

# LIST AND DESCRIPTION OF CRITICAL DISEASES

## Annex I to the terms and conditions No. TI.0168.17

### 1. Malignant tumours (ICD-10 C00-C97, D46)

Diseases characterised by the uncontrolled multiplication of malignant cells and their spread into healthy tissues. A cancer diagnosis must be confirmed with a pathological test. This description also covers leukaemia, lymphoma and Hodgkin's disease and myelodysplastic syndrome.

Insured events do not include tumours in carriers of HIV, tumours *in situ*, precanceroses, cervical dysplasia, types of cervical cancer CIN1-CIN3, early stages of prostate cancer (T1 in the tumor-nodus-metastasis system), basal cell or squamous cell melanoma and melanomas smaller than 1.5 mm of Breslow's depth or smaller than Clark level 3.

### 2. Acute myocardial infarction (I21)

Myocardial infarction means damage to the cardiac muscle caused by a disturbance in the blood supply to the cardiac muscle. The myocardial infarction diagnosis must be established according to the applicable and relevant diagnosis and treatment guidelines.

### 3. Stroke (I60-I64)

Stroke is a cerebrovascular disease causing neurological damage lasting more than 24 hours and is expressed by a disturbance in the motoric and sensory function and generalised symptoms. This includes a stroke and intracerebral and/or subarachnoid non-traumatic haemorrhage. The diagnosis must be verified with a computed tomography (CT) or magnetic resonance tomography (MRT).

Insured events do not include a transient ischemic attack or traumatic intracerebral haemorrhage and a cerebral infarction.

The stroke must be identified according to the applicable and relevant diagnosis and treatment guidelines.

### 4. Coronary artery bypass grafting

Coronary artery bypass grafting is a surgical operation conducted under general anaesthesia where the thorax is opened, with the aim of improving the blood supply to the cardiac muscle. In a coronary artery bypass, an additional vessel or vessels are added to the coronary artery or arteries, thereby ensuring the supply of arterial blood from the aorta to the cardiac muscle with damaged blood supply.

This definition does not include endovascular angioplasty of a coronary artery or stenting of a coronary artery.

### 5. Severely reduced renal function (N19)

Reduced renal function caused by irreversible damage to the functioning of both kidneys, if it requires kidney replacement therapy with chronic dialysis therapy or a kidney transplant.

In the sense of this document it does not include an acute need for temporary dialysis treatment for the duration of up to 30 days.

### 6. Total loss of a limb or function of a limb

A limb means the whole limb – a hand from the shoulder joint and distal from it; a foot from the hip joint and distal from it. Loss of muscle function in at least two limbs caused by a trauma or a spinal cord or brain disease, which must last more than 3 months and be established by a neurologist.

In this document, it does not include loss of a limb or the function of a limb due to self-mutilation or a psychiatric illness; Guillain-Barré syndrome or a periodical or hereditary disturbance.

### 7. Severe damage to visual function (H54)

It is irreversible damage confirmed by an ophthalmologist and caused by an illness or a trauma and cannot be corrected by means of surgery, medication or vision aids. Permanent loss of the sharpness of vision is characterised by vision below 3/60 (below 0.05) in the eye with better vision or narrowing of the visual field below 10° on the condition that it cannot be corrected.

### 8. Sclerosis multiplex (G35)

Sclerosis multiplex is a chronic illness characterised by changes in the white matter of the central nervous system.

Sclerosis multiplex must be diagnosed according to the applicable and relevant diagnosis and treatment guidelines.

### 9. Organ or bone marrow transplant

This means transplant of a heart, kidney, liver (full or partial), lung (both lungs, one lung or a part of a lung), bone marrow (allogenic), small intestine, pancreas (full) to the insured person. In this document, an organ transplant also means the transplant of face, hand or leg.

The condition is that the transplant is the only possible treatment option.

In this document, an organ transplant does not include the transplant of other organs, body parts or tissues (incl. hyaline, bone tissue or skin) or cells (incl. pancreas islet cells, stem cells, haematogenous cells).

### 10. Heart surgery

Heart surgery – a surgical operation conducted under general anaesthesia where the thorax is opened, with the aim of repairing or replacing one or several heart valves. Heart surgery also includes repairing or replacing a heart valve endovascularly through blood vessels.

This definition does not include clipping of a mitral valve through a catheter.

### 11. Aorta surgery

In the context of this document, an aorta operation is an open or minimally invasive and endovascular surgical operation for the treatment of the narrowing, obstruction, aneurysm or dissection of an aorta. The aorta operation must be conducted by a qualified surgeon and the operation must be verified by angiography.

In this document, an aorta operation does not include an operation on an aorta branch, an operation due to congenital damage to the connective tissue (e.g. Marfan syndrome, Ehlers-Danlos syndrome) or an operation due to a traumatic injury to the aorta.

### 12. Alzheimer's disease before 65 (G30.0, F00)

Alzheimer's disease is a neurodegenerative disease characterised by a disturbance in the cortical nerve cell activity. Alzheimer's disease is an insured event if it appears before 65 years of age. Alzheimer's disease appearing after 65 years of age is not an insured event. Dementia caused by other brain diseases or systemic diseases or psychiatric conditions is also not an insured event.

Alzheimer's disease must be diagnosed according to the applicable and relevant diagnosis and treatment guidelines.

### **13. Benign brain tumour (D33.0-D33.2)**

Benign brain tumour – benign tumours verified by computed tomography or magnetic resonance tomography and, regardless of treatment (surgery, radiation therapy, gamma knife), causing permanent neurological damage lasting for more than 3 months. In this case, benign brain tumours do not include cysts, granulomas, developmental anomalies of brain arteries or veins, brain haematomae or hypophysis, spinal cord or acoustic nerve tumours.

### **14. Deafness**

The total and irreversible damage to hearing from both ears, verified by an audiometric test and characterised by the hearing threshold of over 90dB at the sound frequencies 500, 1000 and 2000 Hz with the ear with better hearing.

### **15. Loss of speech**

Total or partial loss of speech caused by any type of bodily damage or an illness and has lasted more than 6 months. This does not cover loss of speech accompanying a psychiatric illness.

### **16. Third degree burn**

A third degree burn covering more than 20% of the body surface area. This document does not include a third degree burn caused by an act of self-harm.

### **17. Idiopathic Parkinson's disease before 65 (G20)**

Idiopathic Parkinson's disease in a person under 65 years of age, which causes a permanent disturbance in physical ability: muscular rigidity, tremor, bradykinesia. In addition to this, a prerequisite of an insurance event is the total inability to conduct three of the six most important self-care activities for at least 3 months: bathing (in the shower or taking a bath, including getting in the shower or into the bath by themselves), dressing and undressing, eating (independently eating prepared food), personal hygiene (independently taking care of bowel and bladder function), moving (moving from room to room on the same level), getting to bed and up by themselves (moving between a chair and a wheelchair and the bed).

An insured event does not include secondary parkinsonism (incl. when caused by toxic or narcotic substances) or essential tremor.

### **18. Severe head trauma in a child**

Cortical damage resulting from an open or closed trauma causing severe and permanent residual symptoms. The severity of the residual symptom is assessed on the basis of the AMPS (Assessment of Motor and Process Skills) score.

The child is not able to perform three of the six most important self-care activities independently: bathing (in the shower or taking a bath, including getting into the shower or into the bath by themselves), dressing and undressing, eating (independently eating prepared food), personal hygiene (independently taking care of bowel and bladder function), moving (moving from room to room on the same level), getting to bed and up by themselves (moving between a chair and a wheelchair and the bed).

The above definition does not include the following:

- The brain damage has been caused by domestic violence (e.g. shaken baby syndrome)
- The brain damage has been caused by self-harm, use of alcohol or drugs