

List of Major and Minor Critical Illnesses

S. No	MAJOR CRITICAL ILLNESSES (55)
1	Cancer of Specified severity (Major Cancer)
2	Bone Marrow Transplant
3	Aplastic Anaemia
4	Primary Myelofibrosis
5	Takayasu Arteritis
6	Refractory Heart Failure
7	Eisenmenger's Syndrome
8	Myocardial Infarction
9	Cardiomyopathy of specified severity
10	Open Chest CABG
11	Open Heart Replacement Or Repair Of Heart Valves
12	Surgery Of Aorta
13	Primary (Idiopathic) Pulmonary Hypertension
14	Infective Endocarditis
15	Systemic Lupus Erythematosus With Renal Involvement
16	Rheumatoid Arthritis
17	Scleroderma
18	Good Pastures Syndrome With Lung or Renal Involvement
19	Myasthenia Gravis
20	End Stage Lung Failure
21	Kidney Failure Requiring Regular Dialysis
22	Medullary Cystic Kidney Disease
23	Fulminant Hepatitis
24	End Stage Liver Failure
25	Major Organ transplant
26	Severe Crohn's Disease
27	Severe Ulcerative Colitis
28	Chronic Relapsing Pancreatitis
29	Stroke Resulting in Permanent Symptoms
30	Permanent Paralysis of Limbs
31	Motor Neuron Disease With Permanent Symptoms
32	Parkinson's Disease
33	Benign Brain Tumor
34	Alzheimer's Disease
35	Progressive Supranuclear Palsy
36	Multiple Sclerosis with Persisting Symptoms
37	Creutzfeldt-Jakob Disease
38	Muscular Dystrophy
39	Coma of Specified Severity
40	Apallic Syndrome
41	Major Head Trauma
42	Guillain-Barre Syndrome
43	Deafness
44	Loss Of Speech
45	Blindness
46	Spinal Stroke
47	Benign Spinal Cord Tumour with Neurological Deficit
48	Poliomyelitis
49	Bacterial Meningitis
50	Encephalitis
51	Tuberculosis Meningitis
52	Severe Progressive Bulbar Palsy
53	Third Degree Burns
54	Necrotising Fasciitis
55	Pheochromocytoma

S. No	MINOR CRITICAL ILLNESSES (37)
1	Early-stage cancer / Carcinoma-in- Situ
2	Pulmonary Artery Graft Surgery
3	Cardiac Arrhythmia with surgical intervention
4	Other Serious Coronary Artery Diseases
5	Insertion of a Permanent Cardiac Defibrillator
6	Complete Heart Block
7	Pericardectomy
8	Balloon Valvotomy or Valvuloplasty
9	Angioplasty (Sum Insured capped at 5 lacs)
10	Minimally Invasive Surgery to Aorta
11	Pulmonary embolism
12	Moderately Severe Cardiomyopathy
13	Secondary Pulmonary Alveolar Proteinosis (Pap)
14	Glomerulonephritis with Nephrotic Syndrome
15	Moderately Severe Kidney Disease
16	Moderately Severe Systemic Lupus Erythematosus
17	Intestinal Gangrene
18	Portal Vein Thrombosis
19	Surgical Removal of One Lung
20	Moderately Severe Crohn's Disease
21	Moderately Severe Ulcerative Colitis
22	Small bowel transplant
23	Ankylosing Spondylitis
24	Surgical Removal of one kidney
25	Loss of Hearing of One Ear
26	Loss Of Sight In One Eye
27	Dissolution of the nerve roots of Brachial Plexus
28	Syringomelia or Syringobulbia Requiring Surgery
29	Carotid Artery Surgery
30	Loss of Use of One Limb
31	Idiopathic Scoliosis
32	Coma 72 Hours
33	Elephantiasis
34	Adrenalectomy for Adrenocortical Adenoma
35	Wilson's Disease
36	Optic Neuropathy
37	Facial Reconstructive Surgery due to accident