

No.	Critical Illness Category	Early Critical Illness		Critical Illness
		Early Stage	Intermediate Stage	Late Stage
1	Stroke	<ul style="list-style-type: none"> Brain Aneurysm Surgery Cerebral Shunt Insertion 	<ul style="list-style-type: none"> Carotid Artery Surgery Stroke Treatment By Carotid Angioplasty and Stent Placement 	<ul style="list-style-type: none"> Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
2	Heart Attack	<ul style="list-style-type: none"> Cardiac Pacemaker Insertion Pericardectomy 	<ul style="list-style-type: none"> Cardiac Defibrillator Insertion 	<ul style="list-style-type: none"> Heart Attack - of specified severity
3	Cancer	<ul style="list-style-type: none"> Carcinoma In-Situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukemia Early Melanoma 	<ul style="list-style-type: none"> Carcinoma In-Situ Of Specified Organs Treated With Radical Surgery 	<ul style="list-style-type: none"> Cancer - of specified severity and does not cover very early cancers
4	Kidney Failure	<ul style="list-style-type: none"> Surgical Removal Of One Kidney 	<ul style="list-style-type: none"> Chronic Kidney Disease 	<ul style="list-style-type: none"> Kidney Failure - requiring dialysis or kidney transplant
5	Coronary Artery Disease	<ul style="list-style-type: none"> Mild Coronary Artery Disease 	<ul style="list-style-type: none"> Moderate Coronary Artery Disease 	<ul style="list-style-type: none"> Serious Coronary Artery Disease
6	Coronary Artery Surgery	<ul style="list-style-type: none"> Transmyocardial Laser Therapy 	<ul style="list-style-type: none"> Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 	<ul style="list-style-type: none"> Coronary Artery By-Pass Surgery
7	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Nil	Nil	<ul style="list-style-type: none"> Angioplasty and Other Invasive Treatments for Coronary Artery Disease
8	Liver Failure	<ul style="list-style-type: none"> Partial Hepatectomy 	<ul style="list-style-type: none"> Liver Cirrhosis 	<ul style="list-style-type: none"> End-Stage Liver Failure
9	Fulminant Viral Hepatitis	<ul style="list-style-type: none"> Biliary Tract Reconstruction Surgery 	<ul style="list-style-type: none"> Chronic Primary Sclerosing Cholangitis 	<ul style="list-style-type: none"> Fulminant Viral Hepatitis
10	Coma	<ul style="list-style-type: none"> Coma For 48 Hours 	<ul style="list-style-type: none"> Coma For 72 Hours Severe Epilepsy 	<ul style="list-style-type: none"> Coma - resulting in permanent neurological deficit with persisting clinical symptoms
11	Benign Tumor	<ul style="list-style-type: none"> Surgical Excision Of A Spinal Meningioma Surgical Removal Of Pituitary Tumor (By Transsphenoidal / Transnasal Hypophysectomy) Pheochromocytoma 	<ul style="list-style-type: none"> Surgical Removal Of Pituitary Tumor (By Open Craniotomy) 	<ul style="list-style-type: none"> Benign Brain Tumor - of specified severity
12	Paralysis of Limbs	<ul style="list-style-type: none"> Loss Of Use Of One Limb 	Nil	<ul style="list-style-type: none"> Paralysis Of Limbs
13	Blindness	<ul style="list-style-type: none"> Loss Of Sight In One Eye 	<ul style="list-style-type: none"> Optic Nerve Atrophy Retinitis Pigmentosa 	<ul style="list-style-type: none"> Blindness - Permanent and Irreversible
14	Deafness	<ul style="list-style-type: none"> Partial Loss Of Hearing Cavernous Sinus Thrombosis Surgery 	<ul style="list-style-type: none"> Cochlear Implant Surgery 	<ul style="list-style-type: none"> Deafness - Permanent and Irreversible
15	Burns	<ul style="list-style-type: none"> Mild Severe Burns 	<ul style="list-style-type: none"> Moderately Severe Burns 	<ul style="list-style-type: none"> Third Degree Burns - of specified severity
16	Lung Disease	<ul style="list-style-type: none"> Severe Asthma With Status Asthmaticus 	<ul style="list-style-type: none"> Surgical Removal Of One Lung 	<ul style="list-style-type: none"> End-Stage Lung Disease
17	Encephalitis	<ul style="list-style-type: none"> Viral Encephalitis With Full Recovery 	<ul style="list-style-type: none"> Mild Viral Encephalitis 	<ul style="list-style-type: none"> Encephalitis - resulting in permanent inability to perform Activities of Daily Living
18	Organ / Bone Marrow Transplant	<ul style="list-style-type: none"> Small Bowel Transplant Corneal Transplant 	<ul style="list-style-type: none"> Major Organ / Bone Marrow Transplant (On Waitlist) 	<ul style="list-style-type: none"> Major Organ/Bone Marrow Transplant
19	Loss Of Speech	<ul style="list-style-type: none"> Tracheostomy 	<ul style="list-style-type: none"> Loss Of Speech Due To Neurological Disease Or Injury 	<ul style="list-style-type: none"> Loss Of Speech
20	Brain Surgery	Nil	Nil	<ul style="list-style-type: none"> Brain Surgery
21	Heart Valve Surgery	<ul style="list-style-type: none"> Percutaneous Or Minimally Invasive Valvuloplasty Or Valvotomy 	<ul style="list-style-type: none"> Percutaneous Valve Replacement 	<ul style="list-style-type: none"> Heart Valve Surgery

22	Bacterial Meningitis	<ul style="list-style-type: none"> Bacterial Meningitis With Full Recovery 	<ul style="list-style-type: none"> Bacterial Meningitis With Reversible Neurological Deficit 	<ul style="list-style-type: none"> Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
23	Head Trauma	<ul style="list-style-type: none"> Mild Head Trauma Head Trauma Due To Accident Requiring Re-constructive Surgery Cervical Spinal Cord Injury Due To Accident Surgery For Subdural Haematoma Due To Accident 	<ul style="list-style-type: none"> Head Trauma Due To Accident Requiring Open Craniotomy 	<ul style="list-style-type: none"> Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
24	Aplastic Anemia	<ul style="list-style-type: none"> Reversible Aplastic Anemia 	<ul style="list-style-type: none"> Myelodysplastic Syndrome Or Myelofibrosis 	<ul style="list-style-type: none"> Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
25	Motor Neuron Disease	<ul style="list-style-type: none"> Peripheral Neuropathy 	<ul style="list-style-type: none"> Early Motor Neuron Disease 	<ul style="list-style-type: none"> Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
26	Parkinson's Disease	<ul style="list-style-type: none"> Early Parkinson's Disease 	<ul style="list-style-type: none"> Moderately Severe Parkinson's Disease 	<ul style="list-style-type: none"> Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
27	Alzheimer's Disease / Severe Dementia	<ul style="list-style-type: none"> Diagnosis Of Dementia Including Alzheimer's Disease 	<ul style="list-style-type: none"> Moderately Severe Dementia Including Alzheimer's Disease 	<ul style="list-style-type: none"> Alzheimer's Disease / Severe Dementia
28	Surgery To Aorta	<ul style="list-style-type: none"> Large Asymptomatic Aortic Aneurysm Or Aortic Dissection 	<ul style="list-style-type: none"> Minimally Invasive Surgery To Aorta 	<ul style="list-style-type: none"> Surgery To Aorta
29	Multiple Sclerosis	<ul style="list-style-type: none"> Early Multiple Sclerosis 	<ul style="list-style-type: none"> Guillain-Barre Syndrome 	<ul style="list-style-type: none"> Multiple Sclerosis
30	Pulmonary Arterial Hypertension	<ul style="list-style-type: none"> Early Pulmonary Arterial Hypertension 	<ul style="list-style-type: none"> Secondary Pulmonary Arterial Hypertension 	<ul style="list-style-type: none"> Primary Pulmonary Arterial Hypertension - of specified severity
31	Medullary Cystic Disease	<ul style="list-style-type: none"> Chronic Glomerulonephritis 	Nil	<ul style="list-style-type: none"> Medullary Cystic Disease
32	Cardiomyopathy	<ul style="list-style-type: none"> Hypertrophic Cardiomyopathy 	<ul style="list-style-type: none"> Constrictive Pericarditis With Surgery 	<ul style="list-style-type: none"> Cardiomyopathy - of specified severity
33	Systemic Lupus Erythematosus	<ul style="list-style-type: none"> Mild Systemic Lupus Erythematosus 	<ul style="list-style-type: none"> Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis 	<ul style="list-style-type: none"> Systemic Lupus Erythematosus With Severe Kidney Complications
34	Muscular Dystrophy	<ul style="list-style-type: none"> Spinal Cord Disease Or Injury Resulting In Bowel And Bladder Dysfunction 	<ul style="list-style-type: none"> Moderately Severe Muscular Dystrophy 	<ul style="list-style-type: none"> Muscular Dystrophy
35	Poliomyelitis	Nil	<ul style="list-style-type: none"> Moderate Poliomyelitis 	<ul style="list-style-type: none"> Poliomyelitis
36	Pancreatitis	<ul style="list-style-type: none"> Acute Necrotizing Pancreatitis 	<ul style="list-style-type: none"> Moderately Chronic Relapsing Pancreatitis 	<ul style="list-style-type: none"> Chronic Relapsing Pancreatitis
37	Progressive Scleroderma	<ul style="list-style-type: none"> Early Progressive Scleroderma 	<ul style="list-style-type: none"> Progressive Scleroderma With CREST Syndrome 	<ul style="list-style-type: none"> Progressive Scleroderma
38	HIV, AIDS / Hepatitis B Or C Infection	<ul style="list-style-type: none"> HIV Infection Due To Assault Occupationally Acquired Hepatitis B Or C 	<ul style="list-style-type: none"> HIV Infection Due To Organ Transplant 	<ul style="list-style-type: none"> HIV Infection Due To Blood Transfusion Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection Full-Blown AIDS
39	Apallic Syndrome	<ul style="list-style-type: none"> Akinetic Mutism 	<ul style="list-style-type: none"> Locked In Syndrome 	<ul style="list-style-type: none"> Apallic Syndrome
40	Loss Of Independent Existence	<ul style="list-style-type: none"> Loss Of Fingers 	<ul style="list-style-type: none"> Loss Of Independent Existence (Intermediate Stage) 	<ul style="list-style-type: none"> Loss Of Independent Existence
41	Terminal Illness	Nil	Nil	<ul style="list-style-type: none"> Terminal Illness
42	Eisenmenger's Syndrome	<ul style="list-style-type: none"> Less Severe Eisenmenger's Syndrome 	Nil	<ul style="list-style-type: none"> Severe Eisenmenger's Syndrome
43	Infective Endocarditis	<ul style="list-style-type: none"> Moderately Severe Infective Endocarditis 	Nil	<ul style="list-style-type: none"> Infective Endocarditis
44	Myasthenia Gravis	<ul style="list-style-type: none"> Less Severe Myasthenia Gravis 	Nil	<ul style="list-style-type: none"> Myasthenia Gravis
45	Progressive Supranuclear Palsy	<ul style="list-style-type: none"> Early Progressive Supranuclear Palsy 	Nil	<ul style="list-style-type: none"> Progressive Supranuclear Palsy

46	Chronic Autoimmune Hepatitis	<ul style="list-style-type: none"> • Early Chronic Autoimmune Hepatitis 	Nil	<ul style="list-style-type: none"> • Chronic Autoimmune Hepatitis
47	Adrenal Gland Disorder	<ul style="list-style-type: none"> • Adrenalectomy For Adrenal Adenoma 	Nil	<ul style="list-style-type: none"> • Chronic Adrenal Insufficiency
48	Osteogenesis Imperfecta	<ul style="list-style-type: none"> • Severe Osteoporosis With Fractures 	Nil	<ul style="list-style-type: none"> • Osteogenesis Imperfecta
49	Meningeal Tuberculosis	<ul style="list-style-type: none"> • Tuberculous Myelitis 	Nil	<ul style="list-style-type: none"> • Meningeal Tuberculosis
50	Inflammatory Bowel Disease	<ul style="list-style-type: none"> • Chronic Crohn's Disease • Chronic Ulcerative Colitis 	Nil	<ul style="list-style-type: none"> • Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation • Ulcerative Colitis With Total Colectomy

Special Conditions Benefit is payable once per lifetime from any one of the covered conditions below:

Diabetic Related Conditions	Joint Related Conditions	Mental Health Conditions*
1.Surgery for Type 2 Diabetic Retinopathy 2.Limb Amputation due to Type 2 Diabetic Complications 3.Severe Diabetic Nephropathy resulting in Kidney Failure	1.Total Knee Replacement 2.Total Hip Replacement 3.Chronic Rheumatoid Arthritis	1.Major Depressive Disorders 2.Schizophrenia 3.Bipolar Disorder 4.Severe Obsessive-Compulsive Disorder 5.Tourette Syndrome (for Juvenile only*) 6.Severe Autism Spectrum Disorder (for Juvenile only*)

* The coverage on Mental Health Conditions is up to Covered Person age 80 on next birthday except for Tourette Syndrome and Severe Autism Spectrum Disorder are up to Covered Person age 18 on next birthday.

Exclusions

Critical Illness

Critical illness benefit is not paid for:

- symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack and Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies;
- Illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and "Full-Blown AIDS";
- Illness arising directly or indirectly from pre-existing illnesses or conditions.

On top of the above conditions, Crisis TotalCare is not paid for:

- illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Covered Person start to get symptoms of, within the first 2 years from the date of birth of the Covered Person;
- symptom of illness on all covered Early Critical Illnesses, and if applicable, all covered Diabetic Related Conditions, Joint Related Conditions and Mental Health Conditions under Special Conditions Benefit prior to or within 60 days after the rider has commenced or the date it is revived;
- illness due to self-inflicted injuries while sane or insane;
- injury or illness directly or indirectly due to willful misuse of alcohol or drugs;
- illness resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion;
- any unlawful, criminal or deliberate act or failure to act;
- engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) or other such similar activities;
- any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.