

## LIST OF COVERED EVENTS AND THE REQUIRED MEDICAL EVIDENCE

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 Disease Requiring Surgery**
  - Coronary Artery By-Pass Surgery Report
4. **Cancer**
  - Histopathology Report
  - CT Scan / MRI Reports, if available
  - Bone Marrow Aspiration / Trepine Biopsy Report (Leukemia only)
  - Blood and laboratory test report
5. **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 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**
  - Visual Acuity Report on both eyes to be done by an ophthalmologist
  - \* CMC to be completed by an Ophthalmologist.
12. **Heart Valve Replacement**
  - Heart Valve Surgery Report
13. **Loss of Hearing / Deafness**
  - 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
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. **Terminal Disease**
  - All relevant investigation results in support of the diagnosis
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. **Chronic Liver Disease**
  - Liver Function Test
  - CT Scan of Liver
  - All laboratory, pathology, hepatitis screening, ultrasound & histology reports
24. **Chronic 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. **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. **Poliomyelitis**
  - Diagnostic test results
  - \* CMC to be completed by Consultant Neurologist
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. **Apallic Syndrome**
  - CT Scan / MRI Report of Brain
  - \* CMC to be completed by Consultant Neurologist
35. **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
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

\* CMC = Confidential Medical Certificate

## **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 / Trepine 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
- 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

\* CMC = Confidential Medical Certificate