

# List of Covered Critical Illnesses



## Childhood Critical Illnesses

1. Autism<sup>i</sup>
2. Cerebral Palsy<sup>ii</sup>
3. Congenital Heart Disease<sup>ii</sup>
4. Covered heart conditions if open heart surgery is performed<sup>iii</sup>
5. Cystic Fibrosis<sup>ii</sup>
6. Muscular Dystrophy<sup>ii</sup>
7. Type 1 Diabetes Mellitus<sup>ii</sup>

## Critical Illnesses

8. Acquired Brain Injury
9. Aortic Surgery
10. Aplastic Anemia
11. Bacterial Meningitis
12. Benign Brain Tumour
13. Blindness
14. Cancer (Life-Threatening)
15. Coma
16. Coronary Artery Bypass Surgery
17. Deafness
18. Dementia, including Alzheimer's Disease
19. Heart Attack
20. Heart Valve Replacement or Repair
21. Kidney Failure
22. Loss of Independent Existence<sup>iii</sup>
23. Loss of Limbs
24. Loss of Speech

## Critical Illnesses (continued)

25. Major Organ Failure on Waiting List
26. Major Organ Transplant
27. Motor Neuron Disease
28. Multiple Sclerosis
29. Occupational HIV Infection
30. Paralysis
31. Parkinson's Disease and Specified Atypical Parkinsonian Disorders
32. Severe Burns
33. Stroke (Cerebrovascular Accident)

## Partial Payout Critical Illnesses (15%)

34. Coronary Angioplasty
35. Ductal Carcinoma in situ of the breast (stage A)
36. Stage 1A Malignant Melanoma
37. Stage A (T1a or T1b) Prostate Cancer

<sup>i</sup> The diagnosis must be confirmed by a Specialist before the child's third (3<sup>rd</sup>) birthday for this benefit to be payable.

<sup>ii</sup> The diagnosis must be confirmed (or open heart surgery must be performed) before the child's twenty-fourth (24<sup>th</sup>) birthday for this benefit to be payable.

<sup>iii</sup> The Loss of Independent Existence coverage comes into effect when the Insured reaches age eighteen (18).