

Covered Critical Illnesses in Loan Protection and Group Life Policies

Under the life insurance policy, a **critical illness** refers to a serious medical condition from a pre-defined list that triggers a benefit payout.

This coverage helps policyholders cover medical costs, replace lost income, and focus on recovery with peace of mind.

The critical illnesses covered under the policy include:

1. **Heart Attack:** Death of a portion of the heart muscle due to coronary artery blockage. Confirmed by prolonged chest pain, ECG changes, imaging evidence, and elevated cardiac enzymes (Troponin T/I, CPK-MB). Other acute coronary syndromes or angina without infarction are excluded. The claim invalidates Coronary Artery Surgery.
2. **Coronary Artery Surgery / Heart Valve Replacement:** Bypass surgery for blocked coronary arteries or open surgery to repair/replace heart valves. Percutaneous procedures/stenting excluded. The claim invalidates Heart Attack.
3. **Stroke:** Cerebrovascular incident causing neurological deficits for >24 hours, confirmed by a neurologist after 3 months. Excludes transient attacks, eye vascular disease, optic nerve death, and migraines. The claim invalidates paralysis caused by a stroke.
4. **Cancer:** Malignant tumor with uncontrolled growth, including leukemia, lymphoma, Hodgkin's disease, and parotid mixed tumors. Excludes pre-malignant, non-invasive, early-stage cancers, certain prostate (Gleason score 1- 6)/ all skin cancers except malignant melanoma, and HIV-related tumors.
5. **Renal Failure:** Chronic/end-stage kidney failure requiring permanent dialysis or kidney transplant. The claim invalidates the kidney-related transplant.
6. **Major Organ Transplant:** Transplant of the kidney, heart, lung, liver, pancreas, or bone marrow. Other organs or tissues are excluded. The claim invalidates Renal Failure.
7. **Paraplegia / Paralysis:** Total loss of muscle function in both legs or both arms for ≥12 months, supported by medical evidence. Stroke-related paralysis excluded.
8. **Blindness:** Permanent, irreversible loss of sight in both eyes (visual acuity of 3/60 or less after correction), confirmed by an ophthalmologist.
9. **Multiple Sclerosis:** Diagnosed by a neurologist, causing motor or sensory impairment for ≥6 months, supported by MRI, lumbar puncture, and evoked potentials.
10. **Parkinson's Disease (under 60):** Progressive tremor, rigidity, slow movements, diagnosed by a neurologist. Excludes secondary or drug-induced Parkinsonism. The claim invalidates Alzheimer's.

11. **Alzheimer's Disease (under 60):** Degenerative dementia with cognitive loss, requiring ≥ 8 hours daily supervision. Confirmed by neurologist/psychiatrist/geriatrician. Excludes other dementias. The claim invalidates Parkinson's.
12. **Aorta Surgery:** Surgical replacement of the thoracic/abdominal aorta. Stents, endovascular repair, or trauma-related surgery excluded.
13. **Muscular Dystrophy:** Inherited progressive muscle disorder causing inability to perform ≥ 3 daily living activities. Diagnosed by a neurologist via biopsy, imaging, EMG, or genetic tests.
14. **Accidental Brain Damage:** Permanent intellectual impairment from an accident, requiring permanent supervision. Excludes conditions already covered under paralysis or coma.
15. **Rheumatoid Arthritis (under 60):** Chronic progressive joint destruction affecting ≥ 3 major joints, confirmed by a rheumatologist. Excludes similar conditions (psoriatic arthritis, viral arthritis, lupus, gout).
16. **Motor Neurone Disease:** Progressive degeneration of motor neurons (includes ALS, SMA, progressive bulbar palsy). A claim invalidates paralysis or coma.
17. **Burns:** Third-degree burns covering $\geq 20\%$ of body surface.
18. **Coma:** Medically uninduced unconsciousness with Glasgow Coma Scale < 9 for ≥ 21 days. The claim invalidates paralysis or stroke.

Exclusions:

No benefit is payable if the illness is caused by:

- Suicide or self-inflicted injury
- Alcohol/drug abuse or misuse of medication
- Willful law violations, riots, or hazardous sports (for paralysis & blindness)
- Failure to follow medical advice
- Pre-existing conditions
- AIDS or HIV
- Diagnosis within 6 months of policy start

Note: The Bank/MFI/SACCO shall not be able to claim more than one defined Critical illness, for any life assured, following a positive diagnosis, and the cover for the life assured will automatically lapse immediately following a claim.

For Prime Life Insurance:

