

What types of critical illnesses are covered

45 CRITICAL ILLNESSES

- 1) Heart Attack – of specified severity
- 2) Stroke – resulting in Permanent neurological deficit with persisting clinical symptoms
- 3) Coronary Artery By-Pass Surgery
- 4) Cancer – of specified severity and does not cover very early cancers
- 5) Kidney Failure – “requiring dialysis or kidney transplant”
- 6) Fulminant Viral Hepatitis
- 7) Major Organ/Bone Marrow Transplant
- 8) Paralysis of Limbs
- 9) Multiple Sclerosis
- 10) Primary Pulmonary Arterial Hypertension – of specified severity
- 11) Blindness – Permanent and Irreversible
- 12) Heart Valve Surgery
- 13) Deafness – Permanent and Irreversible
- 14) Surgery To Aorta
- 15) Loss of Speech
- 16) Alzheimer’s Disease/Severe Dementia
- 17) Third Degree Burns – of specified severity
- 18) Coma – resulting in Permanent neurological deficit with persisting clinical symptoms
- 19) Cardiomyopathy – of specified severity
- 20) Motor Neuron Disease – Permanent neurological deficit with persisting clinical symptoms
- 21) HIV Infection Due To Blood Transfusion
- 22) Parkinson’s Disease – resulting in Permanent inability to perform Activities of Daily Living
- 23) End-Stage Liver Failure
- 24) End-Stage Lung Disease
- 25) Major Head Trauma – resulting in Permanent Bone Marrow Failure
- 26) Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure
- 27) Muscular Dystrophy
- 28) Benign Brain Tumor – of specified severity
- 29) Encephalitis – resulting in Permanent inability to perform Activities of Daily Living
- 30) Angioplasty and other invasive treatments for coronary artery disease*
- 31) Brain Surgery
- 32) Bacterial Meningitis – resulting in Permanent inability to perform Activities of Daily Living
- 33) Serious Coronary Artery Disease
- 34) Loss of Independent Existence
- 35) Systemic Lupus Erythematosus with Severe Kidney Complications
- 36) Full-blown AIDS
- 37) Medullary Cystic Disease
- 38) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- 39) Terminal Illness
- 40) Apallic Syndrome (i.e. Persistent Vegetative State (PVS))
- 41) Poliomyelitis
- 42) Progressive Scleroderma
- 43) Chronic Relapsing Pancreatitis
- 44) Elephantiasis
- 45) Creutzfeldt-Jakob Disease (Mad Cow Disease)

Note: Life Assured can claim up to 10% of the sum assured for Angioplasty and other invasive treatments for coronary artery disease, subject to a maximum of RM25,000 on the same Assured Life.