1. Being confined to hospital and

2. Undergoing Medical and Surgical procedures and/or operations (as defined) or Treatment (as defined) whilst in hospital, including:
   a. The necessity for chemotherapy or radiotherapy for the treatment of cancer on an out-patient basis,
   b. The necessity for kidney dialysis on an out-patient basis,

3. The necessity for outpatient treatment for the following procedures:

   I. General Surgery
      i. Surgical biopsy of breast lump
      ii. Hernia repairs
         _ Inguinal hernia
         _ Femoral hernia
         _ Umbilical hernia
         _ Epigastric hernia
         _ Spigelian hernia
      iii. Ischio-rectal abscess drainage
      iv. Closure of colostomy
      v. Surgical haemorrhoidectomy (excluding sclerotherapy or band ligation)
      vi. Lymph node biopsy
   II. Urology
      i. Vasectomy
      ii. Cystoscopy
      iii. Orchidopexy
      iv. Prostate biopsy
   III. Ophthalmology
      i. Cataract removal
      ii. Pterygium removal
      iii. Trabeculectomy
   IV. ENT surgery
      i. Direct laryngoscopy
      ii. Tonsillectomy
      iii. Laser ENT Surgery
      iv. Conventional ENT Surgery
      v. Nasal surgery (Turbinectomy and Septoplasty)
      vi. Sinus surgery (FESS)
      vii. Myringotomy
      viii. Grommets
   V. Orthopaedic
      i. Arthroscopy
      ii. Carpal Tunnel Release
      iii. Ganglion surgery
      iv. Bunionection
   VI. Paediatric surgery
      i. Orchidopexy
   VII. Hepatobiliary surgery
      i. Needle biopsy of the liver
   VIII. Cardiothoracic surgery
      i. Bronchoscopy
   IX. General medical cardiology
      Coronary angioplasty
   X. Neurology
      i. 48-hour halter EEG
   XI. Immunology
      i. Plasmatheresis
   XII. Gastroenterology
      i. Oesophagoscopy
      ii. Gastroscopy
      iii. Colonoscopy
      iv. ERCP
   XIII. Diagnostic radiology
      i. Myelogram
      ii. Bronchography
      iii. Angiograms
         _ Carotid
XIV. Obstetrics & gynaecology
i. Tubal ligation
ii. Childbirth in a non-hospital setting
iii. Incision and drainage of Bartholin’s cyst
iv. Marsupilisation of Bartholin’s cyst
v. Cervical laser ablation
vi. Hysteroscopy
vii. Phototherapy
viii. Dilation and curettage

XV. Hyperbaric oxygen treatment for:
   i. Radionecrosis
   ii. Malunion of major fractures
   iii. Avascular leg ulcers
   iv. Decompression sickness
   v. Chronic osteitis
   vi. Serious anaerobic infections

The Company will pay to the Principal Insured Person an amount in accordance with the table of benefits subject to the limitations.