

Appendix 2

List of 36 Critical Illnesses under Waiver of Contribution on Critical Illness 4 Rider and Living Care 2 Rider:

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| 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 |