

Terms and conditions of critical illness insurance cover

Valid from 14.09.2020

The terms and conditions of critical illness insurance cover are valid together with the general terms and conditions. In the event of any ambiguities or discrepancies, the terms and conditions of critical illness cover for are adhered to.

Definitions

Insurance cover is the obligation of the insurer to pay the insured person a benefit if an insured event occurs.

Insured event is the first diagnosis of the insured person of a critical illness during the validity of the contract.

Waiting period is a period during which a diagnosed critical illness is not an insured event. The waiting period is three months from the beginning of insurance cover.

Validity of insurance cover

1. Insurance cover commences on the date indicated in the policy.
2. Insurance cover is valid for one year and is automatically extended on the same terms for the following insurance year. A wish to alter the terms of the insurance contract or to terminate insurance cover is communicated in writing at least 30 days before the expiry of insurance cover.
3. When insurance cover is added to an existing insurance contract, it is at first valid until the end of the insurance year. Then, the validity of insurance cover coincides with the insurance year under the insurance contract.
4. Insurance cover is terminated:
 - if an insured event occurs;
 - upon the death of the insured person;
 - upon expiry of the insurance contract;
 - upon the insured person turning 66;
 - upon its cancellation.
5. The insurer can withdraw from insurance cover if the insured person is diagnosed with a critical illness during the waiting period. In the event of withdrawal, the insurer returns the insurance premiums paid.

Critical illnesses

Major cancer

6. Major Cancer is any malignant disease characterised by uncontrolled growth and spread of malignant cells to healthy tissues, diagnosis code by ICD-10 is C00-97.
7. The diagnosis must be supported by histological or cytological evidence.
8. Major Cancer does not include:
 - cancer in situ malignant change, including cervical dysplasia CIN-1, CIN-2 and CIN-3 or condition described as pre-malignant, non-invasive, or having borderline malignancy or low malignant potential;
 - malignant disease of the skin, except malignant melanoma that has invaded beyond the epidermis or is classified as less than T2N0M0;

- papillary carcinoma of the thyroid or malignant disease of the prostate which is classified as less than T2N0M0;
- Stage 1 Hodgkin's and non-Hodgkin lymphoma under Ann Arbor classification;
- leukaemia that has not caused anaemia;

Heart attack

9. Heart attack is infarction of heart muscles, which means death of heart muscle in a limited area due to an occlusion of coronary arteries.
10. Heart attack includes all the following symptoms:
 - typical symptoms of an acute heart attack,
 - new characteristic electrocardiogram (ECG) changes suggestive of heart attack,
 - transient increase of cardiac troponin T or I or cardiac enzymes, including CKMB, above the generally accepted laboratory reference levels for heart attack,
 - proof of permanent reduction of left ventricular ejection fraction below 50% due to heart attack measured one month after the event at the earliest.

Stroke

11. Stroke is permanent neurological deficiency resulting from a cerebral infarction. Cerebral infarction is death of brain tissue caused by inadequate blood supply or haemorrhage within the skull.
Diagnosis code by ICD-10 is I60-64.
12. Permanent neurological deficiency caused by a stroke is confirmed by a computed tomography or magnetic resonance tomography investigation. Newly developed permanent neurological deficiency from stroke is assessed three months after a stroke or later.
13. Stroke does not include:
 - transient ischaemic attack,
 - traumatic injury to brain tissue or blood vessels,
 - cerebral symptoms from migraine,
 - cerebral injury from hypoxia,
 - vascular disease affecting the eye, optic nerve or vestibular functions.

Kidney failure

14. Kidney failure is chronic, irreversible destruction of the functional tissue of both kidneys, as a result of which constant dialysis or a kidney transplant is needed. Diagnosis code by ICD-10 is N18-19.

Cardiovascular surgeries

15. Cardiovascular surgeries considered as critical illness include:
 - bypass grafting of the coronary arteries of the heart;
 - surgery on the aorta: for the removal or repair of an aortic aneurysm, obstruction, coarctation or traumatic rupture. The aorta means thoracic or abdominal aorta, but not any branches thereof;
 - heart valve surgery via thoracotomy for the replacement or repair of cardiac valve due to a defect or abnormality.

Severe bacterial meningitis and encephalitis

16. Severe bacterial meningitis is an inflammation of the membranes covering the brain or spinal cord caused by bacteria. Diagnosis code by ICD-10 is G00.
17. Severe encephalitis is an inflammation of the brain tissue.
18. Specified diseases must result in significant complications lasting for at least 3 months and permanent neurological deficit. Neurological deficiency occurs when the insured person permanently and irreversibly:
 - is unable to walk 200 metres on a level surface without an aid; or
 - is unable to eat independently; or
 - is unable to speak or comprehend speech; or
 - has MMSE score less than 16.

Benign brain tumour

19. Benign brain tumour is life-threatening and generates symptoms of increased intracranial pressure, such as papilledema, mental symptoms, seizures or sensory impairment. Diagnosis code by ICD-10 is D33.0-33.2.

20. The tumour must
 - result in surgery to remove or reduce it, or
 - be treated with chemotherapy or radiotherapy, or
 - be deemed inoperable and increasing, or
 - need palliative care.
21. Benign brain tumour does not include:
 - cyst, calcification, granuloma, haematoma;
 - malformation in or of the arteries or veins of the brain;
 - tumour in the pituitary gland or spine.

Major organ transplantation

22. Major organ transplantation is human to human transplant to the insured person of one or more of the following organs: kidney, liver, heart, lung, pancreas or bone marrow, using hematopoietic stem cells.
23. Major organ transplantation does not include transplantation of any other organs, parts of organs, tissues or cells.

Multiple sclerosis

24. Multiple sclerosis is a central nervous system disease causing permanent neurological deficiency, diagnosed by a neurologist. Diagnosis code by ICD-10 is G35.
25. Neurological deficiency occurs when the insured person is permanently and irreversibly unable to:
 - walk 200 metres on a level surface without an aid; or
 - eat independently.

Parkinson's disease

26. Parkinson's disease is a slowly progressive degenerative disease of the central nervous system, diagnosed by a neurologist **before insured person's 60th birthday**. Diagnosis code by ICD-10 is G20.
Parkinson's disease includes all following criteria:
 - signs of progressive impairment,
 - not treatable through medication at all times, and
 - neurological deficit resulting in a permanent and irreversible walking impairment characteristic to Parkinson's disease.

Advanced dementia

27. Advanced dementia includes Alzheimer's disease or other dementia:
 - Alzheimer's disease is a progressive degenerative disease of the brain characterised by diffuse atrophy throughout the cerebral cortex;
 - dementia is an organic mental disorder characterised by a general loss of intellectual abilities, like impairment of memory, judgement and abstract thinking as well as changes in the personality.
28. Advanced dementia has occurred when it is diagnosed **before insured person's 60th birthday** and it has caused:
 - permanent irreversible failure of brain function,
 - significant cognitive impairment, evidenced by MMSE score of 13 or less, or GDS at least stage 5, and
 - required continuous supervision.
29. Advanced dementia does not include bipolar disorders.

Loss of hearing due to illness

30. Loss of hearing in both ears as a result of illness must be irrecoverable. The auditory threshold is more than 90 decibels across all frequencies in the better ear, using a pure tone audiogram.
31. Loss of hearing does not include events where in medical opinion a hearing aid, device, or implant could result in the partial or total restoration of hearing.

Loss of speech due to illness

32. Loss of speech as a result of illness must be complete, irrecoverable and established for a continuous period of 12 months.
33. Loss of speech does not include events where in medical opinion any aid, device, treatment or implant could result in the partial or total restoration of speech.

34. Loss of speech due to illness from psychiatric cause is not included.

Loss of vision due to illness

35. Loss of vision is clinically proven irreversible reduction of sight in both eyes as a result of illness:

- the corrected visual acuity must be less than 6/60 metric or 0.1 decimal, or
- visual field restriction to 20° or less in both eyes.

36. Loss of vision does not include events where in medical opinion a device, or implant could result in the partial or total restoration of sight.

Loss of limbs or paralysis due to illness

37. Loss of limbs or paralysis is complete and permanent loss of function or complete severance of two or more limbs above the wrist or ankle through disease. Paralysis must be established for a continuous period of 6 months.

Exclusions

38. Critical illness is not an insured event if:

- the insured person dies within one month of the occurrence of the insured event;
- it is diagnosed during the waiting period;

39. The insurer may refuse to pay or it may reduce the benefit if the policyholder or insured person has:

- knowingly provided incorrect or incomplete information at the time of the conclusion of the insurance contract or of an increase in insurance cover, and this increases the insured risk;
- provided incorrect or incomplete information about the insured event.

40. The insurer may refuse to pay or it may reduce the benefit if the insured person has lived outside the territory of European Union or European Free Trade Association member states for more than 13 consecutive weeks during any 12 months before Insured risk has occurred.

41. The insurer may refuse to pay or it may reduce the benefit if the insured event has been caused by:

- alcohol or a narcotic, psychotropic or other toxic substance. The above also includes an accident with a motor vehicle driven by the insured person if the concentration of the above substance in the insured person's body exceeded the limit set in the legislation of the country of location of the accident;
- self-mutilation or suicide attempt;
- radioactive radiation;
- war, act of a foreign enemy, civil war, rebellion, participation in a revolution or civil disturbances;
- disregard for the treatment or instructions of a physician;
- unauthorised treatment procedure or ingesting of medicines;
- intentional illegal action of the policyholder or insured person, including driving a motor vehicle without a licence.
- HIV, AIDS or illnesses deriving from these diagnoses.

42. The insurer may refuse to pay or it may reduce the benefit if the insured event has been caused by any of the following activities:

- professional sports,
- racing of any kind, scuba-diving, or any hazardous activities or sports, including rock climbing, alpinism, parachuting, speleology, skydiving, hang-gliding, bungee-jumping, ballooning;
- aerial flights, except on a licensed carrying commercial aircraft.