### LIST OF COVERED EVENTS AND THE REQUIRED MEDICAL EVIDENCE

<table>
<thead>
<tr>
<th>Event</th>
<th>Required Medical Evidence</th>
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</table>
| **Heart Attack** | - Cardiac Enzymes Assay results (CK-MB, Troponin T / Troponin I)  
- ECG tracing  
- Echocardiogram / Coronary Angiogram report  |
| **Stroke** | - CT Scan / MRI Report of Brain  
* CMC to be completed by Consultant Neurologist  |
| **Coronary Artery Disease Requiring Surgery** | - Coronary Artery By-Pass Surgery Report  |
| **Coronary Artery Disease Requiring Surgery** | - CT Scan & MRI Reports, if available  
- Bone Marrow Aspiration / Trephine Biopsy Report (Leukemia only)  
- Blood and laboratory test report  |
| **Fulminant Viral Hepatitis** | - CT Scan Report of Liver  
- Liver Function Test results  
- Abdominal ultrasound  
- Hepatitis viral serology test  
- Any other laboratory or pathology reports  |
| **Major Organ Transplant** | - Surgery Report  |
| **Paralysis / Paraplegia** | - X-ray/CT Scan/ MRI Reports, if available  |
| **Multiple Sclerosis** | - CT Scan & MRI Report of Brain & Spine  
- Nerve conduction study / Evoked potential test  
* CMC to be completed by Consultant Neurologist  |
| **Primary Pulmonary Arterial Hypertension** | - All clinical and laboratory investigation results including cardiac catheterization  
- Echocardiogram report  |
| **Blindness** | - Visual Acuity Report on both eyes to be done by an ophthalmologist  
* CMC to be completed by an Ophthalmologist.  |
| **Heart Valve Replacement** | - Heart Valve Surgery Report  |
| **Loss of Hearing / Deafness** | - Pure Tone Audimetry Test and Sound Threshold Test results  
- Brainstem Auditory Evoked Response (BAER) report  
* CMC = Confidential Medical Certificate  |
| **Surgery to Aorta** | - Aorta Surgery Report  |
| **Loss of Speech** | - Laryngoscopy report  
* CMC to be completed by speech pathologist/therapist  |
| **Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorder** | - All relevant investigation results in support of the diagnosis  |
| **Major Burns** | - Total Body Surface Area Burn Assessment Report  |
| **Coma** | - CMC to be completed by Consultant Neurologist  |
| **Terminal Disease** | - All relevant investigation results in support of the diagnosis  |
| **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  |
| **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  |
| **Parkinson's Disease** | - All relevant investigation results in support of the diagnosis  
* CMC to be completed by Consultant Neurologist  |
| **Chronic Liver Disease** | - Liver Function Test  
- CT Scan of Liver  
- All laboratory, pathology, hepatitis screening, ultrasound & histology reports  |
| **Chronic Lung Disease** | - Pulmonary Function Test results  
- Arterial Blood Gas test results  
- FEV 1 Test results  
- Relevant investigation results  |
| **Major Head Trauma** | - CT Scan / MRI Report of Brain  
- Surgery report  
- Police report, if any  |
| **Aplastic Anemia** | - Bone Marrow Aspiration Report  
- Blood transfusion records  
- Bone Marrow transplant report  
- Full Blood Picture reports  |
| **Muscular Dystrophy** | - Lumbar puncture  
- Electroencephalography (EEG ) test results  
- Muscles biopsy  
- All relevant investigation results in support of the diagnosis  
* CMC to be completed by Consultant Neurologist  |
| **Benign Brain Tumor** | - CT Scan / MRI Report of Brain  
- Histopathology Report, if available  |
| **Encephalitis** | - CT Scan / MRI Report of Brain  
* CMC to be completed by Consultant Neurologist  |
| **Polymyelitis** | - Diagostic test results  
* CMC to be completed by Consultant Neurologist  |
| **Brain Surgery** | - Brain Surgery Report  |
| **Bacterial Meningitis** | - CT Scan / MRI Report of Brain & Spine  
- Lumbar puncture test report  |
| **AIDS Cover for Medical Staff** | - HIV antibody test by ELISA method within 5 days of the event/accident  
- HIV antibody test by ELISA method 3 - 6 months from date of blood transfusion.  
- Statement from statutory Health Authority to confirm that the disease was occupationally acquired.  
- Western Blot test  |
| **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 leuкоencephalopathy.  
- Chest X-ray report  
- Sputum C & S report  
- Sputum AFB  |
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
    * CMC to be completed by Consultant Neurologist

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 FEMALE 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
    - 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
    - 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