

Benefit

41 Critical illnesses required company to certified examination from the doctor. These illnesses must occur after 90 days from application of 41 critical illnesses rider. 41 critical illnesses include:

- 1. Cancer**
- 2. Stroke**
- 3. Heart Attack**
- 4. Coronary Atery Disease Requiring Surgery**
- 5. Heart valve Surgery – Repair**
- 6. Heart valve Sugery – Replacement**
- 7. Surgery to the Aorta**
- 8. Severe Aorta Dissection Requiring Surgery**
- 9. Encephalitis**
- 10. Begign Brain Tumor**
- 11. Bacterial Meningitis**
- 12. Motor Neuron Disease**
- 13. Amyotrophic Lateral Sclerosis**
- 14. Progressive Bulbar Palsy**
- 15. Progressive Spinal Muscular Atrophy**
- 16. Deafness**
- 17. Loss of Speech**
- 18. Major Burn**
- 19. Major organ transplant**
- 20. Terminal illness**
- 21. Kidney failure**
- 22. Paralysis**
- 23. Coma or Brain death**
- 24. Chronic or End-State Liver Disease**
- 25. Chronic or End-State Lung Disease**
- 26. Chronic Obstructive Pulmonary Disease**
- 27. Muscular Atrophy**
- 28. Aplastic Anernia**
- 29. Multiple Scerosis**
- 30. Poliomyelitis**
- 31. Alzheimer Disease**
- 32. Fulminant Viral Hepatitis**
- 33. Major Head Trauma**
- 34. Parkinson Disease**
- 35. Pulmonary Aterial Hypertension**
- 36. Severe Rheumatoid Arthritis**
- 37. Systemic Lupus Erythematosus and Lupus Nephritis**
- 38. Brain Surgery / Cerebral Aneurysm**
- 39. Apallic Syndrome / Vegetative State**
- 40. Cardiomyopathy**
- 41. Loss of Independent Existence**