



For more information about Children's Critical Illness Support please refer to our **Frequently Asked Questions** document or contact our **Customer Care Team** on **0800 587 5098** or email **customer care@cirencester-friendly.co.uk**.

What is Children's Critical Illness Support?

Children's Critical Illness Support is designed to provide a monetary lump sum of £2,500 if your child is diagnosed with one of the ten listed Critical Illnesses. It is available to all existing and new Members of the Society and is limited to one claim per Member and available until retirement or the contract ceases.

It is a free benefit and offered to all Members that hold an income protection contract with the Society. It is a discretionary benefit which the Society can withdraw at any time.

Eligibility

To be eligible for the payment of Children's Critical Illness Support;

- You must be an active Member and not in arrears or on a Career Break on your Income Protection contract
- You and the child must be resident in the UK
- You must be the natural, adoptive or step-parent of the child
- The child must be under the age of 21
- The child must survive for a period of 14 days after diagnosis of one of the listed Critical Illnesses
- Any existing Critical Illnesses prior to introduction of Children's Critical Illness Support will not be covered.

Critical Illness Definitions

BACTERIAL MENINGITIS - resulting in permanent symptoms*

Contract Definition:

A definite diagnosis of bacterial meningitis by a UK Consultant Physician supported by cerebrospinal fluid changes consistent with bacterial meningitis and resulting in permanent neurological deficit with persisting clinical symptoms*.

For the above definition, the following are not covered:

- All other forms of meningitis other than those caused by bacterial infection.

BENIGN BRAIN TUMOUR – resulting in either surgical removal or permanent symptoms*

Contract Definition:

A definite diagnosis by a UK Consultant Neurologist of a non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in either surgical removal or permanent neurological deficit with persisting clinical symptoms*. For the above definition, the following are not covered:

- Tumours originating from the bone tissue
- Angioma and cholesteatoma

CANCER – excluding less advanced cases

Contract Definition:

A definite diagnosis by a UK Oncologist of a malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma, pseudomyxoma peritonei, merkel cell cancer and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered:

- All cancers which are histologically classified as any of the following:
 - o pre-malignant;
 - o non-invasive;
 - o cancer in situ;
 - o having either borderline malignancy; or
 - o having low malignant potential.

- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least clinical TNM classification T2bN0M0.
- Malignant melanoma unless it has been histologically classified as having caused invasion beyond the epidermis (outer layer of skin).
- Any other skin cancer (including cutaneous lymphoma) unless it has been histologically classified as having caused invasion in the lymph glands or spread to distant organs.

HEART VALVE REPLACEMENT OR REPAIR – with surgery

Contract Definition:

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

KIDNEY FAILURE – requiring permanent dialysis

Contract Definition:

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

LOSS OF HAND OR FOOT – permanent physical severance

Contract Definition:

Permanent physical severance of either a hand or foot at or above the wrist or ankle joint.

MAJOR ORGAN TRANSPLANT – from another person

Contract Definition:

The undergoing as a recipient of a transplant from another person of bone marrow or of a complete heart, kidney, lung, pancreas, liver or lobe of the liver, or inclusion on an official UK waiting list for any one of the above named procedures. For the above definition, the following is not covered:

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

OPEN HEART SURGERY

Contract Definition:

The undergoing of open heart surgery requiring thoracotomy on the advice of a UK Consultant Cardiologist to correct any structural abnormality of the heart.

THIRD DEGREE BURNS – covering 20% of the surface area of the body or 20% of the face or head

Contract Definition:

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area or covering 20% of the area of the face or head.

TRAUMATIC BRAIN INJURY – resulting in permanent symptoms*

Contract Definition:

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

*Permanent neurological deficit with persisting clinical symptoms