

Program B

Lyme Disease

An infection caused by bacteria transmitted through the bite of an infected tick.

The tick bite must have occurred during the policy period and the tick must have been removed at a medical institution.

The Insured must submit the results of two serological tests confirming the presence of *Borrelia burgdorferi* infection in the blood, together with a medical report from an infectious disease specialist confirming functional impairment caused by the disease persisting for at least three (3) months from the date of diagnosis.

Not an insured event:

- first-stage Lyme borreliosis where **antibody levels (IgM, IgG) are:**

| IgG | IgM |
|-------------------|-----|
| Neg | Neg |
| Neg or borderline | Pos |

HIV Infection

Acquired as a result of blood transfusion, physical assault, or occupational accident.

Infection with the Human Immunodeficiency Virus (HIV) occurring after the policy commencement date and resulting from:

- a blood transfusion administered as part of medical treatment;
 - a physical assault; or
 - an occupational accident occurring in the course of normal professional duties;
- provided that all of the following conditions are met:
- the incident has been reported to the relevant authorities and investigated in accordance with established procedures;
 - if acquired as a result of physical assault or occupational accident, a negative HIV antibody test must have been performed within five (5) days of the incident;
 - a further HIV test confirming the presence of HIV or HIV antibodies must be performed within the following twelve (12) months;
 - the incident causing the infection must have occurred within the European Union.

Not an insured event:

- HIV infection acquired by any other means, including sexual transmission or drug use.

Bacterial Meningitis

Resulting in irreversible symptoms.

Bacterial meningitis means meningococcal type B infection of the brain and its surrounding membranes.

The diagnosis must be confirmed by laboratory examination of cerebrospinal fluid.

The condition must result in permanent neurological deficit with persistent clinical symptoms.

Not an insured event:

- all other forms of meningitis except those caused by bacterial infection;
- cases where vaccination has not been carried out in accordance with the.

Wilson's Disease

Resulting in irreversible symptoms.

Wilson's disease is a genetic disorder characterised by excessive accumulation of copper in the liver, brain, kidneys, cornea and other organs, resulting in hepatitis and/or psychiatric or neurological symptoms. The diagnosis must be confirmed by laboratory testing.

Liver Failure

The end stage of various liver diseases in which the liver fails to perform one or more of its functions.

Liver failure must result in all of the following:

- ascites;
- hepatic encephalopathy;
- yellow atrophy or dystrophy of the liver.

Relevant laboratory parameters for determining liver pathology include GGT, AST (ASAT), ALT (ALAT) and INR.

AST levels must range from below normal up to 4-5 times above normal. AST activity must exceed ALT levels. GGT must be 5-10 times.

Not an insured event:

- secondary liver disease resulting from alcohol or drug use.

Chronic Renal Failure

End-stage chronic kidney disease requiring dialysis.

Chronic renal failure is the reduction of kidney function up to complete failure. It represents the final stage of kidney disease and requires regular dialysis.

Clinically, chronic renal failure becomes apparent when less than 30 % of nephrons are functioning. Terminal stage occurs when less than 10 % of nephrons remain functional.

Stages are determined by Glomerular Filtration Rate (GFR):

- Full compensation – GFR approximately 50-70 ml/min (normal: 105-125 ml/min);
- Compensated retention – GFR 25-30 ml/min;
- Decompensated retention – GFR below 20-25 ml/min;
- Terminal stage – GFR 5-10 ml/min.

Not an insured event:

- full compensation and compensated retention stages.

Major Organ Transplantation

The Insured undergoes transplantation of bone marrow or complete transplantation of the heart, kidney, lung, pancreas, liver, or a lobe of the liver.

Not an insured event:

- transplantation of any other organs, organ parts, tissues or cells;
- organ donors;
- autotransplantation;
- syngeneic transplantation;
- non-syngeneic transplantation.

Deafness

Irreversible, permanent and total loss of hearing in both ears resulting from illness or injury and first diagnosed during the policy term.

The loss of hearing must persist continuously for at least six (6) months.

The diagnosis must be confirmed by an otorhinolaryngology specialist.