

## Critical Illness

This cover gives a lump sum amount if the insured is diagnosed with any of the critical illnesses listed below for the first time during the policy period. The payout will be as per the policy schedule given the signs or symptoms of the critical illness first appear after 90 days from the coverage start date. You can avail this cover for adults under the base policy. It cannot be availed for parents under parental cover. This is a once-in-a-lifetime cover. Hence, the cover will end after the claim is paid and won't be available for renewal.

Sr. No	Body system
<b>Heart and Vascular Conditions</b>	
1.	Myocardial infarction
2.	Refractory heart failure
3.	Cardiomyopathy
<b>Lung conditions</b>	
4.	End stage lung failure
5.	Primary(idiopathic) pulmonary hypertension
<b>Liver conditions</b>	
6.	End stage liver failure
<b>Neuro/ spinal disease</b>	
7.	Multiple sclerosis with persisting symptoms
8.	Motor neuron disease with permanent symptoms
9.	Permanent paralysis of limbs
10.	Stroke resulting in permanent symptoms
11.	Coma of specified severity
12.	Alzheimer's disease
13.	Parkinson's disease
14.	Apallic syndrome
15.	Benign brain tumour
16.	Creutzfeldt-Jakob disease (cjd)
17.	Major head trauma
<b>Renal diseases</b>	
18.	Kidney failure requiring regular dialysis
19.	Medullary cystic disease

<b>Musculoskeletal diseases</b>	
20.	Muscular dystrophy
21.	Poliomyelitis
<b>Bleeding disorders</b>	
22.	Aplastic anemia
<b>Auto immune diseases</b>	
23.	Systemic lupus erythematosus with renal involvement
24.	Myasthenia gravis
25.	Scleroderma
26.	Good pastures syndrome with lung or renal involvement
<b>Others</b>	
27.	Blindness
28.	Deafness
29.	Cancer of specified severity
30.	Third degree burns
31.	Loss of speech
32.	Loss of limbs
33.	Loss of independent existence

For details on these critical illnesses, their meaning and the related exclusions, please read Section VII C.1 (named "Critical illnesses") of Appendix.