MEDICAL DEFINITIONS REFERENCE GUIDES

What do the reference guides do?

The reference guides provide updated definitions for certain claimable medical conditions under the following policies:

- Colonial Vital Care Extra
- Colonial Vital Care Alternative
- Colonial Vital Care Alternative Plus
- Colonial Income Cover Plus
- Prudential Critical Illness Value
- Prudential Critical Illness Essential
- Prudential Critical Illness Executive
- Prudential Executive Income Protection
- Prudential Value Income Protection
- Prudential Strategic Income Replacement

An updated definition only applies if the medical condition is covered by your policy. The updated definitions automatically apply to your policy for the period stated in the relevant guide.

How do I use the guides?

Table 1 in each guide lists the medical conditions covered by your policy and Table 2 in the same guide provides the corresponding definitions, with updated definitions in **bold** font for ease of reference. Some of the words we use are defined terms that have a particular meaning. These words are *italicised*. If the definition of a medical condition refers to an expression which is itself defined, the definition of the expression is also included in Table 2 for your reference.

The updated definitions do not apply to any Life, Death or Total and Permanent Disablement benefits that you may also hold.

Any claim you make will be assessed against both the updated definition and your original policy definition and the version most favourable to you applied.

Which guide applies to my claim?

- For claimable medical conditions occurring on or after 23 August 2020, click here.
- For claimable medical conditions occurring on or after 23 September 2018, click here.
- For claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018, click here.
- For claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017, click here.
- For claimable medical conditions occurring before 5 May 2017, please refer to your policy document/s.

If you have any questions, please call us on **13 1056** between 8.00 am – 6.00 pm (AEST/AEDT), Monday to Friday.

Important information

Issued by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CommInsure is used under licence by CMLA.

CommInsure

This Medical Definition Reference Guide provides the updated definitions for claimable medical conditions occurring on or after 23 August 2020.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
aplastic anaemia	-	✔	-	-	✔	✔	-	-	-
blindness	✔	✔	-	-	✔	✔	-	-	✔
cancer	✔	✔	✔	✔	✔	✔	✔	-	✔
cardiac arrest	✔	✔	-	-	-	-	-	-	-
cardiomyopathy	✔	✔	-	-	✔	✔	-	-	-
chronic lung disease	-	✔	-	-	✔	✔	-	-	-
coma	-	✔	-	-	✔	✔	-	-	-
coronary artery angioplasty – single or double vessel (formerly known as 'coronary artery angioplasty')	-	✔	-	-	✔	✔	-	-	-
coronary artery bypass surgery	✔	✔	✔	✔	✔	✔	✔	-	✔
dementia and Alzheimer's disease	✔	✔	-	-	✔	✔	-	-	-
diplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
encephalitis	-	✔	-	-	-	-	-	-	-
end stage kidney failure	✔	✔	✔	✔	✔	✔	✔	-	✔
end stage liver failure	-	✔	-	-	✔	✔	-	-	-
heart attack	✔	✔	✔	✔	✔	✔	✔	-	✔
heart valve surgery	✔	✔	✔	-	✔	✔	-	-	-
hemiplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
loss of hearing in both ears (formerly known as 'loss of hearing')	-	✔	-	-	-	-	-	-	-
loss of independent existence	-	✔	-	-	-	✔	-	-	-
loss of speech	✔	✔	-	-	-	-	-	-	-
loss of use of limbs or sight	-	-	-	-	-	✔	-	-	✔
loss of use of one limb	✔	✔	-	-	-	-	-	-	-
major head trauma with permanent neurological deficit (formerly known as 'major head trauma')	✔	✔	✔	-	✔	✔	-	-	✔
major organ or bone marrow transplant	✔	✔	✔	✔	✔	✔	✔	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
medically acquired HIV	-	✔	-	-	✔	✔	-	-	-
motor neurone disease	✔	✔	-	-	-	-	-	-	-
multiple sclerosis with impairment	✔	✔	✔	-	✔	✔	-	-	-
occupationally acquired HIV	✔	✔	-	-	✔	✔	✔	-	-
paraplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
Parkinson's disease with impairment	-	✔	-	-	✔	✔	-	-	-
partial blindness	✔	✔	-	-	-	-	-	-	-
peripheral neuropathy	-	-	-	-	✔	✔	-	-	-
primary pulmonary hypertension	-	✔	-	-	✔	✔	-	-	-
quadriplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
severe burns	✔	✔	✔	-	✔	✔	-	-	✔
stroke	✔	✔	✔	✔	✔	✔	✔	-	✔
surgery of the aorta	✔	✔	✔	-	✔	✔	-	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

Table 2 – Definitions	
This term...	**Means...**
accident	A bodily *injury* occurring while this policy is in force and which is caused solely and directly by violent, accidental, external and visible means, independent of any other cause.
activity/ies of daily living	Dressing – putting on and taking off clothing. Toileting – using the toilet, including getting on and off. Mobilising – getting in and out of bed and a chair. Maintaining continence – having good control of bowel and bladder function. Feeding – getting food from a plate into the mouth. Bathing – washing or showering.
aplastic anaemia	Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following: ◆ blood product transfusions ◆ marrow stimulating agents ◆ immunosuppressive agents or ◆ bone marrow transplantation.
blindness	The permanent loss of sight in both eyes due to *sickness* or *injury* to the extent that: ◆ visual acuity is 6/60 or less in both eyes or ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by a *relevant medical specialist*.
cancer	**Cancer is the presence of one or more malignant tumours diagnosed by a *relevant medical specialist* and includes each of the following conditions:** **1. Lymphoma (including Hodgkin's and non-Hodgkin's disease)** **2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0** **3. Multiple myeloma** **4. Malignant bone marrow disorders** **5. Carcinoma in situ of the breast which has resulted in:** **i. the removal of the entire breast, or** **ii. breast conserving surgery and radiotherapy, or** **iii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells)** **6. Carcinoma in situ of the testis** **7. Sarcoma** **8. Prostatic cancers that are classified as:** **i. T1bN0M0 or greater, or** **ii. T1aN0M0 with a Gleason Score of 6 or more.** **This definition of 'cancer' excludes each of the following conditions:** **1. All tumours which are histologically described as benign, pre-malignant, borderline malignant, low malignant potential, all grades of dysplasia, all grades of squamous intraepithelial lesions (HSIL and LSIL), and all grades of intra-epithelial neoplasia.** **2. Non melanoma skin cancers including:** **i. intraepidermal carcinomas** **ii. basal cell carcinomas, and** **iii. squamous cell carcinomas of skin** **which have not spread to another organ.** **3. Melanomas which are classified as less than stage T1bN0M0.** **4. Monoclonal gammopathy of unknown significance (MGUS)** **5. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above.** **6. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0.** **7. A tumour which meets both of the following:** **i. it is described histologically as premalignant or carcinoma in situ; and** **ii. it is not included in the definition of 'cancer' under the list of inclusions above.** **8. A cancer which meets both of the following:** **i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and** **ii. it is not included in the definition of 'cancer' under the list of inclusions above.**

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

Table 2 – Definitions	
This term...	**Means...**
cardiac arrest	Cardiac arrest which meets all of the following: ◆ it is due to: • cardiac asystole or • ventricular fibrillation with or without ventricular tachycardia ◆ it isn't associated with any medical procedure ◆ its occurrence is confirmed by an electrocardiogram or, if an electrocardiogram is not available, by such alternative medical evidence we consider reasonable in the circumstances (for example, ambulance or hospital medical reports).
cardiomyopathy	The diagnosis of cardiomyopathy by a *relevant medical specialist* resulting in significant physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
chronic lung disease	**End stage respiratory failure requiring permanent, long term oxygen therapy as certified by the *relevant medical specialist*.**
coma	A state of unconsciousness resulting in the following for at least 72 continuous hours: ◆ a documented Glasgow Coma Scale score of 6 or less and ◆ the use of a life support system.
coronary artery angioplasty	The person undergoes coronary artery angioplasty but only if, in the opinion of a *relevant medical specialist*, the procedure was necessary to treat coronary artery disease. The *relevant medical specialist's* opinion must be supported by angiographic evidence.
coronary artery bypass surgery	**Coronary artery bypass surgery that has occurred to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.**
dementia and Alzheimer's disease	Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a *relevant medical specialist*. The diagnosis must confirm irreversible failure of brain function resulting in significant cognitive impairment. Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination score to 24 or less, where the deterioration would continue but for any effective treatments.
diplegia	**The total and permanent loss of use of both arms or both legs, resulting from *sickness* or *injury* of the brain or spinal cord.**
encephalitis	The diagnosis of encephalitis by a *relevant medical specialist,* where the specialist certifies all of the following: ◆ the person suffers from the severe inflammation of brain substance; ◆ the inflammation results in significant neurological sequelae; ◆ the inflammation causes the person to be: • cognitively impaired with a Mini-Mental State Examination score of 24 or less; or • unable to perform, without the assistance of another person, any one of the *activities of daily living* and the person is likely to be so disabled for life.
end stage kidney failure	End stage kidney failure which: ◆ presents as the chronic and irreversible failure of both kidneys to function; and ◆ results in regular kidney dialysis or a kidney transplantation.
end stage liver failure	End-stage liver failure resulting in permanent jaundice, ascites or encephalopathy.
heart attack	**The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.** **The diagnosis of myocardial infarction must be confirmed by a *relevant medical specialist* and evidenced by:** **a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and** **b. at least one of the following:** ◆ **signs and symptoms of ischaemia consistent with a myocardial infarction;** ◆ **confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction;** ◆ **imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality.** **If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above.** **Other acute coronary syndromes where death of the heart muscle has not occurred, myocarditis, pericarditis and any cardiomyopathy such as but not limited to takotsubo cardiomyopathy are excluded.**
heart valve surgery	Surgery to replace or repair a heart valve.
hemiplegia	**The total and permanent loss of use of one arm and one leg on the same side of the body, resulting from *sickness* or *injury* of the brain or spinal cord**

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

Table 2 – Definitions	
This term...	**Means...**
injury	An accidental bodily injury occurring while this policy is in force.
loss of hearing in both ears	**The permanent and irreversible loss of hearing in both ears as a result of *sickness* or *injury*, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000, 1500, 2000 and 3000 Hz even with amplification. The loss must be certified by a *relevant medical specialist.*** **The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.**
loss of independent existence	A *relevant medical specialist* certifies that, as a result of *sickness* or *injury*: ◆ the person suffers cognitive impairment which requires them to be permanently and constantly supervised for a continuous period of at least six months; or ◆ there is permanent and irreversible inability to perform, without the assistance of another person, any two of the *activities of daily living*. A person won't be considered unable to perform an *activity of daily living* if they can still perform the activity with the assistance of an artificial aid we consider reasonable for the person to use.
loss of use of limbs or sight	**The person has suffered, as a result of *sickness* or *injury* and as certified by a *relevant medical specialist*, any of the following:** ◆ **the total and permanent loss of use of both hands** ◆ **the total and permanent loss of use of both feet** ◆ **the total and permanent loss of use of one hand and one foot** ◆ **the total and permanent loss of use of one hand and blindness in one eye** ◆ **the total and permanent loss of use of one foot and blindness in one eye; or** ◆ **blindness in both eyes.** **Blindness means the permanent loss of sight to the extent that:** ◆ **visual acuity is 6/60 or less or** ◆ **the visual field is reduced to 20 degrees or less of arc whether aided or unaided.**
loss of use of one limb	**The person has suffered, as a result of *sickness* or *injury*, the total and permanent loss of use of one hand or one foot.**
loss of speech	The total and irrecoverable loss of the ability to produce intelligible speech as a result of *sickness* or *injury* which causes permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by a *relevant medical specialist*.
major head trauma with permanent neurological deficit	***Injury* to the head resulting in permanent neurological deficit causing either:** ◆ **the permanent and irreversible inability to perform without the assistance of another person any one of the *activities of daily living*, or** ◆ **permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less** **as certified by a *relevant medical specialist.***
major organ or bone marrow transplant	The person undergoes, or has been placed on a waiting list for, an organ transplant from a human donor for one or more of the following organs: ◆ kidney ◆ lung ◆ pancreas ◆ heart ◆ liver ◆ small bowel or ◆ bone marrow. The treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any means other than organ transplant, as confirmed by a *relevant medical specialist*. A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

Table 2 – Definitions	
This term...	**Means...**
medical practitioner(s)	A person who meets all of the following: ◆ the person isn't you, the life insured or an immediate family member or business partner of you or the life insured ◆ the person is a legally qualified medical practitioner whose credentials have been formally accepted by the medical authority of the Australian state or territory in which they practise ◆ the person is registered by the medical authority to carry out the duties of a medical practitioner according to the authority's rules ◆ the person is, if reasonably required by us, a specialist in a relevant field of medicine ◆ the person is not an allied health professional such as a chiropractor, physiotherapist, psychologist or alternative therapy provider.
medically acquired HIV	Accidental infection of a person with Human Immunodeficiency Virus (HIV) from a medically necessary procedure or operation performed in Australia by a recognised and registered health professional, including but not limited to, a medical/paramedical practitioner and a dentist. A medically necessary procedure or operation includes but is not limited to: ◆ a transfusion with blood or blood products; ◆ an organ transplant to the person; ◆ an assisted reproductive technique; and ◆ a root canal. If we consider it necessary, we must, for independent testing: ◆ be given access to all blood samples taken from the person; and ◆ be permitted to take additional samples. We won't pay a benefit for medically acquired HIV if, before the accidental infection occurred, the Australian government approved a medical treatment which if applied to the person would: ◆ render their HIV inactive and non-infectious to others; or ◆ prevent them from developing Acquired Immunodeficiency Syndrome (AIDS); or ◆ where they have developed AIDS, cure the AIDS.
motor neurone disease	The diagnosis of motor neurone disease as certified by a *relevant medical specialist*.
multiple sclerosis with impairment	**The diagnosis of multiple sclerosis as certified by a *relevant medical specialist* and evidenced by magnetic resonance imaging or other investigations acceptable to us and has resulted in persisting neurological abnormalities.**
occupationally acquired HIV	Accidental infection of a person with Human Immunodeficiency Virus (HIV) where all of the following apply: ◆ the *accident* occurred while the person was covered for this Trauma Cover condition and while they were carrying out their normal occupational duties ◆ an HIV antibody test was taken by the person within 7 days after the *accident* ◆ the test produced negative results which were reported to us in writing within 30 days after the *accident* ◆ sero-conversion indicating HIV infection occurred within 6 months after the *accident.* If we consider it necessary, we must, for independent testing: ◆ be given access to all blood samples taken from the person and ◆ be permitted to take additional samples. We won't pay a benefit for occupationally acquired HIV if, before the accidental infection occurred, the Australian government approved a medical treatment which if applied to the person would: ◆ render their HIV inactive and non-infectious to others; or ◆ prevent them from developing Acquired Immunodeficiency Syndrome (AIDS); or ◆ where they have developed AIDS, cure the AIDS. Nor will we pay a benefit if: ◆ the infection with HIV is caused directly or indirectly by sexual activity or recreational intravenous drug use or ◆ before the *accident* occurred, the Australian government recommended an HIV vaccine for use in the occupation of the person and the person failed to take it.
paraplegia	**The total and permanent loss of use of both legs, resulting from *sickness* or *injury* of the brain or spinal cord.**
Parkinson's disease with impairment	The unequivocal diagnosis of Parkinson's disease certified by a *relevant medical specialist*, confirming that the condition has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.
partial blindness	The permanent loss of sight in one eye due to *sickness* or *injury* to the extent that: ◆ visual acuity is 6/60 or less in one eye or ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by a *relevant medical specialist*.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

Table 2 – Definitions	
This term...	**Means...**
peripheral neuropathy	First diagnosis by a doctor specialising in neurology of irreversible peripheral neuropathy with at least 25% permanent functional impairment. Diagnosis must have been made at least 90 days after the start of cover or the most recent reinstatement of cover for the Critical Illness benefit.
primary pulmonary hypertension	Primary pulmonary hypertension established by cardiac catheterisation resulting in significant permanent physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
quadriplegia	**The total and permanent loss of use of both arms and both legs, resulting from *sickness* or *injury* of the brain or spinal cord.**
relevant medical specialist(s)	A *medical practitioner* we consider to be a specialist in the relevant field of medicine.
severe burns	A severe burn is a full thickness burn to: ◆ 20% or more of the body surface area as measured by the age-appropriate use of 'The Rule of Nines' or the Lund and Browder Body Surface Chart; or ◆ both hands, requiring surgical debridement and/or grafting; or ◆ both feet, requiring surgical debridement and/or grafting; or ◆ the face, requiring surgical debridement and/or grafting.
sickness	An illness or disease that becomes apparent while the policy is in force.
stroke	**An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan.** **The following are exluded:** ◆ **migraines** ◆ **transient ischemic attacks** ◆ **brain injury resulting from trauma** ◆ **vascular disease affecting the eye, optic nerve or vestibular function.**
surgery of the aorta	Surgery that has occurred to correct a narrowing, dissection, aneurysm or traumatic injury of the thoracic or abdominal aorta but not its branches.

Important information

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Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 August 2020.

This Medical Definition Reference Guide provides the updated definitions for claimable medical conditions occurring on or after 23 September 2018 but before 23 August 2020.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
aplastic anaemia	-	✔	-	-	✔	✔	-	-	-
blindness	✔	✔	-	-	✔	✔	-	-	✔
cancer	✔	✔	✔	✔	✔	✔	✔	-	✔
cardiac arrest	✔	✔	-	-	-	-	-	-	-
cardiomyopathy	✔	✔	-	-	✔	✔	-	-	-
chronic lung disease	-	✔	-	-	✔	✔	-	-	-
coma	-	✔	-	-	✔	✔	-	-	-
coronary artery angioplasty	-	✔	-	-	✔	✔	-	-	-
coronary artery bypass surgery	✔	✔	✔	✔	✔	✔	✔	-	✔
dementia and Alzheimer's disease	✔	✔	-	-	✔	✔	-	-	-
diplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
encephalitis	-	✔	-	-	-	-	-	-	-
end stage kidney failure	✔	✔	✔	✔	✔	✔	✔	-	✔
end stage liver failure	-	✔	-	-	✔	✔	-	-	-
heart attack	✔	✔	✔	✔	✔	✔	✔	-	✔
heart valve surgery	✔	✔	✔	-	✔	✔	-	-	-
hemiplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
loss of hearing	-	✔	-	-	-	-	-	-	-
loss of independent existence	-	✔	-	-	-	✔	-	-	-
loss of speech	✔	✔	-	-	-	-	-	-	-
loss of use of limbs or sight	-	-	-	-	-	✔	-	-	✔
loss of use of one limb	✔	✔	-	-	-	-	-	-	-
major head trauma	✔	✔	✔	-	✔	✔	-	-	✔
major organ or bone marrow transplant	✔	✔	✔	✔	✔	✔	✔	-	-
medically acquired HIV	-	✔	-	-	✔	✔	-	-	-
motor neurone disease	✔	✔	-	-	-	-	-	-	-
multiple sclerosis with impairment	✔	✔	✔	-	✔	✔	-	-	-
occupationally acquired HIV	✔	✔	-	-	✔	✔	✔	-	-
paraplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
Parkinson's disease with impairment	-	✔	-	-	✔	✔	-	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
partial blindness	✔	✔	-	-	-	-	-	-	-
peripheral neuropathy	-	-	-	-	✔	✔	-	-	-
primary pulmonary hypertension	-	✔	-	-	✔	✔	-	-	-
quadriplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
severe burns	✔	✔	✔	-	✔	✔	-	-	✔
stroke	✔	✔	✔	✔	✔	✔	✔	-	✔
surgery of the aorta	✔	✔	✔	-	✔	✔	-	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
accident	A bodily *injury* occurring while this policy is in force and which is caused solely and directly by violent, accidental, external and visible means, independent of any other cause.
activity/ies of daily living	**Dressing – putting on and taking off clothing.** **Toileting – using the toilet, including getting on and off.** **Mobilising – getting in and out of bed and a chair.** **Maintaining continence – having good control of bowel and bladder function.** **Feeding – getting food from a plate into the mouth.** **Bathing – washing or showering.**
aplastic anaemia	Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following: ◆ blood product transfusions ◆ marrow stimulating agents ◆ immunosuppressive agents or ◆ bone marrow transplantation.
blindness	The permanent loss of sight in both eyes due to *sickness* or *injury* to the extent that: ◆ visual acuity is 6/60 or less in both eyes or ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by a *relevant medical specialist*.
cancer	Cancer is the presence of one or more malignant tumours that are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue. This definition of 'cancer' includes each of the following conditions: 1. Lymphoma (including Hodgkin's and non-Hodgkin's disease) 2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0 3. Multiple myeloma 4. Malignant bone marrow disorders 5. Carcinoma in situ of the breast which has resulted in: i. the removal of the entire breast, or ii. breast conserving surgery and radiotherapy, or iii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells) 6. Carcinoma in situ of the testis 7. Prostatic cancers that are classified as: i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more This definition of 'cancer' excludes each of the following conditions: 1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3. 2. Non melanoma skin cancers including: i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin which have not spread to another organ. 3. Melanomas which are classified as less than stage T1bN0M0. 4. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above. 5. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0. 6. A tumour which meets both of the following: i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. 7. A cancer which meets both of the following: i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
cardiac arrest	Cardiac arrest which meets all of the following: ◆ it is due to: • cardiac asystole or • ventricular fibrillation with or without ventricular tachycardia ◆ it isn't associated with any medical procedure ◆ its occurrence is confirmed by an electrocardiogram or, if an electrocardiogram is not available, by such alternative medical evidence we consider reasonable in the circumstances (for example, ambulance or hospital medical reports).
cardiomyopathy	The diagnosis of cardiomyopathy by a *relevant medical specialist* resulting in significant physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
chronic lung disease	Permanent end stage respiratory failure with FEV1 test results of less than one litre and requiring continuous permanent oxygen therapy.
coma	A state of unconsciousness resulting in the following for at least 72 continuous hours: ◆ a documented Glasgow Coma Scale score of 6 or less and ◆ the use of a life support system.
coronary artery angioplasty	**The person undergoes coronary artery angioplasty but only if, in the opinion of a *relevant medical specialist*, the procedure was necessary to treat coronary artery disease. The *relevant medical specialist's* opinion must be supported by angiographic evidence.**
coronary artery bypass surgery	The undergoing of bypass surgery to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
dementia and Alzheimer's disease	Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a *relevant medical specialist*. The diagnosis must confirm irreversible failure of brain function resulting in significant cognitive impairment. Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination score to 24 or less, where the deterioration would continue but for any effective treatments.
diplegia	The total and permanent loss of use of both sides of the body, resulting from *sickness or injury*.
encephalitis	**The diagnosis of encephalitis by a *relevant medical specialist*, where the specialist certifies all of the following:** ◆ **the person suffers from the severe inflammation of brain substance;** ◆ **the inflammation results in significant neurological sequelae;** ◆ **the inflammation causes the person to be:** • **cognitively impaired with a Mini-Mental State Examination score of 24 or less; or** • **unable to perform, without the assistance of another person, any one of the *activities of daily living*** **and the person is likely to be so disabled for life.**
end stage kidney failure	**End stage kidney failure which:** ◆ **presents as the chronic and irreversible failure of both kidneys to function; and** ◆ **results in regular kidney dialysis or a kidney transplantation.**
end stage liver failure	**End-stage liver failure resulting in permanent jaundice, ascites or encephalopathy.**
heart attack	The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area. The diagnosis of myocardial infarction must be confirmed by a *relevant medical specialist* and evidenced by: a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and b. at least one of the following: ◆ signs and symptoms of ischaemia consistent with a myocardial infarction; ◆ confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction; or ◆ imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality. If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above. Other acute coronary syndromes where death of the heart muscle has not occurred are excluded.
heart valve surgery	**Surgery to replace or repair a heart valve.**
hemiplegia	The total and permanent loss of use of one side of the body, resulting from *sickness or injury*.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
injury	An accidental bodily injury occurring while this policy is in force.
loss of hearing	Complete and irrecoverable loss of hearing from both ears as a result of *sickness* or *injury*, as certified by a *relevant medical specialist*. This definition isn't met if the person's hearing has been restored through any natural or assisted means, unless the assisted means is a device implanted in the cochlea.
loss of independent existence	**A *relevant medical specialist* certifies that, as a result of *sickness* or *injury*:** ◆ **the person suffers cognitive impairment which requires them to be permanently and constantly supervised for a continuous period of at least six months; or** ◆ **there is permanent and irreversible inability to perform, without the assistance of another person, any two of the *activities of daily living*.** **A person won't be considered unable to perform an *activity of daily living* if they can still perform the activity with the assistance of an artificial aid we consider reasonable for the person to use.**
loss of use of limbs or sight	The person has suffered, as a result of *sickness* or *injury*: ◆ the total and permanent loss of use of two limbs; or ◆ blindness in both eyes; or ◆ the total and permanent loss of the use of one limb and blindness in one eye; where: ◆ 'limb' means the whole hand below the wrist or whole foot below the ankle ◆ 'blindness' means the permanent loss of sight to the extent that: • visual acuity is 6/60 or less or • the visual field is reduced to 20 degrees or less of arc whether aided or unaided and all as certified by a *relevant medical specialist*.
loss of use of one limb	The person has suffered, as a result of *sickness or injury*, the total and permanent loss of use of one 'limb', where limb means the whole hand below the wrist or whole foot below the ankle.
loss of speech	The total and irrecoverable loss of the ability to produce intelligible speech as a result of *sickness* or *injury* which causes permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by a *relevant medical specialist*.
major head trauma	*Injury* to the head resulting in neurological deficit causing either: ◆ the permanent and irreversible inability to perform without the assistance of another person any one of the *activities of daily living*, or ◆ permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less as certified by a *relevant medical specialist*.
major organ or bone marrow transplant	The person undergoes, or has been placed on a waiting list for, an organ transplant from a human donor for one or more of the following organs: ◆ kidney ◆ lung ◆ pancreas ◆ heart ◆ liver ◆ small bowel or ◆ bone marrow. The treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any means other than organ transplant, as confirmed by a *relevant medical specialist*. A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
medical practitioner(s)	A person who meets all of the following: ◆ the person isn't you, the life insured or an immediate family member or business partner of you or the life insured ◆ the person is a legally qualified medical practitioner whose credentials have been formally accepted by the medical authority of the Australian state or territory in which they practise ◆ the person is registered by the medical authority to carry out the duties of a medical practitioner according to the authority's rules ◆ the person is, if reasonably required by us, a specialist in a relevant field of medicine ◆ the person is not an allied health professional such as a chiropractor, physiotherapist, psychologist or alternative therapy provider.
medically acquired HIV	**Accidental infection of a person with Human Immunodeficiency Virus (HIV) from a medically necessary procedure or operation performed in Australia by a recognised and registered health professional, including but not limited to, a medical/paramedical practitioner and a dentist.** **A medically necessary procedure or operation includes but is not limited to:** ◆ **a transfusion with blood or blood products;** ◆ **an organ transplant to the person;** ◆ **an assisted reproductive technique; and** ◆ **a root canal.** **If we consider it necessary, we must, for independent testing:** ◆ **be given access to all blood samples taken from the person; and** ◆ **be permitted to take additional samples.** **We won't pay a benefit for medically acquired HIV if, before the accidental infection occurred, the Australian government approved a medical treatment which if applied to the person would:** ◆ **render their HIV inactive and non-infectious to others; or** ◆ **prevent them from developing Acquired Immunodeficiency Syndrome (AIDS); or** ◆ **where they have developed AIDS, cure the AIDS.**
motor neurone disease	The diagnosis of motor neurone disease as certified by a *relevant medical specialist*.
multiple sclerosis with impairment	The diagnosis of multiple sclerosis as certified by a *relevant medical specialist*, where the condition: ◆ is characterised by demyelination in the brain and spinal cord, evidenced by magnetic resonance imaging or other investigations acceptable to us; and ◆ has resulted in more than one episode of well-defined neurological deficit with persisting neurological abnormalities.
occupationally acquired HIV	**Accidental infection of a person with Human Immunodeficiency Virus (HIV) where all of the following apply:** ◆ **the *accident* occurred while the person was covered for this Trauma Cover condition and while they were carrying out their normal occupational duties** ◆ **an HIV antibody test was taken by the person within 7 days after the *accident*** ◆ **the test produced negative results which were reported to us in writing within 30 days after the *accident*** ◆ **sero-conversion indicating HIV infection occurred within 6 months after the *accident*.** **If we consider it necessary, we must, for independent testing:** ◆ **be given access to all blood samples taken from the person and** ◆ **be permitted to take additional samples.** **We won't pay a benefit for occupationally acquired HIV if, before the accidental infection occurred, the Australian government approved a medical treatment which if applied to the person would:** ◆ **render their HIV inactive and non-infectious to others; or** ◆ **prevent them from developing Acquired Immunodeficiency Syndrome (AIDS); or** ◆ **where they have developed AIDS, cure the AIDS.** **Nor will we pay a benefit if:** ◆ **the infection with HIV is caused directly or indirectly by sexual activity or recreational intravenous drug use or** ◆ **before the accident occurred, the Australian government recommended an HIV vaccine for use in the occupation of the person and the person failed to take it.**
paraplegia	The total and permanent loss of use of both legs or both arms, resulting from spinal cord *sickness* or *injury*.
Parkinson's disease with impairment	The diagnosis of Parkinson's disease certified by a *relevant medical specialist*, confirming that the condition has caused significant progressive physical impairment likely to continue progressing but for any treatment benefit.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
partial blindness	The permanent loss of sight in one eye due to *sickness* or *injury* to the extent that: ◆ visual acuity is 6/60 or less in one eye or ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by a *relevant medical specialist*.
peripheral neuropathy	First diagnosis by a doctor specialising in neurology of irreversible peripheral neuropathy with at least 25% permanent functional impairment. Diagnosis must have been made at least 90 days after the start of cover or the most recent reinstatement of cover for the Critical Illness benefit.
primary pulmonary hypertension	Primary pulmonary hypertension established by cardiac catheterisation resulting in significant permanent physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
quadriplegia	The total and permanent loss of use of both arms and both legs resulting from spinal cord *sickness* or *injury*.
relevant medical specialist(s)	A *medical practitioner* we consider to be a specialist in the relevant field of medicine.
severe burns	**A severe burn is a full thickness burn to:** ◆ **20% or more of the body surface area as measured by the age-appropriate use of 'The Rule of Nines' or the Lund and Browder Body Surface Chart; or** ◆ **both hands, requiring surgical debridement and/or grafting; or** ◆ **both feet, requiring surgical debridement and/or grafting; or** ◆ **the face, requiring surgical debridement and/or grafting.**
sickness	An illness or disease that becomes apparent while the policy is in force.
stroke	An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan. The following are excluded: ◆ migraines ◆ transient ischemic attacks, and ◆ brain injury resulting from: a. trauma, or b. vascular disease affecting the eye, optic nerve or vestibular function.
surgery of the aorta	Surgery to correct a narrowing, dissection or aneurysm of the thoracic or abdominal aorta but not its branches.
stroke	An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan. The following are excluded: ◆ migraines ◆ transient ischemic attacks, and ◆ brain injury resulting from: a. trauma, or b. vascular disease affecting the eye, optic nerve or vestibular function.
surgery of the aorta	Surgery to correct a narrowing, dissection or aneurysm of the thoracic or abdominal aorta but not its branches.

Important information

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Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018.

This Medical Definition Reference Guide provides the updated definitions for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
aplastic anaemia	-	✔	-	-	✔	✔	-	-	-
blindness	✔	✔	-	✔	✔	✔	-	-	✔
cancer	✔	✔	✔	✔	✔	✔	✔	-	✔
cardiac arrest	✔	✔	-	-	-	-	-	-	-
cardiomyopathy	✔	✔	-	-	✔	✔	-	-	-
chronic kidney failure	✔	✔	✔	✔	✔	✔	✔	-	✔
chronic liver disease	-	✔	-	-	✔	✔	-	-	-
chronic lung disease	-	✔	-	-	✔	✔	-	-	-
coma	-	✔	-	-	✔	✔	-	-	-
coronary artery angioplasty	-	✔	-	-	✔	✔	-	-	-
coronary artery bypass surgery	✔	✔	✔	✔	✔	✔	✔	-	✔
dementia and Alzheimer's disease	✔	✔	-	-	✔	✔	-	-	-
diplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
encephalitis	-	✔	-	-	-	-	-	-	-
heart attack	✔	✔	✔	✔	✔	✔	✔	-	✔
hemiplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
loss of hearing	-	✔	-	-	-	-	-	-	-
loss of independent existence	-	✔	-	-	-	✔	-	-	-
loss of speech	✔	✔	-	-	-	-	-	-	-
loss of use of limbs or sight	-	-	-	-	-	✔	-	-	✔
loss of use of one limb	✔	✔	-	-	-	-	-	-	-
major head trauma	✔	✔	✔	-	✔	✔	-	-	✔
major organ or bone marrow transplant	✔	✔	✔	✔	✔	✔	-	-	-
medically acquired HIV	-	✔	-	-	✔	✔	-	-	-
motor neurone disease	✔	✔	-	-	-	-	-	-	-
multiple sclerosis with impairment	✔	✔	✔	-	✔	✔	-	-	-
occupationally acquired HIV	✔	✔	-	-	✔	✔	✔	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
paraplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
Parkinson's disease with impairment	-	✔	-	-	✔	✔	-	-	-
partial blindness	✔	✔	-	-	-	-	-	-	-
peripheral neuropathy	-	-	-	-	✔	✔	-	-	-
primary pulmonary hypertension	-	✔	-	-	✔	✔	-	-	-
quadriplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
repair and replacement of a heart valve	✔	✔	✔	-	✔	✔	-	-	-
severe burns	✔	✔	✔	-	✔	✔	-	-	✔
stroke	✔	✔	✔	✔	✔	✔	✔	-	✔
surgery of the aorta	✔	✔	✔	-	✔	✔	-	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
accident	A bodily *injury* occurring while this policy is in force and which is caused solely and directly by violent, accidental, external and visible means, independent of any other cause.
activities of daily living	Dressing – putting on and taking off clothing. Toileting – using the toilet, including getting on and off. Mobilising – getting in and out of bed and a chair. Maintaining continence – having good control of bowel and bladder function. Feeding – getting food from a plate into the mouth.
aplastic anaemia	Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following: ◆ blood product transfusions ◆ marrow stimulating agents ◆ immunosuppressive agents or ◆ bone marrow transplantation.
blindness	**The permanent loss of sight in both eyes due to *sickness* or *injury* to the extent that:** ◆ **visual acuity is 6/60 or less in both eyes or** ◆ **the visual field is reduced to 20 degrees or less of arc** **whether aided or unaided, and all as certified by a *relevant medical specialist*.**
cancer	Cancer is the presence of one or more malignant tumours that are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue. This definition of 'cancer' includes each of the following conditions: 1. Lymphoma (including Hodgkin's and non-Hodgkin's disease) 2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0 3. Multiple myeloma 4. Malignant bone marrow disorders 5. Carcinoma in situ of the breast which has resulted in: i. the removal of the entire breast, or ii. breast conserving surgery and radiotherapy, or iii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells) 6. Carcinoma in situ of the testis 7. Prostatic cancers that are classified as: i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more This definition of 'cancer' excludes each of the following conditions: 1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3. 2. Non melanoma skin cancers including: i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin which have not spread to another organ. 3. Melanomas which are classified as less than stage T1bN0M0. 4. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above. 5. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0. 6. A tumour which meets both of the following: i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. 7. A cancer which meets both of the following: i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
cardiac arrest	Cardiac arrest which meets all of the following: ◆ it is due to: • cardiac asystole or • ventricular fibrillation with or without ventricular tachycardia ◆ it isn't associated with any medical procedure ◆ its occurrence is confirmed by an electrocardiogram or, if an electrocardiogram is not available, by such alternative medical evidence we consider reasonable in the circumstances (for example, ambulance or hospital medical reports).
cardiomyopathy	The diagnosis of cardiomyopathy by a *relevant medical specialist* resulting in significant physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
chronic kidney failure	End stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which regular renal dialysis is instituted or renal transplantation is performed.
chronic liver disease	Permanent liver failure resulting in permanent jaundice, ascites and/or encephalopathy.
chronic lung disease	Permanent end stage respiratory failure with FEV1 test results of less than one litre and requiring continuous permanent oxygen therapy.
coma	A state of unconsciousness resulting in the following for at least 72 continuous hours: ◆ a documented Glasgow Coma Scale score of 6 or less and ◆ the use of a life support system.
coronary artery angioplasty	The undergoing of coronary artery angioplasty that is considered necessary by a *relevant medical specialist* to treat coronary artery disease. The specialist's opinion that the procedure is necessary must be supported by angiographic evidence.
coronary artery bypass surgery	The undergoing of bypass surgery to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
dementia and Alzheimer's disease	Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a *relevant medical specialist.* The diagnosis must confirm irreversible failure of brain function resulting in significant cognitive impairment. Significant cognitive impairment means a deterioration in the person's Mini-Mental State Examination score to 24 or less, where the deterioration would continue but for any effective treatments.
diplegia	The total and permanent loss of use of both sides of the body, resulting from *sickness* or *injury.*
encephalitis	The severe inflammation of brain substance which results in significant neurological sequelae causing either: ◆ a permanent whole person impairment of at least 25% (as defined in the 6th edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment'); or ◆ the permanent and irreversible inability to perform, without the assistance of another person any one of the *activities of daily living* as certified by a *relevant medical specialist*.
heart attack	The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area. The diagnosis of myocardial infarction must be confirmed by a *relevant medical specialist* and evidenced by: a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and b. at least one of the following: ◆ signs and symptoms of ischaemia consistent with a myocardial infarction; ◆ confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction; or ◆ imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality. If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above. Other acute coronary syndromes where death of the heart muscle has not occurred are excluded.
hemiplegia	The total and permanent loss of use of one side of the body, resulting from *sickness* or *injury*.
injury	An accidental bodily injury occurring while this policy is in force.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
loss of hearing	**Complete and irrecoverable loss of hearing from both ears as a result of *sickness* or *injury*, as certified by a *relevant medical specialist*. This definition isn't met if the person's hearing has been restored through any natural or assisted means, unless the assisted means is a device implanted in the cochlea.**
loss of independent existence	As a result of *sickness* or *injury*: ◆ there is permanent and irreversible inability to perform without the assistance of another person any two of the *activities of daily living* or ◆ the person suffers cognitive impairment that results in them requiring permanent and constant supervision for a continuous period of at least six months. The person's impairment must be established by a *medical practitioner* we nominate. Loss of independent existence due to alcohol or drug abuse is excluded.
loss of speech	**The total and irrecoverable loss of the ability to produce intelligible speech as a result of *sickness* or *injury* which causes permanent damage to the larynx or its nerve supply or the speech centres of the brain. The loss must be certified by a *relevant medical specialist*.**
loss of use of limbs or sight	**The person has suffered, as a result of *sickness* or *injury*:** ◆ **the total and permanent loss of use of two limbs; or** ◆ **blindness in both eyes; or** ◆ **the total and permanent loss of the use of one limb and blindness in one eye;** **where:** ◆ **'limb' means the whole hand below the wrist or whole foot below the ankle** ◆ **'blindness' means the permanent loss of sight to the extent that:** • **visual acuity is 6/60 or less or** • **the visual field is reduced to 20 degrees or less of arc** **whether aided or unaided and all as certified by a *relevant medical specialist*.**
loss of use of one limb	**The person has suffered, as a result of *sickness* or *injury*, the total and permanent loss of use of one 'limb', where limb means the whole hand below the wrist or whole foot below the ankle.**
major head trauma	***Injury* to the head resulting in neurological deficit causing either:** ◆ **the permanent and irreversible inability to perform without the assistance of another person any one of the *activities of daily living*, or** ◆ **permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less** **as certified by a *relevant medical specialist*.**
major organ or bone marrow transplant	**The person undergoes, or has been placed on a waiting list for, an organ transplant from a human donor for one or more of the following organs:** ◆ **kidney** ◆ **lung** ◆ **pancreas** ◆ **heart** ◆ **liver** ◆ **small bowel or** ◆ **bone marrow.** **The treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any means other than organ transplant, as confirmed by a *relevant medical specialist*.** **A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.**
medical practitioner(s)	**A person who meets all of the following:** ◆ **the person isn't you, the life insured or an immediate family member or business partner of you or the life insured** ◆ **the person is a legally qualified medical practitioner whose credentials have been formally accepted by the medical authority of the Australian state or territory in which they practise** ◆ **the person is registered by the medical authority to carry out the duties of a medical practitioner according to the authority's rules** ◆ **the person is, if reasonably required by us, a specialist in a relevant field of medicine** ◆ **the person is not an allied health professional such as a chiropractor, physiotherapist, psychologist or alternative therapy provider.**

Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
medically acquired HIV	Accidental infection with Human Immunodeficiency Virus (HIV) which we believe, on the balance of probabilities, arose from one of the following medically necessary events: ◆ a blood transfusion ◆ transfusion with blood products ◆ organ transplant to the person ◆ assisted reproductive techniques, or ◆ a procedure or operation performed by a medical/paramedical practitioner or dentist where the relevant event occurred to the person in Australia by a recognised and registered health professional. Access to all blood samples taken is required for independent tests, with the right to take additional samples as necessary. We won't pay a benefit for medically acquired HIV if, before the accidental infection occurred, the Australian government approved a medical treatment which if applied to the person would: ◆ render their HIV inactive and non-infectious to others ◆ prevent them from developing AIDS or ◆ where they have developed AIDS, cure the AIDS.
motor neurone disease	**The diagnosis of motor neurone disease as certified by a *relevant medical specialist*.**
multiple sclerosis with impairment	**The diagnosis of multiple sclerosis as certified by a *relevant medical specialist*, where the condition:** ◆ **is characterised by demyelination in the brain and spinal cord, evidenced by magnetic resonance imaging or other investigations acceptable to us; and** ◆ **has resulted in more than one episode of well-defined neurological deficit with persisting neurological abnormalities.**
occupationally acquired HIV	Infection with Human Immunodeficiency Virus (HIV) where all of the following are satisfied: ◆ the HIV was acquired as a result of an *accident*, which accident occurred while the person was carrying out their normal occupational duties and while Trauma Cover applied to them ◆ an HIV antibody test was taken by the person within seven days after the *accident* and the test was reported to us in writing within 30 days of the accident ◆ the HIV antibody test produced negative results ◆ sero-conversion indicating HIV infection occurred within six months of the *accident*. Payment of a benefit for occupationally acquired HIV is subject to: ◆ us having access to all blood samples taken by the person for the purpose of enabling us to conduct ◆ independent testing and ◆ the person providing us with such additional samples as we consider necessary.
paraplegia	**The total and permanent loss of use of both legs or both arms, resulting from spinal cord *sickness* or *injury*.**
Parkinson's disease with impairment	**The diagnosis of Parkinson's disease certified by a *relevant medical specialist*, confirming that the condition has caused significant progressive physical impairment likely to continue progressing but for any treatment benefit.**
partial blindness	**The permanent loss of sight in one eye due to *sickness* or *injury* to the extent that:** ◆ **visual acuity is 6/60 or less in one eye or** ◆ **the visual field is reduced to 20 degrees or less of arc** **whether aided or unaided, and all as certified by a *relevant medical specialist*.**
peripheral neuropathy	First diagnosis by a doctor specialising in neurology of irreversible peripheral neuropathy with at least 25% permanent functional impairment. Diagnosis must have been made at least 90 days after the start of cover or the most recent reinstatement of cover for the Critical Illness benefit.
primary pulmonary hypertension	**Primary pulmonary hypertension established by cardiac catheterisation resulting in significant permanent physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.**
quadriplegia	**The total and permanent loss of use of both arms and both legs resulting from spinal cord *sickness* or *injury*.**
relevant medical specialist(s)	**A *medical practitioner* we consider to be a specialist in the relevant field of medicine.**
repair and replacement of a heart valve	Surgery to replace or repair heart valves, but doesn't include percutaneous valvuloplasty, trans-arterial procedures or other non-surgical techniques.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

Table 2 – Definitions	
This term...	**Means...**
severe burns	Tissue injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to: ◆ 20% or more of the body surface area as measured by the age-appropriate use of 'The Rule of Nines' or the Lund and Browder Body Surface Chart; or ◆ both hands, requiring surgical debridement and/or grafting; or ◆ the face, requiring surgical debridement and/or grafting.
sickness	An illness or disease that becomes apparent while the policy is in force.
stroke	**An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan. The following are excluded:** ◆ **migraines** ◆ **transient ischemic attacks, and** ◆ **brain injury resulting from:** **a. trauma, or** **b. vascular disease affecting the eye, optic nerve or vestibular function.**
surgery of the aorta	Surgery to correct a narrowing, dissection or aneurysm of the thoracic or abdominal aorta but not its branches.

Important information

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Note: the updated definitions only apply for claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018.

This Medical Definition Reference Guide provides the updated definitions for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
aplastic anaemia	-	✔	-	-	✔	✔	-	-	-
blindness	✔	✔	-	✔	✔	✔	-	-	✔
cancer	✔	✔	✔	✔	✔	✔	✔	-	✔
cardiomyopathy	✔	✔	-	-	✔	✔	-	-	-
chronic kidney failure	✔	✔	✔	✔	✔	✔	✔	-	✔
chronic liver disease	-	✔	-	-	✔	✔	-	-	-
chronic lung disease	-	✔	-	-	✔	✔	-	-	-
coma	-	✔	-	-	✔	✔	-	-	-
coronary artery angioplasty	-	✔	-	-	✔	✔	-	-	-
coronary artery disease requiring bypass surgery	✔	✔	✔	✔	✔	✔	✔	-	✔
dementia and Alzheimer's disease	✔	✔	-	-	✔	✔	-	-	-
diplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
encephalitis	-	✔	-	-	-	-	-	-	-
heart attack	✔	✔	✔	✔	✔	✔	✔	-	✔
hemiplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
loss of hearing	-	✔	-	-	-	-	-	-	-
loss of independent existence	-	✔	-	-	-	✔	-	-	-
loss of use of limbs or sight	✔	✔	-	-	-	✔	-	-	✔
loss of use of one limb	✔	✔	-	-	-	-	-	-	-
loss of speech	✔	✔	-	-	-	-	-	-	-
major head trauma	✔	✔	✔	-	✔	✔	-	-	✔
major organ or bone marrow transplant	✔	✔	✔	✔	✔	✔	-	-	-
medically acquired HIV	-	✔	-	-	✔	✔	-	-	-
motor neurone disease	✔	✔	-	-	-	-	-	-	-
multiple sclerosis with impairment	✔	✔	✔	-	✔	✔	-	-	-
occupationally acquired HIV	✔	✔	-	-	✔	✔	✔	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 1 – conditions covered in existing policy

Medical condition	Colonial Vital Care Extra and Colonial Vital Care Alternative	Colonial Vital Care Alternative Plus	Colonial Income Cover Plus	Prudential Critical Illness Value	Prudential Critical Illness Essential	Prudential Critical Illness Executive	Prudential Executive Income Protection	Prudential Value Income Protection	Prudential Strategic Income Replacement
out of hospital cardiac arrest	✔	✔	-	-	-	-	-	-	-
paraplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
Parkinson's disease with impairment	-	✔	-	-	✔	✔	-	-	-
partial blindness	✔	✔	-	-	-	-	-	-	-
peripheral neuropathy	-	-	-	-	✔	✔	-	-	-
primary pulmonary hypertension	-	✔	-	-	✔	✔	-	-	-
quadriplegia	✔	✔	✔	✔	✔	✔	✔	✔	✔
repair and replacement of a heart valve	✔	✔	-	✔	✔	✔	-	-	-
severe burns	✔	✔	✔	-	✔	✔	-	-	✔
stroke	✔	✔	✔	✔	✔	✔	✔	-	✔
surgery of the aorta	✔	✔	✔	-	✔	✔	-	-	-

Note: the updated definitions only apply for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 2 – Definitions	
This term...	**Means...**
accident	A bodily injury occurring while this policy is in force and which is caused solely and directly by violent, accidental, external and visible means, independent of any other cause.
activities of daily living	Dressing – putting on and taking off clothing. Toileting – using the toilet, including getting on and off. Mobilising – getting in and out of bed and a chair. Maintaining continence – having good control of bowel and bladder function. Feeding – getting food from a plate into the mouth.
aplastic anaemia	Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following: ◆ blood product transfusions ◆ marrow stimulating agents ◆ immunosuppressive agents or ◆ bone marrow transplantation.
blindness	The permanent loss of sight in both eyes due to *sickness* or *injury* to the extent that: ◆ visual acuity is 6/60 or less in both eyes or ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by an ophthalmologist.
cancer	Cancer is the presence of one or more malignant tumours that are characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue. This definition of 'cancer' includes each of the following conditions: 1. Lymphoma (including Hodgkin's and non-Hodgkin's disease) 2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0 3. Multiple myeloma 4. Malignant bone marrow disorders 5. Carcinoma in situ of the breast which has resulted in: i. the removal of the entire breast, or ii. breast conserving surgery and radiotherapy, or iii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells) 6. Carcinoma in situ of the testis 7. Prostatic cancers that are classified as: i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more This definition of 'cancer' excludes each of the following conditions: 1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3. 2. Non melanoma skin cancers including: i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin which have not spread to another organ. 3. Melanomas which are classified as less than stage T1bN0M0. 4. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above. 5. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0. 6. A tumour which meets both of the following: i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. 7. A cancer which meets both of the following: i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.
cardiomyopathy	Condition of impaired ventricular function of variable aetiology (often not determined) resulting in significant physical impairment, i.e. Class 3 on the New York Heart Association classification of cardiac impairment.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 2 – Definitions	
This term...	**Means...**
chronic kidney failure	End stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which regular renal dialysis is instituted or renal transplantation is performed.
chronic liver disease	Permanent liver failure resulting in permanent jaundice, ascites and/or encephalopathy.
chronic lung disease	Permanent end stage respiratory failure with FEV1 test results of less than one litre and requiring continuous permanent oxygen therapy.
coma	A state of unconsciousness resulting in the following for at least 72 hours: ◆ a documented Glasgow Coma Scale score of 6 or less and ◆ the use of a life support system.
coronary artery angioplasty	The undergoing of coronary artery angioplasty that is considered necessary by a cardiologist to treat coronary artery disease. The cardiologist's opinion that the procedure is necessary must be supported by angiographic evidence.
coronary artery disease requiring bypass surgery	The actual undergoing of bypass surgery (including saphenous vein or internal mammary graft(s)) for the treatment of coronary artery disease. Any other operations are specifically excluded from this definition.
dementia and Alzheimer's disease	Clinical diagnosis of dementia (including Alzheimer's disease) as confirmed by a consultant neurologist, psycho-geriatrician, psychiatrist or geriatrician. 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 in the person's Mini-Mental State Examination scores to 24 or less and deterioration would continue but for any effective treatments. Dementia related to alcohol or drug abuse is excluded.
diplegia	The total loss of function of both sides of the body due to *sickness* or *injury* where such loss of function is permanent.
encephalitis	The severe inflammation of brain substance which results in significant neurological sequelae causing either: ◆ a permanent whole person impairment of at least 25% (as defined in the 6th edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment'); or ◆ the permanent and irreversible inability to perform without the assistance of another person any one of the *activities of daily living* as certified by a consultant neurologist.
heart attack	The death of part of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by a typical 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 ischaemia consistent with a myocardial infarction; ◆ confirmatory new, (or presumed new), electrocardiogram (ECG) changes associated with myocardial infarction; or ◆ imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. If the above evidence is inconclusive or superseded by technological advances, we'll consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity outlined above. Acute coronary syndromes including, but not limited to, angina pectoris, unstable angina and acute coronary insufficiency are excluded from this definition.
hemiplegia	The total loss of function of one side of the body due to *sickness* or *injury*, where such loss of function is permanent.
injury	An accidental bodily injury occurring while this policy is in force.
loss of hearing	Complete and irrecoverable loss of hearing from both ears as a result of *sickness* or *injury*, as certified by a relevant medical specialist. This definition isn't met if the person's hearing has been restored through any natural or assisted means, unless the assisted means is a device implanted in the cochlea.
loss of independent existence	As a result of *sickness* or *injury*: ◆ there is permanent and irreversible inability to perform without the assistance of another person any two of the *activities of daily living* or ◆ the person suffers cognitive impairment that results in them requiring permanent and constant supervision for a continuous period of at least six months. The person's impairment must be established by a *medical practitioner* we nominate. Loss of independent existence due to alcohol or drug abuse is excluded.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 2 – Definitions	
This term...	**Means...**
loss of use of limbs or sight	The person has suffered, as a result of *sickness* or *injury*: ◆ the complete and irrecoverable loss of use of both hands or ◆ the complete and irrecoverable loss of use of both feet or ◆ the complete and irrecoverable loss of use of one hand and one foot or ◆ *blindness* or ◆ the *loss of one hand or one foot* and *partial blindness*.
loss of one hand or one foot	The person has sustained, as a direct result of *injury* or *sickness*, the complete and irrecoverable loss of use of one hand or one foot.
loss of speech	The total and irrecoverable loss of the ability to produce intelligible speech as a result of *sickness* or *injury* which causes permanent damage to the larynx or its nerve supply or the speech centres of the brain. An appropriate medical specialist must certify the loss.
major head trauma	*Injury* to the head resulting in neurological deficit causing either: ◆ a permanent whole person impairment of at least 25% (as defined in the 6th edition of the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment'); or ◆ the permanent and irreversible inability to perform without the assistance of another person any one of the *activities* of *daily living* as certified by a consultant neurologist.
major organ or bone marrow transplant	The life insured/insured child undergoes, or has been placed on a waiting list for, an organ transplant from a human donor for one or more of the following organs: ◆ kidney ◆ lung ◆ pancreas ◆ heart ◆ liver ◆ small bowel or ◆ bone marrow. The treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any means other than organ transplant, as confirmed by a specialist physician. A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.
medical practitioner(s)	A person who meets all of the following: ◆ the person isn't you, the life insured or an immediate family member or business partner of you or the life insured ◆ the person is a legally qualified medical practitioner whose credentials have been formally accepted by the medical authority of the Australian state or territory in which they practise ◆ the person is registered by the medical authority to carry out the duties of a medical practitioner according to the authority's rules ◆ the person is, if reasonably required by us, a specialist in a relevant field of medicine ◆ the person is not an allied health professional such as a chiropractor, physiotherapist, psychologist or ◆ alternative therapy provider.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 2 – Definitions	
This term...	**Means...**
medically acquired HIV	Accidental infection with Human Immunodeficiency Virus (HIV) which we believe, on the balance of probabilities, arose from one of the following medically necessary events: ◆ a blood transfusion ◆ transfusion with blood products ◆ organ transplant to the person ◆ assisted reproductive techniques, or ◆ a procedure or operation performed by a medical/paramedical practitioner or dentist where the relevant event occurred to the person in Australia by a recognised and registered health professional. Access to all blood samples taken is required for independent tests, with the right to take additional samples as necessary. We won't pay a benefit for medically acquired HIV if, before the accidental infection occurred, the Australian government approved a medical treatment which if applied to the person would: ◆ render their HIV inactive and non-infectious to others ◆ prevent them from developing AIDS or
motor neurone disease	Motor neurone disease diagnosed by a consultant neurologist.
multiple sclerosis with impairment	The unequivocal diagnosis of multiple sclerosis as confirmed by a consultant neurologist and characterised by demyelination in the brain and spinal cord evidenced by magnetic resonance imaging or other investigations acceptable to us. There must have been more than one episode of well-defined neurological deficit with persisting neurological abnormalities.
occupationally acquired HIV	Infection with Human Immunodeficiency Virus (HIV) where all of the following are satisfied: ◆ the HIV was acquired as a result of an *accident*, which *accident* occurred while the person was carrying out their normal occupational duties and while Trauma Cover applied to them ◆ an HIV antibody test was taken by the person within seven days after the accident and the test was reported to us in writing within 30 days of the *accident* ◆ the HIV antibody test produced negative results ◆ sero-conversion indicating HIV infection occurred within six months of the *accident*. Payment of a benefit for occupationally acquired HIV is subject to: ◆ us having access to all blood samples taken by the person for the purpose of enabling us to conduct independent testing and ◆ the person providing us with such additional samples as we consider necessary.
out of hospital cardiac arrest	Cardiac arrest which isn't associated with any medical procedure and is documented by an electrocardiogram, occurs out of hospital and is due to: ◆ cardiac asystole or ◆ ventricular fibrillation with or without ventricular tachycardia.
paraplegia	The permanent loss of use of both legs or both arms, resulting from spinal cord *sickness* or *injury*.
Parkinson's disease with impairment	The unequivocal diagnosis of Parkinson's disease by a neurologist where the consultant neurologist confirms that the condition: ◆ is the established cause of two or more of the following: • muscular rigidity • resting tremor • bradykinesia and ◆ has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit. The person must be under the established care and following the advice and treatment of a specialist neurologist.
partial blindness	The permanent loss of sight in one eye due to *sickness* or *injury* to the extent that: ◆ visual acuity is 6/60 or less in one eye or ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided, and all as certified by an ophthalmologist.
peripheral neuropathy	First diagnosis by a doctor specialising in neurology of irreversible peripheral neuropathy with at least 25% permanent functional impairment. Diagnosis must have been made at least 90 days after the start of cover or the most recent reinstatement of cover for the Critical Illness Benefit.
primary pulmonary hypertension	Primary pulmonary hypertension established by cardiac catheterisation resulting in significant permanent physical impairment which is classified as Class 3 or greater under the New York Heart Association classification of cardiac impairment.
quadriplegia	The permanent loss of use of both arms and both legs resulting from spinal cord *sickness* or *injury*.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017.

Table 2 – Definitions	
This term...	**Means...**
repair and replacement of a heart valve	Surgery to replace or repair heart valves, but doesn't include percutaneous valvuloplasty, trans-arterial procedures or other non-surgical techniques.
severe burns	Tissue injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to: ◆ 20% or more of the body surface area as measured by the age-appropriate use of 'The Rule of Nines' or the Lund and Browder Body Surface Chart; or ◆ both hands, requiring surgical debridement and/or grafting; or ◆ the face, requiring surgical debridement and/or grafting.
sickness	An illness or disease that becomes apparent while the policy is in force.
stroke	A cerebrovascular accident or incident producing neurological sequelae. This includes infarction of brain tissue, intracranial and/ or subarachnoid haemorrhage or embolisation from an extracranial source. The following are excluded: ◆ Cerebral symptoms due to: • transient ischaemic attacks • reversible ischaemic neurological deficit or • migraine. ◆ Cerebral injury resulting from: • trauma • hypoxaemia or • vascular disease affecting the eye, optic nerve or vestibular function.
surgery of the aorta	Surgery to correct a narrowing, dissection or aneurysm of the thoracic or abdominal aorta but not its branches.

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