

Relevant documents for Critical Illnesses:

Critical Illness	Relevant documents
Alzheimer's Disease/Severe Dementia	- All relevant investigation results in support of the diagnosis - Imaging Report
Angioplasty and other invasive treatments for coronary artery disease	- Percutaneous Transluminal Coronary Angioplasty report
Apallic Syndrome	- CT Scan/MRI Report of Brain
Bacterial meningitis – resulting in permanent inability to perform Activities of Daily Living	- CT Scan/MRI Report of Brain & Spine - CSF analysis report
Benign Brain Tumour – of specified severity	- CT Scan/MRI Report of Brain - Histopathology Report, if available
Blindness – Permanent and Irreversible	- Visual Acuity Report on both eyes to be done by an ophthalmologist
Brain Surgery	- Brain Surgery Report
Cancer	- Histopathology Report - CT Scan/MRI Reports, if available - Bone Marrow Aspiration/Trephine Biopsy Report (Hematological Cancer only) - Blood and laboratory test report
Cardiomyopathy	- Echocardiogram report - Other cardiac imaging
Chronic Aplastic Anaemia	- Bone Marrow Aspiration Report - Blood transfusion records - Bone Marrow transplant report - Full Blood Picture reports
Chronic Relapsing Pancreatitis	- Endoscopic ultrasound (EUS) - Investigational pancreatic function tests
Coma	- CT Scan/MRI report of the Brain - Daily GCS (Glasgow Coma Scale) chart
Coronary Artery By-Pass Surgery	- Coronary Artery By-Pass Surgery Report
Deafness – Permanent and Irreversible	- Pure Tone Audiometry Test and Sound Threshold Test results
Encephalitis – resulting in permanent inability to perform Activities of Daily Living	- CT Scan/MRI Report of Brain
End-Stage Liver Failure	- Liver Function Test - CT Scan/MRI of Liver - All laboratory, pathology, hepatitis screening, ultrasound & histology reports
End-Stage Lung Disease	- CT Scan/MRI of Lungs - Spirometry test - ABG (arterial blood gas analysis) report
Full Blown AIDS	- HIV antibody test by ELISA method

	<ul style="list-style-type: none"> - Western Blot Test - CD4 Cell Count - All serial Full Blood Picture blood test results
Fulminant Viral Hepatitis	<ul style="list-style-type: none"> - CT Scan Report of Liver - Liver Function Test results - Abdominal ultrasound - Hepatitis viral serology test - Any other laboratory or pathology reports
Heart Attack – of specified severity	<ul style="list-style-type: none"> - Cardiac Enzymes Assay results (CK-MB, Troponin T/Troponin I) - ECG tracing
Heart Valve Surgery	<ul style="list-style-type: none"> - Heart Valve Surgery Report
HIV Infection Due to Blood Transfusion	<ul style="list-style-type: none"> - HIV antibody test by ELISA method 3 – 6 months from date transfusion (if any) - Statement from statutory Health Authority to confirm that the disease was medically acquired (providing date of blood transfusion and evidence of HIV tainted blood originated from the transfusion). - Western Blot test
Kidney failure – requiring dialysis or kidney transplant	<ul style="list-style-type: none"> - Kidney Dialysis Report/Dialysis Receipts/Kidney transplantation report - Blood test results (Renal function Test and Creatinine)
Loss of Independent Existence	<ul style="list-style-type: none"> - All relevant investigation results in support of the diagnosis
Loss of Speech	<ul style="list-style-type: none"> Laryngoscopy report
Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living	<ul style="list-style-type: none"> - CT Scan/MRI Report of Brain - Surgery report (if any) - Police report (if any)
Major Organ/Bone Marrow Transplant	<ul style="list-style-type: none"> - Surgery Report
Medullary Cystic Disease	<ul style="list-style-type: none"> - Blood test results (Full Blood count, Renal Profile and creatinine) - CT Scan/MRI of Kidney - Ultrasound & histology reports
Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms	<ul style="list-style-type: none"> - CT Scan/MRI report of the Brain and Spine - Electromyography (EMG) test results - All relevant investigation results in support of the diagnosis
Multiple Sclerosis	<ul style="list-style-type: none"> - CT Scan & MRI Report of Brain & Spine - Nerve conduction study/Evoked potential test
Muscular Dystrophy	<ul style="list-style-type: none"> - Lumbar puncture - Electromyography (EMG) test results - Muscles biopsy - All relevant investigation results in support of the diagnosis
Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	<ul style="list-style-type: none"> - HIV antibody test by ELISA method within 5 days of the event/accident - HIV antibody test by ELISA method 3 – 6 months from date of accident/event. - Statement from statutory Health Authority to confirm that the disease was occupationally acquired. - Western Blot test

Paralysis of limbs	- X-ray/CT Scan/MRI Reports, if available
Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living	- All relevant investigation results in support of the diagnosis
Poliomyelitis	- Diagnostic test results (CSF Analysis and Culture)
Primary Pulmonary Arterial Hypertension – of specified severity	- All clinical and laboratory investigation results including cardiac catheterization - Echocardiogram report
Progressive Scleroderma	- Skin Biopsy
Serious Coronary Artery Disease	- Coronary Angiogram Report
Stroke – resulting in permanent neurological deficit with persisting clinical symptoms	CT Scan/MRI Report of Brain
Surgery to Aorta	- Aorta Surgery Report
Systemic Lupus Erythematosus with Severe Kidney Complications	- Antibodies Test (Anti-DNA, Antinuclear Antibodies) and Renal Biopsy report - All relevant investigation results in support of the diagnosis
Terminal Illness	- All relevant investigation results in support of the diagnosis
Third Degree Burns – of specific severity	- Total Body Surface Area Burn Assessment Report

Note: The above list is not exhaustive and is subject to revision by Prudential BSN Takaful Berhad from time to time.