

Appendix 1

List of 36 Critical Illnesses Covered under Waiver of Contribution 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. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
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

Note: Please refer to the Supplementary Takaful Certificate for the definition of the above covered diseases.