A partner you can trust.


**Critical Illness Benefits of covered Critical Illnesses and Medical Conditions**

**Cognitive Impairment**
- A definite diagnosis of a progressive degenerative disease of the brain. The Insured Person must exhibit the signs, symptoms or investigations that lead to a diagnosis of cancer (covered or excluded), regardless of whether surgery takes place.

**Cranial Nerves or Pituitary Gland**
- A definite diagnosis of a progressive degenerative disease of the brain. The Insured Person must exhibit the signs, symptoms or investigations that lead to a diagnosis of cancer (covered or excluded), regardless of whether surgery takes place.

**Brain Tumor**
- A definite diagnosis of a brain tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis of Cancer must be made by a Specialist.

**Bone Marrow Transplant**
- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow.

**Bladder and Bowel Continence**
- The ability to manage bowel and bladder function with or without the aid of protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained.

**Bone Marrow Transplant**
- A definite diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal stimuli for a period of at least 96 hours. The diagnosis of Brain Death must be made by a Specialist.

**Blinding Surgeries of the Eye**
- The undertaking of surgery to replace any heart valve with either a natural or mechanical valve. The surgery must be medically necessary. To qualify under Heart Valve Replacement, the Insured Person must undergo a transplantation procedure as the recipient of a heart valve.

**Cancer**
- The undergoing of surgery to replace any heart valve with either a natural or mechanical valve. The surgery must be medically necessary. To qualify under Heart Valve Replacement, the Insured Person must undergo a transplantation procedure as the recipient of a heart valve.

**Cognitive Impairment**
- A definite diagnosis of a progressive degenerative disease of the brain. The Insured Person must exhibit the signs, symptoms or investigations that lead to a diagnosis of cancer (covered or excluded), regardless of whether surgery takes place.

**Cranial Nerves or Pituitary Gland**
- A definite diagnosis of a degenerative disease of the brain. The Insured Person must exhibit the signs, symptoms or investigations that lead to a diagnosis of cancer (covered or excluded), regardless of whether surgery takes place.

**Cancer**
- A definite diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal stimuli for a period of at least 96 hours. The diagnosis of Brain Death must be made by a Specialist.

**Blindness**
- A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as a result of physical injury or disease.

**Cancer**
- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow.

**Blindness**
- A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as a result of physical injury or disease.

**Cancer**
- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow.

**Blindness**
- A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as a result of physical injury or disease.

**Cancer**
- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow.

**Blindness**
- A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as a result of physical injury or disease.

**Cancer**
- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow.

**Blindness**
- A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as a result of physical injury or disease.

**Cancer**
- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, and transplantation must be medically necessary. To qualify under Major Organ Transplant, the Insured Person must undergo a transplantation procedure as the recipient of a heart, lung, liver, kidney or bone marrow.

**Blindness**
- A definite diagnosis of the complete severance of two or more limbs at or above the wrist or ankle joint as a result of physical injury or disease.
Benchmarks* of covered Critical Illnesses and Medical Conditions

**Definitions**

1. A definite diagnosis of: a) an acute partial or complete cerebrovascular accident ("stroke") or b) transient ischemic attack ("TIA") requiring medical treatment, including, but not limited to, hospitalization for observation or treatment of complications, or c) peripheral arterial occlusion, such as: peripheral vascular disease; Buerger’s disease; arterial embolism; or x-ray evidence consistent with loss of circulation to the extremities, or d) atheroma (hardening of the arteries).

2. A definite diagnosis of a tumor located in the central nervous system (CNS), including but not limited to: meningioma, glioma, astrocytoma, ependymoma, pituitary adenoma, medulloblastoma, glioblastoma multiforme, or any non-cancerous, non-malignant tumor located in the CNS.

3. A definite diagnosis of a tumor located in the central nervous system (CNS), consistent with cancer, regardless of where the malignancy originated.

4. A definite diagnosis of a malignancy involving the ovary.

5. A definite diagnosis of a primary malignancy involving the testis.

6. A definite diagnosis of a malignancy involving the breast.

7. A definite diagnosis of a malignancy involving the prostate.

**Specifics**

A) Benign Brain Tumor

- A definite diagnosis of a non-cancerous, non-malignant tumor located in the central nervous system (CNS) requiring medical treatment, including, but not limited to, hospitalization for observation or treatment of complications.

- The malignancy must be located either in the brain or the spine. The malignancy must not be located in the skull.

B) Malignant Brain Tumor

- A definite diagnosis of a tumor located in the central nervous system (CNS), consistent with cancer, regardless of where the malignancy originated.

- The malignancy must be located either in the brain or the spine. The malignancy must not be located in the skull.

**Specifics**

C) Major Organ Failure

- A definite diagnosis of: a) the irreversible failure of the heart, both lungs, liver, both kidneys, or bone marrow, or b) the irreversible failure of two critical organs.

- The failure of any organ/failure of any two critical organs must be the result of a specific disease or injury.

D) Motor Neuron Disease

- A definite diagnosis of Motor Neuron disease, also known as Lou Gehrig’s disease, characterized by: a) progressive weakness and atrophy of voluntary skeletal muscles, leading to total paralysis, or b) a definite diagnosis of pure motor neuron disease.

**Specifics**

E) Bone Marrow Transplant

- A definite diagnosis of a malignancy involving the bone marrow.

- The patient is undergoing or will undergo a bone marrow transplant.

**Specifics**

F) Loss of Independent Existence

- A definite diagnosis of: a) a total inability to perform, by oneself, at least two of the following six Activities of Daily Living, or b) a total inability to perform, by oneself, the Activities of Daily Living and any of the following six instrumental activities of daily living.

**Specifics**

G) Loss of Speech

- A definite diagnosis of total and irreversible loss of the ability to speak, as evidenced by the inability to talk or sing. The diagnosis is made by a Specialist.

**Specifics**

H) Loss of Vision

- A definite diagnosis of the irreversible loss of vision.

- The loss of vision must be the result of a specific disease or injury.

**Specifics**

I) Loss of Hearing

- A definite diagnosis of the irreversible loss of hearing.

- The loss of hearing must be the result of a specific disease or injury.

**Specifics**

J) Blindness

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

- The loss of vision must be the result of a specific disease or injury.

**Specifics**

K) Major Organ Failure

- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys, or bone marrow, or the irreversible failure of two critical organs.

- The failure of any organ/failure of any two critical organs must be the result of a specific disease or injury.

**Specifics**

L) Motor Neuron Disease

- A definite diagnosis of Motor Neuron disease, also known as Lou Gehrig’s disease, characterized by: a) progressive weakness and atrophy of voluntary skeletal muscles, leading to total paralysis, or b) a definite diagnosis of pure motor neuron disease.

**Specifics**

M) Bone Marrow Transplant

- A definite diagnosis of a malignancy involving the bone marrow.

- The patient is undergoing or will undergo a bone marrow transplant.

**Specifics**

N) Loss of Independent Existence

- A definite diagnosis of: a) a total inability to perform, by oneself, at least two of the following six Activities of Daily Living, or b) a total inability to perform, by oneself, the Activities of Daily Living and any of the following six instrumental activities of daily living.

**Specifics**

O) Loss of Speech

- A definite diagnosis of total and irreversible loss of the ability to speak, as evidenced by the inability to talk or sing. The diagnosis is made by a Specialist.

**Specifics**

P) Loss of Vision

- A definite diagnosis of the irreversible loss of vision.

- The loss of vision must be the result of a specific disease or injury.

**Specifics**

Q) Loss of Hearing

- A definite diagnosis of the irreversible loss of hearing.

- The loss of hearing must be the result of a specific disease or injury.

**Specifics**

R) Blindness

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

- The loss of vision must be the result of a specific disease or injury.

**Specifics**

S) Major Organ Failure

- A definite diagnosis of the irreversible failure of the heart, both lungs, liver, both kidneys, or bone marrow, or the irreversible failure of two critical organs.

- The failure of any organ/failure of any two critical organs must be the result of a specific disease or injury.

**Specifics**

T) Motor Neuron Disease

- A definite diagnosis of Motor Neuron disease, also known as Lou Gehrig’s disease, characterized by: a) progressive weakness and atrophy of voluntary skeletal muscles, leading to total paralysis, or b) a definite diagnosis of pure motor neuron disease.

**Specifics**

U) Bone Marrow Transplant

- A definite diagnosis of a malignancy involving the bone marrow.

- The patient is undergoing or will undergo a bone marrow transplant.

**Specifics**

V) Loss of Independent Existence

- A definite diagnosis of: a) a total inability to perform, by oneself, at least two of the following six Activities of Daily Living, or b) a total inability to perform, by oneself, the Activities of Daily Living and any of the following six instrumental activities of daily living.

**Specifics**

W) Loss of Speech

- A definite diagnosis of total and irreversible loss of the ability to speak, as evidenced by the inability to talk or sing. The diagnosis is made by a Specialist.

**Specifics**

X) Loss of Vision

- A definite diagnosis of the irreversible loss of vision.

- The loss of vision must be the result of a specific disease or injury.

**Specifics**

Y) Loss of Hearing

- A definite diagnosis of the irreversible loss of hearing.

- The loss of hearing must be the result of a specific disease or injury.

**Specifics**

Z) Blindness

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

- The loss of vision must be the result of a specific disease or injury.

**Specifics**

**Benchmarks**

- The undergoing of surgery for disease of the aorta requiring excision and surgical replacement of the diseased aorta with a graft. Aorta refers to the thoracic and abdominal aorta but not its branches. The surgery must be determined to be medically necessary by a Specialist.

**Specifics**

- A definite diagnosis of meningitis, confirmed by cerebrospinal fluid showing growth of pathogenic bacteria consistent with meningitis. The diagnosis is made by a Specialist.

**Specifics**

- A definite diagnosis of a state of unconsciousness with no reaction to external stimuli or response to internal stimuli with a normal level of alertness and normal sleep and wake cycles. The definition includes a), b), and c).

**Specifics**

- A definite diagnosis of the death of heart muscle due to obstruction of blood flow, that results in: a) a total inability to perform, by oneself, at least two of the following six Activities of Daily Living, or b) a total inability to perform, by oneself, the Activities of Daily Living and any of the following six instrumental activities of daily living.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of vision.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**

- A definite diagnosis of: a) bilateral visual impairment, or b) severe monocular visual impairment.

**Specifics**

- A definite diagnosis of the irreversible loss of hearing.

**Specifics**
**Blinking Dehydration**

A definite diagnosis of:
- Severe dehydration.
- Dehydration requiring hospitalization.
- Dehydration requiring intravenous hydration.
- Dehydration resulting in hypotension.

**Major Organ Failure**

A definite diagnosis of:
- The irreversible failure of the heart, both lungs, liver, both kidneys or bone marrow, whichever occurs first.
- The irreversible failure of the heart, the liver, both kidneys or bone marrow, whichever occurs first.
- The irreversible failure of the heart, both lungs, liver or bone marrow, whichever occurs first.
- The irreversible failure of the heart, both lungs, liver and bone marrow, whichever occurs first.

**Cancer in Situ**

A definite diagnosis of:
- Cancer in situ of the breast, skin or other body site.
- Cancer in situ of the breast, skin or other body site that is treated and re-injected.
- Cancer in situ of the breast, skin or other body site that is treated and re-injected.
- Cancer in situ of the breast, skin or other body site that is treated and re-injected.

**Bone Marrow Stimulating Agents**

A definite diagnosis of:
- Bone marrow stimulating agents.
- Bone marrow stimulating agents.
- Bone marrow stimulating agents.
- Bone marrow stimulating agents.

**Cancer**

A definite diagnosis of:
- Cancer.
- Cancer.
- Cancer.
- Cancer.

**Aiding and Abetting**

A definite diagnosis of:
- Aiding and abetting.
- Aiding and abetting.
- Aiding and abetting.
- Aiding and abetting.

**Brain Tumors**

A definite diagnosis of:
- Benign brain tumor.
- Benign brain tumor.
- Benign brain tumor.
- Benign brain tumor.

**Benign Brain Tumors**

A definite diagnosis of:
- Benign brain tumor.
- Benign brain tumor.
- Benign brain tumor.
- Benign brain tumor.

**Cancer**

A definite diagnosis of:
- Cancer.
- Cancer.
- Cancer.
- Cancer.

**Bladder Cancer**

A definite diagnosis of:
- Bladder cancer.
- Bladder cancer.
- Bladder cancer.
- Bladder cancer.

**Bipolar Depression**

A definite diagnosis of:
- Bipolar depression.
- Bipolar depression.
- Bipolar depression.
- Bipolar depression.

**Chronic Heart Failure**

A definite diagnosis of:
- Chronic heart failure.
- Chronic heart failure.
- Chronic heart failure.
- Chronic heart failure.

**Chronic Renal Failure**

A definite diagnosis of:
- Chronic renal failure.
- Chronic renal failure.
- Chronic renal failure.
- Chronic renal failure.

**Chronic Obstructive Pulmonary Disease (COPD)**

A definite diagnosis of:
- Chronic obstructive pulmonary disease.
- Chronic obstructive pulmonary disease.
- Chronic obstructive pulmonary disease.
- Chronic obstructive pulmonary disease.

**Chronic Liver Disease**

A definite diagnosis of:
- Chronic liver disease.
- Chronic liver disease.
- Chronic liver disease.
- Chronic liver disease.

**Chronic Obstructive Pulmonary Disease (COPD)**

A definite diagnosis of:
- Chronic obstructive pulmonary disease.
- Chronic obstructive pulmonary disease.
- Chronic obstructive pulmonary disease.
- Chronic obstructive pulmonary disease.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.

**Cerebral Palsy**

A definite diagnosis of:
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
- Cerebral palsy.
The Insured Person has elected not to take any available licensed vaccine offering protection against HIV; or,

- Toileting – the ability to get on and off the toilet and maintain personal hygiene.

- Intracerebral vascular events due to trauma; or,

- acute onset of new neurological symptoms, and

- HIV infection has occurred as a result of non-accidental injury including, but not limited to, sexual transmission.

- Lacunar infarcts which do not meet the definition of stroke as described above.

- A diagnosis of Septal Defect closure are excluded.

- Breast cancer (ductal carcinoma in situ of the breast).

- Stage A prostate cancer.

- Aortic Stenosis.

- Dressing – the ability to put on and remove necessary clothing including braces, artificial limbs or other equipment.

- Protective undergarments or surgical appliances so that a reasonable level of hygiene is maintained.

- A definite diagnosis of the total loss of muscle function of two or more limbs as a result of injury or disease to the nerve supply of those limbs, for a period of at least 90 days following the precipitating event. The diagnosis of Parkinson’s disease must be confirmed by electromyography and muscle biopsy.

- A definite diagnosis of third-degree burns over at least 20% of the body surface. The diagnosis of Severe Burns must be made by a specialist.

- Exclusion: No benefit will be payable under this condition if:

- Burns have occurred as a result of an accidental injury; and

- The diagnosis of Parkinson’s disease must be confirmed by electromyography and muscle biopsy.

- Any person by type of activity or occupation, whether caused by accident or disease will be covered.

- Any person by type of activity or occupation, whether caused by accident or disease will be covered.

- The following conditions are covered following a 30-day survival period from diagnosis or birth, whichever comes later. The diagnosis must be made by a qualified pediatric cardiologist and supported by appropriate laboratory findings.

- A diagnosis of the following heart conditions:

- A definitive diagnosis of the following conditions is covered:

- Aortic Stenosis.

- Transposition of The Great Vessels Double Outlet Left Ventricle Double Inlet Ventricle

- Atrial Septal Defect

- Tetralogy of Fallot.

- Failed to be covered.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.

- Critical Illnesses and Medical Conditions covered by the contract.

- All other congenital cardiac conditions are excluded.
A definite diagnosis of an acute cerebrovascular event caused by intracranial thrombosis or hemorrhage, the cause of which is known (e.g., certain drugs, toxic exposures, hereditary conditions, certain medical conditions, infection, trauma, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

Amputations: Nerve damage leading to the partial or total loss of function of one or more limbs, whether caused by accident, congenital malformation, hereditary conditions, or illness.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of angina pectoris, characterized by a chest pain or discomfort caused by the temporary reduction in the blood supply to the heart muscle. Angina pectoris is caused by the narrowing or blockage of a coronary artery, which decreases blood supply to the heart muscle. The cause of this disease is unknown.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The diagnosis of Strokes must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The diagnosis of Parkinson’s Disease must be made by a specialist.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.

A definite diagnosis of an acute cerebrovascular event caused by hemorrhage (bleeding in the brain), thrombosis (blood clotting in a blood vessel of the brain), embolism and intravenous (IV) drug use.

The cause of the disease is unknown. Any person may be the cause of patient’s death. Patients who are disabled by a known cause (e.g., certain drugs, toxic exposure, hereditary conditions, certain medical conditions, traumatic injuries, surgical appliances). The diagnosis of Parkinson’s Disease must be made by a specialist.