

List of diseases covered as Critical Illnesses and specific exclusions:

1. Heart Attack

The death of a portion of the heart muscle as a result of inadequate blood supply and being evidenced by all three of the following:

- A history of typical prolonged chest pain; and
- New electrocardiograph (ECG) changes; and
- Significant elevation of cardiac enzymes above accepted laboratory levels of normal.

Confirmation by a specialist approved by us may be required. Diagnosis of heart attack based solely on an ECG or solely on a blood test is excluded. We will not pay for other causes of severe non-cardiac chest pain, heart failure or angina.

2. Stroke

Stroke is a cerebrovascular accident or incident producing permanent neurological deficits lasting more than 30 days, as verified by a consulting neurologist or specialist approved by us.

This includes infarction of brain tissue as a result of thrombosis or haemorrhage or embolisation from an extra-cranial source.

Specifically excluded are:

- Transient ischaemic attacks;
- Any reversible ischaemic neurological deficit;
- Vertebrobasilar ischaemia;
- Cerebral symptoms due to migraine; or
- Brain damage due to external traumatic causes.

3. Cancer

A malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The term cancer includes leukemia, lymphoma and Hodgkin's disease. The cancer must require treatment by surgery, radiotherapy, chemotherapy, biological response modifiers, or any other major interventionist treatment. Cancers that are completely untreatable where palliative therapy only is initiated are also covered in this definition. The diagnosis must be confirmed with a valid pathology report and a report from a specialist approved by us.

Specifically excluded are:

- All tumours which are histologically described as benign, pre-malignant or non-invasive;
- Any lesion described as carcinoma in-situ;
- Cervical dysplasia or intra-epithelial neoplasia (CIN-1, CIN-2 or CIN-3);
- Prostatic Intra-epithelial neoplasia (PIN);
- Early prostate cancers that are histologically described as TNM Classification T1, or American Urological Association's (AUA) stage A, or of equivalent stage with any other classification system;
- Any forms of cancer in the presence of Human Immunodeficiency Virus infection, including lymphoma or Kaposi's sarcoma;
- Thin melanomas with pathology report showing Clarke's Level less than III or Breslow thickness less than 1.5 mm;
- All non-melanoma skin cancers;
- All cancers that are a recurrence or metastasis of a tumor that first occurred within the qualifying period.

4. End stage kidney failure

The total and chronic irreversible failure of both kidneys necessitating continuous renal dialysis at least for 180 days in the opinion of a specialist approved by us. Acute reversible kidney failure that only needs temporary renal dialysis and single kidney failure is not covered.

5. Major organ transplant

The actual undergoing, as a recipient of, a transplant of a heart, lung, pancreas (excluding the transplant of Langerhans cells alone), liver or kidney. The transplantation must have been necessary to treat irreversible end-stage failure of the relevant organ and the Life Insured must be accepted in a transplant program satisfactory to us. Bone marrow transplant is also covered if the Life Insured has undergone the transplant and a specialist acceptable to us confirms that the bone marrow transplant was medically necessary.

Other stem cell transplants are excluded.

6. Coronary artery bypass surgery

The undergoing of open-heart surgery or keyhole surgery on the advice of a consultant cardiologist, to correct narrowing or blockage of one or more coronary arteries with insertion of bypass graft(s). Balloon angioplasty (PTCA), heart catheterization, laser relief, rotablate, stenting and all other cardiac procedures are excluded.

7. Benign brain tumour

A benign brain tumour means a tumour that is in the brain or meninges excluding the skull, spinal cord. Cysts, abscesses, malformations in the arteries or veins of the brain, haematomas are excluded. Pituitary microadenomas less than 10 mm in diameter are also excluded.

The diagnosis must be confirmed neuro-radiologically by a specialist trained in the interpretation of these investigations and acceptable to us.

8. Heart Valve Surgery

The undergoing of open-heart valve surgery, performed to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The surgery must be considered medically necessary by a consulting cardiologist and supported by investigations.

Repair via valvotomy, catheter, keyhole or similar techniques are excluded.

9. Motor Neurone Disease

Motor neurone disease diagnosed by a consultant neurologist acceptable by us, as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of the corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be significant, progressive, irreversible, and functional neurological impairment with objective evidence of motor or sensory dysfunction, which must have persisted for a continuous period of at least 90 days.

10. Multiple Sclerosis

A definite diagnosis by a consultant neurologist holding an appointment as such in a major hospital, which satisfies the following two criteria:

- There must be current significant and permanent functional neurological impairment with objective evidence of motor or sensory dysfunction persisting for a continuous period of at least 180 days; and
- The diagnosis must be based on confirmatory neurological investigations of lumbar puncture, evoked visual responses, evoked auditory responses, CT or MRI evidence of lesions of the central nervous system. Diseases of the central nervous system due to other causes are unequivocally excluded.

11. Coma

A state of unconsciousness with no reaction or response to external stimuli or internal needs persisting continuously and requiring intubation and mechanical ventilation to sustain life for a period of at least 96 hours. There must be current significant and permanent functional neurological impairment with objective evidence of motor or sensory dysfunction.

Coma resulting directly from alcohol or drug abuse is excluded.

12. Paraplegia

Total and irreversible loss of use of two or more limbs through paralysis as a result of injury or disease of the spinal cord. These conditions must be permanent, supported by appropriate neurological evidence and have to be medically documented for at least 90 days.

