

### Heart disorders

Angioplasty Triple Vessel\*  
Cardiomyopathy  
Coronary Artery Bypass Surgery\*  
Heart Attack\*  
Heart Valve Surgery  
Out of Hospital Cardiac Arrest  
Primary Pulmonary Hypertension  
Surgery of the Aorta

### Accidents

Diplegia  
Loss of Capacity for Independent Living  
Loss of Limbs  
Loss of Limbs and Sight  
Major Head Injury  
Paraplegia  
Quadriplegia  
Severe Burns

### Cancer\*

Including malignant tumours and other specified cancer conditions\*

### Body organ disorders

Advanced Diabetes\*  
Benign Brain or Spinal Cord Tumour  
Blindness  
Chronic Kidney Failure  
Chronic Liver Disease  
Chronic Lung Disease  
Coma  
Deafness  
Encephalitis  
Loss of Speech  
Major Organ Transplant  
Pneumonectomy

### Nervous system disorders

Alzheimer's Disease  
Dementia  
Stroke\*  
Creutzfeld-Jakob Disease  
Hemiplegia  
Meningitis  
Motor Neurone Disease  
Multiple Sclerosis  
Muscular Dystrophy  
Parkinson's Disease

### Blood disorders

Aplastic Anaemia  
Medically Acquired HIV  
Occupationally Acquired HIV

\* Conditions subject to a Ninety Day Waiting Period from the time the policy is issued.