

## Appendix 2

List of 36 Critical Illnesses under Waiver of Contribution on Critical Illness Rider:

1.	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
2.	Heart Attack – of specified severity
3.	Kidney Failure – requiring dialysis or kidney transplant
4.	Cancer – of specified severity and does not cover very early cancer
5.	Coronary Artery By-Pass Surgery
6.	Serious Coronary Artery Disease
7.	Full Blown AIDS
8.	End-Stage Liver Failure
9.	Fulminant Viral Hepatitis
10.	Coma – resulting in permanent neurological deficit with persisting clinical symptoms
11.	Benign Brain Tumour – of specified severity
12.	Paralysis Of Limbs
13.	Blindness – Permanent And Irreversible
14.	Deafness – Permanent And Irreversible
15.	Third Degree Burns – of specified severity
16.	HIV Infection Due to Blood Transfusion
17.	End-Stage Lung Disease
18.	Encephalitis – resulting in permanent inability to perform Activities of Daily Living
19.	Major Organ/Bone Marrow Transplant
20.	Loss Of Speech
21.	Brain Surgery
22.	Heart Valve Surgery
23.	Terminal Illness
24.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
25.	Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
26.	Chronic Aplastic Anemia – resulting in permanent bone marrow failure
27.	Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms
28.	Parkinson'S Disease – resulting in permanent inability to perform Activities of Daily Living
29.	Alzheimer'S Disease/Severe Dementia
30.	Muscular Dystrophy
31.	Surgery to Aorta
32.	Multiple Sclerosis
33.	Primary Pulmonary Arterial Hypertension – of specified severity
34.	Medullary Cystic Disease
35.	Cardiomyopathy – of specified severity
36.	Systemic Lupus Erythematosus with Severe Kidney Complications