

No	Critical Illness	Severity Level		
		Severity 10	Severity 25	Severity 50
Critical Illnesses with 1 Severity Level				
1	Coronary Artery By-Pass Surgery <sup>^</sup>	√	NA	NA
2	Benign Brain Tumour – of specified severity*	NA	√	NA
3	Heart Valve Surgery*	NA	√	NA
4	Surgery to Aorta*	NA	√	NA
5	Kidney Failure – requiring dialysis or kidney transplant	NA	√	NA
6	Third Degree Burns - of specified severity	NA	√	NA
7	Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living	NA	√	NA
8	Major Organ / Bone Marrow Transplant	NA	√	NA
9	Paralysis of Limbs	NA	√	NA
10	Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living	NA	√	NA
Critical Illness with 2 Severity Levels				
11	Cancer – of specified severity and does not cover very early cancers <sup>*#</sup>	NA	√	√
12	Blindness – Permanent and Irreversible <sup>*</sup>	NA	√	√
13	Heart Attack – of specified severity <sup>*</sup>	NA	√	√
14	End-Stage Liver Failure <sup>*</sup>	NA	√	√
15	Deafness – Permanent and Irreversible <sup>*</sup>	NA	√	√
16	Serious Coronary Artery Disease <sup>*</sup>	NA	√	√
17	End-stage Lung Disease	NA	√	√
18	Coma – resulting in permanent neurological deficit with persisting clinical symptoms	NA	√	√
19	Primary Pulmonary Arterial Hypertension – of specified severity	NA	√	√
20	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms	NA	√	√