
I. LIST OF CRITICAL ILLNESSES OR SURGERIES COVERED

GROUP 1: CANCER AND MAJOR ORGAN FAILURE

1. Cancer
2. Aplastic Anemia
3. End Stage Liver Failure
4. End Stage Lung Disease
5. Fulminant Hepatitis
6. Major Organ Transplant
7. Medullary Cystic Disease
8. Primary Pulmonary Hypertension
9. Progressive Scleroderma
10. Renal Failure
11. Systemic Lupus Erythematosus with Lupus Nephritis

GROUP 2: HEART-RELATED AND STROKE

1. Aorta Surgery
2. Coronary Artery Bypass Surgery
3. Heart Attack
4. Heart Valve Surgery
5. Paralysis
6. Stroke

GROUP 3: NEUROMUSCULAR AND OTHERS

1. Alzheimer's Disease
2. Apallic Syndrome
3. Brain Surgery
4. Brain Tumour
5. Coma
6. Motor Neuron Disease
7. Multiple Sclerosis
8. Muscular Dystrophy
9. Parkinson's Disease
10. Bacterial Meningitis
11. Encephalitis
12. Poliomyelitis
13. HIV (due to Blood Transfusion and Occupationally Acquired HIV)
14. Major Burns
15. Major Head Trauma
16. Blindness
17. Deafness
18. Loss of Speech