

Total Multi Crisis Care

Table of Critical Illness Categories **危疾类别表**

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Critical Illness Category 危疾类别	Early Critical Illness 早期危疾		Critical Illness 危疾
	Early Stage 早期	Intermediate Stage 中期	Late Stage 晚期
1. Stroke (中风)	<ul style="list-style-type: none"> Brain Aneurysm Surgery (大脑动脉瘤手术) Cerebral Shunt Insertion (脑室分流植入) 	<ul style="list-style-type: none"> Carotid Artery Surgery (颈动脉手术) Stroke Treatment By Carotid Angioplasty And Stent Placement (颈动脉血管成形术和支架置入中风治疗) 	<ul style="list-style-type: none"> Stroke (中风)
2. Heart Attack (心脏病)	<ul style="list-style-type: none"> Cardiac Pacemaker Insertion (植入心脏起搏器) Pericardectomy (心包) 	<ul style="list-style-type: none"> Cardiac Defibrillator Insertion (心脏除颤器插入) 	<ul style="list-style-type: none"> Heart Attack (心脏病)
3. Cancer (癌症)	<ul style="list-style-type: none"> Carcinoma In-Situ (原位癌) Early Prostate Cancer (早期前列腺癌) Early Thyroid Cancer (早期甲状腺癌) Early Bladder Cancer (早期膀胱癌) Early Chronic Lymphocytic Leukemia (早期慢性淋巴细胞白血病) Early Melanoma (早期黑色素瘤) 	<ul style="list-style-type: none"> Carcinoma In-Situ Of Specified Organs Treated With Radical Surgery (根治性手术治疗特定器官的原位癌) 	<ul style="list-style-type: none"> Cancer (癌症)
4. Kidney Failure (肾衰竭)	<ul style="list-style-type: none"> Surgical Removal Of One Kidney (手术切除一个肾脏) 	<ul style="list-style-type: none"> Chronic Kidney Disease (慢性肾病) 	<ul style="list-style-type: none"> Kidney Failure (肾衰竭)
5. Coronary Artery Disease (冠状动脉疾病)	<ul style="list-style-type: none"> Mild Coronary Artery Disease (轻度冠状动脉疾病) 	<ul style="list-style-type: none"> Moderate Coronary Artery Disease (中度冠状动脉疾病) 	<ul style="list-style-type: none"> Serious Coronary Artery Disease (严重冠状动脉疾病)
6. Coronary Artery Surgery (冠状动脉绕道手术)	<ul style="list-style-type: none"> Transmyocardial Laser Therapy (激光心肌激光治疗) 	<ul style="list-style-type: none"> Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) (微创直接冠状动脉旁路移植术) 	<ul style="list-style-type: none"> Coronary Artery By-Pass Surgery (冠状动脉绕道手术)
7. Angioplasty and Other Invasive Treatments for Coronary Artery Disease (冠状动脉疾病的血管成形术)	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Angioplasty And Other Invasive Treatments For Coronary Artery Disease (冠状动脉疾病的血管成形术)
8. Liver Failure (肝衰竭)	<ul style="list-style-type: none"> Partial Hepatectomy (部分肝切除术) 	<ul style="list-style-type: none"> Liver Cirrhosis (肝硬化) 	<ul style="list-style-type: none"> End-Stage Liver Failure (末期肝衰竭)

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9. Fulminant Viral Hepatitis (急性重症型肝炎)	<ul style="list-style-type: none"> Biliary Tract Reconstruction Surgery (胆道重建手术) 	<ul style="list-style-type: none"> Chronic Primary Sclerosing Cholangitis (慢性原发性硬化性胆管炎) 	<ul style="list-style-type: none"> Fulminant Viral Hepatitis (急性重症型肝炎)
10. Coma (昏迷)	<ul style="list-style-type: none"> Coma For 48 Hours (昏迷48小时) 	<ul style="list-style-type: none"> Coma For 72 Hours (昏迷72小时) Severe Epilepsy (严重的癫痫病) 	<ul style="list-style-type: none"> Coma (昏迷)
11. Benign Tumor (良性脑肿瘤)	<ul style="list-style-type: none"> Surgical Excision Of A Spinal Meningioma (脊髓型脑膜瘤的手术切除) Surgical Removal Of Pituitary Tumor (By Transsphenoidal / Transnasal Hypophysectomy) (手术切除垂体瘤) Pheochromocytoma (嗜铬细胞瘤) 	<ul style="list-style-type: none"> Surgical Removal Of Pituitary Tumor (By Open Craniotomy) (开颅手术切除垂体瘤) 	<ul style="list-style-type: none"> Benign Brain Tumor (良性脑肿瘤)
12. Paralysis Of Limbs (肢体瘫痪)	<ul style="list-style-type: none"> Loss Of Use Of One Limb (失去一只肢体) 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Paralysis Of Limbs (肢体瘫痪)
13. Blindness (失明)	<ul style="list-style-type: none"> Loss Of Sight In One Eye (一只眼睛失明) 	<ul style="list-style-type: none"> Optic Nerve Atrophy (视神经萎缩) Retinitis Pigmentosa (视网膜色素变性) 	<ul style="list-style-type: none"> Blindness (失明)
14. Deafness (失聪)	<ul style="list-style-type: none"> Partial Loss Of Hearing (部分失聪) Cavernous Sinus Thrombosis Surgery (海绵窦血栓形成手术) 	<ul style="list-style-type: none"> Cochlear Implant Surgery (人工耳蜗植入手术) 	<ul style="list-style-type: none"> Deafness (失聪)
15. Burns (烧伤)	<ul style="list-style-type: none"> Mild Severe Burns (轻度严重烧伤) 	<ul style="list-style-type: none"> Moderately Severe Burns (中度严重烧伤) 	<ul style="list-style-type: none"> Third Degree Burns (三级烧伤)
16. Lung Disease (肺病)	<ul style="list-style-type: none"> Severe Asthma With Status Asthmaticus (严重哮喘伴有哮喘状态) 	<ul style="list-style-type: none"> Surgical Removal Of One Lung (手术切除一肺) 	<ul style="list-style-type: none"> End-Stage Lung Disease (末期肺病)
17. Encephalitis (脑炎)	<ul style="list-style-type: none"> Viral Encephalitis With Full Recovery (病毒性脑炎完全康复) 	<ul style="list-style-type: none"> Mild Viral Encephalitis (轻度病毒性脑炎) 	<ul style="list-style-type: none"> Encephalitis (脑炎)

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18. Organ / Bone Marrow Transplant (器官/骨髓移植)	<ul style="list-style-type: none"> • Small Bowel Transplant (小肠移植) • Corneal Transplant (角膜移植) 	<ul style="list-style-type: none"> • Major Organ / Bone Marrow Transplant (On Waitlist) (主要器官/骨髓移植-等待捐赠) 	<ul style="list-style-type: none"> • Major Organ / Bone Marrow Transplant (主要器官/骨髓移植)
19. Loss Of Speech (丧失语言能力)	<ul style="list-style-type: none"> • Tracheostomy (气管切开术) 	<ul style="list-style-type: none"> • Loss Of Speech Due To Neurological Disease Or Injury (由于神经疾病或损伤导致言语丧失) 	<ul style="list-style-type: none"> • Loss Of Speech (丧失语言能力)
20. Brain Surgery (脑外科手术)	<ul style="list-style-type: none"> • Nil 	<ul style="list-style-type: none"> • Nil 	<ul style="list-style-type: none"> • Brain Surgery (脑外科手术)
21. Heart Valve Surgery (心脏瓣膜手术)	<ul style="list-style-type: none"> • Percutaneous Or Minimally Invasive Valvuloplasty Or Valvotomy (经皮或微创瓣膜成形术或瓣膜切开术) 	<ul style="list-style-type: none"> • Percutaneous Valve Replacement (经皮瓣膜置换术) 	<ul style="list-style-type: none"> • Heart Valve Surgery (心脏瓣膜手术)
22. Bacterial Meningitis (细菌性脑膜炎)	<ul style="list-style-type: none"> • Bacterial Meningitis With Full Recovery (完全康复的细菌性脑膜炎) 	<ul style="list-style-type: none"> • Bacterial Meningitis With Reversible Neurological Deficit (具有可逆性神经功能缺损的细菌性脑膜炎) 	<ul style="list-style-type: none"> • Bacterial Meningitis (细菌性脑膜炎)
23. Head Trauma (头部创伤)	<ul style="list-style-type: none"> • Mild Head Trauma (轻度头部创伤) • Head Trauma Due To Accident Requiring Re-constructive Surgery (因意外需要重建手术的头部创伤) • Cervical Spinal Cord Injury Due To Accident (因意外导致的颈脊髓损伤) • Surgery For Subdural Haematoma Due To Accident (因意外导致的硬膜下血肿手术) 	<ul style="list-style-type: none"> • Head Trauma Due To Accident Requiring Open Craniotomy (由于事故需要开放开颅手术引起的头部创伤) 	<ul style="list-style-type: none"> • Major Head Trauma (主要头部创伤)
24. Aplastic Anemia (再生障碍性贫血)	<ul style="list-style-type: none"> • Reversible Aplastic Anemia (可逆性再生障碍性贫血) 	<ul style="list-style-type: none"> • Myelodysplastic Syndrome Or Myelofibrosis (骨髓增生异常综合征或骨髓纤维化) 	<ul style="list-style-type: none"> • Chronic Aplastic Anemia (慢性再生障碍性贫血)

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25. Motor Neuron Disease (运动神经元疾病)	• Peripheral Neuropathy (周围神经病变)	• Early Motor Neuron Disease (早期运动神经元疾病)	• Motor Neuron Disease (运动神经元疾病)
26. Parkinson's Disease (帕金森氏症)	• Early Parkinson's Disease (早期帕金森氏症)	• Moderately Severe Parkinson's Disease (中度严重的帕金森病)	• Parkinson's Disease (帕金森氏症)
27. Alzheimer's Disease / Severe Dementia (后期痴呆症包括阿尔茨海默病)	• Diagnosis Of Dementia Including Alzheimer's Disease (痴呆症包括阿尔茨海默病)	• Moderately Severe Dementia Including Alzheimer's Disease (中度痴呆症包括阿尔茨海默病)	• Alzheimer's Disease / Severe Dementia (后期痴呆症包括阿尔茨海默病)
28. Surgery To Aorta (主动脉手术)	• Large Asymptomatic Aortic Aneurysm Or Aortic Dissection (大型无症状主动脉瘤或主动脉夹层)	• Minimally Invasive Surgery to Aorta (主动脉微创手术)	• Surgery To Aorta (主动脉手术)
29. Multiple Sclerosis (多发性硬化)	• Early Multiple Sclerosis (早期多发性硬化)	• Guillain-Barre Syndrome (格林-巴利综合症)	• Multiple Sclerosis (多发性硬化)
30. Pulmonary Arterial Hypertension (原发性肺动脉高压)	• Early Pulmonary Arterial Hypertension (早期原发性肺动脉高压)	• Secondary Pulmonary Arterial Hypertension (继发性肺动脉高压)	• Primary Pulmonary Arterial Hypertension (原发性肺动脉高压)
31. Medullary Cystic Disease (肾髓质囊肿病)	• Chronic Glomerulonephritis (慢性肾小球肾炎)	• Nil	• Medullary Cystic Disease (肾髓质囊肿病)
32. Cardiomyopathy (心肌病)	• Hypertrophic Cardiomyopathy (肥厚性心肌病)	• Constrictive Pericarditis With Surgery (缩窄性心包炎伴外科手术)	• Cardiomyopathy (心肌病)
33. Systemic Lupus Erythematosus (系统性红斑狼疮)	• Mild Systemic Lupus Erythematosus (轻度系统性红斑狼疮)	• Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis (中度严重系统性红斑狼疮伴狼疮性肾炎)	• Systemic Lupus Erythematosus With Severe Kidney Complications (有严重肾脏并发症的系统性红斑狼疮)

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34. Muscular Dystrophy (肌肉萎缩症)	<ul style="list-style-type: none"> Spinal Cord Disease Or Injury Resulting In Bowel And Bladder Dysfunction (脊髓疾病或导致肠和膀胱功能障碍的损伤) 	<ul style="list-style-type: none"> Moderately Severe Muscular Dystrophy (中度严重的肌肉萎缩症) 	<ul style="list-style-type: none"> Muscular Dystrophy (肌肉萎缩症)
35. Poliomyelitis (脊髓灰质炎)	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Moderate Poliomyelitis (中度脊髓灰质炎) 	<ul style="list-style-type: none"> Poliomyelitis (脊髓灰质炎)
36. Pancreatitis (慢性复发性胰腺炎)	<ul style="list-style-type: none"> Acute Necrotizing Pancreatitis (急性坏死性胰腺炎) 	<ul style="list-style-type: none"> Moderately Chronic Relapsing Pancreatitis (中度慢性复发性胰腺炎) 	<ul style="list-style-type: none"> Chronic Relapsing Pancreatitis (慢性复发性胰腺炎)
37. Progressive Scleroderma (系统性硬皮病)	<ul style="list-style-type: none"> Early Progressive Scleroderma (早期系统性硬皮病) 	<ul style="list-style-type: none"> Progressive Scleroderma With CREST Syndrome (系统性硬皮病与CREST综合征) 	<ul style="list-style-type: none"> Progressive Scleroderma (系统性硬皮病)
38. HIV, AIDS / Hepatitis B Or C Infection (爱滋病/B或C型肝炎)	<ul style="list-style-type: none"> HIV Infection Due To Assault (因袭击而感染艾滋病病毒) Occupationally Acquired Hepatitis B Or C (职业性感染B或C型肝炎) 	<ul style="list-style-type: none"> HIV Infection Due To Organ Transplant (因器官捐赠而感染艾滋病病毒) 	<ul style="list-style-type: none"> HIV Infection Due To Blood Transfusion (因输血引发的爱滋病) Full-Blown AIDS (完全病发性爱滋病) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection (职业性感染人类免疫缺陷病毒)
39. Apallic Syndrome (去皮质综合征)	<ul style="list-style-type: none"> Akinetic Mutism (动力学缄默症) 	<ul style="list-style-type: none"> Locked In Syndrome (锁定综合症) 	<ul style="list-style-type: none"> Apallic Syndrome (去皮质综合征)

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40. Loss Of Independent Existence (丧失独立生活能力)	• Loss Of Fingers (失去手指)	• Loss Of Independent Existence (Intermediate Stage) (中期丧失独立生活能力)	• Loss Of Independent Existence (丧失独立生活能力)
41. Terminal Illness (末期疾病)	• Nil	• Nil	• Terminal Illness (末期疾病)
42. Eisenmenger's Syndrome (艾森曼格综合症)	• Less Severe Eisenmenger's Syndrome (轻微艾森曼格综合症)	• Nil	• Severe Eisenmenger's Syndrome (严重的艾森曼格综合症)
43. Infective Endocarditis (感染性心内膜炎)	• Moderately Severe Infective Endocarditis (中度严重感染性心内膜炎)	• Nil	• Infective Endocarditis (感染性心内膜炎)
44. Myasthenia Gravis (重症肌无力)	• Less Severe Myasthenia Gravis (轻微重症肌无力)	• Nil	• Myasthenia Gravis (重症肌无力)
45. Progressive Supranuclear Palsy (进行性核上性麻痹)	• Early Progressive Supranuclear Palsy (早期进行性核上性麻痹)	• Nil	• Progressive Supranuclear Palsy (进行性核上性麻痹)
46. Chronic Autoimmune Hepatitis (慢性自身免疫性肝炎)	• Early Chronic Autoimmune Hepatitis (早期慢性自身免疫性肝炎)	• Nil	• Chronic Autoimmune Hepatitis (慢性自身免疫性肝炎)
47. Adrenal Gland Disorder (肾上腺疾病)	• Adrenalectomy For Adrenal Adenoma (肾上腺切除术治疗肾上腺腺瘤)	• Nil	• Chronic Adrenal Insufficiency (慢性肾上腺功能不全)
48. Osteogenesis Imperfecta (成骨不全)	• Severe Osteoporosis With Fractures (骨折严重骨质疏松症)	• Nil	• Osteogenesis Imperfecta (成骨不全)
49. Meningeal Tuberculosis (脑膜结核)	• Tuberculous Myelitis (结核性脊髓炎)	• Nil	• Meningeal Tuberculosis (脑膜结核)

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50. Inflammatory Bowel Disease (炎症性肠病)	<ul style="list-style-type: none"> Chronic Crohn's Disease (慢性克罗恩病) Chronic Ulcerative Colitis (慢性溃疡性结肠炎) 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation (克罗恩病伴肠瘘, 梗阻或穿孔) Ulcerative Colitis With Total Colectomy (溃疡性结肠炎伴全结肠除术)

Special Benefit 额外特殊利益

Diabetic Related Conditions 糖尿相关疾病	Joint Related Conditions 关节相关疾病
1. Surgery For Type 2 Diabetic Retinopathy (2型糖尿病视网膜病变手术)	1. Total Knee Replacement (全膝关节置换术)
2. Limb Amputation Due To Type 2 Diabetic Complications (因2型糖尿病并发症引起的肢体截肢)	2. Total Hip Replacement (全髋关节置换术)
3. Diabetic Nephropathy Resulting In Kidney Failure (糖尿病肾病导致肾功能衰竭)	3. Chronic Rheumatoid Arthritis (慢性类风湿性关节炎)

Important notes and disclaimers

重要备注与声明

This leaflet contains only a table of critical illness categories of the product. You are advised to refer to the Product Disclosure Sheet, Product Illustration, and the consumer education booklet on Investment-Linked Insurance and Medical and Health Insurance for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits under the policy.

此传单仅包含产品的危疾类别表。建议您在投保前参阅产品透露册子、销售说明、投资联结保险和医疗与健康保险相关的消费者教育手册，并参阅保单上所列明的条件与条款及产品特色。

PLEASE NOTE THAT THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUST.

请注意，这是一份与基础资产表现挂钩的保险产品，并非如同单位信托般的纯投资产品。