

LIST OF COVERED EVENTS AND THE REQUIRED MEDICAL EVIDENCE FOR POLICIES INCEPTED YEAR 2012 AND ABOVE

1. Heart Attack

- Cardiac Enzymes Assay results (CK-MB, Troponin T / Troponin I)
- ECG tracing
- Echocardiogram / Coronary Angiogram report

2. Stroke

- CT Scan / MRI Report of Brain
- * CMC to be completed by Consultant Neurologist

3. Coronary Artery By-Pass Surgery

- Coronary Artery By-Pass Surgery Report

4. Cancer

- Histopathology Report
- CT Scan / MRI Reports, if available
- Bone Marrow Aspiration / Trephine Biopsy Report (Leukemia only)
- Blood and laboratory test report

5. End Stage Kidney Failure

- Kidney Dialysis Report / Dialysis Receipts
- Kidney transplantation report
- Blood test results
- * CMC to be completed by Consultant Nephrologist

6. Fulminant Viral Hepatitis

- CT Scan Report of Liver
- Liver Function Test results
- Abdominal ultrasound
- Hepatitis viral serology test
- Any other laboratory or pathology reports

7. Major Organ / Bone Marrow Transplant

- Surgery Report

8. Paralysis / Paraplegia

- X-ray/CT Scan/ MRI Reports, if available

9. Multiple Sclerosis

- CT Scan & MRI Report of Brain & Spine
- Nerve conduction study/ Evoked potential test
- * CMC to be completed by Consultant Neurologist

10. Primary Pulmonary Arterial Hypertension

- All clinical and laboratory investigation results including cardiac catheterization
- Echocardiogram report

11. Blindness / Total Loss of Sight

- Visual Acuity Report on both eyes to be done by an ophthalmologist
- * CMC to be completed by an Ophthalmologist.

12. Heart Valve Surgery

- Heart Valve Surgery Report

13. Deafness / Total Loss of Hearing

- Pure Tone Audiometry Test and Sound Threshold Test results
- Brainstem Auditory Evoked Response (BAER) report

14. Surgery to Aorta

- Aorta Surgery Report

15. Loss of Speech

- Laryngoscopy report
- * CMC to be completed by speech pathologist/therapist

* CMC = Confidential Medical Certificate

16. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorder

- All relevant investigation results in support of the diagnosis

17. Major Burns

- Total Body Surface Area Burn Assessment Report

18. Coma

- * CMC to be completed by Consultant Neurologist

19. Systemic Lupus Erythematosus (SLE) With Lupus Nephritis

- Lupus Erythematosus (LE) cell blood test results
- Anti-DNA Antibodies
- Urine FEME results over past 6 months
- Renal function tests with eGFR results over past 6 months
- Renal biopsy report

20. Motor Neuron Disease

- CT Scan/ MRI report of the Brain and Spine
- Electromyography (EMG) test results
- All relevant investigation results in support of the diagnosis
- * CMC to be completed by Consultant Neurologist

21. HIV Infection due to Blood Transfusion

- HIV antibody test by ELISA method on the date of blood transfusion
- HIV antibody test by ELISA method 3 - 6 months from date transfusion
- Statement from statutory Health Authority to confirm that the disease was medically acquired.
- Western Blot test

22. Parkinson's Disease

- All relevant investigation results in support of the diagnosis
- * CMC to be completed by Consultant Neurologist

23. End Stage Liver Failure

- Liver Function Test
- CT Scan of Liver
- All laboratory, pathology, hepatitis screening, ultrasound & histology reports

24. End Stage Lung Disease

- Pulmonary Function Test results
- Arterial Blood Gas test results
- FEV 1 Test results
- Relevant investigation results

25. Major Head Trauma

- CT Scan / MRI Report of Brain
- Surgery report
- Police report, if any

26. Chronic Aplastic Anemia

- Bone Marrow Aspiration Report
- Blood transfusion records
- Bone Marrow transplant report
- Full Blood Picture reports

27. Muscular Dystrophy

- Lumbar puncture
- Electromyography (EMG) test results
- Muscles biopsy
- All relevant investigation results in support of the diagnosis
- * CMC to be completed by Consultant Neurologist

28. Benign Brain Tumor

- CT Scan / MRI Report of Brain
- Histopathology Report, if available

29. Encephalitis

- CT Scan / MRI Report of Brain
- * CMC to be completed by Consultant Neurologist

30. Severe Cardiomyopathy

- Echocardiographic report
- Cardiac catheterisation report

31. Brain Surgery

- Brain Surgery Report

32. Bacterial Meningitis

- CT Scan / MRI Report of Brain & Spine
- Lumbar puncture test report

33. Other Serious Coronary Artery Disease

- Coronary Angiogram Report

34. Angioplasty And Other Invasive Treatments For Major Coronary Artery Disease

- Coronary angiogram report
- Percutaneous Coronary Intervention (PCI) or Laser treatment report

35. Loss Of Independent Existence

- CT Scan / MRI report
- Ultrasound report
- Surgery report
- Blood test reports

36. Full Blown AIDS

- HIV antibody test by ELISA method
- Western Blot Test
- CD4 Cell Count
- All serial Full Blood Picture blood test results
- Histopathology examination (HPE)/ Biopsy report for Kaposi sarcoma or Malignant lymphoma
- CT Scan/ MRI of Brain for Progressive multifocal leukoencephalopathy.
- Chest X-ray report
- Sputum C & S report
- Sputum AFB