

Program A

Alzheimer's Disease

Resulting in irreversible symptoms.

A definitive diagnosis of Alzheimer's disease must be confirmed by a neurologist, psychiatrist, or geriatric specialist.

There must be a permanent clinical loss of the ability to perform all of the following functions:

- memory;
- thinking and reasoning;
- perception, comprehension, expression and implementation of ideas.

Not an insured event:

- any other form of dementia.

Parkinson's Disease

A slowly progressive brain disorder resulting in irreversible symptoms.

A definitive diagnosis must be confirmed by a neurologist.

There must be permanent clinical impairment of motor function accompanied by tremor, muscular rigidity and postural (orthostatic) instability.

Not an insured event:

- other Parkinsonian syndromes.

Poliomyelitis

An acute infectious disease caused by enteroviruses affecting the nervous system, particularly the grey matter of the spinal cord, resulting in irreversible symptoms.

Poliomyelitis must be diagnosed in its acute paralytic form.

Laboratory tests confirming identification of the poliovirus as the causative agent are required.

Not an insured event:

- meningeal and nonparalytic forms of poliomyelitis;
- cases where vaccination has not been carried out in accordance with the national immunisation schedule.

Loss of Speech

Irreversible, permanent and total loss of speech resulting from illness or injury, first diagnosed during the policy term.

The loss of speech must persist continuously for at least six (6) months. The diagnosis must be confirmed by an otorhinolaryngology specialist.

Not an insured event:

- loss of speech resulting from psychiatric disorders.

Cancer

Excluding less advanced cases.

Any malignant tumour positively diagnosed with histological confirmation and characterised by uncontrolled growth and spread of malignant cells with invasion of tissue.

The diagnosis must be confirmed by an oncologist and supported by specific histological analysis.

The term "malignant tumour" includes leukaemia, sarcoma and lymphoma, except cutaneous lymphoma (lymphoma confined to the skin).

Not an insured event:

- all cancers histologically classified as any of the following:
 - premalignant condition;
 - stage I cancer;
 - noninvasive;
 - carcinoma in situ;
 - borderline malignancy;
 - low malignant potential.

- all prostate tumours unless histologically classified with a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0;
- malignant melanoma unless histologically classified as having caused invasion beyond the epidermis (outer layer of the skin);
- any other skin cancers (including cutaneous lymphoma) unless histologically classified as having caused lymph node involvement or distant metastases.

Crohn's Disease

A chronic, nonspecific autoimmune and relapsing inflammatory bowel disease.

Crohn's disease may affect any part of the gastrointestinal tract. It is characterised by ulceration of the bowel wall resulting in significant inflammation and oedema. The disease may involve the large intestine, the small intestine, both, or the entire gastrointestinal tract.

The diagnosis must be confirmed by a gastroenterologist.

The insured event applies only to surgically treated Crohn's disease. Intestinal resection (surgical removal of a segment of the bowel) may be required.

There must have been at least two separate intestinal segment resections, each performed on different occasions.

The definitive diagnosis, including the presence of fistula formation and intestinal strictures, must be confirmed by a gastroenterologist.

There must also be objective medical evidence of persistent inflammation with ongoing clinical symptoms despite optimal therapy, including dietary management, pharmacological treatment and surgical intervention.

Hepatitis C

An acute or chronic viral infection. Chronic Hepatitis C must be confirmed by recombinant immunoblot assay (RIBA). At least two HCV RNA tests must be performed within 4-6 months to establish the definitive diagnosis of viral presence in the blood.

Not an insured event:

- alcohol-induced or drug-induced hepatitis.

Aplastic Anaemia

With irreversible bone marrow failure.

The diagnosis must be confirmed by a haematologist. There must be permanent bone marrow failure with anaemia, neutropenia and thrombocytopenia.

Coma

Resulting in irreversible symptoms.

Coma is a state of complete unconsciousness with no response to external stimuli or internal needs, which:

- requires the use of lifesupport systems for at least 96 hours; and;
- results in irreversible neurological deficit with permanent clinical symptoms.

The depth of coma is assessed using the Glasgow Coma Scale (GCS), evaluating three parameters:

- Eye response (E);
- Verbal response (V);
- Motor response (M)

The total score is calculated as: E+V+M

Glasgow Coma Scale interpretation:

- ≤ 8 coma;
- 9-12 moderate injury;
- ≥ 13- mild traumatic injury.

Not an insured event:

- secondary coma due to alcohol or drug use;
- cases where the total GCS score is ≥ 9.