

# List and description of covered critical illnesses

Valid as of 01.03.2025

## Cases of disbursement of insurance indemnity

Critical illness means an unexpected and unforeseeable serious illness of you as the insured person, which first occurred during the insurance period, which is included on this list 'List and description of critical illnesses covered' and corresponds to the conditions described herein. The insurance indemnity is paid if you develop any of the illnesses listed below during the insurance period after the end of the waiting period.

## List and description of covered critical illnesses

1. **Active tuberculosis** (according to RHK-10 A15–A19) is an infectious disease, caused by mycobacteria. The disease usually spreads as a droplet infection manifesting in the lungs, rarely other organs. The diagnosis must be confirmed by laboratory and radiation examinations and the disease must be diagnosed according to valid diagnostic and treatment guidelines.
2. **Alzheimer's disease that appears before 65 years of age** (according to RHK-10, G30, F00) is a neurodegenerative disease characterised by a disturbance in cortical nerve cell activity. The disease must be diagnosed according to appropriate valid diagnostic and treatment guidelines. We do not consider dementia an insured event if it is caused by other brain diseases or systemic diseases or psychiatric conditions.
3. **Aortic surgery** is an open or minimally invasive and endovascular surgical operation to treat aortic narrowing, obstruction, aneurysm or dissection. Aortic surgery must be performed by a qualified surgeon and the diagnosis must be confirmed with an angiographic examination. We do not consider surgery of an aorta branch or an operation due to congenital damage to the connective tissue (e.g. Marfan syndrome, Ehlers-Danlos syndrome) or an operation due to a traumatic injury to the aorta an insured event.
4. **Aplastic anaemia** (according to ICD-10, D60–D61) is an illness caused by chronic and persistent insufficiency of bone marrow function, for the elimination of which at least one of the following treatments is required:
  - transfusion of blood or blood products;
  - administration of bone marrow stimulating medications;
  - administration of immunosuppressive medications;
  - bone marrow transplant.
 We do not consider the following to be an insured event:
  - haemorrhagic anaemia;
  - haemolytic anaemia;
  - iron deficiency anaemia;
  - vitamin B12 deficiency anaemia.
5. **Bacterial meningitis** (according to ICD-10, G00) is an inflammation of the meninges caused by a bacterial infection, as a result of which severe and permanent damage to the nervous system may develop. The disease must be diagnosed according to appropriate valid diagnostic and treatment guidelines.
6. **Hepatitis C** (according to ICD-10 B17.1 and B18.2) is an acute or chronic infectious disease caused by the hepatitis C virus. We consider the disease an insured event if the infection was the result of a transfusion of blood or blood products or a job-related accident. The disease must be diagnosed according to valid diagnostic and treatment guidelines.
7. **Crohn's disease** (according to ICD-10 K50, K51) is an autoimmune inflammatory disease involving any part of the digestive tract, which may cause different symptoms. The diagnosis must be confirmed with clinical findings and instrumental examinations. The disease must be diagnosed according to relevant and valid diagnostic and treatment guidelines.
8. **An organ or bone marrow transplant** is a surgical operation, in the course of which a heart, kidney, liver (full or partial), lung (both lungs, one lung or a part of a lung), bone marrow (allogenic), small intestine, pancreas (full), the entire face, arm or leg are transplanted. We consider a transplant an insured event if it is the only available treatment option. We do not consider the transplanting of other organs, body parts, tissues (incl. cornea, bone tissue or skin) or cells (incl. pancreas islet cells, stem cells, haematogenous cells) an insured event.
9. **A benign brain tumour** (according to ICD-10, D33.0–D33.2) is a tumour verified by computed tomography or magnetic resonance tomography which, regardless of treatment (surgery, radiation therapy, gamma knife), causes permanent neurological damage lasting for more than three months. We do not consider the presence of cysts, granulomas, developmental anomalies of brain arteries or veins, brain haematoma or pituitary gland, spinal cord or acoustic nerve tumours an insured event.
10. **Idiopathic Parkinson's disease before 65 years of age** (according to ICD-10, G20) is a disease which causes a permanent disturbance in physical ability. The disease must be diagnosed according to appropriate valid diagnostic and treatment guidelines. We consider the disease an insured event if it is not responsive to treatment, is progressive, and within six months the patient is not able to carry out at least three (3) everyday activities (washing, dressing, getting to bed and up by themselves, moving around in the room eating, going to the toilet).
11. **Human immunodeficiency virus disease or HIV disease** (according to ICD-10 B20–B24) is a chronic infectious disease caused by the human immunodeficiency virus (HIV). We consider the disease an insured event if the infection was caused by the transfusion of blood or blood preparations, or a job-related accident or physical assault. The disease must be diagnosed for the first time and the diagnosis must be confirmed in the national reference laboratory during the term of validity of the insurance contract. We do not consider an asymptomatic human immunodeficiency virus infection status (according to ICD-10 Z21) or perinatal or congenital human HIV disease (according to ICD-10 P35) an insured event.
12. **Total loss of a limb or limb function.** A limb means the entire limb: an arm from the shoulder joint; a leg from the hip joint. Total loss of limb function means loss of muscle function in at least two limbs, lasting for more than 3 months, which has been diagnosed by a neurologist and caused by a trauma or spinal cord or brain disease. We do not consider loss of a limb or the function of a limb due to self-mutilation or a psychiatric illness, Guillain-Barré syndrome, or a periodical or hereditary disturbance an insured event.
13. **Total and irreversible damage to hearing in both ears,** which has been verified by audiometric testing and characterised by a hearing threshold of over 90 dB at frequencies of 500, 1000 and 2000 Hz in the ear with the better hearing.

14. **Total or partial loss of speech** caused by any type of bodily damage or an illness, and which has lasted for more than 6 months. We do not consider loss of speech accompanying a psychiatric illness to be an insured event.
15. **Hepatic insufficiency** (according to ICD-10 K71 and K72), the most common cause of which is liver necrosis caused by viral infections, toxins or immune system disorders. The diagnosis must be confirmed with:
  - clinical findings (icterus, vomiting, liver tumour, ascites, encephalopathy, coagulopathy);
  - laboratory analysis results which characterise liver failure.
 We do not consider hepatic insufficiency caused by the unreasonable intake of drugs, as well as the consumption of alcohol or recreational drugs, an insured event.
16. **Sclerosis multiplex** (according to ICD-10 G35) is a chronic illness characterised by changes in the white matter of the central nervous system. The disease must be diagnosed according to appropriate valid diagnostic and treatment guidelines.
17. **A malignant tumour** (according to ICD-10 C00-C97, D46) is a disease, characterised by the uncontrolled multiplication of malignant cells and the spreading thereof into healthy tissues. This definition also covers malignant haematopoietic disease leukaemia, lymphoma and Hodgkin's disease, and myelodysplastic syndrome. The diagnosis must be confirmed by a pathomorphological examination. We do not consider the following to be an insured event: tumours in situ, precanceroses, cervical dysplasia, types of cervical cancer CIN1-CIN3, early stages of prostate cancer (T1 in the tumour-nodus-metastasis system), basal cell or squamous cell melanoma and melanoma smaller than 1.5 mm of Breslow's depth or smaller than Clark level 3. We also do not consider the presence of tumours in carriers of HIV to be an insured event.
18. **Stroke** (according to ICD-10 I60-I64) is a cerebrovascular disease causing neurological damage lasting more than 24 hours and is expressed by a disturbance in motor and sensory function and generalised symptoms. The definition includes cerebral infarction and intracerebral or subarachnoid non-traumatic haemorrhage. The diagnosis must be confirmed with brain computer tomography or MRT. We do not consider a transient, i.e. passing ischaemic attack or a traumatic intracerebral haemorrhage and cerebral infarction to be an insured event. The disease must be diagnosed according to appropriate valid diagnostic and treatment guidelines.
19. **Tick-borne encephalitis** (according to ICD-10 A84) is an inflammatory infectious disease of the brain and meninges caused by a specific virus, which is usually spread by ticks. Insured events shall only include events in which tick-borne encephalitis has developed despite receiving a timely and complete vaccination course, provided that the disease necessitated inpatient treatment lasting at least 10 days. A timely and complete vaccination course and inpatient treatment must be proven by documents (vaccination passport, excerpt of case history, etc.).
20. **Lyme disease or tick-borne borreliosis or Lyme borreliosis** (according to ICD-10 A69.2) is an infectious disease caused by bacteria of the Borrelia type, which develops after a tick attack and involves two or more organs or organ systems at one time (skin, joints, nervous system, cardiac muscle, etc.).
21. **Coronary artery bypass grafting** is a surgical operation conducted under general anaesthesia where the thorax is opened, with the aim of improving the blood supply to the cardiac muscle. During coronary artery bypass grafting, additional vessel(s) are added to the narrowed coronary artery or arteries, thereby ensuring the supply of arterial blood to the heart muscle with impaired blood supply. We do not consider endovascular coronary procedure (angioplasty, stenting of a coronary artery, laser treatment) to be an insured event.
22. **Acute chronic renal insufficiency** (according to ICD-10 N18) is a disease, caused by irreversible damage to the functioning of both kidneys, if it requires kidney replacement therapy in the form of chronic dialysis therapy or a kidney transplant.
23. **Heart surgery** is a surgical operation conducted under general anaesthesia, where the thorax is opened with the aim of repairing or replacing one or multiple heart valves. Heart surgery is also the repairing or replacement of a heart valve through the blood vessels. We do not consider clipping of a mitral valve through a catheter to be an insured event.
24. **Myocardial infarction** (according to ICD-10 I21) means damage to the cardiac muscle caused by a disturbance in the blood supply to the cardiac muscle. The disease must be diagnosed according to appropriate valid diagnostic and treatment guidelines.
25. **Third- and fourth-degree burns are burns** which cause skin damage through the full thickness of the skin into the underlying tissues or muscles and involve at least 20% of the body surface area. An insured event is not:
  - deliberately self-inflicted burns;
  - first and second degree burns.