

Suitable for employee and employer use.

Group Critical Illness

What's not covered?



Pre-existing conditions

We won't pay a lump sum benefit for a member or their child if the critical illness or operation being claimed for:

- Was pre-existing at any time prior to the date their cover commenced under the scheme or;
- has prior to the current claim, previously met the definition for that critical illness or operation.

For example, if the member or their child had a lung transplant (major organ transplant), we will not consider a claim for another major organ transplant.

We won't pay the amount of any increase in lump sum benefit (except increases which are in-line with standard company pay awards which are limited to a maximum of 7% per policy year) if the critical illness or operation was pre-existing at any time prior to the date of each increase. We will still consider the claim for the pre-increase amount.

Related conditions

We won't pay a lump sum benefit for a member or their child who has a critical illness or operation that is related to:

- another critical illness or operation which was pre-existing at any time prior to the date their cover commenced under the scheme or;
- another critical illness or operation which at any time has previously met the definition.

Please be aware that for this policy the following critical illnesses and operations are related to each other:

• Aorta graft surgery	• Heart valve replacement or repair
• Cardiac arrest	• Primary cardiomyopathy
• Coronary angioplasty	• Pulmonary arterial hypertension
• Coronary artery by-pass-surgery	• Pulmonary artery surgery
• Heart attack	• Stroke or spinal cord stroke
• Heart transplant	• Structural heart-surgery

For example, if the member or their child experienced kidney failure, we won't pay a lump sum benefit if they have a kidney transplant in the future.

Also, if the member has previously had a heart attack, we won't pay a lump sum benefit if they have a stroke in the future.

Associated conditions

We won't pay a lump sum benefit for a member or their child if they had an associated condition at any time prior to the date their cover commenced under the scheme.

We'll also not pay the amount of any increase in lump sum benefit (except increases which are in-line with standard company pay awards which are limited to a maximum of 7% per policy year) if the member or child had an associated condition at any time prior to the increase. We'll still consider the claim for the pre-increase amount.

This exclusion applies indefinitely in respect of claims for:

- Total Permanent Disability
- Loss of independent existence
- Paralysis of limb

For all other critical illnesses and operations, if the member or their child hasn't had a critical illness or operation during the first two years after joining the scheme, or their increase in lump sum benefit, this exclusion will no longer apply.

For example, if the member or their child experienced a numb hand before their cover started and they're diagnosed with Multiple Sclerosis within two years of joining the scheme, we won't pay a lump sum benefit as the numbness is an associated condition.

Also, if the member or their child experienced reduced hearing or vision after their cover started but before an increase to their lump sum benefit and they are diagnosed with a brain tumour within two years after the increase, we'll cap the lump sum benefit at the pre-increase level as the reduced hearing or vision is an associated condition.

Exclusions for children

We won't pay a lump sum benefit for a members child if symptoms first arose, the underlying condition was first diagnosed, or the member or their child received counselling or medical advice in relation to the condition:

- before the member joined the scheme;
- before the member's legal adoption or legal guardianship of the child; or
- if the critical illness or operation was brought about by intentional harm inflicted on the child by the member.

We won't pay a lump sum benefit for a child for:

- total permanent disability; or
- cancer drug fund.

Terminal illness

We won't pay a lump sum benefit for terminal illness if the member or their child died before you notified us of a claim.

Self-inflicted injury

We won't pay a lump sum benefit if the critical illness or operation is a direct or indirect result of an intentionally self-inflicted injury.

Alcohol or drug abuse

We won't pay a lump sum benefit if the critical illness or operation is a direct or indirect result of the inappropriate use of alcohol or drugs, including but not limited to:

- Consuming too much alcohol
- Taking an overdoes of drugs, whether lawfully prescribed or otherwise
- Taking controlled drugs (as defined by the Misuse of Drugs Act 1971 otherwise than in accordance with a lawful prescription.

For more information on your Group Critical Illness cover, please speak to your employer.

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How to contact us

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