



Total Multi Crisis Care

Table of Critical Illness Categories

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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
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
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
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
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	<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
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

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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
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
12. Paralysis Of Limbs	<ul style="list-style-type: none"> • Loss Of Use Of One Limb 	<ul style="list-style-type: none"> • 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
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
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
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

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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	<ul style="list-style-type: none"> • Nil 	<ul style="list-style-type: none"> • 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
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
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

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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
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
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
31. Medullary Cystic Disease	<ul style="list-style-type: none"> Chronic Glomerulonephritis 	<ul style="list-style-type: none"> 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
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

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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	<ul style="list-style-type: none"> 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 Full-Blown AIDS Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
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

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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	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Terminal Illness
42. Eisenmenger's Syndrome	<ul style="list-style-type: none"> Less Severe Eisenmenger's Syndrome 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Severe Eisenmenger's Syndrome
43. Infective Endocarditis	<ul style="list-style-type: none"> Moderately Severe Infective Endocarditis 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Infective Endocarditis
44. Myasthenia Gravis	<ul style="list-style-type: none"> Less Severe Myasthenia Gravis 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Myasthenia Gravis
45. Progressive Supranuclear Palsy	<ul style="list-style-type: none"> Early Progressive Supranuclear Palsy 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Progressive Supranuclear Palsy
46. Chronic Autoimmune Hepatitis	<ul style="list-style-type: none"> Early Chronic Autoimmune Hepatitis 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Chronic Autoimmune Hepatitis
47. Adrenal Gland Disorder	<ul style="list-style-type: none"> Adrenalectomy For Adrenal Adenoma 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Chronic Adrenal Insufficiency
48. Osteogenesis Imperfecta	<ul style="list-style-type: none"> Severe Osteoporosis With Fractures 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Osteogenesis Imperfecta
49. Meningeal Tuberculosis	<ul style="list-style-type: none"> Tuberculous Myelitis 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Meningeal Tuberculosis

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50. Inflammatory Bowel Disease	<ul style="list-style-type: none"> Chronic Crohn's Disease Chronic Ulcerative Colitis 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation Ulcerative Colitis With Total Colectomy

Special Benefit

Diabetic Related Conditions	Joint Related Conditions
1. Surgery For Type 2 Diabetic Retinopathy	1. Total Knee Replacement
2. Limb Amputation Due To Type 2 Diabetic Complications	2. Total Hip Replacement
3. Diabetic Nephropathy Resulting In Kidney Failure	3. Chronic Rheumatoid Arthritis

Important notes and disclaimers

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.

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.