

Appendix

List of 45 critical illness covered under A-Life Kritikal Protector

1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
2. Cancer - of specified severity and does not cover very early cancers
3. Heart Attack - of specified severity
4. Coronary Artery By-Pass Surgery
5. Serious Coronary Artery Disease
6. Angioplasty And Other Invasive Treatments for Coronary Artery Disease (not applicable for A-Plus ParentWaiver-i)
7. Heart Valve Surgery
8. Fulminant Viral Hepatitis
9. End Stage Liver Failure
10. Primary Pulmonary Arterial Hypertension - of specified severity
11. End Stage Lung Disease
12. Kidney Failure - requiring dialysis or kidney transplant
13. Surgery to Aorta
14. Chronic Aplastic Anemia - resulting in Permanent Bone Marrow Failure
15. Major Organ / Bone Marrow Transplant
16. Blindness - Permanent and Irreversible
17. Deafness - Permanent and Irreversible
18. Loss of Speech
19. Coma - resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms
20. Third Degree Burn - of specified severity
21. Multiple Sclerosis
22. Paralysis of Limbs
23. Muscular Dystrophy
24. Alzheimer's Disease / Severe Dementia
25. Motor Neuron Disease - Permanent Neurological Deficit With Persisting Clinical Symptoms
26. Parkinson's Disease - resulting in Permanent inability to perform Activities of Daily Living
27. Terminal Illness
28. Encephalitis - resulting in Permanent inability to perform Activities of Daily Living
29. Benign Brain Tumor - of specified severity
30. Major Head Trauma - resulting in Permanent inability to perform Activities of Daily Living
31. Bacterial Meningitis - resulting in Permanent inability to perform Activities of Daily Living
32. Medullary Cystic Disease
33. Brain Surgery
34. Loss of Independent Existence
35. HIV Infection Due to Blood Transfusion
36. Cardiomyopathy - of specified severity
37. Full Blown AIDS
38. Systemic Lupus Erythematosus with Severe Kidney Complications
39. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
40. Poliomyelitis - resulting in the total inability to perform Activities of Daily Living at least three months
41. Progressive Scleroderma – requiring biopsy and serological evidence
42. Apallic Syndrome – requiring neurologist consultant and has to be medically documented for at least one month
43. Chronic Relapsing Pancreatitis – Permanent and Irreversible
44. Elephantiasis – resulting in Permanent and Lymphatic Obstruction.
45. Creutzfeldt-Jakob Disease (Mad Cow Disease) – requiring a neurologist and evidences of diagnostic tests.

List of additional 30 Critical Illness covered under A-Plus CI Booster-i

1. Severe Eisenmenger 's Syndrome
2. Infective Endocarditis
3. Chronic Rheumatoid Arthritis
4. Severe Crohn's Disease
5. Ulcerative Colitis with Total Colectomy
6. Myasthenia Gravis
7. Progressive Muscular Atrophy
8. Progressive Supranuclear Palsy
9. Chronic Adrenal Insufficiency
10. Osteogenesis Imperfecta
11. Meningeal Tuberculosis
12. Intensive Care - requiring mechanical ventilation for 10 days
13. Chronic Autoimmune Hepatitis
14. Surgery for Idiopathic Scoliosis
15. Cerebral Metastasis
16. Ebola Hemorrhagic Fever Terminal Illness
17. Pheochromocytoma requiring surgery
18. Severe Relapsing Nephrotic Syndrome
19. Wilson's Disease
20. Haemolytic Uremic Syndrome
21. Necrotising Fasciitis
22. Respiratory Diphteria requiring mechanical ventilation
23. Loss of limb(s)
24. Cerebral Aneurysm Requiring Brain Surgery
25. Multiple Root Avulsions of Brachial Plexus
26. Rheumatic Fever with Heart Valve Disorders
27. Resection of the whole small intestine (duodenum, jejunum and ileum)
28. Severe Pulmonary Fibrosis
29. Rabies
30. Generalized Tetanus