

The Critical illness sum assured will be payable on first to occur of the following 39 illnesses:

1. Cancer,
2. Heart Attack (Myocardial Infarction),
3. Stroke,
4. Coronary Artery (Bypass) Surgery,
5. Kidney Failure (End Stage Renal Disease),
6. Major Organ Transplantation,
7. Paralysis,
8. Blindness (Loss of Sight),
9. Heart Valve Surgery,
10. Surgery for a Disease of the Aorta,
11. Multiple Sclerosis,
12. Apallic Syndrome,
13. Benign Brain Tumour,
14. Chronic Liver Disease,
15. Chronic Lung Disease,
16. Coma,
17. Deafness (Loss of Hearing),
18. Fulminant Viral Hepatitis,
19. Loss of Speech,
20. Major Burns,
21. Motor Neurone Disease,
22. Muscular Dystrophy,
23. Primary Pulmonary Arterial Hypertension,
24. Alzheimer's disease (before 66 birthday) ,
25. Amyotrophic lateral sclerosis,
26. Aplastic Anaemia,
27. cardiomyopathy,
28. Encephalitis,
29. Major head trauma,
30. loss of limbs,
31. Medullary cystic disease,
32. Parkinson's disease (before 66 birthday),
33. Necrotising fasciitis,
34. poliomyelitis,
35. Systemic lupus Erythematosus,
36. terminal illness,
37. loss of independent existence,
38. severe rheumatic arthritis,
39. Angioplasty.