

**Critical Illnesses Covered by AIA PBCI Rider  
Assured by AIA Company Limited**

Group of Critical Illnesses	Severe stage 40 Diseases / Treatments
<b>Group 1</b> Cancer and brain tumors	1. Invasive Cancer 2. Benign Brain Tumor
<b>Group 2</b> Heart, respiratory and blood circulation systems	3. Acute Heart Attack 4. Coronary Artery By-Pass Surgery 5. Cardiomyopathy 6. Open Heart Surgery for the Heart Valve 7. Surgery to Aorta 8. Primary Pulmonary Arterial Hypertension 9. Severe Chronic Obstructive Pulmonary Disease / End-Stage Lung Disease 10. Aplastic Anemia
<b>Group 3</b> Cerebral vascular, nervous and muscular systems	11. Major Stroke 12. Cerebral Aneurysm Requiring Brain Surgery 13. Coma 14. Alzheimer's Disease 15. Bacterial Meningitis 16. Viral Encephalitis 17. Parkinson's Disease 18. Multiple Sclerosis 19. Motor Neuron Disease 20. Apallic Syndrome or Vegetative State 21. Paralysis 22. Poliomyelitis 23. Muscular Dystrophy
<b>Group 4</b> Major organs and functional systems	24. Chronic Liver Disease / End-Stage Liver Disease / Liver Failure 25. Chronic Kidney Failure 26. Severe Ulcerative Colitis or Cohn's Disease 27. Major Organs Transplantation or Bone Marrow Transplantation 28. Fulminant Viral Hepatitis 29. Chronic Relapsing Pancreatitis 30. Lupus Nephritis from Systemic Lupus Erythematosus (SLE) 31. Severe Rheumatoid Arthritis
<b>Group 5</b> Infection, major injury and disability	32. Major Burn 33. Major Head Trauma 34. Loss of Independent Living 35. Total and Permanent Disability (TPD) <ul style="list-style-type: none"> <li>- The Insured is unable to perform independently at least 3 activities of daily living for at least 180 consecutive days (Coverage ends the day before the Insured's 80<sup>th</sup> birthday); or</li> <li>- The Insured is incapable of being engaged in any occupation for remuneration or profit for at least 180 consecutive days (Coverage ends the day before the Insured's 70<sup>th</sup> birthday); or</li> <li>- Loss of sight in both eyes or both hands or both feet, or loss of one hand and one foot, or loss of sight in one eye and one hand, or loss of sight in one eye and one foot (Coverage ends the day before the Insured's 80<sup>th</sup> birthday)</li> </ul> 36. Blindness 37. Multiple Root Avulsions of Brachial Plexus 38. Loss of Speech 39. Necrotizing Fasciitis and Gangrene 40. Elephantiasis