

List of Covered Illnesses and Exclusions

The following advanced critical illnesses are covered:

1. **Cancer.** A malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of normal tissue.

The term malignant tumor includes leukemia, lymphoma and sarcoma. For the above definition, the following are excluded:

- (i) All tumors which are histologically classified as any of the following:
 1. Pre-malignant;
 2. Non-invasive;
 3. Carcinoma-in-situ;
 4. Having borderline malignancy;
 5. Having any degree of malignant potential;
 6. Having suspicious malignancy;
 7. Neoplasm of uncertain or unknown behavior; or
 8. Cervical Dysplasia CIN-1, CIN-2 and CIN-3;
- (ii) Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- (iii) Malignant melanoma that has not caused invasion beyond the epidermis;
- (iv) All Prostate cancers histologically described as T1NOMO (TNM Classification) or below;
- (v) Prostate cancers of another equivalent or lesser classification;
- (vi) All Thyroid cancers histologically classified as T1NOMO (TNM Classification) or below;
- (vii) All tumors of the Urinary Bladder histologically classified as T1NOMO (TNM Classification) or below;
- (viii) All Gastro-Intestinal Stromal tumors histologically classified as T1NOMO (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- (ix) Chronic Lymphocytic Leukemia less than RAI Stage 3; and
- (x) All tumors in the presence of HIV infection.

2. **Heart Attack (Myocardial Infarction).** Death of a portion of the heart muscle (myocardium) arising from inadequate blood supply to the relevant area. The diagnosis must be supported by 3 or more of the following 5 criteria which are consistent with a new heart attack.

1. A history of typical chest pain;
2. New electrocardiographic changes proving infarction;
3. Diagnostic elevation of cardiac enzyme CK-MB;
4. Diagnostic elevation of Troponin T or I at 0.5 mcg/L (0.5ng/mL) and above; and
5. Left ventricular ejection fraction less than 50% measured 3 months or more after the event.

For the above definition, the following are excluded:

1. Angina
 2. Heart attack of indeterminate age; and
 3. A rise in cardiac biomarkers or troponin T or I following an intra-arterial cardiac procedure including, but not limited to, coronary angiography and coronary angioplasty.
3. **Coronary Artery By-pass Surgery.** The actual undergoing of open-heart surgery to correct the narrowing or blockage of one or more coronary arteries with by-pass grafts.

Angiographic evidence of more than 50% coronary artery obstruction must be provided and the procedure must be considered medically necessary by a consultant cardiologist.

Angioplasty, stent insertion and all other intra-arterial catheter based techniques, or laser procedures are excluded.

4. **Stroke.** A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid hemorrhage, intracerebral embolism and cerebral thrombosis resulting in permanent neurological deficit with persisting clinical symptoms. This diagnosis must be supported by all of the following conditions:
 1. Evidence of permanent clinical neurological deficit confirmed by a neurologist at least 6 weeks after the event; and
 2. Findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques consistent with the diagnosis of a new stroke.

The following are excluded:

1. Transient Ischemic Attacks;
2. Brain damage due to an accident or injury, infection, vasculitis, and inflammatory disease;
3. Vascular disease affecting the eye or optic nerve; and
4. Ischemic disorders of the vestibular system.

Permanent means expected to last throughout the lifetime of the Insured.

Permanent neurological deficit with persisting clinical symptoms means symptoms of dysfunction in the nervous system that are present on clinical examination and expected to last throughout the lifetime of the Insured. Symptoms that are covered include numbness, paralysis, localized weakness, dysarthria (difficulty with speech), aphasia (inability to speak), dysphagia (difficulty swallowing), visual impairment, difficulty in walking, lack of coordination, tremor, seizures, dementia, delirium and coma.

5. **Kidney Failure.** Chronic irreversible failure of both kidneys requiring either permanent renal dialysis or kidney transplantation.
6. **End Stage Lung Disease.** End stage lung disease, causing chronic respiratory failure, as evidenced by a Forced Expiratory Volume at one second (FEV1) test results consistently less than 1 liter and requiring permanent supplementary oxygen therapy for hypoxemia.

Arterial blood gas analyses must show a partial oxygen pressures of 55mmHg or less (PaO₂ < 55mmHg) and there must be dyspnea at rest.

The Company reserves the right to change these definitions as deemed necessary, subject to prior notice and approval of the Insurance Commission.

Exclusions

In addition to the specific exclusions mentioned in the provisions in this policy, claims under this policy, or of its supplementary contracts, if any, arising directly or indirectly as a result of any of the following are excluded:

1. It is due directly or indirectly to a Pre-existing Condition;
2. The contraction of the Critical Illness is within or prior to the Waiting Period;

3. Critical illness arises from congenital conditions;
4. Critical illness arising from Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or infection by Human Immunodeficiency Virus (HIV);
5. Critical Illness arises as a result of suicide, attempted suicide or intentionally self-inflicted injury, whether the Insured is sane or insane;
6. Critical Illness is caused directly or indirectly by any narcotic, alcohol (beer included), drug not prescribed by a medical/dental practitioner, poison, gas or fumes, voluntarily or otherwise taken, administered, absorbed or inhaled, other than as a result of an accident arising from a hazard incident to the Insured's occupation;
7. Critical Illness arises directly or indirectly as a result of war (declared or undeclared), terrorism, civil war, riot, rebellion, insurrection, civil disturbance, or violence occurring in any assembly or demonstration;
8. Critical Illness arises as a result of undergoing cosmetic or plastic surgery for purposes of beautification;
9. Critical Illness is caused directly or indirectly by the Insured's attempted commission of or willful participation in any crime punishable under the Revised Penal Code of the Philippines or any other penal laws; other similar laws of any country in which the crime was committed or attempted; or resistance to lawful arrest. The crime of reckless imprudence as defined in Article 365 of the Revised Penal Code is not considered an exclusion as defined in this section; and
10. Critical Illness is caused by participation of the Insured in aeronautical activities (other than as a fare-paying passenger on an aircraft flying a regularly scheduled flight and operated by a regular airline over an established passenger route), military training or rehearsal; dangerous activities: parachuting, car/motor/bicycle racing, horse racing, hunting, boxing, professional sports activities or underwater activities using masks with snorkel.