
PRODUCT SUMMARY: Essential critical secure

Version 1.25

This Product Summary is for general information only. It is not a contract of insurance. It is a simplified description of the product features applicable to this plan and is not exhaustive. Please refer to the Policy Contract for all terms, conditions and exclusions. For the avoidance of doubt, only the terms, conditions and exclusions as set out in the Policy Contract will bind the Policy owner and Us.

Details of Plan Provider:

Etiqa Insurance Pte. Ltd., (201331905K), 23 Church Street, #01-01 Capital Square, Singapore 049481.

Policy Owners' Protection Scheme:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for Your policy is automatic and no further action is required from You. For more information on the types of Benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Us or visit the Life Insurance Association (LIA) or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

Nature and Objective of the Plan:

This is a Non-participating, regular Premium term plan designed to provide protection against critical illnesses (early, intermediate or severe stage), mental health conditions as well as death. It also waives the Premium of the policy upon diagnosis and claim of an early or intermediate stage critical illness and pays a monthly cash payout upon diagnosis of a covered severe stage critical illness during the policy term.

This plan is available for a policy term of to age 70, 75, 80, 85, 90, 95 and 100.

PLAN BENEFIT:

1. Death Benefit

Upon death of the Life insured while the policy is in force, We will pay S\$5,000 less any amounts owing to Us. When We make this payment, the policy ends.

While We assess the death claims, if the Proper claimant needs financial assistance to prepare the funeral, We may consider offering an immediate advance payment of up to S\$3,000 per Life insured. This funeral expense financial aid, if given, will be deducted from the final Death Benefit to the Proper claimant. Our advance payment of this financial aid does not mean We have approved the Death Benefit claim. If the Death Benefit claim is not approved later, after Our assessment, We have the right to ask You to return this advance payment.

2. Critical Illness ("CI") Benefit

CI Benefit consists of:

- a) Early and Intermediate Stage CI Benefit; and
- b) Severe Stage CI Benefit.

The total amount payable for CI Benefit does not exceed 100% of the Sum insured.

CI Benefit will end when We have paid 100% of the Sum insured or the Death Benefit or upon expiry of this policy, whichever is earliest.

Please refer to Appendix A for the list of CIs covered and the Policy Contract for their definitions.

a) Early and Intermediate Stage CI Benefit

If the Life insured is diagnosed with any of the covered early or intermediate stage CIs while the policy is in force, 50% of the Sum insured will be accelerated and paid in one (1) lump sum, less any amount owing to Us.

We will pay the Early and Intermediate Stage CI Benefit subject to the following:

- i) the CI Benefit has not ended;
- ii) any payment made from this Early and Intermediate Stage CI Benefit will reduce the Sum insured by the same amount paid;
- iii) only one (1) claim is allowed for this Early and Intermediate Stage CI Benefit;
- iv) if more than one (1) CI covered under this Early and Intermediate Stage CI Benefit are diagnosed on the same date, We will only process the claim with the highest Benefit payout for this Early and Intermediate Stage CI Benefit;
- v) the Maximum Claim Limit (refer to Section 2 (c) for further information);
- vi) the Waiting Period (refer to Section 8 for further information); and
- vii) the Survival Period (refer to Section 8 for further information).

When We make this payment, the Early and Intermediate Stage CI Benefit will end and the policy will continue with the remaining Sum insured for the other eligible Benefits.

b) Severe Stage CI Benefit

If the Life insured is diagnosed with any of the covered severe stage CIs (except for Angioplasty & Other Invasive Treatment for Coronary Artery) while the policy is in force, 100% of the Sum insured will be paid in one (1) lump sum, less any claim(s) paid for Angioplasty & Other Invasive Treatment for Coronary Artery, Early and Intermediate Stage CI Benefit and Severe Mental Health Benefit, less any amount owing to Us.

If the Life insured is diagnosed with Angioplasty & Other Invasive Treatment for Coronary Artery, 10% of the Sum insured will be accelerated and paid in one (1) lump sum, subject to a maximum amount of S\$25,000 per policy. This is only payable once and the Sum insured will be reduced accordingly after such payment has been made. Premiums payable remains unchanged and continue to be payable.

We will pay the Severe Stage CI Benefit subject to the following:

- i) the CI Benefit has not ended;
- ii) any payment made from this Severe Stage CI Benefit will reduce the Sum insured;
- iii) only one (1) claim is allowed for Angioplasty & Other Invasive Treatment for Coronary Artery subject to a maximum amount of S\$25,000 per policy;
- iv) only one (1) claim is allowed for a severe stage CI (except for Angioplasty & Other Invasive Treatment for Coronary Artery);
- v) if more than one (1) CI covered under this Severe Stage CI Benefit are diagnosed on the same date, We will only process the claim with the highest Benefit payout for this Severe Stage CI Benefit;
- vi) the Maximum Claim Limit (refer to Section 2 (c) for further information);
- vii) the Waiting Period (refer to Section 8 for further information); and
- viii) the Survival Period (refer to Section 8 for further information).

When We make this payment under this Severe Stage CI Benefit in full, the CI Benefit will end and the policy will:

- i) end if the Continuous Care Benefit is not payable; or
- ii) continue if the Continuous Care Benefit is payable.

c) Maximum Claim Limit

We will only provide a maximum aggregate amount of S\$2,000,000 per Life insured for early, intermediate and severe stages of CI (including premiums to be waived under this policy), subject to a cap of S\$350,000 per Life insured for early or intermediate stages of CI, for all policies and riders issued by Us and other insurance companies on the same Life insured.

3. Mental Health Benefit

Mental Health Benefit consists of:

- a) Mild Mental Health Benefit; and
- b) Severe Mental Health Benefit.

Mental Health Benefit will end when We have paid 100% of the Sum insured, the Severe Mental Health Benefit or the Death Benefit or upon expiry of this policy, whichever is earliest.

Please refer to the Policy Contract for the definitions of mental health conditions covered.

a) Mild Mental Health Benefit

This benefit will only be available starting from the second Policy year.

If the Life insured is diagnosed with a covered mild mental health condition as set out in Table 1 while the policy is in force, We will pay S\$180 for each psychiatrist consultation.

We will pay the Mild Mental Health Benefit subject to the following:

- i) the Mental Health Benefit has not ended;
- ii) a maximum of eight (8) claims can be made under this Mild Mental Health Benefit;
- iii) the total amount payable under this Mild Mental Health Benefit and all policies issued by Us shall not exceed S\$1,440 on the same Life insured;
- iv) the Waiting Period (refer to Section 8 for further information); and
- v) the Survival Period (refer to Section 8 for further information).

This Mild Mental Health Benefit will end when We make the payment for Severe Mental Health Benefit.

Table 1: List of Mild Mental Health Conditions covered

1.	Mild Depression
2.	Generalized Anxiety Disorder

The coverage for the conditions above shall end on the Policy anniversary in which the Life insured is Age 85.

This Mild Mental Health Benefit does not reduce the Sum insured of this policy.

b) Severe Mental Health Benefit

If the Life insured is diagnosed with a covered severe mental health condition as set out in Table 2 while the policy is in force, 20% of the Sum insured will be accelerated and paid in one (1) lump sum, subject to a maximum amount of S\$25,000 per Life insured, less any amounts owing to Us. Premiums payable remains unchanged and will continue to be payable.

We will pay the Severe Mental Health Benefit subject to the following:

- i) the Mental Health Benefit has not ended;
- ii) any payment made from this Severe Mental Health Benefit will reduce the Sum insured by the same amount paid;
- iii) only one (1) claim is allowed for this Severe Mental Health Benefit;

- iv) the total amount payable under this Severe Mental Health Benefit and all policies issued by Us shall not exceed S\$25,000 on the same Life insured;
- v) the Waiting Period (refer to Section 8 for further information); and
- vi) the Survival Period (refer to Section 8 for further information).

Table 2: List of Severe Mental Health Conditions covered

1.	Severe Major Depressive Disorders (MDD)
2.	Schizophrenia
3.	Bipolar Disorder I
4.	Severe Obsessive Compulsive Disorder (OCD)
5.	Tourette Syndrome (TS)

The coverage for conditions (1) to (4) above shall end on the Policy anniversary in which the Life insured is Age 85. The coverage for condition (5) shall end on the Policy anniversary in which the Life insured is Age 21.

4. Continuous Care Benefit

If the Life insured is diagnosed with any of the covered severe stage CIs as set out in Table 4 while the policy is in force, in addition to the CI Benefit, We will pay a monthly cash payout according to Table 3 below and no further Premiums will be payable.

Table 3

Eligible claim	Benefits payable
First claim	<p>We will pay a monthly cash payout equivalent to 1% of the Original Sum insured, less any amounts owing to Us if the Life insured has successfully made a claim for a covered severe stage CI as set out in Table 4.</p> <p>The monthly cash payout for the first Continuous Care Benefit claim will start from the Policy month immediately after the date of diagnosis of the covered severe stage CI.</p>
Second claim	<p>We will pay another monthly cash payout of 1% of the Original Sum insured, less any amounts owing to Us if the Life insured is diagnosed with a subsequent covered severe stage CI as set out in Table 4 which is different from the first Continuous Care Benefit claim.</p> <p>The monthly cash payout for the second Continuous Care Benefit claim will start from the Policy month immediately after the date of diagnosis of the subsequent covered severe stage CI.</p>

We will pay the Continuous Care Benefit subject to the following:

- a) the Continuous Care Benefit has not ended;
- b) the total amount payable for this Continuous Care Benefit does not exceed 200% of the Original Sum insured per policy;
- c) a maximum of two (2) claims can be made under this Continuous Care Benefit;
- d) the Maximum Claim Limit (refer to Section 2 (c) for further information);
- e) the Waiting Period (refer to Section 8 for further information);
- f) the Survival Period (refer to Section 8 for further information); and
- g) submission of the survival declaration form annually after the first twelve (12) months of monthly cash payout.

Upon the death of the Life insured while receiving the Continuous Care Benefit:

- a) if the Life insured dies while receiving the monthly cash payout and We have already paid sixty (60) months of monthly cash payout for this Continuous Care Benefit, We will stop paying the monthly cash payout and pay the Death Benefit, less any amounts owing to Us. When We make this payment, the policy ends.
- b) if the Life insured dies while receiving the monthly cash payout for the first claim of Continuous Care Benefit and We have not paid at least sixty (60) months of monthly cash payout for this Continuous Care Benefit, We will stop paying the monthly cash payout and pay the following in one (1) lump sum:
 - i) Death Benefit; and
 - ii) an amount equivalent to 1% of the Original Sum insured times (sixty (60) months less number of months of monthly cash payout paid for the first claim of Continuous Care Benefit), less any amounts owing to Us. When We make this payment, the policy ends.
- c) if the Life insured dies while receiving the monthly cash payout for the first and the second claim of Continuous Care Benefit and We have not paid at least sixty (60) months of monthly cash payout for this Continuous Care Benefit, We will stop paying the monthly cash payout and pay the following in one (1) lump sum:
 - i) Death Benefit; and
 - ii) an amount equivalent to 2% of the Original Sum insured times (sixty (60) months less number of months of monthly cash payout paid since the first claim of Continuous Care Benefit), less any amounts owing to Us. When We make this payment, the policy ends.

Upon the end of the policy term while receiving the Continuous Care Benefit:

- a) if the policy expires while the Life insured is receiving the monthly cash payout and We have already paid sixty (60) months of monthly cash payout for this Continuous Care Benefit, We will stop paying the monthly cash payout and the policy ends.
- b) if the policy expires while the Life insured is receiving the monthly cash payout for the first claim of Continuous Care Benefit and We have not paid at least sixty (60) months of monthly cash payout for this Continuous Care Benefit, We will stop paying the monthly cash payout and pay in one (1) lump sum an amount equivalent to 1% of the Original Sum insured times (sixty (60) months less number of months of monthly cash payout paid for the first claim of Continuous Care Benefit), less any amounts owing to Us. When We make this payment, the policy ends.
- c) if the policy expires while the Life insured is receiving the monthly cash payout for the first and the second claim of Continuous Care Benefit and We have not paid at least sixty (60) months of monthly cash payout for this Continuous Care Benefit, We will stop paying the monthly cash payout and pay in one (1) lump sum an amount equivalent to 2% of the Original Sum insured times (sixty (60) months less number of months of monthly cash payout paid since the first claim of Continuous Care Benefit), less any amounts owing to Us. When We make this payment, the policy ends.

Continuous Care Benefit will end when We have paid the Death Benefit or upon expiry of this policy, whichever is earliest.

Table 4: List of Severe Stage CIs covered for Continuous Care Benefit

1.	Major Cancer*
2.	Heart Attack of Specified Severity*
3.	Stroke with Permanent Neurological Deficit*
4.	Coronary Artery By-pass Surgery*
5.	End Stage Kidney Failure*
6.	Irreversible Aplastic Anaemia*
7.	End Stage Lung Disease*
8.	End Stage Liver Failure*
9.	Coma*

10.	Deafness (Irreversible Loss of Hearing)*
11.	Open Chest Heart Valve Surgery*
12.	Irreversible Loss of Speech*
13.	Major Burns*
14.	Major Organ / Bone Marrow Transplantation*
15.	Multiple Sclerosis*
16.	Muscular Dystrophy*
17.	Idiopathic Parkinson's Disease*
18.	Open Chest Surgery to Aorta*
19.	Alzheimer's Disease / Severe Dementia*
20.	Fulminant Hepatitis*
21.	Motor Neurone Disease*
22.	Primary Pulmonary Hypertension*
23.	HIV Due to Blood Transfusion and Occupationally Acquired HIV*
24.	Benign Brain Tumour*
25.	Severe Encephalitis*
26.	Severe Bacterial Meningitis*
27.	Blindness (Irreversible Loss of Sight)*
28.	Major Head Trauma*
29.	Paralysis (Irreversible Loss of Use of Limbs)*
30.	Progressive Scleroderma*
31.	Persistent Vegetative State (Apallic Syndrome)*
32.	Systemic Lupus Erythematosus with Lupus Nephritis*
33.	Other Serious Coronary Artery Disease*
34.	Poliomyelitis*
35.	Loss of Independent Existence*
36.	Terminal Illness*

*The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to www.lia.org.sg for the standard Definitions (Version 2019). For Critical Illnesses that do not fall under Version 2019, the definitions are determined by the insurance company.

Please refer to the Policy Contract for the definitions of the severe stage CIs covered under this Benefit.

5. Premium Waiver Benefit for Early and Intermediate Stage CI

Upon a successful claim of a covered early or intermediate stage CI under the Early and Intermediate Stage CI Benefit, all future Premiums for this policy will be waived starting from the next Premium due date immediately after the date of diagnosis of the early or intermediate stage CI, subject to the Maximum Claim Limit (refer to Section 2 (c) for further information).

PREMIUM:

The Premium for this plan is not guaranteed and may change depending on the claims experience. We will write to You to inform You of the new Premiums at least thirty (30) days before We make any changes to Your Premium. Premiums are payable during the Premium term and can be paid monthly, quarterly, half-yearly or yearly.

You will pay the first Premium at the time You apply for this policy. Thereafter, You will pay all future Premiums within thirty (30) days from the due date so as to continue the policy (“**Grace Period**”). If the required Premiums are not paid by the expiry of the Grace Period, this policy will end. We will deduct any outstanding Premium from any amount We may be due to pay under this policy.

POLICY CONDITIONS:

6. Free Look Period

You may return this policy for cancellation within fourteen (14) days after You receive the policy document, for any reason. We will deduct any costs incurred by the Company in assessing the risk under the policy, such as payments for medical check-up and other expenses, from the Premium You paid and refund the balance to You.

If Your policy document is sent by email, We consider this policy is delivered to You one (1) day after the date of emailing. If Your policy document is sent by post, We consider this policy is delivered to You seven (7) days after the date of posting.

7. Termination

Your policy will end when one of these events happens first:

- a) the policy is terminated in accordance with the terms and conditions of the policy;
- b) We paid the Death Benefit;
- c) We paid out 200% of the Original Sum insured under the Continuous Care Benefit;
- d) upon expiry of this policy;
- e) the required Premium(s) is/are not paid by the expiry date of the Grace Period;
- f) Your written request and Our acceptance to terminate the policy; or
- g) any other cause of termination as permitted under or any change of laws or regulatory requirements, including court orders.

8. Exclusions

There are certain conditions under which no Benefits will be payable. These conditions are stated as exclusions.

When there is condition(s) specific to the Life insured which We will not cover, We will state them on Our Letter of Conditional Acceptance.

Death Benefit

We will not pay the Death Benefit if the death is directly or indirectly, wholly or partly caused by intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide within the first twelve (12) months from the Policy issue date or the latest Reinstatement date, whichever is later.

We will return the total Premiums paid (less any amounts previously paid to You under this policy) without interest, less any amounts owing to Us.

CI Benefit, Mental Health Benefit and Continuous Care Benefit

We do not pay any Benefit if the condition is directly or indirectly, wholly or partly caused by:

- a) a Pre-existing condition;
- b) intentional acts (sane or insane) such as self-inflicted injuries, suicide or attempted suicide;
- c) effects of drug or alcohol, narcotics or psychotropic substances unless taken in accordance and compliance with the lawful directions and prescription of a registered medical practitioner;
- d) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related conditions or infection in the presence of Human Immunodeficiency Virus (HIV) except HIV due to blood transfusion and occupationally acquired HIV;
- e) participation in a criminal or unlawful act; or

- f) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, any act of terrorism, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.

Waiting Period

CI Benefit

We will not pay any CI Benefit if:

- a) the date of diagnosis of Major Cancer, Heart Attack of Specified Severity, or Other Serious Coronary Artery Disease;
- b) the date of diagnosis of coronary artery disease leading to performance of Coronary Artery By-pass Surgery; or
- c) the date of diagnosis of the condition leading to the performance of Angioplasty & Other Invasive Treatment For Coronary Artery,

is within ninety (90) days from the Policy issue date, latest Reinstatement date or the latest increase in Sum insured, whichever is later.

Mental Health Benefit

We will not pay the Mild Mental Health Benefit if the date of psychiatrist consultation is within twelve (12) months from the Policy issue date, latest Reinstatement date or the latest increase in Sum insured, whichever is later.

We will not pay the Severe Mental Health Benefit if the date of diagnosis of the covered mental health condition under the Severe Mental Health Benefit is within ninety (90) days from the Policy issue date, latest Reinstatement date or the latest increase in Sum insured, whichever is later.

Continuous Care Benefit

We will not pay the Continuous Care Benefit if:

- a) the date of diagnosis of Major Cancer, Heart Attack of Specified Severity, or Other Serious Coronary Artery Disease; or
- b) the date of diagnosis of coronary artery disease leading to performance of Coronary Artery By-pass Surgery,

is within ninety (90) days from the Policy issue date, latest Reinstatement date or the latest increase in Sum insured, whichever is later.

We will not pay the second claim of Continuous Care Benefit if the date of diagnosis of a subsequent covered severe stage CI is within twelve (12) months from the date of diagnosis of the first Continuous Care Benefit claim.

Survival Period

We will not pay the CI Benefit, Mental Health Benefit or Continuous Care Benefit if the Life insured did not survive for at least seven (7) days from the date of diagnosis of the covered condition or the date of first surgical procedure performed for a covered condition, whichever is earlier. Otherwise, We pay only the Death Benefit and the policy ends.

9. Other Material Information

Impact of Early Surrender:

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Note:

Age means Age at next birthday.

Original Sum insured means the Sum insured of this policy before the reduction in Sum insured due to prior claim(s) for CI Benefit and Severe Mental Health Benefit.

Pre-existing condition means the existence of any signs or symptoms before the Policy commencement date or latest Reinstatement date for which treatment, medication, consultation, advice, or diagnosis has been sought or received by the Life insured or would have caused any reasonable and sensible person to get medical advice or treatment.

Life Insurance is a contract of utmost good faith and a proposer is required to disclose in Proposal form fully and faithfully all the facts, which he knows or ought to know, as otherwise the policy issued may be void.

The terms and conditions of Your policy are contained in Your Policy Contract.

10. Appendix A – List of CIs Covered

Conditions	Early Stage (34 conditions)	Intermediate Stage (33 conditions)	Severe Stage (37 conditions)
1. Major Cancer	Carcinoma in-situ (CIS) and Early Cancers (a) Carcinoma in-situ (CIS) (b) Early Cancers <ul style="list-style-type: none"> • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukaemia: • Early Melanoma • Gastro-Intestinal Stromal tumours 	Carcinoma in situ of specified organs treated with Radical Surgery	Major Cancer*
2. Heart Attack of Specified Severity	Specified Surgical Procedures of the Cardiovascular System (a) Cardiac pacemaker insertion (b) Pericardectomy	Specified Surgical Procedures of the Cardiovascular System (a) Cardiac defibrillator insertion (b) Cardiomyopathy	Heart Attack of Specified Severity*
3. Stroke with Permanent Neurological Deficit	(a) Brain aneurysm surgery (via endovascular procedures) (b) Brain aneurysm surgery (c) Cerebral shunt insertion (d) Carotid artery surgery	Carotid artery surgery	Stroke with Permanent Neurological Deficit*
4. Coronary Artery By-pass Surgery	Transmyocardial Laser Revascularisation, or Keyhole Coronary Bypass Surgery, or Coronary Artery Atherectomy, or Enhanced External Counterpulsation Device Insertion	Not applicable	Coronary Artery By-pass Surgery*
5. End Stage Kidney Failure	(a) Nephrectomy - Surgical Removal of One Kidney (b) Chronic Kidney Impairment	Chronic Kidney Disease	End Stage Kidney Failure*
6. Irreversible Aplastic Anaemia	Reversible Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Irreversible Aplastic Anaemia*

7. End Stage Lung Disease	(a) Severe Asthma (b) Insertion of a Veno-cava filter	Surgical removal of one lung	End Stage Lung Disease*
8. End Stage Liver Failure	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure*
9. Coma	Coma for 48 hours	(a) Severe Epilepsy (b) Coma for 72 hours	Coma*
10. Deafness (Irreversible Loss of Hearing)	(a) Partial loss of hearing (b) Cavernous sinus thrombosis surgery	Cochlear implant surgery	Deafness (Irreversible Loss of Hearing)*
11. Open Chest Heart Valve Surgery	Percutaneous Valve Surgery	Not applicable	Open Chest Heart Valve Surgery*
12. Irreversible Loss of Speech	(a) Permanent (or Temporary) Tracheostomy (b) Loss of Speech due to neurological disease	Loss of Speech due to Vocal Cord Paralysis	Irreversible Loss of Speech*
13. Major Burns	Mild Burns	Moderately Severe Burns	Major Burns*
14. Major Organ / Bone Marrow Transplantation	Other Organ Transplants (a) Small Bowel Transplant (b) Corneal Transplant	Major Organ / Bone Marrow Transplant (on waitlist)	Major Organ / Bone Marrow Transplantation*
15. Multiple Sclerosis	Early Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis*
16. Muscular Dystrophy	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Moderate Muscular Dystrophy	Muscular Dystrophy*
17. Idiopathic Parkinson's Disease	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Idiopathic Parkinson's Disease*
18. Open Chest Surgery to Aorta	Large Asymptomatic Aortic Aneurysm	Minimally Invasive Surgery to Aorta	Open Chest Surgery to Aorta*
19. Alzheimer's Disease / Severe Dementia	Early Dementia	Moderately Severe Dementia including Alzheimer's Disease	Alzheimer's Disease / Severe Dementia*
20. Fulminant Hepatitis	(a) Hepatitis with Cirrhosis (b) Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis	Fulminant Hepatitis*
21. Motor Neurone Disease	Peripheral Neuropathy	Early Motor Neurone Disease	Motor Neurone Disease*
22. Primary Pulmonary Hypertension	Early Primary or Secondary Pulmonary Hypertension	Not applicable	Primary Pulmonary Hypertension*
23. HIV Due to Blood Transfusion and Occupationally Acquired HIV	HIV due to Assault	HIV due to Organ Transplant	HIV Due to Blood Transfusion and Occupationally Acquired HIV*
24. Benign Brain Tumour	(a) Surgical Removal of Pituitary Tumour (by Transsphenoidal/	Surgical Removal of Pituitary Tumour (by Open Craniotomy)	Benign Brain Tumour*

	Transnasal Hypophysectomy) (b) Surgery for Subdural Haematoma		
25. Severe Encephalitis	Encephalitis with full recovery	Mild Viral Encephalitis	Severe Encephalitis*
26. Severe Bacterial Meningitis	Bacterial Meningitis with full recovery	Bacterial Meningitis with Reversible Neurological Deficit	Severe Bacterial Meningitis*
27. Angioplasty & Other Invasive Treatment for Coronary Artery	Not applicable	Not applicable	Angioplasty & Other Invasive Treatment for Coronary Artery
28. Blindness (Irreversible Loss of Sight)	Loss of sight in one eye	Optic Nerve Atrophy with low vision	Blindness (Irreversible Loss of Sight)*
29. Major Head Trauma	(a) Facial Reconstructive Surgery (b) Cervical Spinal Cord Injury	Head Trauma requiring open craniotomy	Major Head Trauma*
30. Paralysis (Irreversible Loss of Use of Limbs)	Loss of Use of One Limb	Loss of Use of One Limb requiring Prosthesis	Paralysis (Irreversible Loss of Use of Limbs)*
31. Progressive Scleroderma	Early Progressive Scleroderma	Systemic Sclerosis with CREST Syndrome	Progressive Scleroderma*
32. Persistent Vegetative State (Apallic Syndrome)	Akinetic Mutism	Locked in Syndrome	Persistent Vegetative State (Apallic Syndrome)*
33. Systemic Lupus Erythematosus with Lupus Nephritis	Mild Systemic Lupus Erythematosus	Moderate Severe Systemic Lupus Erythematosus with Lupus Nephritis	Systemic Lupus Erythematosus with Lupus Nephritis*
34. Other Serious Coronary Artery Disease	Mild Coronary Artery Disease	Intermediate Stage Other Serious Coronary Artery Disease	Other Serious Coronary Artery Disease*
35. Poliomyelitis	Not applicable	Moderately Severe Poliomyelitis	Poliomyelitis*
36. Loss of Independent Existence	Loss of Independent Existence (Early Stage)	Loss of Independent Existence (Intermediate Stage)	Loss of Independent Existence*
37. Terminal Illness	Not applicable	Not applicable	Terminal Illness*

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Please refer to the Policy Contract for the definitions of the conditions.