

What are the definitions of the Critical Events Covered?

End Stage Renal Failure (Kidney Failure)

End Stage Renal Failure presenting as a chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of End Stage Renal Failure must be provided and the requirement for dialysis or transplantation must be confirmed by a consultant physician.

Procedure based cover

- **LASER Treatment for Diabetic Retinopathy:** The benefit shall be payable on the actual undergoing of LASER treatment for diabetic retinopathy. The need to undergo LASER treatment must be established by fluorescent fundus angiography (FFA) report and the certificate from the treating ophthalmologist.
- **Limb Amputation:** The benefit shall be payable on the life assured's actual undergoing of limb amputation as a result of complications of diabetic neuropathy or Peripheral Vascular Disease. A post amputation x-ray of the affected limb is required to be submitted to the Company along with the treating doctor's certificate. However, any amputation due to accident is not entitled for the above benefit.