

# HK Insurance against certain critical diseases

2019

**al!ka**



# Critical diseases

The policy covers you if, during the term of the insurance, you are diagnosed as having one of the following critical diseases. The policy does not cover critical diseases diagnosed within the first three months of taking out the insurance.

- Malign types of cancer
- Blood clot in the heart
- Major organ transplantations (heart, heart-lung, lungs and liver)
- Pneumatic dilation of the heart's coronary arteries
- Heart valve surgery
- Cerebral haemorrhage/blood clot in the brain
- Saccular dilation of the cerebral arteries
- Some benign tumours in the brain and spinal marrow
- Aorta disease (1/1 - 2009)
- Disseminated sclerosis
- Meningitis (1/1 2009)
- By-pass operated cases of coronary artery disease
- ALS (amyotrophic lateral sclerosis)
- Muscular atrophy
- HIV infection as a consequence blood transfusion or occupational infection
- AIDS
- Renal failure
- Blindness
- Deafness
- Parkinson's disease (1/1 - 2003)
- Creutzfeldt-Jakob disease (1/1 - 2003)

The amount insured is tax-free and free of charges and you can spend the money entirely as you wish. After receiving payment of the amount insured, you leave the scheme. Diagnoses made before the commencement of the insurance policy are not covered by the policy.

Age	Amount insured DKK
Up to and incl. 55	97.500 kr.
- 56	88.000 kr.
- 57	78.200 kr.
- 58	68.300 kr.
- 59	59.000 kr.
From 60 until Danish state pension age	49.000 kr.
The amount insured for a child cover comprises DKK 40.200 (as at 1/1/2019).	



### **Coverage of children:**

The insurance policy covers your child aged between six months and his or her 18th birthday if he or she is diagnosed as having one of the serious diseases listed below:

- Meningitis
- Malign types of cancer
- Renal failure
- HIV infection as a consequence blood transfusion
- AIDS
- Blindness (the child must be two years old)
- Deafness (the child must be two years old)



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