



ALB-Lu Cockpit 2009e - MENTAL OR PSYCHOLOGICAL MODULE

Illness shall mean :

A mental or behavioural disorder as listed in the Schedule of Permitted Mental or Behavioural disorders appended to this Policy

If the Insured becomes Disabled during the Period of Insurance as a consequence of an Illness defined in Schedule 2 of this Policy (Mental and Behavioural Disorders Permitted in respect of Temporary Benefit only) then the Insurer will pay 24% of the Lump Sum Benefit shown in the Schedule.

Temporary Benefits Period: The period for which Temporary Benefits can be paid. In respect of Illness falling within the illnesses specified in Schedule 2 this period cannot exceed 12 months. In respect of Bodily Injury or any Illness not specified in Schedule 2, this period cannot exceed 24 months and payment will cease if a Lump Sum Benefit is paid.

Periods for which Temporary Benefits are paid and which result from the same or a related Disability will be added together for the purposes of assessing whether the Maximum Benefit Period has been reached.

Any sum previously paid or due in respect of the Temporary Benefit section of this Policy will be deducted from any amount payable under the Lump Sum Benefit section of this Policy for the same or a related medical condition.

All other points from the “ALB-Lu Cockpit 2009e “ such as waiting times etc remain fully valid

Schedule of Permitted Mental and Behavioural Disorders

Schedule 1 – Mental and Behavioural Disorders Permitted in respect of Lump Sum Benefit and Temporary Benefit.

For a complete description of each item, refer to the World Health Organisation (WHO) Official Publication, in particular ICD-10, Chapter V.

WHO Code	WHO Condition Title
F00.0	Dementia in Alzheimer's disease with early onset
F00.1	Dementia in Alzheimer's disease with late onset
F00.2	Dementia in Alzheimer's disease, atypical or mixed type
F00.9	Dementia in Alzheimer's disease, unspecified
F01.0	Vascular dementia of acute onset
F01.1	Multi-infarct dementia
F01.2	Subcortical vascular dementia
F01.3	Mixed cortical and subcortical vascular dementia
F01.8	Other vascular dementia
F01.9	Vascular dementia, unspecified
F02.0	Dementia in Pick's disease
F02.1	Dementia in Creutzfeldt-Jakob disease
F02.2	Dementia in Huntington's disease
F02.3	Dementia in Parkinson's disease
F20.0	Paranoid schizophrenia
F20.1	Hebephrenic schizophrenia
F20.2	Catatonic schizophrenia
F20.3	Undifferentiated schizophrenia
F20.4	Post-schizophrenic depression
F20.5	Residual schizophrenia
F20.6	Simple schizophrenia
F20.8	Other schizophrenia
F20.9	Schizophrenia, unspecified
F21	Schizotypal disorder

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F22.0	Delusional disorder
F22.8	Other persistent delusional disorders
F22.9	Persistent delusional disorder, unspecified
F23.0	Acute polymorphic psychotic disorder without symptoms of schizophrenia
F23.1	Acute polymorphic psychotic disorder with symptoms of schizophrenia
F23.2	Acute schizophrenia-like psychotic disorder
F23.3	Other acute predominantly delusional psychotic disorders
F25.0	Schizoaffective disorder, manic type
F25.1	Schizoaffective disorder, depressive type
F25.2	Schizoaffective disorder, mixed type
F25.8	Other schizoaffective disorders
F25.9	Schizoaffective disorder, unspecified
F28	Other nonorganic psychotic disorders
F29	Unspecified nonorganic psychosis
F30.0	Hypomania
F30.1	Mania without psychotic symptoms
F30.2	Mania with psychotic symptoms
F30.8	Other manic episodes
F30.9	Manic episode, unspecified
F31.0	Bipolar affective disorder, current episode hypomanic
F31.1	Bipolar affective disorder, current episode manic without psychotic symptoms
F31.2	Bipolar affective disorder, current episode manic with psychotic symptoms
F31.3	Bipolar affective disorder, current episode mild or moderate depression
F31.4	Bipolar affective disorder, current episode severe depression without psychotic symptoms
F31.5	Bipolar affective disorder, current episode severe depression with psychotic symptoms
F31.6	Bipolar affective disorder, current episode mixed
F31.7	Bipolar affective disorder, currently in remission
F31.8	Other bipolar affective disorders
F31.9	Bipolar affective disorder, unspecified

Schedule 2 – Mental and Behavioural Disorders Permitted in respect of Lump Sum Benefit and Temporary Benefit with restrictions

24% of the Lump Sum Benefit or Temporary Benefit max. 12 months

For a complete description of each item, refer to the World Health Organisation (WHO) Official Publication, in particular ICD-10, Chapter V. Those items specified in Schedule 1 are excluded from this list as benefit is not restricted for these conditions.

WHO Block Codes	WHO Block Class Type
F00-F09	Organic, including symptomatic, mental disorders
F10-F19	Mental and behavioural disorders due to psychoactive substance use
F20-F29	Schizophrenia, schizotypal and delusional disorders
F30-F39	Mood [affective] disorders
F40-F48	Neurotic, stress-related and somatoform disorders
F50-F59	Behavioural syndromes associated with physiological disturbances and physical factors
F60-F69	Disorders of adult personality and behaviour
F70-F79	Mental retardation
F80-F89	Disorders of psychological development
F90-F98	Behavioural and emotional disorders with onset usually occurring in childhood and adolescence
F99	Unspecified mental disorder