

Early- Stage Critical Illness Condition

The following Critical Illness conditions are covered under the Early Critical Illness Benefit:

Table of Early Critical Illness Conditions			
No.	Organ Part	Critical Illness List	Definition
1	Cancer	Early Cancer – Carcinoma in situ	<p>Carcinoma in situ and Other Early Cancers of Specified Organs Carcinoma in situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. ‘Invasion’ means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.</p> <p>The following conditions are specifically excluded from coverage:</p> <ul style="list-style-type: none"> • Cervical Dysplasia, CIN-1, CIN-2 and CIN-3 and low grade & high grade squamous epithelial lesions. • Prostatic Intraepithelial Neoplasia (PIN). • Vulvar Intraepithelial Neoplasia (VIN). • Non-melanoma carcinoma in situ. • Any lesion or tumour which is histologically described as benign, dysplasia, premalignant, borderline malignant, or suspicious malignant potential. • All tumours in the presence of Human Immunodeficiency Virus (HIV) infection. <p>The following coverages are available only to the first occurrence of CIS.</p>
2	Cancer	Early Prostate Cancer	Prostate Cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification; or
3	Cancer	Early Thyroid Cancer	Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of thyroid that is less than 1cm in diameter; or
4	Cancer	Early Bladder Cancer	Bladder Cancer that is histologically described using the TNM Classification as T1N0M0 as well as Papillary microcarcinoma of the bladder (TaN0M0); or
5	Cancer	Early Chronic Lymphocytic Leukemia	Chronic Lymphocytic Leukemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.

6	Heart	Insertion of a Permanent Cardiac Pacemaker or Defibrillator	<p>Insertion of a permanent cardiac pacemaker or defibrillator that is required as a result of serious cardiac arrhythmia which cannot be treated via other means. The insertion of the cardiac pacemaker must be certified to be absolutely necessary by a specialist in the relevant field.</p> <p>The pacemaker/defibrillator must be certified to be absolutely necessary by a cardiac physician.</p>
7	Heart	Coronary Angioplasty	<p>The actual undergoing of balloon angioplasty or similar intra arterial catheter procedure to correct a narrowing of a minimum 60% stenosis, of one or more major coronary arteries as shown by angiographic evidence. The revascularisation must be considered medically necessary by a consultant cardiologist.</p> <p>Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.</p> <p>Diagnostic/investigative procedures are excluded.</p>
8	Heart	Minimally Invasive Surgery to Aorta	<p>The actual undergoing of surgery via minimally invasive or intra-arterial techniques to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta, as evidenced by an appropriate diagnostic test and confirmed by a specialist.</p> <p>For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches. Intra-arterial investigative procedures are not included.</p>
9	Brain	Cerebral Arteriovenous Malformation (AVM) / Cerebral Aneurysm Surgery	<p>The actual undergoing of</p> <ul style="list-style-type: none"> • surgical repair of an intracranial aneurysm or surgical removal of an arterio-venous malformation via craniotomy, performed by a consultant neurosurgeon or • An endovascular treatment procedure by a consultant radiologist using coils to cause thrombosis of a cerebral arteriovenous malformation or cerebral aneurysm. <p>The need for the procedure must be certified to be absolutely necessary by a specialist in the relevant field.</p>
10	Liver	Liver Surgery	<p>Partial hepatectomy of at least one (1) entire lobe of the liver that has been found necessary as a result of illness or accident of the insured.</p> <p>Liver donation and liver disease secondary to alcohol or drug abuse is excluded.</p>
11	Lung	Surgical Removal of One Lung	<p>Complete surgical removal of a lung as a result of an illness or an accident of the Life Insured.</p> <p>Partial removal of a lung is excluded.</p>
12	Kidney	Nephrectomy / Removal of One Kidney	<p>The complete surgical removal of one (1) kidney necessitated by any illness or accident. The need for the surgical removal of the kidney must be certified to be absolutely necessary by a specialist in the relevant field.</p> <p>Kidney donation is excluded.</p>
13	Organ Transplant	Small Bowel Transplant	<p>The receipt of a transplant of at least one (1) meter of small bowel with its own blood supply via a laparotomy resulting from intestinal failure.</p>