

MEDICAL DEFINITIONS REFERENCE GUIDE

Effective Date: 1 April 2021



What do the reference guides do?

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

- Crisis Recovery Protection
- Home Loan Protection policies with the Medical Crisis Recovery Benefit rider
- Mortgage Protection policies with the Medical Crisis Recovery Benefit rider.

An updated definition only applies if the medical condition is already 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 the updated definitions in bold font for ease of reference. If a 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 1 April 2021[Page 2](#)
- For claimable medical conditions occurring on or after 23 September 2018 but before 1 April 2021[Page 6](#)
- For claimable medical conditions occurring on or after 17 September 2017 but before 23 September 2018[Page 10](#)
- For claimable medical conditions occurring on or after 5 May 2017 but before 17 September 2017[Page 14](#)
- 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 1300 131 103 between 8.30 am – 6 pm (AEST/AEDT), Monday to Friday.

This Medical Definitions Reference Guide provides the updated definitions for claimable medical conditions occurring on or after 1 April 2021.

Table 1

Medical condition	Crisis Recovery Protection	Home Loan Protection*	Term Life Protection*
Aplastic anaemia		•	•
Blindness	•	•	•
Cancer	•	•	•
Coronary artery bypass surgery	•	•	•
Diplegia	•	•	•
End stage kidney failure	•	•	•
Heart attack	•	•	•
Heart valve surgery		•	•
Hemiplegia	•	•	•
Major head trauma with permanent neurological deficit		•	•
Major organ or bone marrow transplant	•	•	•
Multiple Sclerosis with impairment		•	•
Paraplegia	•	•	•
Parkinson's disease with impairment		•	•
Quadriplegia	•	•	•
Severe burns		•	•
Stroke	•	•	•
Surgery of the aorta		•	•

* Medical conditions are applicable for policies with the Medical Crisis Recovery Benefit Rider

Table 2 – Definitions

Medical condition	Means...
Aplastic anaemia	<p>Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following:</p> <ul style="list-style-type: none"> • blood product transfusions • marrow stimulating agents • immunosuppressive agents or • bone marrow transplantation.
Blindness	<p>The permanent loss of sight in both eyes due to illness or injury to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is 6/60 or less in both eyes or • the visual field is reduced to 20 degrees or less of arc <p>whether aided or unaided, and all as certified by a <i>relevant medical specialist</i>.</p>

Medical condition	Means...
Cancer	<p>Cancer is the presence of one or more malignant tumours diagnosed by a <i>relevant medical specialist</i> and includes each of the following conditions:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more. <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin <p>which have not spread to another organ.</p> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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.
Coronary artery bypass surgery	Coronary artery bypass surgery that has occurred to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
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.
End stage kidney failure	<p>End stage kidney failure which:</p> <ul style="list-style-type: none"> • presents as the chronic and irreversible failure of both kidneys to function; and • results in regular kidney dialysis or a kidney transplantation.

Medical condition	Means...
Heart attack	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a <i>relevant medical specialist</i> and evidenced by:</p> <ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> - 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. <p>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.</p> <p>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.</p>
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.
Major head trauma with permanent neurological deficit	<p>Injury to the head resulting in permanent neurological deficit causing either:</p> <ul style="list-style-type: none"> • 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 <i>relevant medical specialist</i>.
Major organ or bone marrow transplant	<p>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:</p> <ul style="list-style-type: none"> • kidney • lung • pancreas • heart • liver • small bowel or • bone marrow. <p>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 <i>relevant medical specialist</i>.</p> <p>A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.</p>
Medical practitioner(s)	<p>A person who meets all of the following:</p> <ul style="list-style-type: none"> • 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.
Multiple Sclerosis with impairment	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us and has resulted in persisting neurological abnormalities.

Medical condition	Means...
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 diagnosis of Parkinson's disease certified by a <i>relevant medical specialist</i> , confirming that the condition has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.
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 <i>medical practitioner</i> we consider to be a specialist in the relevant field of medicine.
Severe burns	<p>A severe burn is a full thickness burn to:</p> <ul style="list-style-type: none"> • 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.
Stroke	<p>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.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • 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.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 1 April 2021.

This Medical Definitions Reference Guide provides the updated definitions for claimable medical conditions occurring on or after 23 September 2018 but before 1 April 2021

Table 1

Medical condition	Crisis Recovery Protection	Home Loan Protection*	Term Life Protection*
Aplastic anaemia		•	•
Blindness	•	•	•
Cancer	•	•	•
Coronary artery bypass surgery	•	•	•
Diplegia	•	•	•
End stage kidney failure (formerly chronic kidney failure)	•	•	•
Heart attack	•	•	•
Heart valve surgery (formerly repair and replacement of a heart valve)		•	•
Hemiplegia	•	•	•
Major head trauma		•	•
Major organ or bone marrow transplant	•	•	•
Multiple Sclerosis with impairment		•	•
Paraplegia	•	•	•
Parkinson's disease with impairment		•	•
Quadriplegia	•	•	•
Severe burns		•	•
Stroke	•	•	•
Surgery of the aorta		•	•

* Medical conditions are applicable for policies with the Medical Crisis Recovery Benefit Rider

Table 2 – Definitions

Medical condition	Means...
Aplastic anaemia	<p>Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following:</p> <ul style="list-style-type: none"> • blood product transfusions • marrow stimulating agents • immunosuppressive agents or • bone marrow transplantation.
Blindness	<p>The permanent loss of sight in both eyes due to illness or injury to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is 6/60 or less in both eyes or • the visual field is reduced to 20 degrees or less of arc <p>whether aided or unaided, and all as certified by a <i>relevant medical specialist</i>.</p>

Medical condition	Means...
Cancer	<p>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.</p> <p>This definition of 'cancer' includes each of the following conditions:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6, or more. <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 1. Cervical dysplasia, LSIL, HSIL, CIN1, CIN2, CIN2/3 and CIN3. 2. Non melanoma skin cancers including: <ol style="list-style-type: none"> i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin <p>which have not spread to another organ.</p> 3. Melanomas which are classified as less than stageT1bN0M0. 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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.
Coronary artery bypass surgery	The undergoing of bypass surgery to treat coronary artery disease but excluding angioplasty and intraarterial procedures.
Diplegia	The total and permanent loss of use of both sides of the body, resulting from illness or injury.
End stage kidney failure (formerly chronic kidney failure)	<p>End stage kidney failure which:</p> <ul style="list-style-type: none"> • presents as the chronic and irreversible failure of both kidneys to function; and • results in regular kidney dialysis or a kidney transplantation.

Medical condition	Means...
Heart attack	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a <i>relevant medical specialist</i> and evidenced by:</p> <ol style="list-style-type: none"> 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: <ul style="list-style-type: none"> - 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. <p>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.</p> <p>Other acute coronary syndromes where death of the heart muscle has not occurred are excluded.</p>
Heart valve surgery (formerly repair and replacement of a heart valve)	Surgery to replace or repair a heart valve.
Hemiplegia	The total and permanent loss of use of one side of the body, resulting from illness or injury.
Major head trauma	<p>Injury to the head resulting in neurological deficit causing either:</p> <ul style="list-style-type: none"> • 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 <i>relevant medical specialist</i>.
Major organ or bone marrow transplant	<p>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:</p> <ul style="list-style-type: none"> • kidney • lung • pancreas • heart • liver • small bowel or • bone marrow. <p>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 <i>relevant medical specialist</i>.</p> <p>A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.</p>
Medical practitioner(s)	<p>A person who meets all of the following:</p> <ul style="list-style-type: none"> • 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.

Medical condition	Means...
Multiple Sclerosis with impairment	<p>The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i>, where the condition:</p> <ul style="list-style-type: none"> • 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.
Paraplegia	The total and permanent loss of use of both legs or both arms, resulting from spinal cord illness or injury.
Parkinson's disease with impairment	The diagnosis of Parkinson's disease certified by a <i>relevant medical specialist</i> , confirming that the condition has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.
Quadriplegia	The total and permanent loss of use of both arms and both legs, resulting from spinal cord illness or injury.
Relevant medical specialist(s)	A <i>medical practitioner</i> we consider to be a specialist in the relevant field of medicine.
Severe burns	<p>A severe burn is a full thickness burn to:</p> <ul style="list-style-type: none"> • 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.
Stroke	<p>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.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • migraines • transient ischemic attacks, and • brain injury resulting from: <ul style="list-style-type: none"> - trauma, 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.

Note: the updated definitions only apply for claimable medical conditions occurring on or after 23 September 2018 but before 1 April 2021.

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

Table 1

Medical condition	Crisis Recovery Protection	Home Loan Protection*	Term Life Protection*
Aplastic anaemia		•	•
Blindness	•	•	•
Cancer	•	•	•
Chronic kidney failure	•	•	•
Coronary artery bypass surgery (formerly coronary artery disease requiring bypass surgery)	•	•	•
Diplegia	•	•	•
Heart attack	•	•	•
Hemiplegia	•	•	•
Major head trauma		•	•
Major organ or bone marrow transplant	•	•	•
Multiple Sclerosis with impairment		•	•
Paraplegia	•	•	•
Parkinson's disease with impairment		•	•
Quadriplegia	•	•	•
Repair and replacement of a heart valve		•	•
Severe burns		•	•
Stroke	•	•	•
Surgery of the aorta		•	•

* Medical conditions are applicable for policies with the Medical Crisis Recovery Benefit Rider

Table 2 – Definitions

Medical condition	Means...
Aplastic anaemia	<p>Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following:</p> <ul style="list-style-type: none"> • blood product transfusions • marrow stimulating agents • immunosuppressive agents or • bone marrow transplantation.
Blindness	<p>The permanent loss of sight in both eyes due to illness or injury to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is 6/60 or less in both eyes or • the visual field is reduced to 20 degrees or less of arc <p>whether aided or unaided, and all as certified by an ophthalmologist.</p>

Medical condition	Means...
Cancer	<p>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.</p> <p>This definition of 'cancer' includes each of the following conditions:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 1. Cervical dysplasia, LSIL, HSIL, CIN 1, CIN 2, CIN 2/3 and CIN 3. 2. Non melanoma skin cancers including: <ol style="list-style-type: none"> i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin <p>which have not spread to another organ.</p> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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.
Chronic kidney failure	<p>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.</p>
Coronary artery bypass surgery (formerly coronary artery disease requiring bypass surgery)	<p>The undergoing of bypass surgery to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.</p>
Diplegia	<p>The total and permanent loss of use of both sides of the body, resulting from illness or injury.</p>

Medical condition	Means...
Heart attack	<p>The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.</p> <p>The diagnosis of myocardial infarction must be confirmed by a cardiologist and evidenced by:</p> <ol style="list-style-type: none"> a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and at least one of the following: <ul style="list-style-type: none"> - 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. <p>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.</p> <p>Other acute coronary syndromes where death of the heart muscle has not occurred are excluded.</p>
Hemiplegia	The total and permanent loss of use of one side of the body, resulting from illness or injury.
Major head trauma	<p>Injury to the head resulting in neurological deficit causing either:</p> <ul style="list-style-type: none"> • 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 <p>as certified by a neurologist.</p>
Major organ or bone marrow transplant	<p>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:</p> <ul style="list-style-type: none"> • kidney • lung • pancreas • heart • liver • small bowel or • bone marrow. <p>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 specialist physician.</p> <p>A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.</p>
Multiple Sclerosis with impairment	<p>The diagnosis of multiple sclerosis as certified by a consultant neurologist, where the condition:</p> <ul style="list-style-type: none"> • 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.
Paraplegia	The total and permanent loss of use of both legs or both arms, resulting from spinal cord illness or injury.
Parkinson's disease with impairment	The diagnosis of Parkinson's disease certified by a consultant neurologist, confirming that the condition has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit.
Quadriplegia	The total and permanent loss of use of both arms and both legs, resulting from spinal cord illness or injury.
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.

Medical condition	Means...
Severe burns	<p>Tissue injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to:</p> <ul style="list-style-type: none"> • 20% or more of the body surface area as measured by the age appropriate use of 'The Rule of Nines' or the Lund & Browder Body Surface Chart; • both hands, requiring surgical debridement and/or grafting; or • the face, requiring surgical debridement and/or grafting.
Stroke	<p>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:</p> <ul style="list-style-type: none"> • migraines • transient ischemic attacks, and • brain injury resulting from: <ul style="list-style-type: none"> - trauma, or - vascular disease affecting the eye, optic nerve or vestibular function.
Surgery of the aorta	<p>Surgery to correct a narrowing, dissection or aneurysm of the thoracic or abdominal aorta but not its branches.</p>

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

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

Table 1

Medical condition	Crisis Recovery Protection	Home Loan Protection*	Term Life Protection*
Aplastic anaemia		•	•
Blindness	•	•	•
Cancer	•	•	•
Chronic kidney failure	•	•	•
Coronary artery disease requiring bypass surgery (formerly multiple coronary artery bypass surgery)	•	•	•
Diplegia (formerly paralysis)	•	•	•
Heart attack	•	•	•
Hemiplegia (formerly paralysis)	•	•	•
Major head trauma		•	•
Major organ or bone marrow transplant (formerly major organ transplant)	•	•	•
Multiple Sclerosis with impairment (formerly multiple sclerosis)		•	•
Paraplegia (formerly paralysis)	•	•	•
Parkinson's disease with impairment (formerly Parkinson's disease)		•	•
Quadriplegia (formerly paralysis)	•	•	•
Repair and replacement of a heart valve (formerly heart valve surgery)		•	•
Severe burns		•	•
Stroke	•	•	•
Surgery of the aorta (formerly aortic surgery)		•	•

* Medical conditions are applicable for policies with the Medical Crisis Recovery Benefit Rider

Table 2 – Definitions

Medical condition	Means...
Aplastic anaemia	<p>Bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment, with at least one of the following:</p> <ul style="list-style-type: none"> • blood product transfusions • marrow stimulating agents • immunosuppressive agents or • bone marrow transplantation.

Medical condition	Means...
Blindness	<p>The permanent loss of sight in both eyes due to illness or injury to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is 6/60 or less in both eyes or • the visual field is reduced to 20 degrees or less of arc <p>whether aided or unaided, and all as certified by an ophthalmologist.</p>
Cancer	<p>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.</p> <p>This definition of 'cancer' includes each of the following conditions:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 1. Cervical dysplasia, LSIL, HSIL, CIN 1, CIN 2, CIN 2/3 and CIN 3. 2. Non melanoma skin cancers including: <ol style="list-style-type: none"> i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin <p>which have not spread to another organ.</p> 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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.
Chronic kidney failure	<p>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.</p>
Coronary artery disease requiring bypass surgery (formerly multiple coronary artery bypass surgery)	<p>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.</p>
Diplegia (formerly paralysis)	<p>The total loss of function of both sides of the body due to illness or injury where such loss of function is permanent.</p>

Medical condition	Means...
Heart attack	<p>The death of part of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area.</p> <p>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:</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <p>Acute coronary syndromes including, but not limited to, angina pectoris, unstable angina and acute coronary insufficiency are excluded from this definition.</p>
Hemiplegia (formerly paralysis)	<p>The total loss of function of one side of the body due to illness or injury, where such loss of function is permanent.</p>
Major head trauma	<p>Injury to the head resulting in neurological deficit causing either:</p> <ul style="list-style-type: none"> • 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 <p>as certified by a consultant neurologist.</p>
Major organ or bone marrow transplant (formerly major organ transplant)	<p>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:</p> <ul style="list-style-type: none"> • kidney • lung • pancreas • heart • liver • small bowel or • bone marrow <p>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.</p> <p>A 'waiting list' means the waiting list of a Transplantation Society of Australia and New Zealand recognised transplant unit.</p>
Multiple Sclerosis with impairment (formerly multiple sclerosis)	<p>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.</p>
Paraplegia (formerly paralysis)	<p>The permanent loss of the use of both legs or both arms, resulting from spinal cord illness or injury.</p>

Medical condition	Means...
Parkinson's disease with impairment (formerly Parkinson's disease)	<p>means the unequivocal diagnosis of Parkinson's disease by a neurologist where the consultant neurologist confirms that the condition:</p> <ul style="list-style-type: none"> • is the established cause of two or more of the following: <ul style="list-style-type: none"> - muscular rigidity - resting tremor - bradykinesia, and • has caused significant progressive physical impairment, likely to continue progressing but for any treatment benefit. <p>The person must be under the established care and following the advice and treatment of a specialist neurologist.</p>
Quadriplegia (formerly paralysis)	The permanent loss of use of both arms and both legs resulting from spinal cord illness or injury.
Repair and replacement of a heart valve (formerly heart valve surgery)	Surgery to replace or repair heart valves, but doesn't include percutaneous valvuloplasty, transarterial procedures or other non-surgical techniques.
Severe burns	<p>Tissue injury caused by thermal, electrical or chemical agents causing deep (third degree) burns to:</p> <ul style="list-style-type: none"> • 20% or more of the body surface area as measured by the age appropriate use of 'The Rule of Nines' or the Lund & Browder Body Surface Chart; • both hands, requiring surgical debridement and/or grafting; or • the face, requiring surgical debridement and/or grafting.
Stroke	<p>A cerebrovascular accident or incident producing neurological sequelae.</p> <p>This includes infarction of brain tissue, intracranial and/ or subarachnoid haemorrhage or embolisation from an extracranial source.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • Cerebral symptoms due to: <ul style="list-style-type: none"> - transient ischaemic attacks - reversible ischaemic neurological deficit or - migraine. • Cerebral injury resulting from: <ul style="list-style-type: none"> - trauma - hypoxaemia or - vascular disease affecting the eye, optic nerve or vestibular function.
Surgery of the aorta (formerly aortic surgery)	Surgery to correct a narrowing, dissection or aneurysm of the thoracic or abdominal aorta but not its branches.

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

Important information

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