

22 Critical illnesses covered under the IRDA guideline::

1. Cancer of Specified Severity
2. Myocardial Infarction
3. Open Chest CABG
4. Open Heart Replacement or Repair of Heart Values
5. Coma of specified Severity
6. Kidney Failure requiring regular dialysis
7. Stroke resulting in Permanent Symptoms
8. Major Organ / Bone Marrow Transplant
9. Permanent Paralysis of Limbs
10. Motor neuron disease with Permanent symptoms
11. Multiple sclerosis with persisting symptoms
12. Angioplasty
13. Benign Brain Tumor
14. Blindness
15. Deafness
16. End stage lung failure
17. End stage liver failure
18. Loss of Speech
19. Loss of Limbs
20. Major Head Trauma
21. Primary (Idiopathic) Pulmonary Hypertension
22. Third Degree Burns