

## Critical Illness Rider Benefit - Level Premium Life Insured

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### 1. Benefit

Subject to the terms and conditions stated in this Policy, BSP Life will pay the Critical Illness Sum Insured as an advance of a portion of the Sum Insured for the Base Cover plus pro-rata declared bonuses (if any), if the Life Insured is diagnosed to be suffering from one of the listed Critical Illnesses.

Upon payment of this benefit the Sum Insured and declared bonuses for the Base Cover will reduce by the amount paid for the Critical Illness claim and the Policy Owner may choose one of the following options:

- (a) to continue with the Base Cover with the reduced Sum Insured and declared bonuses. Survival Benefits will reduce and will be advised by BSP Life at the time of payment. The premiums will be based on the reduced Sum Insured. All the other Rider Benefits except for the Total and Permanent Disability rider (if applicable) will remain in force, or
- (b) to terminate the Policy with a pay out of the surrender value of the reduced Sum Insured and reduced bonuses.

Note that the Sum Insured for this benefit reduces at each Policy Anniversary Date.

It is important to read these terms carefully and in conjunction with the rest of the Policy in its entirety.

### 2. Definition

**Critical Illness** will mean any of the following illnesses and/or conditions:

- (a) Heart Attack (Myocardial Infarction)

Means the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. The diagnosis will be supported by the following criteria being consistent with a Heart Attack:

- i) Clinical features
- ii) Confirmatory new electrocardiogram (ECG) changes, and
- iii) Diagnostic elevation of cardiac enzyme CK-MB.

- (b) Coronary Artery By-Pass Surgery

Means the actual undergoing of Coronary Artery By-Pass Surgery by way of thoracotomy to correct or treat Coronary Artery Disease, but does not include angioplasty, other intra-arterial, 'keyhole' or laser procedures.

- (c) Stroke resulting in Functional Loss

Means a cerebrovascular event producing neurological deficit and causing at least a 25% impairment of whole person function that is permanent. This requires clear evidence that a stroke has occurred and of:

- i) Infarction of brain tissue
- ii) Intracranial or subarachnoid haemorrhage, or
- iii) Embolisation from an extracranial source.

Cerebral symptoms due to transient ischaemic attacks, reversible neurological deficit, migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.

(d) Life Threatening Cancer

Means the presence of one or more malignant tumours. The malignant tumour is to be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue for which major interventionist treatment or surgery (excluding endoscopic procedures alone) is considered medically necessary.

The following tumours are excluded:

- i) Tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant
- ii) All skin cancers, including hyperkeratoses, basal cell carcinomas, squamous cell carcinomas and Melanomas of less than 1.5mm maximum thickness as determined by histological examination using the Breslow method, unless there is evidence of metastases
- iii) Non Life-threatening Cancers, such as
  - Prostatic cancers which are histologically described as TNM Classification T1 or are of another equivalent or lesser classification
  - Papillary Micro-Carcinoma of the Thyroid or Bladder
  - Chronic Lymphocytic Leukaemia less than Rai Stage 3

(e) Chronic Kidney Failure

Means 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 performed.

(f) Paralysis

Means the permanent and total loss of function of two or more limbs as a result of injury to or disease of the spinal cord. Limb is defined as the complete arm or the complete leg.

(g) Major Organ Transplant

Means the human to human organ transplant from a donor to the Life Insured of one or more of the following organs: kidney, liver, heart, lung, pancreas, small bowel or the transplantation of bone marrow. The transplant of all other organs, parts of organs or any other tissue transplant is excluded.

(h) Aortic Surgery

Means the actual undergoing of surgery via a thoracotomy or laparotomy to repair or correct an aortic aneurysm, an obstruction of the aorta or a coarctation of the aorta. For the purpose of this definition aorta will mean the thoracic and abdominal aorta but not its branches. 'Keyhole' surgery or surgery performed using catheter techniques only are specifically excluded.

(i) Heart Valve Surgery

Means the undergoing of surgery via a thoracotomy to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities. Repair via valvotomy, catheter, 'keyhole' surgery or similar techniques are specifically excluded.

**3. Review of Event Conditions**

This benefit cannot be cancelled or altered by BSP Life prior to expiry of the Benefit Term as a result of deterioration in health, or a change in occupation or pastime of the Life Insured. However, due to the continuing advances in medical treatment and diagnostic techniques, BSP Life may review the medical definitions of this Policy to ensure in future they:

- (a) remain appropriate with regard to medical terminology and classification
- (b) take into account effective cures and vaccines and modern diagnostic procedures
- (c) exclude diseases, which are found to become minor

BSP Life reserves the right to adjust the Critical Illness definitions and the latest definition will apply from each Policy Anniversary Date.

#### 4. Verification

Proof of any Critical Illness must be supported by:

- (a) one of BSP Life's approved specialist medical practitioners registered in Fiji, New Zealand or Australia (or any other country approved by BSP Life)
- (b) confirmatory investigations including, but not limited to, clinical, radiological, histological and laboratory evidence, and
- (c) if the Critical Illness requires a surgical procedure to be performed, the procedure must be the usual treatment for the condition and be medically necessary.

BSP Life reserves the right to require the Life Insured to undergo an examination or other reasonable tests to confirm the occurrence of the diagnosed Critical Illness. The claim is to be made on a Critical Illness claim form available from BSP Life which must be completed by the Life Insured and attending specialist medical practitioner and lodged with BSP Life within thirty (30) days following the diagnosis of the Critical Illness or as soon as practicable thereafter.

#### 5. Premium

- (a) A Level Premium will apply whereby the premium will not change during the Benefit Term.

- (b) The premiums for this Policy remain payable when due.
- (c) The premiums for this benefit are not guaranteed and may change if we review our premium rates and apply any changes to all similar policies. Any change to the premium rates will be effected after giving the Policy Owner at least thirty (30) days notice of the revised premium.

#### 6. Cessation of Benefit

This benefit becomes effective on the Commencement Date and ceases automatically on the earlier of any one of the following events:

- (a) reaching the Policy Anniversary Date immediately preceding the sixtieth (60<sup>th</sup>) birthday of the Life Insured
- (b) the prior termination of this benefit
- (c) the expiry of the Benefit Term applicable to this benefit as specified in the Policy Schedule
- (d) the termination of this Policy
- (e) on payment of any Rider Benefit that triggers the termination of this rider, or
- (f) on payment of a claim for this benefit.

#### 7. Exclusions

This benefit will not cover Critical Illnesses occurring within 90 days after the Commencement Date or approval of the last reinstatement of the benefit and any Critical Illness resulting from:

- (a) pregnancy, childbirth, abortion, miscarriage and their complications
- (b) psychiatric disorders, drug or alcohol abuse

- (c) illnesses or injuries due to war (whether war be declared or not)
- (d) illnesses or injuries caused by attempted suicide
- (e) AIDS and related complex, or
- (f) engaging or taking part in driving or riding in any kind of race or training thereof (except on foot), professional/hazardous sports, underwater activities involving use of breathing apparatus and aerial activities other than as a fare paying passenger.

Specimen