

Major Critical Illness List:

1. Cancer of Specified Severity
2. Myocardial Infraction (First heart attack of Specific Severity)
3. Open Chest CABG
4. Open Heart Replacement or Repair of Heart Valves
5. Coma of Specified Severity
6. Kidney Failure Requiring Regular Dialysis
7. Stroke Resulting in Permanent Symptoms
8. Major Organ /Bone Marrow Transplant
9. Permanent Paralysis of Limbs
10. Motor Neuron Disease with Permanent Symptoms
11. Sclerosis with Persisting Symptoms
12. Benign Brain Tumor
13. Blindness
14. Deafness
15. End Stage Lung Failure
16. End Stage Liver Failure
17. Loss of Speech
18. Loss of Limbs
19. Major Head Trauma
20. Primary (Idiopathic) Pulmonary Hypertension
21. Third Degree Burns
22. Angioplasty (Minor CI)
23. Alzheimer's Disease
24. Parkinson's Disease
25. Aorta Graft Surgery
26. Amputation of Feet Due to Complications from Diabetes
27. Apallic Syndrome
28. Aplastic Anaemia
29. Bacterial Meningitis
30. Brain Surgery
31. Cardiomyopathy
32. Chronic Adrenal Insufficiency (Addison's Disease)
33. Chronic Relapsing Pancreatitis
34. Creutzfeldt-Jacob Disease (CJD)
35. Crohn's Disease
36. Dissecting Aortic Aneurysm
37. Eisenmenger's Syndrome
38. Elephantiasis
39. Encephalitis
40. Fulminant Hepatitis
41. Hemiplegia
42. HIV due to Blood Transfusion and Occupationally Acquired HIV
43. Infective Endocarditis
44. Loss of Independent Existence (Cover up to Age 74)
45. Loss of One Limb and One Eye

46. Medullary Cystic Disease
47. Muscular Dystrophy
48. Myasthenia Gravis
49. Myelofibrosis
50. Necrotising Fasciitis
51. Other Serious Coronary Artery Disease
52. Pheochromocytoma
53. Poliomyelitis
54. Progressive Scleroderma
55. Progressive Supranuclear Palsy
56. Severe Rheumatoid Arthritis
57. Severe Ulcerative Colitis
58. Systemic Lupus Erythematosus with Lupus Nephritis
59. Terminal Illness
60. Tuberculosis Meningitis
61. Carcinoma In-Situ (CiS) (Minor CI)
62. Small Bowel Transplant (Minor CI)
63. Brain Aneurysm Surgery or Cerebral Shunt Insertion (Minor CI)
64. Severe Osteoporosis (Minor CI)