

Events that pay Crisis Recovery Sum Insured Only

- Cancer* (including sarcoma, lymphoma, leukaemia and other malignant bone marrow disorders)
- Carcinoma in situ (limited to certain bodily sites)#*
- Skin Cancer##*
- Prostate Cancer*
- Coronary Artery Angioplasty##*
- Coronary Artery Bypass Surgery*
- Heart Attack*
- Heart Valve Surgery*
- Other Serious Coronary Artery Disease*
- Pulmonary Arterial Hypertension (Primary) with serious functional impairment*
- Stroke (acute) with serious functional impairment*
- Surgery to the Aorta*
- Accidental HIV Infection*
- Bacterial Meningitis with serious functional impairment
- Benign Brain or Spinal Cord Tumour with serious functional impairment#
- Intensive Care
- Major Head Trauma with serious functional impairment
- Multiple Sclerosis
- Muscular Dystrophy
- Parkinson's Disease
- Severe Rheumatoid Arthritis (failed conventional DMARDs)#
- Severe Rheumatoid Arthritis (failed conventional DMARDs and one bDMARD)
- Viral Encephalitis with serious functional impairment

Events that pay BOTH Crisis Recovery and Crisis Extension Sum Insured

- Cardiac Arrest
- Cardiomyopathy with permanent and serious impairment
- Coronary Artery Bypass Surgery (open heart)*
- Heart Attack (severe) with impaired cardiac function*
- Heart Valve Surgery (open heart)*
- Pulmonary Arterial Hypertension (Primary) with severe functional impairment*
- Stroke (acute) with severe functional impairment*
- Surgery to the Aorta (open heart or open abdominal)*
- Alzheimer's Disease with significant cognitive impairment
- Aplastic Anaemia
- Bacterial Meningitis with severe functional impairment
- Benign Brain or Spinal Cord Tumour with severe functional impairment
- Blindness
- Coma
- Dementia
- End Stage Kidney Failure
- End Stage Liver Failure
- End Stage Lung Failure
- Loss of Hearing
- Loss of Independence
- Loss of Use of Limbs and/or Sight#
- Loss of Speech (complete and irrecoverable)
- Major Burns of specified severity
- Major Head Trauma with severe functional impairment
- Major Organ Transplant*
- Motor Neurone Disease
- Multiple Sclerosis with significant functional impairment
- Muscular Dystrophy with significant functional impairment
- Paralysis (total and permanent)
- Parkinson's Disease with significant functional impairment
- Pneumonectomy
- Severe Diabetes*
- Severe Rheumatoid Arthritis with significant functional impairment
- Terminal Illness (Stand Alone only)*
- Viral Encephalitis with significant functional impairment

Events where BOTH sum insureds are paid OR an additional payment of the Crisis Extension Sum Insured is paid due to progression of an earlier Crisis Recovery event.

- Advanced Invasive Cancer*
- Coronary Artery Bypass Surgery (open heart)*
- Heart Attack (severe) with impaired cardiac function*
- Heart Valve Surgery (open heart)*
- Pulmonary Arterial Hypertension (Primary) with severe functional impairment*
- Stroke (acute) with severe functional impairment*
- Surgery to the Aorta (open heart or open abdominal)*
- Bacterial Meningitis with severe functional impairment
- Benign Brain or Spinal Cord Tumour with severe functional impairment
- Major Head Trauma with severe functional impairment
- Multiple Sclerosis with significant functional impairment
- Muscular Dystrophy with significant functional impairment
- Parkinson's Disease with significant functional impairment
- Severe Rheumatoid Arthritis with significant functional impairment
- Viral Encephalitis with significant functional impairment