

Our Specified Illness Benefit

Covering

55 Full Payment Specified Illnesses
36 Partial Payment Specified Illnesses



Full Payment Specified Illness Conditions

Alzheimer's disease – resulting in permanent symptoms	Peripheral Vascular Disease – with bypass surgery
Aorta graft surgery – for disease or traumatic injury	Pneumonectomy – removal of a complete lung
Aplastic anaemia - of specified severity	Primary Pulmonary Hypertension – of specified severity
Bacterial meningitis - resulting in permanent symptoms	Primary Sclerosing Cholangitis – of specified severity
Balloon valvuloplasty	Pulmonary Artery Graft Surgery
Benign brain tumour - resulting in permanent symptoms or undergoing specified treatments	Short Bowel Syndrome - requiring permanent total parenteral nutrition
Benign spinal cord tumour – resulting in permanent symptoms or undergoing specified treatments	Spinal Stroke - resulting in permanent symptoms
Blindness – permanent and irreversible	Stroke – resulting in specified symptoms
Brain Abscess - undergoing specified treatments	Syringomyelia or syringobulbia – with surgery
Brain Injury due to Anoxia or Hypoxia – resulting in permanent symptoms	Systemic Lupus Erythematosus – of specified severity
Cancer – excluding less advanced cases	Third Degree Burns - of specified surface area
Cardiac Arrest – with insertion of a defibrillator	Total and Permanent Disability
Cardiomyopathy – of specified severity	Traumatic Brain Injury – resulting in permanent symptoms
Cauda Equina - with permanent symptoms	
Chronic Lung Disease - of specified severity	
Chronic Pancreatitis – of specified severity	
Coma - resulting in permanent symptoms	
Coronary artery by-pass Grafts	
Creutzfeld-Jacob disease – resulting in permanent symptoms	
Crohn's disease – of specified severity	
Deafness – permanent and irreversible	
Dementia – resulting in permanent symptoms	
Devic's disease	
Encephalitis - resulting in permanent symptoms	
Heart Attack - definite diagnosis	
Heart structural repair	
Heart Valve Replacement or Repair	
HIV infection - contracted in any of the Approved Territories from a blood transfusion, a physical assault or at work	
Intensive Care – requiring mechanical ventilation for 10 consecutive days	
Kidney Failure – requiring permanent dialysis	
Liver Failure – Irreversible and End Stage	
Loss of one Limb – permanent physical severance	
Loss of Speech – permanent and irreversible	
Major Organ Transplant – specified organs from another person	
Motor Neurone Disease – resulting in permanent symptoms	
Multiple Sclerosis	
Muscular Dystrophy – resulting in permanent symptoms	
Myasthenia Gravis - with specified symptoms	
Necrotising Fasciitis - requiring surgery	
Paralysis of One limb - total and irreversible	
Parkinson's Disease (idiopathic) – resulting in permanent symptoms	
Parkinson Plus Syndromes - resulting in permanent symptoms	

Partial Payment Specified Illness Conditions

Angioplasty for coronary artery disease – of specified severity	Single lobectomy – the removal of a complete lobe of the lung
Aortic Aneurysm - with endovascular repair	Surgical removal of one eye
Carcinoma in Situ of the Appendix, Colon or Rectum - resulting in intestinal resection	Third degree burns - covering at least 5% of the body's surface area
Carcinoma in Situ of the Breast - treated by surgery	Ulcerative colitis – treated with total colectomy
Carcinoma in Situ of the Cervix – treated by specified surgery	
Carcinoma in situ of the oesophagus - treated by specific surgery	
Carcinoma in Situ of the Oral Cavity or Oropharynx – treated by surgery	
Carcinoma in Situ of the Testicle - requiring surgical removal of one or both testicles	
Carcinoma in Situ of the Vagina – treated by surgery	
Carcinoma in Situ of the Vulva – treated by surgery	
Carcinoma in Situ (Other) – with surgery	
Carotid artery stenosis - treated by endarterectomy or angioplasty	
Central Retinal Artery or Vein Occlusion – resulting in permanent visual loss	
Cerebral or Spinal aneurysm – undergoing specified treatments	
Cerebral or Spinal arteriovenous malformation –undergoing specified treatments	
Crohn's disease – treated with surgical intestinal resection	
Cystectomy – complete removal of the urinary bladder	
Diabetes Mellitus - type 1	
Early Stage Prostate Cancer with Gleason score between 2 and 6 – and with specific treatment	
Early Stage Thyroid Cancer - of specified advancement	
Early stage urinary bladder cancer – of specified advancement	
Gastrointestinal Stromal Tumour (GIST) of Low Malignant Potential – treated by surgery	
Implantable cardioverter defibrillator (ICD) for primary prevention of sudden cardiac death	
Liver Resection	
Neuroendocrine Tumour of Low Malignant Potential – treated by surgery	
Ovarian Tumour of Borderline Malignancy / Low Malignant Potential – with surgical removal of an ovary	
Peripheral vascular disease - treated by angioplasty	
Permanent Pacemaker Insertion	
Pituitary tumour – resulting in permanent symptoms or surgery	
Serious accident cover – resulting in at least 28 consecutive days in hospital	
Severe Sepsis	
Significant visual impairment – permanent and irreversible	

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