

# LIST AND DESCRIPTION OF CRITICAL ILLNESSES COVERED

## Annex 1 to the Terms and Conditions TI.0159.17

Valid from 01 November 2017

### Cases of disbursement of insurance indemnity

Critical illness means an unexpected and unforeseeable serious illness of the insured person, which first occurred during the insurance period, which is included in this list "List and description of critical illnesses covered" and corresponds to the conditions described herein.

Insurance indemnity shall be paid if the insured person develops any of the below illnesses during the insurance period after the end of the waiting period.

1. **Active tuberculosis** (according to RHK-10 A15–A19) is an infectious disease, caused by mycobacteria. The disease usually spreads as a droplet infection and involves the lungs, rarely other organs. The diagnosis must be confirmed by laboratory and radiation examinations and the disease must be diagnosed according to valid diagnosing and treatment guidelines.
2. **Alzheimer's disease that appears before 65 years of age** (according to RHK-10, G30, F00) is a neurodegenerative disease characterised by a disturbance in cortical nerve cell activity. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines. Dementia caused by other brain diseases or systemic diseases or psychiatric conditions is not considered an insured event.
3. **Aplastic anaemia** (according to ICD-10, D60-D61) is an illness, caused by chronic and persistent insufficiency of bone marrow function, for the elimination of which at least one of the following treatments is required:
  - transfusion of blood or blood products;
  - administration of bone marrow stimulating medications;
  - administration of immunosuppressive medications;
  - bone marrow transplant.
 An insured event is not:
  - haemorrhagic anaemia;
  - haemolytic anaemia;
  - iron deficiency anaemia;
  - vitamin B12 deficiency anaemia.
4. **Bacterial meningitis** (according to ICD-10, G00) is inflammation of the meninges, caused by bacterial infection and as a result of which severe and permanent damage to the nervous system may develop. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines.
5. **Crohn's disease** (according to ICD-10 K50, K51) is an autoimmune inflammatory disease involving any part of the digestive tract, which may cause different symptoms. The diagnosis must be confirmed with clinical findings and instrumental examinations. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines.
6. **Organ or bone marrow transplant** is a surgical operation, in the course of which 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), the entire face, arm or leg are transplanted.  
Transplant is considered an insured event, if this is the only possible treatment option. Transplanting of other organs, body parts, tissues (incl. eye cornea, bone tissue or skin) or cells (incl. pancreas islet cells, stem cells, haematogenous cells) is not considered an insured event.
7. **Idiopathic Parkinson's disease before 65 years of age** (according to IDC-10, G20) is a disease which causes a permanent disturbance in physical ability. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines. The disease is considered an insured event, if it is not responsive to treatment, is progressive and if within six months the patient is not able to carry out at least

- three everyday activities (washing, dressing, getting to bed and up by themselves, moving around in the room eating, going to the toilet).
8. **Liver function disorder** (according to ICD-10 K71 and K72), the most common cause of which is liver necrosis caused by viral infections, toxins or immune system disorders. The diagnosis must be confirmed with:
  - clinical findings (icterus, vomiting, liver tumour, ascites, encephalopathy, coagulopathy);
  - laboratory analysis results which characterise liver failure.
 Liver failure caused by the unreasonable intake of drugs, also consumption of alcohol or highs, is not considered an insured event.
9. **Sclerosis multiplex** (according to IDC-10 G35) is a chronic illness characterised by changes in the white matter of the central nervous system. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines.
10. **Malignant tumour** (according to ICD-10 C00-C97, D46) is a disease, characterised by the uncontrolled multiplication of malignant cells and their spread into healthy tissues. This definition also covers malignant haematopoietic disease leukaemia, lymphoma and Hodgkin's disease and myelodysplastic syndrome. The diagnosis must be confirmed by pathomorphological examination. The insured events do not include tumours in situ, precanceroses, cervical dysplasia, types of cervical cancer CIN1-CIN3, early stages of prostate cancer (T1 in the tumour-nodus-metastasis system), basal cell or squamous cell melanoma and melanoma smaller than 1.5 mm of Breslow's depth or smaller than Clark level 3. In addition, tumours in carriers of HIV are not considered an insured event.
11. **Stroke** (according to ICD-10 I60–I64) is a cerebrovascular disease causing neurological damage lasting more than 24 hours and is expressed by a disturbance in motor and sensory function and generalised symptoms. The definition includes cerebral infarction and intracerebral or subarachnoid non-traumatic haemorrhage. The diagnosis must be confirmed with brain computer tomography or MRT.  
Insured events do not include a transient i.e. passing ischaemic attack or a traumatic intracerebral haemorrhage and cerebral infarction. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines.
12. **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, additional vessel(s) are added to the coronary artery or arteries, thereby ensuring the supply of arterial blood to the cardiac muscle with damaged blood supply.  
Insured events do not include endovascular procedures to coronary arteries (angioplasty, stent of a coronary artery, laser treatment).
13. **Acute chronic renal insufficiency** (according to IDC-10 N18) is a disease, caused by irreversible damage to the functioning of both kidneys, if it requires kidney replacement therapy with chronic dialysis therapy or a kidney transplant.
14. **Heart surgery** is 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 is also the repair or replacement of a heart valve through blood vessels. Insured events do not include clipping of a mitral valve through a catheter.
15. **Myocardial infarction** (according to IDC-10 I21) means damage to the cardiac muscle caused by a disturbance in the blood supply to the cardiac muscle. The disease must be diagnosed according to appropriate valid diagnosing and treatment guidelines.