



Group Protection
Critical Illness guide

Introduction

Critical Illness cover guide

This guide provides an overview of the Critical Illness benefit available through Zurich International Group Risk Solutions (ZIGRS). The information and explanation provided are for general guidance and do not replace or change the definitions given in the ZIGRS Policy Terms and Conditions.

We've simplified the definitions of covered critical illnesses to make it easier for you to see what's included in your policy, so you can feel confident about your protection.

If you have any questions or need further support, you can contact us via email to zigrs.meclaims@zurich.com.

Critical illness

Critical illness (CI) benefit pays a lump sum if the insured is diagnosed with one of the covered critical illnesses, or undergoes a medical procedure, as defined in the ZIGRS Policy Terms and Conditions.

Coverage Qualifying and Survival Periods

We include these periods to make sure the coverage with Zurich International Group Risk Solutions (ZIGRS) remains fair and transparent for all insured members.

Qualifying Period

Critical Illness cover begins with a Qualifying Period of 90 days. This means an insured member must wait 90 days from the start of cover before a claim can be made. Claims made during this 90-day period will not be paid.

The Qualifying Period starts from:

- The beginning of the ZIGRS policy,
- The date members are added to the Critical Illness cover group under the ZIGRS policy, or
- The date the Critical Illness cover amount is increased.

Survival Period

When a covered critical illness is diagnosed, a 30-day Survival Period applies from the date of diagnosis.

- If the insured member survives for 30 days: The claim for Critical Illness cover can be reviewed.
- If the insured member does not survive the 30 days: A claim can be made under the Group Life cover.

Key definitions

The definitions, shown on the left hand side of this guide, are the same as those in the ZIGRS Policy Terms and Conditions with a 'plain English' overview on the right hand side.

ZIGRS Policy Terms and Conditions

Please refer to the terms and conditions for the full list of exclusions applicable.

Coverage based on real claims experience

Your policy protects against the seven major critical illnesses responsible for 96% of claims paid by Zurich in the Middle East. **Learn more**

Critical illnesses covered

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Critical illness definitions

ZIGRS Policy Terms and Conditions definition

Plain English explanation

1. Cancer – excluding less advanced cases

Any malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumor includes:

- leukemia
- sarcoma
- lymphoma (except cutaneous lymphoma-lymphoma confined to the skin)
- Pseudomyxoma peritonei
- Merkel cell cancer

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 tumors of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bN0M0.
- Chronic lymphocytic leukemia unless histologically classified as having progressed to at least Binet Stage A.
- Malignant melanoma skin cancer that is confined to the epidermis (outer layer of skin).
- Any non-melanoma skin cancer (including cutaneous lymphoma) that has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
- All papillary thyroid tumors unless histologically classified as having progressed to at least TNM classification T2N0M0.

All pituitary neuroendocrine tumours unless one of the following applies:

- there is evidence of metastatic spread;
- the life insured undergoes total surgical removal by open craniotomy.

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.

ZIGRS Policy Terms and Conditions definition

Plain English explanation

2. 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 the group member is on an official waiting list in a Specified Country, solely for coronary artery bypass surgery, up to 20% of the Critical illness sum insured can be advanced to enable the surgery to be performed (for the Specified Country list please refer to the end of this guide). Upon partial payment, the sum insured for Critical illness and Group life benefit are reduced by the amount of claim. The remaining 80% would be payable after the surgery has been completed.

If the group member is included on a waiting list in any other country, other than those in the Specified Country list, the full Critical illness sum insured will be payable only after the surgery has been completed.

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.

3. Heart attack – of specified severity

Death of a portion of the heart muscle because of inadequate blood supply to the relevant area. The diagnosis must be supported by diagnostic rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following:

- Signs and symptoms of ischemia consistent with myocardial infarction, or
- ECG changes indicative of new ischemia (new ST-T changes or new left bundle branch block [LBBB]), or
- Development of pathological Q waves in the ECG, or
- Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

For the above definition, the following is not covered:

- A rise in biological markers because of an elective percutaneous procedure for coronary artery disease,
- Other acute coronary syndromes including but not limited to angina pectoris without myocardial infarction,
- Angioplasty procedure

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.

ZIGRS Policy Terms and Conditions definition

Plain English explanation

4. 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.

5. 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 hematopoietic 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, solely for such a procedure.

If the group member is included on an official waiting list in a Specified Country, the full Critical illness sum insured can be advanced to enable the transplant to be performed.

If the group member is included on a waiting list in any other country, other than those in the Specified Country list (for the Specified Country list please refer to the end of this guide), the Critical illness sum insured will only be payable after the transplant has been completed.

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.

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.

ZIGRS Policy Terms and Conditions definition

Plain English explanation

6. 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.

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 sheaths 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.

7. Stroke – with permanent symptoms.

Death of brain tissue due to inadequate blood supply or hemorrhage within the skull resulting in either:

- permanent neurological deficit with persisting clinical symptoms; or
- definite evidence of death of tissue or hemorrhage on a brain scan; and
- neurological deficit with persistent clinical symptoms lasting at least 24 hours.

For the above definition, the following are not covered:

- transient ischemic attack,
- death of tissue of the optic nerve or retina/eye stroke.

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.

Specified Country list

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

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