

36 Critical Illness

1. Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders
2. Aplastic Anaemia
3. Bacteria Meningitis
4. Balloon Angioplasty*
5. Benign Brain Tumor
6. Blindness
7. Brain Surgery
8. Cancer
9. Cardiomyopathy
10. Chronic Liver Disease
11. Chronic Lung Disease
12. Coma
13. Coronary Artery Bypass Surgery*
14. Encephalitis
15. Full Blown AIDS*
16. Fulminant Viral Hepatitis
17. Heart Attack (Myocardial Infraction)
18. Heart Valve Replacement
19. HIV due to Blood Transfusion
20. Kidney Failure
21. Laser Treatment or Any Other Invasive Treatments for Coronary Artery Disease
22. Loss of Hearing/Deafness
23. Loss of Speech
24. Major Burns
25. Major Organ Transplant
26. Motor Neuron Disease
27. Multiple Sclerosis
28. Muscular Dystrophy
29. Occupationally Acquired HIV Infection*
30. Paralysis/Paraplegia

31. Parkinson's Disease
32. Poliomyelitis
33. Primary Pulmonary Arterial Hypertension
34. Stroke
35. Surgery to Aorta
36. Terminal Illness

+ 10 Critical Illness

MAA Takaful now offer 46 critical illness instead of the normal 36 dread diseases. We are the FIRST Takaful operator that offers 46 critical illnesses coverage in the country.

LIST OF ADDITIONAL 10 DREAD DISEASES

1. Apallic Syndrome / Vegetative State

Universal necrosis of the brain cortex, with the brainstem remaining intact. Diagnosis must be confirmed by a neurologist and condition must be documented for at least one month.

2. Creutzfeldt-Jacob Disease (Mad Cow Disease)

A neurological disease, fatal spongiform encephalopathy accompanied by signs and symptoms of

- a) uncontrolled muscular spasm or tremor;
- b) severe progressive dementia;
- c) cerebellar dysfunction; and
- d) athetosis.

The diagnosis must be made by a Specialist in neurology; and must be based on conclusive Electroencephalography (EEG) and Cerebrospinal Fluid (CSF) findings as well as Computed Tomography (CT) scan and Magnetic Resonance Imaging (MRI).

3. Myasthenia Gravis

An autoimmune disorder characterized by chronic weakness of voluntary muscles which is confirmed by a Specialist in neurology and proven by Tensilon test and Electromyogram (EMG). A certified Specialist must report that the disease is generalized and despite optimal therapy with surgery or medications causing permanent functional impairment such that Life Insured is unable to perform (whether aided or unaided) at least 3 of the following Activities of Daily Living for a continuous period of at least 6 months:

The Activities of Daily Living are: -

(a) Transfer

Getting in & out of a chair without requiring physical assistance.

(b) Mobility

The ability to move from room to room without requiring any physical assistance.

(c) Continence

The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.

(d) Dressing

Putting on and taking off all necessary items of clothing without requiring assistance of another person.

(e) Bathing/Washing

The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.

Myasthenia Gravis due to thyroid disease and Ocular Myasthenia Gravis are excluded.

4. Other Serious Coronary Artery Disease

The narrowing of the lumen of at least three major coronary arteries (not inclusive of their branches) by a minimum of 60 percent or more as proven by coronary arteriography (non-invasive diagnostic procedures are excluded). Coronary Arteries herein refer to the Circumflex Artery, Right Coronary Artery (RCA), Left Anterior Descending Artery(LAD) and Left Main Stem (a narrowing of 60% or more of the Left Main Stem will be considered as a narrowing of two major arteries). This benefit is payable regardless of whether or not any form of coronary artery surgery has been performed.

5. Progressive Scleroderma

A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys.

The following are excluded:

- Localised scleroderma (linear scleroderma or morphea);
- Eosinophilic fascitis; and
- CREST syndrome.

Loss of Limbs – Recommend replace (covered under TPD)

6. Brachial Plexus Injury resulting in total paralysis one limb

Avulsion of all roots of the brachial plexus due to injury resulting in permanent total paralysis of the arm, absent reflexes and complete sensory loss. Diagnosis must be confirmed by a consultant neurologist and has to be evident by EMG / Nerve Conduction Studies performed by a qualified specialist 1 months after injury at the earliest.

Self inflicted / obstetric injuries are excluded.

7. Medullary Cystic Disease

A progressive hereditary disease of the kidneys characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anemia, polyuria and renal loss of sodium, progressing to chronic renal failure. Diagnosis should be supported by a renal biopsy.

8. Major Head Trauma

Physical head injury causing permanent functional impairment lasting for a minimum period of three (3) months from the date of the trauma or injury. The resultant permanent functional impairment is to be verified by a neurologist and must result in an inability to perform at least three (3) of the following Activities of Daily Living

The Activities of Daily Living are: -

(a) Transfer

Getting in & out of a chair without requiring physical assistance.

(b) Mobility

The ability to move from room to room without requiring any physical assistance.

(c) Continence

The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.

(d) Dressing

Putting on and taking off all necessary items of clothing without requiring assistance of another person.

(e) Bathing/Washing

The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.

9. Loss of Independent Existence

Confirmation by an appropriate specialist of the loss of independent existence lasting for a minimum consecutive period of 6 months and resulting in a permanent inability to perform at

least three (3) of the following Activities of Daily Living

The Activities of Daily Living are: -

(a) Transfer

Getting in & out of a chair without requiring physical assistance.

(b) Mobility

The ability to move from room to room without requiring any physical assistance.

(c) Continence

The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.

(d) Dressing

Putting on and taking off all necessary items of clothing without requiring assistance of another person.

(e) Bathing/Washing

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10. Systemic Lupus Erythematosus with Lupus Nephritis

Refers to a multi-system, autoimmune disorder characterized by the development of auto-antibodies, directed against various self-antigens. Within the context of this policy, SLE is restricted to only those forms of systemic lupus Erythematosus, which involve the kidneys (Type 111 to Type V Lupus Nephritis, established by renal biopsy). Other forms such as discoid lupus and those forms with only hematological and joint involvement are specifically excluded.

WHO Lupus Classification:

Class 1 - Minimal change glomerulonephritis

Class 11- Mesangial glomerulonephritis

Class 111- Focal Segmental glomerulonephritis

Class 1V- Diffuse glomerulonephritis

Class V- Membranous glomerulonephritis