

## AAFAIAH CARE

The 68 covered critical illnesses are listed in the table below:-

| No. | Critical Illness                                                                              |
|-----|-----------------------------------------------------------------------------------------------|
| 1   | Alzheimer's Disease/ Severe Dementia                                                          |
| 2   | Bacterial Meningitis – Resulting in Permanent Inability to Perform Activities of Daily Living |
| 3   | Benign Brain Tumor – of Specified Severity                                                    |
| 4   | Blindness – Permanent and Irreversible                                                        |
| 5   | Brain Surgery                                                                                 |
| 6   | Cancer – of Specified Severity and Does Not Cover Very Early Cancers                          |
| 7   | Cardiomyopathy – of specified severity                                                        |
| 8   | Chronic Aplastic Anemia – Resulting in Permanent Bone Marrow Failure                          |
| 9   | Coma – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms          |
| 10  | Coronary Artery By-pass Surgery                                                               |
| 11  | Deafness – Permanent and Irreversible                                                         |
| 12  | Encephalitis – Resulting in Permanent Inability to Perform Activities of Daily Living         |
| 13  | End-stage Liver Failure                                                                       |
| 14  | End-stage Lung Disease                                                                        |
| 15  | Full-blown AIDS                                                                               |
| 16  | Fulminant Viral Hepatitis                                                                     |
| 17  | Heart Attack – of Specified Severity                                                          |
| 18  | Heart Valve Surgery                                                                           |
| 19  | HIV Infection due to Blood Transfusion                                                        |
| 20  | Kidney Failure – Requiring Dialysis or Kidney Transplant                                      |
| 21  | Loss of Independent Existence                                                                 |
| 22  | Loss of Speech                                                                                |
| 23  | Major Head Trauma – Resulting in Permanent Inability to Perform Activities of Daily Living    |
| 24  | Major Organ/ Bone Marrow Transplant                                                           |
| 25  | Medullary Cystic Disease                                                                      |
| 26  | Motor Neuron Disease – Permanent Neurological Deficit with Persisting Clinical Symptoms       |
| 27  | Multiple Sclerosis                                                                            |
| 28  | Muscular Dystrophy                                                                            |
| 29  | Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection                          |
| 30  | Paralysis of Limbs                                                                            |
| 31  | Parkinson's Disease – Resulting in Permanent Inability to Perform Activities of Daily Living  |
| 32  | Primary Pulmonary Arterial Hypertension – of Specified Severity                               |
| 33  | Serious Coronary Artery Disease                                                               |
| 34  | Stroke – Resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms        |
| 35  | Surgery to Aorta                                                                              |
| 36  | Systemic Lupus Erythematosus with Severe Kidney Complications                                 |
| 37  | Terminal Illness                                                                              |
| 38  | Third Degree Burns – of Specified Severity                                                    |
| 39  | Secondary Pulmonary Hypertension                                                              |
| 40  | Infective Endocarditis requiring Heart Surgery                                                |
| 41  | Poliomyelitis                                                                                 |
| 42  | Progressive Scleroderma                                                                       |
| 43  | Severe Rheumatoid Arthritis                                                                   |
| 44  | Crohn's Disease with Fistula                                                                  |
| 45  | Ulcerative Colitis with Total Colectomy                                                       |
| 46  | Chronic Autoimmune Hepatitis                                                                  |
| 47  | Chronic Adrenal Insufficiency                                                                 |
| 48  | Reye's Syndrome                                                                               |
| 49  | Meningeal Tuberculosis                                                                        |
| 50  | Spinal Cord Disease or Injury resulting in Bladder Dysfunction                                |
| 51  | Apallic Syndrome / Persistent Vegetative state                                                |
| 52  | Multiple Root Avulsions of Brachial Plexus                                                    |
| 53  | Respiratory Diptheria                                                                         |
| 54  | Surgery for Idiopathic Scoliosis                                                              |
| 55  | Chronic Relapsing Pancreatitis                                                                |
| 56  | Elephantiasis                                                                                 |
| 57  | Myasthenia Gravis                                                                             |
| 58  | Acute Necrohemorrhagic Pancreatitis                                                           |
| 59  | Creutzfeldt – Jakob Disease (Mad Cow Disease)                                                 |
| 60  | Ebola Hemorrhagic Fever                                                                       |
| 61  | Chronic Primary Sclerosing Cholangitis                                                        |
| 62  | Severe Relapsing Nephrotic Syndrome                                                           |
| 63  | Wilson's Disease                                                                              |
| 64  | Hemolytic Uremic Syndrome                                                                     |
| 65  | Necrotising Fasciitis                                                                         |
| 66  | Severe Mental Illness                                                                         |
| 67  | Diabetes Mellitus Complications                                                               |
| 68  | Angioplasty and Other Invasive Treatments for Coronary Artery Disease                         |

# RIDER PENYAKIT KRITIKAL

## Senarai 36 Penyakit Kritikal

1. Penyakit Alzheimer / Demensia Teruk
2. Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari
3. Meningitis Bakteria – mengakibatkan ketidakupayaan kekal untuk melakukan Aktiviti Kehidupan Harian
4. Tumor Otak Benign – keterukan tertentu
5. Buta – Kekal dan Tidak boleh Pulih
6. Pembedahan Otak
7. Kanser – keterukan tertentu dan tidak melindungi kanser tahap awal
8. Kardiomiopati – keterukan tertentu
9. Anemia Aplastik Kronik – mengakibatkan Kegagalan Kekal Sumsum Tulang
10. Koma – mengakibatkan defisit neurologi kekal dengan simptom klinikal yang berterusan
11. Pembedahan Pintas Arteri Koronari
12. Pekak – Kekal dan Tidak boleh pulih
13. Ensefalitis – mengakibatkan ketidakupayaan kekal untuk melakukan Aktiviti Kehidupan Harian
14. Kegagalan Hati Tahap Akhir
15. Penyakit Paru-paru Tahap Akhir
16. Hepatitis Viral Fulminan
17. Serangan Jantung – keterukan tertentu
18. Pembedahan Injap Jantung
19. Kegagalan Buah Pinggang – memerlukan dialisis atau transplan buah pinggang
20. Hilang Keupayaan Bertutur
21. Trauma Kepala Major (teruk) – mengakibatkan ketidakupayaan kekal untuk melakukan Aktiviti Kehidupan Harian
22. Transplan Organ Utama/Sumsum Tulang
23. Penyakit Sistik Medular
24. Penyakit Neuron Motor – defisit neurologi kekal dengan simptom klinikal berterusan
25. Sklerosis Multipel
26. Distrofi Otot
27. Virus Kurang Daya Tahan Manusia (HIV) dijangkiti melalui Pekerjaan
28. Kelumpuhan Anggota
29. Penyakit Parkinson – mengakibatkan ketidakupayaan kekal untuk melakukan Aktiviti Kehidupan Harian
30. Hipertensi Arteri Pulmonari Primer – keterukan tertentu
31. Penyakit Arteri Koronari Serius
32. Strok/Angin Ahmar – mengakibatkan defisit neurologi kekal dengan simptom-simptom klinikal berterusan
33. Pembedahan Aorta
34. Lupus Eritematosus Sistemik Dengan Komplikasi Buah Pinggang Yang Teruk
35. Penyakit Terminal (Membawa Maut)
36. Kelecuran Tahap Ketiga – keterukan tertentu

*Sekiranya Orang Dilindungi menjalani Angioplasti dan rawatan invasif lain untuk penyakit arteri koronari untuk kali pertama, 10% daripada Jumlah Yang Dilindungi sehingga maksimum RM50,000 akan dibayar. Jumlah Yang Dilindungi bagi Rider akan dikurangkan dengan amaun yang dibayar.*