

- C1. Cancer of Specified Severity (malignant tumour)
- C2. Myocardial Infarction (First Heart Attack of specified severity)
- C3. Open Chest CABG
- C4. Kidney Failure requiring Regular Dialysis
- C5. Major Organ/ Bone Marrow Transplant
- C6. Stroke resulting in Permanent Symptoms
- C7. Major Burns
- C8. Open Heart Replacement or Repair of Heart Valves
- C9. Permanent Paralysis of Limbs
- C10. Aorta Graft Surgery
- C11. Coma of Specified Severity
- C12. Blindness
- C13. Cardiomyopathy
- C14. Alzheimer's Disease
- C15. Loss of Hearing
- C16. Loss of Limbs
- C17. Loss of Speech
- C18. Major Head Trauma
- C19. Muscular Dystrophy
- C20. Parkinson's Disease
- C21. Apallic Syndrome
- C22. Aplastic Anaemia
- C23. Bacterial Meningitis
- C24. Benign Brain Tumour
- C25. Encephalitis
- C26. End Stage Liver Failure
- C27. End Stage Lung Failure
- C28. Fulminant Viral Hepatitis
- C29. Motor Neuron Disease with Permanent Symptoms
- C30. Multiple Sclerosis with Persisting Symptoms
- C31. Poliomyelitis
- C32. Primary Pulmonary Hypertension
- C33. Progressive scleroderma
- C34. Progressive Supranuclear palsy
- C35. Medullary Cystic Disease
- C36. Systemic Lupus Erythematosus
- C37. COVID-19 (Coronavirus Disease 2019)

### C.3 Definitions of Covered Critical Illness

#### C1. Cancer of Specified Severity (malignant tumour)

I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

II. The following are excluded -

- All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- Chronic lymphocytic leukaemia less than RAI stage 3
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs.

#### C2. Myocardial Infarction (First Heart Attack of specified severity)