or Basal Cell Carcinoma (BCC) of skin and Squamous Cell Carcinoma (SCC) of skin unless having spread to the bone, lymph node, or another distant organ. • Chronic lymphocytic leukemia Rai Stage 0. • All cancers of the thyroid, unless having progressed to at least TNM classification T2N0M0 or where a total thyroidectomy has been undertaken and was considered to be an appropriate and necessary treatment. • All cancers of the bladder, unless having progressed to at least TNM classification T1N0M0. • Cutaneous lymphoma confined to the skin.

	<ul style="list-style-type: none"> • Dermatofibrosarcoma protuberans confined to the skin and that has not spread to the lymph nodes or distant sites. • Polycythemia Rubra Vera, unless requiring cytoreductive therapy and/or surgery. • Essential thrombocytopenia, unless requiring cytoreductive therapy or surgery. • Pituitary Neuroendocrine Tumours (PitNETs) unless invasion of surrounding bone structures or metastasis is unequivocally proven histologically and/or radiologically by Magnetic Resonance Imaging (MRI). • Thymoma gland tumours without evidence of invasion and destruction of surrounding tissue <p>The diagnosis must be confirmed by a doctor or medical specialist.</p>
cardiomyopathy – severe and permanent	<p>Impaired ventricular function from various causes resulting in either:</p> <ul style="list-style-type: none"> • permanent and irreversible physical impairments to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment, or • a persistent left ventricular ejection fraction of less than or equal to 35% despite optimal medical therapy. <p>Cardiomyopathy directly related to alcohol abuse is excluded.</p>
chronic kidney failure – with specified treatment	<p>End stage renal failure presenting as chronic irreversible failure of both kidneys to function, which requires permanent renal dialysis or renal transplantation. The definition will also be met if, despite the need for regular dialysis or a kidney transplant as confirmed by a nephrologist, the insured chooses renal supportive care.</p>
chronic liver disease	<p>End stage irreversible liver failure with permanent jaundice, chronic ascites or hepatic encephalopathy. Liver disease caused by alcohol or drug abuse is specifically excluded.</p>
chronic lung failure	<p>Means chronic irreversible lung disease that has progressed to an advanced stage with either a PaO₂ consistently less than 55mmHg or requiring long term oxygen therapy of at least 15 hours per day, as certified by an appropriate medical specialist.</p>
coronary artery bypass graft surgery	<p>The actual undergoing of bypass graft surgery, either through an open-heart operation or through a 'key-hole' surgical technique, to one or more blocked coronary arteries. The procedure should be considered medically necessary by a cardiologist</p>
dementia with significant cognitive impairment	<p>The unequivocal diagnosis of dementia resulting in permanent, irreversible, and significant cognitive impairment. Significant cognitive impairment means the permanent deterioration in the insured person's Mini-Mental State Examination (MMSE) score to 20 or less, or equivalent severity of another appropriate cognitive assessment tool.</p>
encephalitis - with permanent neurological impairment	<p>The diagnosis of acute inflammatory disease of the brain tissue (viral, bacterial or autoimmune) resulting in:</p> <ul style="list-style-type: none"> • permanent neurological impairment and • a permanent and irreversible inability to perform at least one of the Activities of Daily Living without the assistance of another person. <p>The diagnosis must be confirmed by an appropriate medical specialist.</p>
heart attack	<p>The death of the heart muscle due to a sudden lack of adequate blood supply to that area, where the diagnosis is supported by the typical rise and/or fall of cardiac biomarker blood tests (Troponin T, Troponin I or CK-MB) with at least one level above the 99th percentile of the upper reference limit and:</p> <ul style="list-style-type: none"> • Acute symptoms of coronary ischaemia (e.g. chest pain); or • ECG changes indicative of new ischaemia (new ST-segment-T wave changes, pathological Q waves or new left bundle branch block); <p>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.</p> <p>If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose that a myocardial infarction of the degree of severity or greater as outlined above has occurred.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • Other acute coronary syndromes including but not limited to angina pectoris

	<ul style="list-style-type: none"> • Other causes of troponin increase in non-obstructive coronary arteries including myocarditis or coronary spasm where there is no evidence of infarction • Heart muscle injury as a result of an elective procedure for coronary artery disease; and • Any cardiomyopathy including Takotsubo cardiomyopathy
heart valve surgery	The undergoing of surgery to replace or repair heart valves because of heart valve defects or abnormalities. This does not include triple vessel angioplasty, intra-arterial procedures or non-surgical techniques.
idiopathic Parkinson's disease	<p>The unequivocal diagnosis of idiopathic Parkinson's disease by an appropriate consultant neurologist where the condition cannot be controlled by medication and is characterised by the clinical manifestation of one or more of the following:</p> <ul style="list-style-type: none"> • rigidity • tremor • akinesia. <p>All other types of Parkinsonism are excluded.</p>
invasive meningococcal disease– with significant, permanent functional impairment	<p>Means the unequivocal diagnosis of Meningitis and/or meningococcal disease including meningococcal septicaemia causing either:</p> <ul style="list-style-type: none"> • a 25% 'whole person' impairment that is permanent; or • the total and irreversible inability to perform at least one of the activities of daily living without the assistance of another adult person
intensive care treatment - requiring specified treatment and length of stay	<p>Means the life insured requires continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) in an authorised intensive care unit of an acute care hospital because of sickness or injury.</p> <p>ICU admission due to self-inflicted injury, alcohol abuse or drug overdose are excluded.</p>
loss of hearing in both ears (profound and permanent, including requiring cochlear implant).	<p>A confirmed diagnosis of profound, irreversible hearing loss in both ears with any one of the following:</p> <ul style="list-style-type: none"> • best corrected hearing threshold of 91 decibels or greater in the better ear, averaged at frequencies from 500 hertz to 3,000 hertz; or • requiring or undergoing cochlear implant due to loss of hearing in both ears. <p>The diagnosis must be made by an appropriate medical specialist</p>
loss of limbs – total and permanent	<p>The complete and irreversible loss of use of two limbs.</p> <p>Where limb means the whole hand, whole foot, whole arm or whole leg.</p> <p>For the purpose of this definition 'loss of use' means the inability to use the affected limb in a meaningful or practical way, such as holding, grasping, typing, carrying, standing or walking.</p>
major burns- of specified severity and requiring specified treatment	<p>Full thickness burns to at least:</p> <ul style="list-style-type: none"> • 20% of the body surface area as measured by The Rule of Nines or the Lund & Browder Body Surface Chart, or • 100% of the face requiring surgical debridement and/or grafting, or • 100% of both hands requiring surgical debridement and/or grafting.
major head trauma resulting in permanent and significant neurological impairment	<p>Means accidental head injury causing permanent neurological impairment resulting in at least 25% impairment of 'whole person' function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', most recent edition) or the total and permanent inability to perform one (1) of the Activities of Daily Living without the assistance of another adult person</p> <p>For the purposes of this definition accidental head injury means a bump, blow, or jolt to the head, or penetrating head injury.</p> <p>The diagnosis must be confirmed by a consultant neurologist or neurosurgeon.</p>
major organ transplant surgery	<p>The insured person is undergoing or has been placed on the organ transplant waiting list in New Zealand or Australia for a transplant from a human donor of one or more of the following complete organs:</p> <ul style="list-style-type: none"> • kidney • liver • heart • lung • pancreas • small bowel • bone marrow.

motor neurone disease	The unequivocal diagnosis of motor neurone disease by an appropriate consultant neurologist and confirmed by neurological investigations. Motor neurone disease caused by drug and alcohol abuse is specifically excluded.
multiple sclerosis - with specified severity	The unequivocal diagnosis of multiple sclerosis by an appropriate medical specialist resulting in: <ul style="list-style-type: none"> the permanent inability to perform without assistance at least one of the activities of daily living, or a restriction of at least 7.5 under the expanded disability status score (EDSS).
muscular dystrophy	The unequivocal diagnosis of muscular dystrophy by an appropriate consultant neurologist. Muscular dystrophy caused by drug and alcohol abuse is specifically excluded.
out of hospital cardiac arrest - unrelated to a medical procedure	The abrupt and complete loss of heart function, breathing and consciousness; unrelated to a medical procedure and occurring out of hospital because of: <ul style="list-style-type: none"> Cardiac asystole; or Ventricular fibrillation with or without ventricular tachycardia The cardiac arrest must be documented by an electrocardiogram or other medical evidence considered reasonable e.g., ambulance or hospital medical report.
paralysis– total and permanent	Means total and permanent loss of use of two or more limbs caused by permanent damage to the nervous system. This includes, but is not limited to, Hemiplegia, Diplegia, Paraplegia, and Quadriplegia/Tetraplegia. The diagnosis must be confirmed by a doctor or medical specialist <ul style="list-style-type: none"> Hemiplegia - means the total and permanent loss of use of one side of the body (such as one arm and one leg of the same side) caused by permanent damage to the nervous system. Diplegia - means total and permanent loss of use of symmetrical parts of the body (such as both arms or both sides of the face) caused by permanent damage to the nervous system. Paraplegia - means the total and permanent loss of use of both legs caused by permanent damage to the nervous system. Quadriplegia/Tetraplegia - means the total and permanent loss of use of both arms and both legs caused by permanent damage to the nervous system.
pneumonectomy pulmonary hypertension (Idiopathic and Familial) – of specified severity	Means the actual undergoing of surgery to remove an entire lung. Means unequivocal diagnosis of pulmonary arterial hypertension, either idiopathic or familial in origin, with irreversible physical impairment of at least Class III of the World Health Organisation Functional Classification of Pulmonary Hypertension. If the WHO Functional Classification scales are reviewed or superseded we will consider other appropriate and medically recognised tests that unequivocally diagnose that a pulmonary hypertension of the degree of severity or greater as outlined above has occurred.
severe rheumatoid arthritis - with specified treatment	The confirmed diagnosis of severe rheumatoid arthritis that: <ul style="list-style-type: none"> has not responded to at least six months of intensive treatment with conventional therapy (including non-biologic disease-modifying anti-rheumatic drugs), and has not adequately responded (as measured by current continuing Pharmac authority criteria) to a minimum of 12 weeks of treatment with at least one biologic disease-modifying anti-rheumatic drug or JAK inhibitor. Degenerative osteoarthritis and all other arthritis are excluded.
stroke - in the brain resulting in specified impairment	The rapid loss of brain function caused by a lack of blood flow to the brain because 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 or intracranial or subarachnoid haemorrhage 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:

	<ul style="list-style-type: none"> • 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 <p>Your cover also does not extend to brain tissue damage or disturbances in brain function caused by a head injury.</p>
systemic lupus erythematosus (SLE) - with confirmed lupus nephritis of specified severity	<p>Means the unequivocal diagnosis of SLE by an appropriate medical specialist. The criteria for diagnosis should be based on the American College of Rheumatology (ACR) criteria and at least 4 of the classification criteria must be met.</p> <p>In addition, the diagnosis of SLE must be confirmed by renal changes as measured by a renal biopsy, that it is grade 3 to 5 of the WHO classification of lupus nephritis and be associated with persisting proteinuria (more than 2+). If these criteria are reviewed or superseded we will consider other appropriate and medically recognised tests that unequivocally diagnose lupus of the degree of severity or greater as outlined above has occurred.</p>
severe systemic sclerosis	<p>Means the unequivocal diagnosis of systemic sclerosis by an appropriate medical specialist causing the total and irreversible inability to perform any one of the activities of daily living without assistance of another adult person.</p>
thoracic or Abdominal Aorta (excluding its branches) repair– with specified treatment	<p>Means the repair or correction of any narrowing, dissection, rupture or aneurysm of the thoracic or abdominal aorta (but not any of its branches) either through open thoracic or abdominal surgery or Endovascular Aneurysm Repair (EVAR). Angioplasty and other non-surgical techniques are excluded.</p>
triple vessel angioplasty	<p>The actual undergoing of coronary artery angioplasty that's considered medically necessary to correct or treat a narrowing or blockage of three or more coronary arteries within the same procedure.</p>
total and permanent loss of speech	<p>The total and permanent loss of the ability to produce intelligible speech. Loss of speech due to psychological reasons is excluded.</p>