

## Critical Illness Lists for Royal London

小额疾病理赔额度：£25,000 或者投保额度的 25%中的较低者

标准儿童保障额度：£25,000 或者投保额度的 50%中的较低者

增强儿童保障额度：

如果是主要重疾或 terminal illness, £50,000 或者投保额度的 50%中的较低者

如果是小额疾病, £25,000 或者投保额度的 25%中的较低者

如果是死亡, £5,000

Main List 主要疾病列表	
Aorta graft surgery – for disease or traumatic injury	主动脉移植手术-用于疾病或外伤
Aplastic anaemia – permanent	再生障碍性贫血-永久性
Bacterial meningitis – resulting in permanent symptoms	细菌性脑膜炎-导致永久性症状
Benign brain tumour – resulting in permanent symptoms	良性脑肿瘤-导致永久症状
Benign spinal cord tumour – resulting in permanent symptoms or specified treatment	脊髓良性肿瘤-导致永久症状或指定治疗
Blindness – permanent and irreversible	失明-永久且不可逆
Brain injury due to anoxia or hypoxia – resulting in permanent symptoms	缺氧或缺氧导致的脑损伤-导致永久症状
Cancer – excluding less advanced cases	癌症-不包括早期患者
Cardiac arrest – with insertion of a defibrillator	心脏骤停-插入除颤器
Cardiomyopathy – of specified severity or undergoing a defined treatment	心肌病-特定严重程度或接受特定治疗
Cauda equina syndrome – with permanent symptoms	马尾综合症-永久症状
Chronic lung disease – of specified severity	慢性肺病-特定严重程度
Coma – with associated permanent symptoms	昏迷-伴有永久性症状
Coronary artery bypass grafts	冠状动脉搭桥术
Creutzfeldt-Jakob disease (CJD) – resulting in permanent symptoms	克雅氏病 (CJD) -导致永久症状
Deafness – permanent and irreversible	耳聋-永久且不可逆
Dementia – resulting in permanent symptoms	痴呆症-导致永久症状
Encephalitis – resulting in permanent symptoms	脑炎-导致永久症状
Heart attack – of specified severity	心梗-特定严重程度
Heart failure – of specified severity	心力衰竭-特定严重程度
Heart valve replacement or repair	心脏瓣膜更换或维修
HIV infection – caught from a blood transfusion, a physical assault or at work	HIV 感染-因输血, 人身攻击或工作而感染
Intensive care – requiring mechanical ventilation for 10 consecutive days	重症监护-连续 10 天需要机械通气

Kidney failure – requiring permanent dialysis	肾衰竭-需要永久性透析
Liver failure – irreversible	肝衰竭-不可逆转
Loss of hand or foot – permanent physical severance	失去手或脚-永久性遣散
Loss of independent existence – resulting in permanent symptoms	失去独立生存-导致永久症状
Loss of speech – permanent and irreversible	言语失落-永久且不可逆
Major organ transplant – from another donor	大器官移植-来自另一位捐赠者
Motor neurone disease and specified diseases of the motor neurones – resulting in permanent symptoms	运动神经元疾病和特定的运动神经元疾病-导致永久性症状
Multiple sclerosis – with past or present symptoms	多发性硬化症-既往或目前症状
Neuromyelitis optica (Devic’s disease)	视神经脊髓炎 (德氏病)
Paralysis of limbs – total and irreversible	四肢麻痹-完全性和不可逆性
Parkinson’s disease – resulting in permanent symptoms	帕金森氏病-导致永久性症状
Parkinson plus syndromes – resulting in permanent symptoms	帕金森综合症-导致永久症状
Peripheral vascular disease – with by-pass surgery	周围血管疾病-旁路手术
Pneumonectomy – removal of a complete lung	肺切除术-切除整个肺
Primary pulmonary hypertension – of specified severity	原发性肺动脉高压-特定严重程度
Pulmonary artery graft surgery	肺动脉移植手术
Spinal stroke – of specified severity	脊柱中风-特定严重程度
Stroke – of specified severity	中风-特定严重程度
Structural heart surgery – with thoracotomy or surgery to divide the breastbone	结构性心脏手术-开胸手术或分割胸骨的手术
Systemic lupus erythematosus – with severe complications	系统性红斑狼疮-严重并发症
Third degree burns – covering 20% of the body’s surface area or 50% loss of surface area of the face	三次烧伤-覆盖人体表面积的 20%或面部表面积损失的 50%
Traumatic brain injury – resulting in permanent symptoms	颅脑外伤-导致永久性症状
Ulcerative colitis – treated with total colectomy	溃疡性结肠炎-经全结肠切除术治疗

<b>Additional List 小额疾病列表</b>	
Accident hospitalisation - requiring a hospital stay for 28 consecutive days	意外住院-需连续住院 28 天
Aortic aneurysm - with endovascular repair	主动脉瘤-血管内修复
Central retinal artery or vein occlusion - resulting in permanent visual loss	视网膜中央动脉或静脉闭塞-导致永久性视力丧失
Coronary angioplasty - with specified treatment	冠状动脉血管成形术-指定治疗

Gastrointestinal stromal tumour (GIST) or neuroendocrine tumour (NET) of low malignant potential - with surgery	低恶性潜力的胃肠道间质瘤 (GIST) 或神经内分泌肿瘤 (NET) -手术
Carcinoma in situ of the colon or rectum - resulting in intestinal resection	结肠或直肠原位癌-导致肠切除
Carcinoma in situ of the breast - with surgery to remove the tumour	乳腺原位癌-手术切除肿瘤
Carcinoma in situ of the cervix uteri - requiring trachelectomy (removal of the cervix) or hysterectomy	子宫颈原位癌-需要行气管切除术 (切除子宫颈) 或子宫切除术
Carcinoma in situ of the larynx - with specified treatment	喉原位癌-经过特定治疗
Carcinoma in situ of the renal pelvis or ureter - supported by histological evidence	肾盂或输尿管原位癌-组织学证据支持
Carcinoma in situ of the testicle - requiring orchidectomy	睾丸原位癌-需要切除兰花
Carcinoma in situ (other) - with surgery	原位癌 (其他) -手术
Partial loss of sight - permanent and irreversible	部分视力丧失-永久且不可逆
Pregnancy complications	怀孕并发症
Skin cancer (not including melanoma) - advanced stage as specified	皮肤癌 (不包括黑色素瘤) -规定的晚期
Third degree burns - covering at least 10% but less than 20% of the body's surface area or at least 25% but less than 50% of surface area of the face	三次烧伤-覆盖人体表面积至少 10%但小于 20%或面部表面积的至少 25%但小于 50%

\* 蓝色为需要购买 enhanced children critical illness cover

\* 怀孕并发症保额£5,000

Children List 儿童疾病列表	
包括 Main List 中的黑色部分, 以及 total permanent disability for Children Critical Illness Cover 部分	
包括 Additional List 中的黑色部分, 以及 terminal illness 和死亡	
Cerebral palsy	脑瘫
Child diabetes mellitus type 1- requiring permanent insulin injections	1 型儿童糖尿病需要永久性注射胰岛素
Down's syndrome	唐氏综合症
Edwards syndrome	爱德华兹综合症
Hydrocephalus - treated with the insertion of a shunt	脑积水-插入分流器治疗
Muscular dystrophy	肌营养不良症
Osteogenesis imperfecta	成骨不全
Patau syndrome	帕陶综合症
Spina bifida	脊柱裂

## MEDIPROMISE

Surgical repair of an atrial or ventricular septal defect	房或室间隔缺损的手术修复
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\* 需要购买 standard children critical illness cover

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### Total permanent disability for Children Critical Illness Cover

Total permanent disability for Children's Critical Illness Cover 儿童危疾保障的永久性完全残废是指由于疾病或伤害而导致永久性残废，导致儿童连续 12 个月被限制在家中，医院或类似机构中，并需要接受医疗监督的持续护理和关注。 残疾将持续孩子的一生而没有改善的希望。