

Appendix – List of Critical Illnesses

50 Critical Illness (1 year and above)

Waiting Period: 30 Days

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| 1. Alzheimer's Disease/ Severe Dementia | 24. Loss of Speech |
| 2. Apallic Syndrome (i.e. Persistent Vegetative State (PVS)) | 25. Major Head Trauma |
| 3. Bacterial Meningitis | 26. Major Organ/ Bone Marrow Transplant |
| 4. Benign Brain Tumor | 27. Medullary Cystic Disease |
| 5. Blindness | 28. Meningeal Tuberculosis |
| 6. Brain Surgery | 29. Motor Neuron Disease |
| 7. Cardiomyopathy | 30. Multiple Sclerosis |
| 8. Chronic Aplastic Anemia | 31. Muscular Dystrophy |
| 9. Coma | 32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 10. Chronic Relapsing Pancreatitis | 33. Paralysis of Limbs |
| 11. Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease) | 34. Parkinson's Disease |
| 12. Deafness | 35. Poliomyelitis |
| 13. Ebola Haemorrhagic Fever | 36. Primary Pulmonary Arterial Hypertension |
| 14. Elephantiasis | 37. Progressive scleroderma |
| 15. Encephalitis | 38. Rabies |
| 16. End-Stage Liver Failure | 39. Severe Eisenmenger's Syndrome |
| 17. End-Stage Lung Disease | 40. Severe Haemophilia |
| 18. Full-Blown AIDS | 41. Stroke |
| 19. Fulminant Viral Hepatitis | 42. Surgery to Aorta |
| 20. Heart Valve Surgery | 43. Systemic Lupus Erythematosus with Severe Kidney Complications |
| 21. HIV Infection Due to Blood Transfusion | 44. Terminal Illness |
| 22. Kidney Failure | 45. Third Degree Burns |
| 23. Loss of Independent Existence | |

Waiting Period: 60/120 Days*

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| 1. Angioplasty and Other Invasive Treatments for Coronary Artery Disease | 3. Coronary Artery By-Pass Surgery |
| 2. Cancer | 4. Heart Attack |
| | 5. Serious Coronary Artery Disease |

*The waiting period of 120 days applies for cancer only, subject to the severity of illness and rider of choice.

11 Child Critical Illness (1 year – 18 years old)

Waiting Period: 30 Days

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| 1. Adolescent Morbid Obesity | 7. Intellectual Impairment due to Illnesses or Accident |
| 2. Aplastic Anaemia | 8. Juvenile Rheumatoid Arthritis |
| 3. Asthma | 9. Kawasaki |
| 4. Cholangitis | 10. Nephrotic Syndrome |
| 5. Epilepsy | 11. Type 1 Diabetes |
| 6. Glomerulonephritis with Nephrotic Syndrome | |

Apendiks – Senarai Penyakit Kritikal

50 Penyakit Kritikal (1 tahun hari lahir berikutnya dan ke atas)

Tempoh Menunggu: 30 Hari

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| 1. Penyakit Alzheimer/ Demensia Teruk | 24. Hilang Keupayaan Bertutur |
| 2. Sindrom Apalik (iaitu Keadaan Vegetatif Berterusan) | 25. Trauma Kepala Major (Teruk) |
| 3. Meningitis Bakteria | 26. Transplan Organ Utama/Sumsum Tulang |
| 4. Tumor Otak Benign | 27. Penyakit Sistik Medular |
| 5. Buta | 28. Tuberkulosis Meningeal |
| 6. Pembedahan Otak | 29. Penyakit Neuron Motor |
| 7. Kardiomiopati | 30. Sklerosis Multipel |
| 8. Anemia Aplastik Kronik | 31. Distrofi Otot |
| 9. Keradangan Pankreas Berulang dan Kronik | 32. Virus Kurang Daya Tahan Manusia (HIV) Dijangkiti Melalui Pekerjaan |
| 10. Koma | 33. Kelumpuhan Anggota |
| 11. Penyakit Creutzfeldt-Jakob (Penyakit Lembu Gila) | 34. Penyakit Parkinson |
| 12. Pekak | 35. Poliomyelitis |
| 13. Demam Hemoragik Ebola | 36. Hipertensi Arteri Pulmonari Primer |
| 14. Elefantiasis (Penyakit Untut) | 37. Skleroderma Progresif |
| 15. Ensefalitis | 38. Penyakit Anjing Gila |
| 16. Kegagalan Hati Tahap Akhir | 39. Sindrom Eisenmenger yang Teruk |
| 17. Penyakit Paru-Paru Tahap Akhir | 40. Hemofilia yang Teruk |
| 18. AIDS Dengan Gejala Penuh | 41. Strok/Angin Ahmar |
| 19. Hepatitis Viral Fulminan | 42. Pembedahan Aorta |
| 20. Pembedahan Injap Jantung | 43. Lupus Eritematosus Sistemik dengan Komplikasi Buah Pinggang yang Teruk |
| 21. Jangkitan HIV Melalui Transfusi Darah | 44. Penyakit Terminal (Membawa Maut) |
| 22. Kegagalan Buah Pinggang | 45. Kelecuran Tahap Ketiga |
| 23. Kehilangan Upaya Hidup Sendiri (Berdikari) | |

Tempoh Menunggu: 60/120 Hari*

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| 1. Angioplasti dan Rawatan Invasif Lain Untuk Penyakit Arteri Koronari | 3. Pembedahan Pintasan Arteri Koronari |
| 2. Kanser | 4. Serangan Jantung |
| | 5. Penyakit Arteri Koronari Serius |

*Tempoh menunggu 120 hari adalah hanya untuk penyakit kanser, tertakluk pada tahap serius penyakit dan rider pilihan.

11 Penyakit Kritikal Kanak-Kanak (1 – 18 tahun hari lahir berikutnya)

Tempoh Menunggu: 30 Hari

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|---|---|
| 1. Obesiti Morbid Remaja | 7. Kecacatan Intelektual Berterusan Disebabkan Penyakit Atau Kemalangan |
| 2. Anemia Aplastik | 8. Arthritis Reumatoid Juvenil |
| 3. Asma | 9. Kawasaki |
| 4. Kolangitis | 10. Sindrom Nefrotik |
| 5. Epilepsi | 11. Diabetes Jenis 1 |
| 6. Glomerulonefritis Dengan Sindrom Nefrotik Berterusan | |