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A guide to our Critical Illness cover July 2010



How does our cover compare?

	Fortis Life	Aegon Scottish Equitable	Aviva	AXA	Bright Grey	Bupa	Friends Provident	Legal & General	LV=	Progress from Royal Liver	Scottish Provident	Zurich
Total Number of Critical Illnesses covered (including TPD)	40	37	33	38	36	40	36	39	32	40 [†]	35	38
Number of ABI+ definitions	11	5	5	9	4	6	2	11	5	5	7	5
Exclusions – Standard	0	1	3	4	1	1	3	1	0	0	1	2
Exclusions for ABI Conditions	0	1	4	4	1	1	4	1	0	0	1	2
Exclusions for Childrens CI	1	2	4	4	1	2	4	3	5	1	1	2
Exclusions for WOP	0	4	7	6	1	1	2	0	0	2	1	3
Exclusions for TPD	0	2	4	4	1	1	4	1	0	1	1	2
Temporary disability	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

[†]When Emphysema is included

The conditions we cover

	Fortis Life	Aegon Scottish Equitable	Aviva	AXA	Bright Grey	Bupa	Friends Provident	Legal & General	LV=	Progress from Royal Liver	Scottish Provident	Zurich
Alzheimer's disease - resulting in permanent symptoms	ABI - No Max Age	ABI - No Max Age	ABI - Max Age 65	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - Max Age 65
Aorta graft surgery	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+
Aplastic anaemia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bacterial meningitis	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Benign brain tumour - resulting in permanent symptoms	ABI+	ABI	ABI+	ABI+	ABI	ABI	ABI	ABI+	ABI	ABI+	ABI+	ABI+
Blindness - permanent and irreversible	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Cancer - excluding less advanced cases	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Cardiomyopathy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Coma - resulting in permanent symptoms	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI	ABI+	ABI+	ABI+	ABI+	ABI+
Coronary artery bypass grafts	ABI+	ABI	ABI	ABI+	ABI	ABI	ABI	ABI+	ABI	ABI	ABI+	ABI
Creutzfeldt-Jakob disease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Deafness - permanent and irreversible	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Encephalitis - resulting in permanent symptoms	✓	✓	✓	✓	✓	✗	✓	✓	✗	✓	✗	✓

	Fortis Life	Aegon Scottish Equitable	Aviva	AXA	Bright Grey	Bupa	Friends Provident	Legal & General	LV=	Progress from Royal Liver	Scottish Provident	Zurich
Heart attack - of specified severity	ABI+	ABI+	ABI+	ABI+	ABI+	ABI+	ABI	ABI+	ABI+	ABI+	ABI+	ABI+
Heart valve replacement or repair - with surgery to divide the breastbone	ABI+	ABI	ABI+	ABI+	ABI	ABI	ABI	ABI+	ABI	ABI	ABI+	ABI
HIV infection - from a blood transfusion, a physical assault or at work	ABI+ (Worldwide*)	ABI (UK only)	ABI+ (EU, N.America, Australia, New Zealand)	ABI (UK only)	ABI+ (Worldwide*)	ABI+ (Worldwide*)	ABI (UK only)	ABI+ (EU, Channel Islands & the Isle of Man only)	ABI (UK & EU only)	ABI+ (EU, Channel Islands & the Isle of Man only)	ABI+ (Worldwide*)	ABI (UK only)
Kidney failure - requiring dialysis	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Liver failure - end stage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Loss of hands or feet - permanent physical severance	ABI+	ABI	ABI	ABI+	ABI	ABI+	ABI	ABI+	ABI	ABI	ABI	ABI
Loss of independence	✓	✗	✓	✓	✓	✓	✗	✗	✓	✗	✓	✓
Loss of speech - permanent and irreversible	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Lung disease - of specified severity	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Major organ transplant	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Mastectomy for DCIS	✓ Max £25k/ 50% S.A.	✗	✗	✓ Max £15k/ 20% S.A.	✗	✓ Max £12.5k/ 12.5% S.A.	✗	✓ Max £25k/ 25% S.A.	✗	✓ Max £25k/20% S.A./£3.6k annual income	✗	✗
Motor neurone disease - resulting in permanent symptoms	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age	ABI - No Max Age
Multiple sclerosis - with persisting symptoms	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Multiple system atrophy - resulting in permanent symptoms	✓	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗	✗

*Subject to eligible countries - please refer to plan terms and conditions for full details

	Fortis Life	Aegon Scottish Equitable	Aviva	AXA	Bright Grey	Bupa	Friends Provident	Legal & General	LV=	Progress from Royal Liver	Scottish Provident	Zurich
Open heart surgery <i>- with surgery to divide the breastbone</i>	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓	✓	✓
Paralysis of limbs <i>- total and irreversible</i>	ABI+	ABI	ABI	ABI+	ABI	ABI	ABI	ABI+	ABI	ABI	ABI	ABI
Parkinson's disease <i>- resulting in permanent symptoms</i>	ABI+ No Max Age	ABI No Max Age	ABI Max Age 65	ABI No Max Age	ABI No Max Age	ABI No Max Age	ABI No Max Age	ABI+ No Max Age	ABI No Max Age	ABI No Max Age	ABI No Max Age	ABI Max Age 65
Pre-senile dementia - <i>- resulting in permanent symptoms</i>	No Max Age	No Max Age	Max Age 65	No Max Age	No Max Age	No Max Age	No Max Age	No Max Age	No Max Age	No Max Age	No Max Age	Max Age 65
Primary pulmonary arterial hypertension <i>- of specified severity</i>	✓	✓	✗	✓	✓	✗	✓	✓	✗	✓	✓	✓
Progressive supranuclear palsy <i>- resulting in permanent symptoms</i>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pulmonary artery replacement <i>- with surgery to divide the breastbone</i>	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓
Rheumatoid arthritis	✗	✓	✗	✓	✗	✓	✗	✗	✗	✓	✗	✗
Stroke - <i>resulting in permanent symptoms</i>	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI
Systemic lupus erythematosus	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓	✗	✓
Terminal illness	ABI until the end of cover	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI until the end of cover	ABI until the end of cover
Third degree burns	ABI+ Min 20% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 50% of face affected	ABI+ Min 20% of face affected	ABI N/A	ABI+ Min 50% of face affected
Traumatic head injury <i>- resulting in permanent symptoms</i>	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI

About this booklet

This booklet is about the critical illnesses we cover.

The tables on the preceding pages show how the conditions we cover compare with some other providers.

The full list of conditions we cover, and the definitions we use are on pages 7 to 16.

About our critical illness cover

The critical illness conditions we cover

The two key elements in identifying the most appropriate Critical Illness cover for your client are the number of conditions covered (where there is a benefit to the customer) and the quality of the definitions. Together these determine the likelihood of a claim being successful.

We believe the following features make our critical illness cover stand out in the market:

- Our definitions;
- Our unique additional cover; and
- Our support service.

Our definitions

The ABI's 2006 Statement of Best Practice covers 23 conditions and provides model definitions for each of them. We have used these wherever they provide the clearest and fairest definition.

For some definitions the ABI allows providers to set age limits on the cover they offer. We have chosen not to limit our cover in this way. For example our Alzheimer's Disease and Parkinson's Disease definitions are not limited to onset before a certain age. Similarly, our HIV definition has a broader geographical scope than most competitors.

We have also improved upon almost half of the ABI model definitions. Where we have done so we have classified our definition as ABI+.

An example of this can be seen in our definition for a heart attack. The ABI definition requires evidence of typical symptoms such as chest pain. Our ABI+ definition does not require such evidence which means that a 'silent heart attack' would be covered, providing the other clinical evidence shows that the claimant had suffered a heart attack.

Finally, there are a further 17 conditions that we cover where there is no ABI model definition. For these, we have created our own definitions that will cover the majority of severe cases of that condition and are clear about what diagnosis needs to be given to make a claim.

'There are many components to determine the most appropriate critical illness plan. On the reasonable basis that the aim is to maximise the likelihood of a claim being paid, the quality of the claim definitions becomes paramount. The excellence of the Fortis claim definitions ensure they are a serious contender within any selection process.'

Alan Lakey, Highclere Financial Services

Money Management Protection Planner of the Year 2008
Best Critical Illness Intermediary at the 2008 Health Insurance Awards

Our Additional cover

In addition to the specified conditions, your client can also choose to include 'Total Permanent Disability' (TPD) which provides cover if they are totally and permanently incapacitated. However, a recent survey found that across the market, 48% of TPD claims where a decision was made were declined – three quarters of them because the person covered did not meet the definition of Total Permanent Disability. In the same year, only 8% of claims for other critical illness conditions were declined*.

Because there is often difficulty in proving that a client is totally and permanently incapacitated, we have introduced 'Total Permanent Disability with Temporary Disability'. For a small additional cost, this unique cover will pay an income if your client is totally incapacitated but the incapacity may not be permanent. For more information, please see the full definitions on page 16.

*Source: Swiss Re Claims Watch 2009 - based on claims decided in 2008

Our support service – extra support at no extra cost

We have also automatically included a Support Fund to provide additional help if a client may have a valid claim. This fund may pay up to £300 for services that support your client or their family. This money can be used for a range of services, for example physiotherapy or counselling, or even the cost of taking taxis to attend hospital appointments. By providing a cash sum rather than paying for specific services, your client can choose what services the Fund pays for at the difficult time when a diagnosis has been made and treatment may be starting soon or even underway.

Our critical illness definitions

This section gives you the exact criteria that are required for us to be able to accept a critical illness claim.

Some people may not have all of these conditions included in their cover. This could be because they have a particular medical condition or work in a hazardous occupation at the time they apply for cover. The Cover Summary will show the conditions that we have included in their cover.

Guide to definitions

To help you, we have shown whether the definition comes from the ABI Statement of Best Practice or is our own. We have shown:

- ‘ABI’ – where it is a model definition from the ABI’s Statement of Best Practice 2006
- ‘ABI+’ – where it is an ABI model definition that we have improved upon, or
- ‘Fortis’ – a definition we have added to give your client more cover.

We’ve also included a ‘Why Fortis’ section under each definition to show how it gives your client high quality cover.

Alzheimer’s disease – resulting in permanent symptoms

Definition – ABI

A definite diagnosis of Alzheimer’s disease by a Consultant Neurologist, Psychiatrist or Geriatrician. There must be permanent clinical loss of the ability to do all of the following:

- Remember
- Reason, and
- Perceive, understand, express and give effect to ideas

For the above definition the following are not covered:

- Other types of dementia

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria. However, we have been able to improve this by not imposing an age limit lower than the maximum expiry age of the plan unlike some providers.

Aorta graft surgery

Definition – ABI+

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 undergoing of surgery for traumatic injury to the aorta with excision and surgical replacement of a portion of the 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 is not covered.

Why Fortis: We have improved on the ABI model definition by including traumatic injury cover. This means that we would pay a claim if the reason for such a procedure was, for example, a road accident, whereas the ABI model definition doesn’t cover this.

Aplastic anaemia

Definition – Fortis

Permanent bone marrow failure that results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

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

For the above definition, the following are not covered:

- Other forms of anaemia

Why Fortis: There is no ABI model definition for this condition. We have used a definition that would cover the majority of aplastic anaemia cases.

Bacterial meningitis

Definition – Fortis

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit with persisting clinical symptoms.

The diagnosis must be confirmed by a Consultant Neurologist.

For the above definition, the following are not covered:

- All other forms of meningitis including viral meningitis

Why Fortis: There is no ABI model definition for this condition. We have used a definition that would cover the majority of bacterial meningitis cases.

Benign brain tumour – resulting in permanent symptoms

Definition – ABI+

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

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

Why Fortis: We have improved on the ABI model definition. Your client could make a successful claim and fully recover without permanent neurological symptoms if they have surgery to remove the tumour.

Blindness – permanent and irreversible

Definition – ABI

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.

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria. 3/60 vision means you can read a letter at 3 metres that can normally be read at 60 metres.

Cancer – excluding less advanced cases

Definition – ABI

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 T2N0M0
- 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)

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria. The cancers not covered by this definition tend to be those that have not yet spread or are localised and can be successfully treated.

Cardiomyopathy

Definition – Fortis

A definite diagnosis of cardiomyopathy made by a Consultant Cardiologist which has been stable on treatment for at least 6 months and which has led to permanent impairment of left ventricular function with an ejection fraction of less than 40%.

Cardiomyopathy must be confirmed by electrocardiographic changes and echocardiographic abnormalities, both of which must be consistent with the diagnosis.

For the above definition, the following are not covered:

- All other forms of heart disease, heart enlargement and myocarditis cardiomyopathy related to alcohol or drug misuse

Why Fortis: There is no ABI model definition for this condition. We have used a definition that would cover the majority of cases where a customer suffers severe cardiomyopathy.

Children's critical illness

An illness that:

- We cover under Critical Illness with Term Assurance, except Temporary Disability, Total Permanent Disability or Loss of independence
- Meets our definition of that critical illness, except Temporary Disability, Total Disability or Loss of Independence
- Is diagnosed by a Consultant
- Is diagnosed by a specialist in an area of medicine appropriate to the cause of the claim
- Is the first and unequivocal diagnosis of the illness and,
- Is confirmed by our Consultant Medical Officer

We will pay a benefit if a child of the person covered is diagnosed with a children's critical illness and survives for 10 days after the diagnosis. We will pay an amount equal to 50% of the sum assured or £25,000 – whichever is the lower. For a single or joint life cover, we will pay one claim for any one child, and up to two claims in total. We won't pay a benefit if a child of the person covered dies.

A child of the person covered must be between 30 days and 18 years old, and:

- a natural child of a person covered or their partner, or
- legally adopted by a person covered or their partner, or
- a legal stepchild of a person covered following their marriage or civil partnership.

Why Fortis: Your client's child is covered for the same conditions as they are – except Temporary Disability, Total Permanent Disability or Loss of independence. We also pay a large benefit that doesn't affect how much we pay for any other successful critical illness claims in the future.

Coma – resulting in permanent symptoms

Definition – ABI+

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

- Requires the use of life support systems;
- and
- Results in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following is not covered:

- coma secondary to alcohol or drug abuse.

Why Fortis: We have improved on the ABI model definition by removing minimum time required the need to be on life support.

Coronary artery bypass grafts

Definition – ABI+

The undergoing of surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.

For the above definition, the following are not covered:

- Balloon angioplasty
- Atherectomy
- Rotablation
- Insertion of stents
- Laser treatment

Why Fortis: We have improved on the ABI model definition by removing the need for dividing the breastbone. This means that the consultant surgeon can carry out the coronary artery bypass using keyhole surgery, and we will pay the benefit.

Creutzfeldt-Jakob disease

Definition – Fortis

Diagnosis of Creutzfeldt-Jakob disease or New Variant CJD made by a Consultant Neurologist, evidenced by significant reduction in mental and social functioning so that permanent supervision or assistance by a third party is required.

Why Fortis: There is no ABI model definition for this condition. We have included this critical illness because it has a devastating impact on the sufferer's quality of life and life expectancy.

Deafness – permanent and irreversible

Definition – ABI

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.

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Encephalitis – resulting in permanent symptoms

Definition – Fortis

A definite diagnosis of encephalitis by a Consultant Neurologist resulting in permanent neurological deficit with persisting symptoms.

Why Fortis: There is no ABI model definition for this condition. We have included this critical illness because it has a major impact on the sufferer's quality of life.

Heart attack – of specified severity

Definition – ABI+

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, the following are not covered:

- Other acute coronary syndromes including but not limited to angina

Why Fortis: We have improved on the ABI model definition by removing the need for the claimant to demonstrate the usual symptoms such as chest pain. This means that the claimant could have suffered a 'silent heart attack' and have a valid claim as long as they meet the definition shown above.

Heart valve replacement or repair

Definition – ABI+

The undergoing of surgery on the advice of a Consultant Cardiologist to replace or repair one or more heart valves.

Why Fortis: We have improved on the ABI model definition by removing the need for dividing the breastbone.

HIV infection – *from a blood transfusion, a physical assault or at work*

Definition – ABI+

Infection by Human Immunodeficiency Virus 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, after the start of the cover, and satisfying all of the following:
 - The incident must have been reported to the 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 the infection must have occurred in an eligible country.

For the above definition, the following is not covered:

- HIV infection resulting from any other means, including sexual activity or drug abuse

If the claimant does not live in an eligible country, we reserve the right to decline their claim.

Why Fortis: We have improved on the ABI model definition by covering all occupations and not restricting coverage to the UK or EU. We cover most developed countries where there is a reasonable level of medical care – a full explanation is shown in the Cover Details.

Kidney failure – *requiring dialysis*

Definition – ABI

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

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Liver failure – *end stage*

Definition – Fortis

Chronic liver disease, being end stage and irreversible liver failure due to cirrhosis and resulting in all of the following:

- Permanent jaundice
- Permanent ascites
- Encephalopathy

For the above definition, the following is not covered:

- Liver disease secondary to alcohol or drug misuse

Why Fortis: There is no ABI model definition for this condition. We have included this critical illness because it has a devastating impact on the sufferer's life expectancy. We believe we have provided an industry standard definition for this critical condition.

Loss of hands or feet – *permanent physical severance*

Definition – ABI+

Permanent physical severance of one or more hands or feet at or above the wrists or ankle joints.

Why Fortis: We have improved on the ABI model definition by requiring the severance of just one hand or foot rather than two, as we believe this is traumatic enough to warrant a full claim.

Loss of speech – *permanent and irreversible*

Definition – ABI

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

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Lung disease – of specified severity

Definition – Fortis

Confirmation by a Consultant Physician of chronic lung disease which is evidence of all the following:

- The need for continuous daily oxygen therapy on a permanent basis
- Evidence that oxygen therapy has been required for a minimum period of six months
- Forced expiry volume (FEV1) being less than 40% of normal
- Vital Capacity less than 50% of normal

Why Fortis: There is no ABI model definition for this condition. Our definition can be compared to 'severe lung disease' which other providers cover. We have not separately identified other lung diseases, such as emphysema, as we believe our definition of lung disease covers these at the chronic stage.

Loss of independence

Definition – Fortis

Confirmation by a Consultant Physician of the permanent loss of the ability to live independently which meets the following criteria:

Either:

- Mental failure. The diagnosis by a Consultant Neurologist or Psychiatrist, of an irreversible and permanent mental impairment due to an organic brain disease or brain injury supported by evidence of loss of ability to:
 - Remember
 - Reason, and
 - Perceive, understand and give effect to ideas which causes a significant reduction in mental and social functioning, requiring continuous supervision.

Or:

- The life assured is unable to perform 2 out of the following 5 activities without the help of another person.

Activity	Definition
Washing	The ability to wash in the bath or shower (including getting into and out of the bath or shower)
Dressing	The ability to put on and take off, secure and unfasten all necessary items of clothing without the assistance of another person
Mobility	The ability to move from room to room indoors on a level surface
Feeding	The ability to feed oneself once food and drink has been prepared
Continence	The ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained

Why Fortis: There is no ABI model definition for this condition. We believe that we have provided a simple and fair measure to assess whether someone qualifies for this condition. In addition, for activity based claims, we only need the claimant to be unable to perform 2 out of 5 activities.

Major organ transplant

Definition – ABI

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, the following is not covered:

- Transplant of any other organs, parts of organs, tissues or cells.

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Mastectomy for ductal carcinoma in situ (DCIS)

Definition – Fortis

Total mastectomy for DCIS of the breast. Total removal of all the tissue of one breast for the treatment of ductal carcinoma in situ of the removed breast.

For the above definition, the following are not covered:

- Prophylactic mastectomy without histological evidence of cancer in situ, and
- Any other surgical procedures such as lumpectomy and partial mastectomy

Why Fortis: The first successful claim for mastectomy does not mean the policy ends. It continues so that further claims are possible – including for another mastectomy. Also, we cover males and females for this condition as both genders are susceptible to DCIS. If we pay a benefit for mastectomy for DCIS, this will be an advance of part of the sum assured which means that it will reduce the amount we will pay for other successful claims in the future.

Motor neurone disease – *resulting in permanent symptoms*

Definition – ABI

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

Why Fortis: We use the ABI model definition. However, we have been able to improve this slightly by not imposing an age limit.

Multiple sclerosis (MS) – *with persisting symptoms*

Definition – ABI

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.

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Multiple system atrophy - *resulting in permanent symptoms*

Definition – Fortis

A definite diagnosis of multiple system atrophy confirmed by a Consultant Neurologist. There must be evidence of permanent clinical impairment of either:

- motor function with associated rigidity of movement or;
- the ability to coordinate muscle movement or;
- bladder control and postural hypotension.

Why Fortis: There is no ABI model definition for this condition. We are one of the few providers who cover this condition.

Open heart surgery – *with surgery to divide the breastbone*

Definition – Fortis

The undergoing of open heart surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct a structural abnormality of the heart.

Why Fortis: There is no ABI model definition for this condition. We are one of the few providers who cover this condition.

Paralysis of limbs – *total and irreversible*

Definition – ABI+

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

Why Fortis: We have improved on the ABI model definition by decreasing the required number of limbs that have to be affected from two to one, as we believe that paralysis of one limb is serious enough to warrant a claim.

Parkinson's disease – *resulting in permanent symptoms*

Definition - ABI+

A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.

For the above definition, the following is not covered:

- Other types of dementia

Why Fortis: We have improved on the ABI model definition by not excluding other Parkinsonian Disorders.

Pre-senile dementia – *resulting in permanent symptoms*

Definition – Fortis

A definite diagnosis of pre-senile dementia by a Consultant Neurologist. There must be permanent and progressive clinical loss of the ability to do all of the following:

- Remember
- Reason, and
- Perceive, understand, express and give effect to ideas.

For the above definition, the following are not covered:

- Other types of dementia

Why Fortis: There is no ABI model definition for this condition. We include this condition as it can have a severe impact on the sufferer's quality of life. Unlike some other providers, we do not impose a maximum or minimum age before which the condition must be evident.

Primary pulmonary arterial hypertension – *Idiopathic pulmonary arterial hypertension of specified severity*

Definition – Fortis

Idiopathic pulmonary arterial hypertension that has caused permanent and irreversible impairment of the heart function which is classified by a Consultant Cardiologist as at least Class III on the New York Heart Association (NYHA) scale of function capacity.

For the purpose of this definition, NYHA Class III is defined as where even minor activity causes severe fatigue, palpitation, severe shortness of breath, or anginal pain. The person affected is only comfortable at rest.

For the above definition, the following are not covered:

- Other types of hypertension
- Pulmonary hypertension due to an established cause

Why Fortis: There is no ABI model definition for this condition. We have included this critical illness because it has a major impact on the sufferer's quality of life.

Progressive supranuclear palsy – *resulting in permanent symptoms*

Definition – Fortis

A definite diagnosis of progressive supranuclear palsy, confirmed by a Consultant Neurologist. There must be permanent:

- Clinical impairment of motor function
- Eye movement disorder, and
- Postural instability

Why Fortis: There is no ABI model definition for this condition. Not all providers cover this condition but we believe that it is a severe debilitating disease that adversely affects quality of life and life expectancy. We believe that our definition fairly describes the symptoms so that it is clear when a claim is likely to be successful.

Pulmonary artery replacement – *with surgery to divide the breastbone*

Definition – Fortis

The actual undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiothoracic Surgeon for a disease of the pulmonary artery to excise and replace the diseased pulmonary artery with a graft.

Why Fortis: There is no ABI model definition for this condition. We are one of the few providers to cover this condition.

Stroke – *resulting in permanent symptoms*

Definition – ABI

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

For the above definition, the following are not covered:

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

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Systemic lupus erythematosus (SLE)

Definition – Fortis

A definite diagnosis of systemic lupus erythematosus by a Consultant Rheumatologist where either of the following are also present:

- SLE affecting the kidneys which has resulted in permanent impaired kidney function with a glomerular filtration rate (GRF) below 30ml/min, or
- SLE affecting the central nervous system which has caused permanent neurological deficit with persisting clinical symptoms

For the above definition, the following are not accepted as evidence of permanent deficit of the neurological system:

- Headaches, or
- Fatigue, or
- Lethargy, or
- Any symptoms of psychological or psychiatric origin

Why Fortis: There is no ABI model definition for this condition. We have included this condition as it is progressive and involves chronic inflammation of the body tissues caused by the autoimmune disease. In this condition the body's tissues are attacked by its own immune system which can be painful and very debilitating.

Terminal Illness

Definition – ABI

An advanced or rapidly progressing incurable illness where, in the opinion of an attending Consultant and our Consultant Medical Officer, life expectancy is no more than 12 months.

Why Fortis: We have improved on typical TI definitions by removing the need for a specified term remaining on the policy in order to claim. The majority of competitors do not allow a claim for terminal illness in the final 12 – 18 months of the policy term.

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

Definition – ABI+

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue either:

- covering at least 20% of the surface area of the body; or
- covering at least 20% of the surface area of the face.

Why Fortis: We have improved on the ABI model definition by also including cover for facial burns. Unlike some other providers, we stipulate 20% of the surface area whereas some others require at least 50% surface area of the face.

Traumatic head injury – resulting in permanent symptoms

Definition – ABI

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

Why Fortis: We use the ABI model definition because it provides clear and fair claim criteria.

Additional protection

When your client takes their cover out, they can include one of the following additional options:

- Total Permanent Disability, or
- Total Permanent Disability with Temporary Disability.

Total Permanent Disability

If your client chooses total permanent disability, we will accept a claim if their diagnosis meets the following definition.

Definition – Fortis

The person covered meets the definition of incapacitated that applies to them. Where the definition of incapacitated that applies to the person covered is 'suited' even in the first 12 months after they stop work, they must be unable to do the essential duties of an occupation they are reasonably qualified to undertake using their skills, experience or training.

In all cases the incapacity must be permanent and irreversible. The diagnosis needs to be made by an appropriate Consultant and confirmed by our Consultant Medical Officer. To establish whether the incapacity is permanent usually takes at least 26 weeks.

Why Fortis: The ABI does not have a model definition for this condition. We have included this condition as we believe that our definition will cover severe or serious conditions that are not separately named within our range of definitions but render the sufferer totally and permanently incapacitated. We will assess the claim on an 'own', 'suited', or 'daily activities' definition – the definition that will apply will depend on the customer's circumstances immediately before they became incapacitated.

Temporary Disability

If your client chooses temporary disability, we will accept a claim if their diagnosis meets our definition of Total Permanent Disability, or the following definition for Temporary Disability.

Definition – Fortis

The person covered meets the definition of incapacitated that applies to them. They need to be incapacitated for a continuous period longer than 26 weeks.

Why Fortis: We are the only provider to offer this. We have created this definition in response to customers needs and to cover cases where a claimant is incapacitated but the incapacity is not permanent and irreversible. We believe this definition will capture those conditions that we have not specifically listed, but may be equally debilitating even if they are not permanent. We will assess the claim on an 'own', 'suited', or 'daily activities' definition – the definition that will apply will depend on the customer's circumstances immediately before they became incapacitated.

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