

**Group 1- towards which 25% of the Sum assured under DD benefit will be payable**

Alzheimer's disease <sup>1</sup>	25%
Blindness	25%
Deafness*	25%
Loss of speech*	25%
Medullary cystic disease*	25%
Motor neurone disease*	25%
Muscular dystrophy*	25%

**Group 2 - towards which 50% of the Sum assured under DD benefit will be payable**

Angioplasty and other invasive treatment for coronary artery disease <sup>Φ</sup>	50%
Benign brain tumour	50%
Cardiomyopathy	50%
End-stage lung disease	50%
Heart attack	50%
Heart valve surgery	50%
Major burns	50%
Multiple sclerosis <sup>Φ</sup>	50%
Multiple trunk avulsions of the brachial plexus*	50%
Necrotising fasciitis*	50%
Paralysis / paraplegia	50%
Parkinson's disease*	50%
Poliomyelitis*	50%

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Primary pulmonary hypertension*	50%
Systematic lupus erythematosus*	50%

**Group 3 – towards which 100% of the Sum assured under DD benefit will be payable**

Apallic syndrome	100%
Aplastic anaemia*	100%
Brain surgery	100%
Cancer	100%
Coma	100%
Coronary artery bypass surgery	100%
End-stage liver disease	100%
Kidney failure	100%
Loss of independent existence	100%
Loss of limbs	100%
Major head trauma	100%
Major organ transplant	100%
Stroke	100%
Surgery of aorta	100%
Terminal illness	100%
Total and permanent disability (to age 65)	100%

Φ This condition is subject to a maximum benefit amount of INR 500 000 across all policies on the given life assured.

\* **This condition is subject to a maximum benefit amount of INR 1 000 000 across all policies on the given life assured.** Annexure 4: General exclusions to all