

# Asisa Critical Illness

Definitions of illness  
and severity levels



# Asisa Critical Illness Definitions of illness and severity levels


## Index

- 1 Illnesses covered and percentage payouts
- 2 Critical Illness Core
- 3 Critical Illness Core Plus
- 4 Critical Illness Comprehensive
- 5 Critical Illness Comprehensive Plus



Nedgroup Life Assurance Company Limited Reg No 1993/001022/06, First Floor, Ridgeside Campus, 2 Ncondo Place, Umhlanga Rocks, 4320. We support resolution for unresolved disputes via the Ombudsman for Long-term Insurance. We are an authorised financial services provider (licence number 40915). We are a registered credit provider in terms of the National Credit Act (NCR Reg No NCRCP61).

A member of the Nedbank group.

 November 2011. This information replaces any previously distributed marketing information that may still be in circulation.

## 1 Illnesses covered and percentage payouts

Definitions of Critical Illness (previously known as Dread Disease or Severe Illness) have become more complex and difficult to understand. In order to ensure that consistent and objective claims decisions can be made definitions of Critical Illness have been standardised by the Association for Savings and Investments SA (Asisa) throughout the insurance industry.

The four main Critical Illnesses/Events, which account for up to 80% of all Critical Illness claims, are heart attack, cancer, stroke and coronary artery bypass. Our benefit options cover these four conditions as well as coma.

These are covered under our four Critical Illness benefits, which are Critical Illness Core, Critical Illness Core Plus, Critical Illness Comprehensive and Critical Illness Comprehensive Plus.

Below is a list of the percentage payouts.

### 2 Critical Illness Core

Illness/Event	Severity category			
	A	B	C	D
	Most severe	Moderate impairment	Mild impairment	Almost full recovery
Heart attack	100%	100%	50%	30%
Stroke	100%	100%	50%	30%
Cancer	100%	100%	50%	30%
CABG*	100%	100%	50%	30%
Coma	100%	100%	100%	100%

\* Coronary artery bypass graft

### 3 Critical Illness Core Plus

Illness/Event	Severity category			
	A	B	C	D
	Most severe	Moderate impairment	Mild impairment	Almost full recovery
Heart attack	100%	100%	100%	100%
Stroke	100%	100%	100%	100%
Cancer	100%	100%	100%	100%
CABG*	100%	100%	100%	100%
Coma	100%	100%	100%	100%

\* Coronary artery bypass graft

## 4 Critical Illness Comprehensive

Illness/Event	Severity category			
	A	B	C	D
	Most severe	Moderate impairment	Mild impairment	Almost full recovery
Heart attack	100%	100%	50%	30%
Stroke	100%	100%	50%	30%
Cancer	100%	100%	50%	30%
CABG*	100%	100%	50%	30%
Coma	100%	100%	100%	100%
HIV	100%			
Aids – end stage	100%			
Alzheimer’s disease	100%			
Aortic surgery	100%			
Benign brain tumour	100%			
Cardiomyopathy	100%			
Deafness	100%			
Heart valve surgery	100%			
Kidney failure – end stage	100%			
Liver failure – end stage	100%			
Major burns	100%			
Major head trauma	100%			
Major-organ transplant	100%			
Multiple sclerosis	100%			
Muscular dystrophy	100%			
Motor neuron disease	100%			
Parkinson’s disease	100%			
Severe aplastic anaemia	100%			
Total loss of, or loss of use of two limbs	100%			
Total loss of vision	100%			
Angioplasty/Stent – two or more			30%	
Diabetes – type 1			30%	
Pulmonary embolism			30%	
Systemic lupus erythematosus			30%	
Cerebral aneurysm		50%		
Inflammatory bowel disease		50%		
Narrowing of carotid artery/arteries			50%	

\* Coronary artery bypass graft

## 5 Critical Illness Comprehensive

Illness/Event	Severity category			
	A	B	C	D
	Most severe	Moderate impairment	Mild impairment	Almost full recovery
Heart attack	100%	100%	100%	100%
Stroke	100%	100%	100%	100%
Cancer	100%	100%	100%	100%
CABG*	100%	100%	100%	100%
Coma	100%	100%	100%	100%
HIV	100%			
Aids – end stage	100%			
Alzheimer’s disease	100%			
Aortic surgery	100%			
Benign brain tumour	100%			
Cardiomyopathy	100%			
Deafness	100%			
Heart valve surgery	100%			
Kidney failure – end stage	100%			
Liver failure – end stage	100%			
Major burns	100%			
Major head trauma	100%			
Major-organ transplant	100%			
Multiple sclerosis	100%			
Muscular dystrophy	100%			
Motor neuron disease	100%			
Parkinson’s disease	100%			
Severe aplastic anaemia	100%			
Total loss of, or loss of use of two limbs	100%			
Total loss of vision	100%			
Angioplasty/Stent – two or more			30%	
Diabetes – type 1			30%	
Pulmonary embolism			30%	
Systemic lupus erythematosus			30%	
Cerebral aneurysm		50%		
Inflammatory bowel disease		50%		
Narrowing of carotid artery/arteries			50%	

\* Coronary artery bypass graft