

International Term Assurance

Critical illness guide – Middle East



Important

The contents of this guide and the explanations given are for guidance only and do not affect the product policy terms and conditions.

Critical illness

Critical illness (CI) benefit pays a lump sum if your client is diagnosed with one of the defined illnesses or disabilities covered in the International Term Assurance (ITA) policy.

Plan limitations

Critical illness is subject to an initial qualifying period of 90 days from the start of the policy (or from the start of any increase in cover, or from the start of any reinstatement of the policy, although premiums for critical illness benefit are payable from the policy commencement). This means that any claims within the qualifying period will not be paid.

Key definitions

The definitions, shown on the left hand side of this guide, are the same as those in the ITA policy terms and conditions with a 'plain English' overview on the right hand side.

Terms and conditions

Please refer to the full terms and conditions for full exclusions on this product.

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Critical illness definitions (CI)

ITA CI definition

Plain English definition

1. Aorta graft surgery – for disease and trauma

The undergoing of surgery for disease or following traumatic injury to the aorta with excision and surgical replacement of a portion of the diseased aorta with a graft.

The term aorta includes the thoracic and abdominal aorta but not its branches.

For the above definition, any other surgical procedure, for example the insertion of stents or endovascular repair, are not covered.

The aorta is the main artery of the body and it supplies oxygenated blood to all parts of the body through smaller arteries. The aorta may be narrowed, typically as a result of fatty deposits that build up on its walls. The aorta may also be swollen, due to a weakness in its wall at that location which increases the risk of rupture.

The aorta may also be damaged by physical injury (trauma).

A graft may be needed to replace the part of the aorta that has narrowed, weakened or been damaged by physical injury.

Surgical repair other than grafting of the aorta is excluded.

2. Aplastic anaemia – resulting in permanent symptoms

Bone marrow failure that results in permanent anaemia, neutropenia and thrombocytopenia requiring as a minimum one of the following treatments:

- Marrow stimulating agents.
- Bone marrow transplant.
- Blood transfusion.
- Immunosuppressive agents.

The diagnosis must be confirmed by a haematologist.

For the above definition, other forms of anaemia are not covered.

Aplastic anaemia is a serious and rare type of anaemia and is the permanent failure of the bone marrow to make new blood cells. This leads to anaemia, an increase in infections that the body cannot fight, and haemorrhaging (bleeding). Treatment is usually by repeated blood transfusions or a bone marrow transplant.

3. Bacterial meningitis – resulting in permanent symptoms

The unequivocal diagnosis of bacterial meningitis resulting in permanent neurological deficit with persisting clinical symptoms or physical deficit.

For the above definition, other forms of meningitis, including viral meningitis, are not covered.

Bacterial meningitis is an infection of the meninges, the protective membrane covering the brain and spinal cord, caused by bacterial infection. The feverish illness can be life threatening because of the inflammation's proximity to the brain and spinal cord. It may cause permanent damage to the nervous system that, in turn, may lead to permanent physical disability (e.g. loss of hearing, intellectual impairment, or seizures).

ITA CI definition

4. 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.

The requirement for permanent neurological deficit with persisting clinical symptoms will be waived if the benign brain tumour is surgically removed.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.
- Angiomas.

Plain English definition

A benign tumour is a non-cancerous abnormal growth of tissue.

A cyst is a tumour-like sphere filled with fluid – much like a balloon filled with water. A cyst contains blood, tissue, or tumour cells.

A benign tumour or cyst in the brain, although not cancerous, is very serious because the growth may be pressing on brain tissue and other structures inside the skull. Such growths may be potentially life threatening and may need removing by surgery.

5. 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 at 3/60 or worse in the better eye using a Snellen eye chart.

For the above definition, the following are not covered:

- Deliberate injury to the life insured by a policy owner.
- Intentional self-inflicted injury

Blindness is the permanent and irreversible loss of the ability to interpret the surrounding environment in both eyes due to physiological or neurological factors, to the extent that the person can only see an object up to three feet away that a person with perfect eyesight could see if it were sixty feet away.

ITA CI definition

6. 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 either borderline malignancy; or
 - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than six, or having progressed to at least clinical TNM classification T2N0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).

Plain English definition

Cancer is the general term used to refer to all types of 'malignant tumours'. An invasive malignant tumour is made up of cancerous cells which invade surrounding tissues and then may spread through the bloodstream or lymphatic system to form more growths in other parts of the body.

The term 'malignant tumour' also includes leukaemia (a cancer of white blood cells), sarcoma (a cancer that develops in the bone and tissues that support and connect the body, such as muscle, nerves, tendons, cartilage the lining of joints, blood vessels, and the fatty and fibrous tissues) and lymphoma (a cancer of the lymphatic system, a vital part of the body's immune system).

Pre-malignant tumours, non-invasive tumours and cancers in situ are not covered (other than ductal carcinoma in situ). Such tumours are generally in a very early stage and have not shown signs of invasion in their native tissue or spread to surrounding tissues. These tumours are usually readily treatable and are not life threatening.

All forms of skin cancer are excluded apart from invasive malignant melanoma. Invasive malignant melanoma is a serious form of cancer but other skin cancers are usually easily treated, unlikely to spread and not life threatening.

7. Coma – with 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; and
- is not an artificial (medically induced) coma for therapeutic reasons.

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

A coma is a prolonged state of unconsciousness. People in a coma are unresponsive to their environment and unlikely to have any control of their bodily functions.

A coma may be due to head trauma or disturbances in the brain's circulatory system that might lead to damage of areas of the brain, which control and maintain conscious activity. A coma may, for example, occur as a result of a head injury, an abnormal growth like a brain tumour, or an abscess or ruptured blood vessel that bleeds into the brain.

ITA CI definition

8. Coronary artery bypass 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 bypass grafts.

If your client is included on an official waiting list in a specified country (please refer to the list of specified countries on page 28) solely for coronary artery bypass surgery, up to 20% of the critical illness cover amount can be accelerated to enable the surgery to be performed.

However, if your client is included on an official waiting list in India solely for coronary artery bypass surgery, the lower of 20% of the critical illness cover amount or USD15,000 (or currency equivalent) can be accelerated to enable the surgery to be performed.

Plain English definition

Coronary artery bypass grafting is a type of surgery that improves blood flow to the heart and is used to treat people with coronary heart disease, a disease in which one or more coronary arteries, which supply blood to the heart, are narrowed or blocked.

During coronary artery bypass surgery a healthy vein or artery from another part of the body is connected, or grafted, to the blocked coronary artery thus bypassing the diseased or blocked portion of the coronary artery and creating a new path for oxygen rich blood to flow to the heart muscles.

Other types of surgery to correct blocked arteries, such as angioplasty, are not covered.

9. Creutzfeldt-Jakob disease – requiring continuous assistance

The unequivocal diagnosis of Creutzfeldt-Jakob disease, made by a consultant neurologist, evidenced by a significant reduction in mental and social functioning such that continuous supervision or assistance by a third party is required.

Creutzfeldt-Jakob disease is a degenerative brain disorder, with no known cure, that leads to dementia and, ultimately, death. From the onset of the first symptoms, intellectual ability deteriorates rapidly, leading to neurological problems that would necessitate constant care and nursing within six to eighteen months of diagnosis.

10. 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.

For the above definition, the following are not covered:

- Deliberate injury to the life insured by a policy owner.
- Intentional self-inflicted injury.

Deafness is the permanent and irreversible impairment of hearing to a degree such that a person is unable to understand speech even in the presence of amplification. Deafness in adults can be caused by a number of diseases or injuries.

ITA CI definition

11. Dementia (including Alzheimer’s disease) before age 65 – resulting in permanent symptoms

A definite diagnosis before age 65 of dementia or Alzheimer’s disease by a consultant neurologist.

The diagnosis must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment for which no other recognisable cause has been identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity including the ability to:

- remember
- reason and
- perceive, understand, express and give effect to ideas

that results in a requirement for continual supervision to protect the life insured or others.

For the above definition, dementia relating to alcohol, drug abuse or AIDS, is not covered.

Plain English definition

Dementia is not a single disease, it is the name for a group of symptoms caused by progressive diseases that affect the brain (including Alzheimer’s disease). There are various ways in which dementia can affect a person, such as severe loss of memory, inattentiveness, loss of language and problem solving skills. Often a person suffering dementia cannot reason through simple matters or make competent decisions.

Medical advice must indicate that the condition, once diagnosed, cannot be reversed, and that constant care is required.

12. Ductal carcinoma in situ of the breast – with specific treatment (partial payment)

Zurich will pay the lower of 12.5% of the critical illness sum insured shown in the policy schedule (or any subsequent change notification advice), or USD20,000 (or currency equivalent determined by Zurich), if the life insured is diagnosed with a ductal carcinoma in situ of the breast which is histologically confirmed, and as a result requires total mastectomy, segmentectomy or lumpectomy. The need for the procedure must be confirmed by an oncologist or a breast surgeon.

Ductal carcinoma in situ of the breast treated by other methods and lobular carcinoma in situ of the breast are specifically excluded.

This benefit is only payable once in the policy lifetime and after payment, the critical illness sum insured and life cover will be reduced by the amount of the payment.

Ductal carcinoma in situ (also known as intraductal carcinoma) is the most common type of non-invasive breast cancer or pre-cancer in women. It can also be described as a very early form and most treatable diagnosis of breast cancer.

Ductal carcinoma refers to the development of cancer cells within the milk ducts of the breast.

In situ means ‘in place’ and refers to the fact that the cancer has not moved out of the duct where it originally developed and spread into the fatty breast tissue or to any other part of the body (such as the lymph nodes).

ITA CI definition

13. Encephalitis

A definite diagnosis of encephalitis by a consultant neurologist resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Chronic fatigue syndrome.
- Myalgic encephalomyelitis.

Plain English definition

Encephalitis is inflammation of the brain. Encephalitis is different from meningitis (defined earlier), however in some people both diseases coexist and lead to more complex symptoms. Symptoms might include severe headaches, nausea, vomiting, convulsions, personality changes, problems with speech and/or hearing, confusion or disorientation.

It's usually caused by an infection and can range in severity from relatively mild to life threatening.

To claim there has to be permanent neurological damage that results in ongoing symptoms.

14. 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:

- 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
 - AccuTnl > 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.

A heart attack (often called a 'myocardial infarction'), happens when an area of heart muscle dies because it is deprived of oxygenated blood, usually because of a blocked artery (coronary occlusion) or a blood clot (coronary thrombosis).

Heart attacks most often occur as a result of coronary heart disease.

When someone has a heart attack part of the heart muscle is damaged. This damage can be detected on an ECG machine, which measure the electrical activity of the heart.

During a heart attack and for several days following, various chemicals (cardiac enzymes) are released into the blood stream. These are detectable by a blood test and help in the diagnosis.

ITA CI definition

15. Heart valve 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.

Plain English definition

Heart valve replacement or repair, is an open heart surgery, where a surgeon opens the chest (by cutting the breastbone) to replace or repair the damaged valve.

This is a treatment option for valvular heart disease, when heart valves become damaged and dysfunctional.

Conditions which may cause heart valve dysfunction are valvular stenosis (narrowing) and valvular insufficiency (leakage).

16. HIV infection – caught in a specified country from a blood transfusion, a physical assault or work in an eligible occupation

Infection by human immunodeficiency virus (HIV) resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault; or
- an incident occurring during the course of performing normal duties of employment from the eligible occupations listed below after the date risk assumed on the policy and satisfying all of the following:
 - The incident must have been reported to appropriate state and professional 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 ten days of the incident.
 - There must be a further HIV test within twelve months confirming the presence of HIV or antibodies to the virus.
 - The incident causing infection must have occurred in a specified country (please refer to the list of specified countries on page 28).

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

The eligible occupations are:

- A member of the medical profession.
- A member of the dental profession.
- A police officer.
- A prison officer.
- A fire officer.
- A pharmacist.
- A laboratory assistant.
- An employee in a medical facility.

Human immunodeficiency virus (HIV) is a virus that infects cells of the immune system, destroying or impairing their function. As the infection progresses, the body's defence system becomes weaker, and the person becomes more susceptible to infections and cancers that eventually prove fatal.

HIV is spread person to person through the exchange of bodily fluids such as blood, semen, breast milk, and vaginal secretions.

The most advanced stage of HIV infection is acquired immune deficiency syndrome (AIDS).

Having a negative test within ten days after the incident will show that a person was not infected previously as it can take up to three months for the virus levels to become detectable after infection.

Having a positive test within four months of the incident will show the virus occurred as a result of the incident.

ITA CI definition

Plain English definition

17. Kidney failure – requiring dialysis

End stage kidney disease presenting as chronic irreversible failure of both kidneys to function. This must be evidenced by the undergoing of regular renal dialysis or undergoing a renal transplantation.

Kidney failure is a medical condition in which the kidneys fail to adequately filter the waste products from the blood, thus leading to a build-up of waste products in the body that can lead to life threatening problems.

Kidney failure could be due to acute kidney injury or a complication of a chronic kidney disease.

Although the body can function with one kidney, if both kidneys fail completely, renal dialysis (kidney machine treatment) or a kidney transplant operation will be needed.

18. Liver failure – end stage

End stage liver failure due to cirrhosis and resulting in all of the following:

- Permanent jaundice.
- Ascites.
- Encephalopathy.

For the above definition, liver disease secondary to alcohol, drug or chemical abuse is not covered.

Liver failure is the inability of the liver to perform its functions as part of normal human physiology. This occurs when large parts of the liver tissue is damaged beyond repair and replaced with scar tissue (cirrhosis). Most common causes of cirrhosis are Hepatitis C, Hepatitis B and fatty liver, but anything that damages the liver tissue can cause cirrhosis.

19. Loss of independent existence – resulting in permanent symptoms

A condition which means that the life insured is, as a result of a disease, illness or accident, permanently, totally and irreversibly unable to perform the activities in four of the six following categories, without the assistance of someone else:

- Personal hygiene** – washing or bathing to the extent needed to maintain personal cleanliness.
- Dressing** – putting on and taking off all necessary clothes.
- Mobility** – moving from one room to another or getting in and out of a bed or chair.
- Eating and drinking** – eating and drinking once food and drink has been prepared and made available.
- Using the lavatory** – getting on and off the lavatory and maintaining personal hygiene.
- Continence** – controlling bowel and bladder functions.

Loss of independence is a condition where people need daily help with their personal care, including the ability to perform the activities of daily living (ADL).

ITA CI definition

Plain English definition

20. Loss of hands or feet – permanent physical severance

Permanent physical severance of any combination of two or more limbs (hands or feet) at or above the wrist or ankle joints.

For the above definition, the following are not covered:

- Deliberate injury to the life insured by a policy owner.
- Intentional self-inflicted injury.

Loss of hands and feet is the loss of any combinations of two or more limbs whether by physical injury or as a result of medical necessity to remove them surgically.

21. Loss of speech – total, permanent and irreversible

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

For the above definition, loss of speech arising from a psychiatric or psychological disorder is not covered.

Loss of speech is the complete loss of the ability to communicate through speech as a result of physical injury or disease where the condition cannot be cured and is expected to be permanent.

22. Lung disease – end stage/respiratory failure – of specified severity

Confirmation by a consultant physician of severe lung disease which is evidenced by all of the following:

- the need for continuous daily oxygen therapy on a permanent basis; and
- evidence that oxygen therapy has been required for a minimum period of six months; and
- FEV1 being less than 40% of normal; and
- vital capacity less than 50% of normal; and
- dyspnea at rest.

The function of the lungs allows the exchange of oxygen and carbon dioxide.

If lung disease progresses to a severe level the body is unable to absorb sufficient oxygen through normal breathing. This lack of oxygen can severely restrict a person's ability to carry out even the easiest physical activities.

In end stage lung disease the lungs' capacity to absorb oxygen decreases enough to become life-threatening.

To make a claim the lung disease must have progressed to a serious specified level where continuous oxygen therapy has been required for at least six months and lung function tests demonstrate the severity.

ITA CI definition

23. Major organ transplant

The undergoing as a recipient of a transplant, to replace a diseased or damaged organ, of bone marrow including human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation or of one of the following complete human organs: heart, kidney, liver, lung or pancreas or inclusion on an official waiting list in a specified country (please refer to the list of specified countries on page 28) solely for such a procedure.

For the above definition, the following are not covered:

- Other than the above stem cell transplants are excluded.
- Transplant of parts of organs, tissues or cells or any other organs.

Plain English definition

Major organ transplant is a surgical procedure in which a failing or damaged organ in the human body is replaced with a healthy organ.

The complete replacement of these organs are covered:

- Bone marrow.
- Heart.
- Kidney.
- Liver.
- Lung.
- Pancreas.

Transplant of part of an organ is not covered.

Only stem cell replacement as defined in the conditions is covered.

24. 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 and definitive evidence of appropriate and relevant clinical examination findings (e.g. electromyography, electroneurography and nerve conduction velocity).

Motor neurone disease is a progressive degenerative neurological disorder which affects the central nervous system that controls voluntary muscular activity including walking, speaking, breathing, swallowing and general movement.

As the nerves degenerate the muscles weaken causing increasingly debilitating disability and eventually death.

There must be clear evidence of an impairment of motor function and clinical findings.

ITA CI definition

25. 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 six months.

Plain English definition

Multiple sclerosis, is an inflammatory disease which progressively injures the nerves of the brain or spinal cord.

Nerve fibres in the brain and spinal cord are surrounded by a protective sheath of myelin. These myelin sheathes are needed to allow the signals to transfer correctly. In multiple sclerosis damage to the myelin sheaths is reflected by alterations of virtually any sensory or motor function in the body.

For a claim to be considered there must be clear evidence that the disease has affected the senses or movement and a definite diagnosis from a consultant neurologist.

26. Open heart surgery – 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 a structural abnormality of the heart.

Open heart surgery is any surgery where the chest is opened and surgery is done on the heart muscle, valves, arteries, or other parts of the heart. The term 'open' means that the chest is 'cut' open.

27. Paralysis of limbs – total, permanent and irreversible

Total, permanent and irreversible loss of muscle function to the whole of any two limbs as a result of physical injury or disease.

For the above definition, loss of function arising from a psychiatric or psychological disorder is not covered.

Paralysis is the loss of muscle function for one or more muscles. The brain controls the muscle movement in the body and any disruption of communication of nerve impulses anywhere along the pathway from the brain to the muscles can cause muscle weakness and loss of coordination. Paralysis is commonly caused by an injury or trauma to the spinal cord.

Other major causes are stroke, poliomyelitis, cerebral palsy, peripheral neuropathy, amyotrophic lateral sclerosis (Lou Gehrig's disease) and Guillan-Barre syndrome.

For a claim to be considered there must be permanent paralysis of two or more limbs.

ITA CI definition

28. Parkinson's disease before age 65 – resulting in permanent symptoms

A definite diagnosis of Parkinson's disease before age 65 by a consultant neurologist.

There must be permanent clinical impairment of motor function with associated tremor and muscle rigidity.

For the above definition, the following are not covered:

- Parkinson's disease secondary to drug, alcohol or chemical abuse.
- Other Parkinsonian syndromes.

Plain English definition

Parkinson's disease is a progressive, degenerative disorder of the central nervous system. Early in the course of the disease, the most obvious symptoms are movement-related. These include involuntary trembling, stiffness, slowness of movement and poor balance.

Later, cognitive and behavioural problems may arise, including depression and dementia.

The symptoms may occur alone or in combination. As yet, there is no cure for Parkinson's disease.

The diagnosis must be made by a consultant neurologist for a claim to be considered.

29. Primary pulmonary arterial hypertension – resulting in permanent symptoms

Primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigations including cardiac catheterisation, resulting in permanent irreversible physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) Classification of cardiac impairment.

For the purposes of this condition, NYHA Class III (as classified) is a marked limitation of physical activity of the life insured due to symptoms of less than ordinary activity causing fatigue, palpitations, dyspnoea or anginal pain. The life insured is only comfortable at rest.

Pulmonary hypertension is a lung disorder characterised by increased pressure in the pulmonary artery (the pulmonary artery is the large vessel that carries blood from the right side of the heart into the lungs so it can pick up oxygen).

The disorder results in thickening of the pulmonary arteries and narrowing of these blood vessels which eventually leads to the enlargement of the right side of the heart causing heart failure.

Pulmonary arterial hypertension is known as primary (or idiopathic) where there is no known cause for the condition.

Secondary pulmonary hypertension, where the cause is known, is not covered.

ITA CI definition

30. Stroke – with 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.

The diagnosis has to be confirmed by a consultant neurologist with the evidence of new changes on a CT or MRI scan or other reliable imaging techniques.

For the above definition, the following are not covered:

- Traumatic injury to brain tissue or blood vessels.
- Cerebral symptoms due to transient ischaemic attacks, reversible neurological deficit, migraine, cerebral injury resulting from trauma or hypoxia, disturbances of vision or balance due to disease of the eye, nerve or vestibular apparatus of the ear.

Plain English definition

Stroke is a condition in which the brain cells suddenly die due to lack of oxygen.

This can be due to lack of blood flow (ischemic stroke) caused by blockage or haemorrhage (haemorrhagic stroke) caused by the rupture of an artery that feeds the brain.

The brain controls all the functions to the body, as a result of a stroke, the affected areas of the brain cannot function, which would result in an inability to move limbs on one side of the body, inability to understand or an inability to see.

31. Systemic lupus erythematosus – of specified severity

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 glomerular filtration rate (GFR) below 30 ml/min/1.73m²; 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
 - localised 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
 - 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.

To avoid doubt, all other forms of SLE are specifically excluded from the cover provided by this policy.

Systemic lupus erythematosus (SLE) is an incurable autoimmune disease that is characterised by acute and chronic inflammation of various parts of the body. As occurs in other autoimmune diseases, the body's tissues are attacked by its own immune system resulting in inflammation and tissue damage.

SLE can involve the heart, joints, skin, lungs, blood vessels, liver, kidneys and nervous system. There is no cure for SLE and severity of the disease may vary from person to person and in some cases it can be fatal.

The cause of lupus is not clearly known.

ITA CI definition

Plain English definition

32. Terminal illness

A definite diagnosis by an appropriate attending consultant of an illness that satisfies both of the following:

- the illness either has no known cure or has progressed to the point where it cannot be cured; and
- in the opinion of the attending consultant, the illness is expected to lead to death within twelve months.

Terminal illness is a medical term used to describe any disease or illness that cannot be cured and where it is expected to result in the death of the patient within a short period of time.

33. Third-degree burns – covering 20% of the body's surface area or 50% of the face'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 or covering 50% of the face's surface area.

For the above definition, the following are not covered:

- Deliberate injury to the life insured by a policy owner.
- Intentional self-inflicted injury.

A third-degree burn, also called full thickness burn, is a burn that destroys both layers of the skin (epidermis and dermis) and causes damage to the tissue underneath.

34. Traumatic head injury – with permanent symptoms

Death of brain tissue due to traumatic injury caused by external means and confirmed by new changes on a CT or MRI scan, resulting in permanent neurological deficit with persisting clinical symptoms assessed and confirmed by a consultant neurologist no later than six weeks from the traumatic injury.

Traumatic head injury is when an external sudden trauma damages the brain causing permanent impairment of cognitive, physical, and psychological functions, with an associated diminished or altered state of consciousness. Traumatic head injury can result when the head suddenly and violently hits an object, or when an object pierces the skull and enters brain tissue.

Conditions where claims must originate or may be conditional on inclusion on a surgical waiting list within the specified list of countries below:

Andorra, Australia, Austria, Bahrain, Belgium, Bulgaria, Canada, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Isle of Man, Iceland, Italy, Japan, Kuwait, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Qatar, Republic of Ireland, Republic of Macedonia, Romania, San Marino, Saudi Arabia, Singapore, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, United Arab Emirates, United Kingdom, United States of America.

Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

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