

Serenia Life Critical Illness Insurance

What are the covered critical illnesses or conditions?

The following critical illnesses or conditions for adults and children are covered.

26 Covered Illnesses and Conditions (Adult)	
<i>Autoimmune Conditions</i>	<ol style="list-style-type: none">1. Aplastic anemia2. Multiple sclerosis3. Occupational HIV infection
<i>Cancer</i>	<ol style="list-style-type: none">4. Cancer (life-threatening)
<i>Cardiovascular Conditions</i>	<ol style="list-style-type: none">5. Aortic surgery6. Coronary artery bypass surgery7. Heart attack8. Heart valve replacement or repair9. Stroke
<i>Neurological Conditions</i>	<ol style="list-style-type: none">10. Acquired brain injury11. Bacterial meningitis12. Benign brain tumor13. Coma14. Dementia, including Alzheimer's Disease15. Motor neuron disease16. Paralysis17. Parkinson's disease and specified atypical Parkinsonian disorders
<i>Sensory and Mobility Conditions</i>	<ol style="list-style-type: none">18. Blindness19. Deafness20. Loss of independent existence (LOIE)21. Loss of limbs22. Loss of speech23. Severe burns

26 Covered Illnesses and Conditions (Adult)

Transplants and Organ-related Conditions

- 24. Kidney failure
- 25. Major organ failure on waiting list
- 26. Major organ transplant

7 Child-Specific Illnesses and Conditions

- 1. Autism spectrum disorder
- 2. Cerebral palsy
- 3. Congenital heart disease
- 4. Cystic fibrosis
- 5. Muscular dystrophy
- 6. Rett syndrome
- 7. Type 1 diabetes mellitus

For complete definitions and exclusions on covered critical illnesses and conditions, please refer to the sample policy contract or Description of Covered Critical Illnesses and Conditions.

