

LIST OF THE 36 CRITICAL ILLNESSES:

1. Acquired Immunodeficiency Syndrome (“AIDS”)	19. Heart Valve Surgery
2. Aplastic Anaemic	20. Kidney Failure
3. Apallic Syndrome	21. Loss of Independent Existence
4. Alzheimer’s Disease/ Irreversible Organic Degenerative	22. Loss of Speech
5. Baterial Meningitis	23. Major Burns
6. Benign Brain Tumor	24. Major Head Trauma
7. Blindness	25. Major Organ Transplant
8. Brain Surgery	26. Motor Neurone Disease
9. Cancer	27. Multiple Sclerosis
10. Cardiomyopathy	28. Muscular Dystrophy
11. Chronic Liver Disease	29. Paralysis/Paraplegia
12. Chronic Lung Disease	30. Parkinson’s Disease
13. Coma	31. Poliomyelitis
14. Coronary Artery Disease	32. Primary Pulmonary Arterial Hypertension
15. Deafness	33. Stroke
16. Encephalitis	34. Surgery to Aorta
17. Fulminant Viral Hepatitis	35. System Lupus Erythematosus (SLE) with Lupus Nephritis
18. Heart Attack	36. Terminal Illness

Note: For the definition of the above critical illnesses, please refer to the Individual Certificate for FirstLife Plan (with Critical Illness cover).