

Declined / Uninsurable Risks

When certain health conditions are listed on the proposal or found through Medical test or through any other means, such proposal may be declined coverage without further review of medical records. ***These conditions may not be limited to the following:***

1. Cancer

- a. Malignant Tumor/growth of any malignant nature
- b. Metastatic

2. Cardiovascular

- a. Heart Valve disorders
- b. Cardiomyopathy
- c. Coronary Artery Disease
- d. Polyarteritis Nodosa/ Rheumatic heart disease
- e. Peripheral Vascular Disease
- f. CABG/PTCA
- g. Old Myocardial Infarction
- h. Cardiac Failure
- i. Angina/IHD
- j. Arrhythmias- Pacemaker Insertion

3. Neurological-Central Nervous System

- a. Cerebral Palsy

- b. Cerebral Vascular Accident (CVA)
- c. Gullian-Barre Syndrome
- d. Huntington's Chorea
- e. Hydrocephalus
- f. Lead Poisoning with Cerebral involvement
- g. Lobotomy
- h. Parkinson's Disease

4. Neurological-Peripheral Nervous System

- a. Amyotrophic Lateral Sclerosis
- b. Friedrich's Ataxia
- c. Myasthenia Gravis
- d. Paraplegia or Quadriplegia
- e. Sclerosis, Multiple
- f. Syringomyelia
- g. Tabes Dorsalis (Locomotor Ataxia)

5. Psychotic Disorders

6. Pulmonary

- a. Silicosis (Black Lung)

b. COPD

7. Renal

a. Polycystic Kidney

b. Dialysis/Chronic Renal Failure/Renal Transplant

8. Hodgkin's Disease

9. Endocrine / Exocrine

a. Diabetes Mellitus (Type-I & Insulin Dependent Type- II)

b. Cystic Fibrosis

c. Addison's Disease

10. Gastrointestinal

a. Intestinal

i. Crohn's Disease

ii. Ulcerative Colitis

b. Liver

i. Cirrhosis

ii. Wilson's Disease

iii. Hepatitis (B & C)

11. Hematopoietic

a. Anaemia

i. Sickle Cell

ii. Splenic (True Banti's Syndrome)

b. Haemophilia

c. Leukaemia

d. Thalassemia

12.Immunological

a. AIDS or HIV Positive

b. Lupus

c. Any Auto immune disorder

13.Musculoskeletal

a. Dermatomyositis or Polymyositis

b. Muscular Atrophy or Dystrophy

c. Myotonia

d. Rheumatoid Arthritis

e. Still's Disease

f. Legge-Perthes Disease

g. Osteoarthritis

14.Others

- a. Brain Tumor
- b. Down's Syndrome
- c. Scleroderma
- d. Transplants
- e. Any genetic diseases
- f. Diabetes
- g. Hypertension
- h. Cholesterol
- i. Any bone or joint disease, arthritis, hyperuricemia, gout, chronic back pain, knee pain/swelling, difficulty in walking or any musculo-skeletal disorders/orthopedic deformity
- j. Gynecological Disease
- k. Any mental or psychiatric disorders e.g. chronic depression, schizophrenia etc.