

Heart & Circulatory System

1. **Cancer** (malignant tumors, excluding early-stage/non-invasive cancers)
 2. **Heart Attack (Myocardial Infarction)**
 3. **Coronary Artery Bypass Surgery (CABG)**
 4. **Heart Valve Replacement or Repair**
 5. **Major Organ Transplant** (heart, lung, liver, kidney, pancreas, bone marrow)
 6. **Aorta Surgery**
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Brain & Nervous System

7. **Stroke** (resulting in permanent neurological deficit)
 8. **Brain Tumor (Benign or Malignant)**
 9. **Coma** (with permanent symptoms)
 10. **Paralysis of Limbs**
 11. **Motor Neuron Disease**
 12. **Multiple Sclerosis**
 13. **Parkinson's Disease**
 14. **Alzheimer's Disease / Dementia**
 15. **Loss of Speech**
 16. **Loss of Independent Existence**
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Lungs & Respiratory System

17. **Chronic Lung Disease**
 18. **Pulmonary Artery Surgery**
 19. **Severe Asthma** (in some policies)
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Kidney, Liver & Digestive System

20. **Kidney Failure (End-Stage Renal Disease)**

21. **Liver Failure / Chronic Liver Disease**

22. **Pancreatitis (Severe)**

Sensory Organs

23. **Blindness** (permanent and irreversible)

24. **Deafness** (permanent and irreversible)

Muscles, Bones & Physical Trauma

25. **Loss of Limbs**

26. **Major Burns** (usually $\geq 20\%$ or $\geq 30\%$ of body surface)

27. **Muscular Dystrophy**