

Conditions and Notes for Clients

Conditions	Waiting Period	<p>Unless otherwise agreed, the waiting period is:</p> <ul style="list-style-type: none"> - 30 days for common illnesses, diseases and Acute conditions. - 60 days for miscarriage, medically indicated abortion, and treatment of maternity complications as specified under “Maternity Care” benefit. - 365 days for childbirth. - 365 days for special diseases, chronic conditions, and pre-existing conditions. <p>No waiting period shall apply to insured events arising from Accident.</p>
	Pre-Existing Medical Conditions	Any injury, disease, or medical condition of the Insured that has been diagnosed or treated by a Physician prior to the effective date or the (most recent) reinstatement date of the Insurance policy; or any specific signs or symptoms that first appeared within 36 months prior to the effective or reinstatement date, which the Insured was aware of, regardless of whether medical consultation or treatment was sought.
	Special Diseases	Cancer and all kinds of tumor, high or low blood pressure, heart and blood vessel disease, chronic stomach ulcer or gastritis, chronic gastroenteritis, asthma, chronic polyarthritis, chronic hepatitis, endometritis, hemorrhoids, tuberculosis, stone in secretion system, cataract, sinusitis, diabetes, chronic inflame of bone joints, renal and urinary tract calculus
	Summary of main exclusions	<ol style="list-style-type: none"> 1. Unnecessary costs or costs exceeding reasonable and customary charges. 2. Pre-existing conditions, unless declared and approved by MSIG, or after 12 months of continuous coverage. 3. Special diseases, unless declared and approved by MSIG, or after 12 months of continuous coverage. 4. Treatment at home, spas, convalescent facilities, nursing facilities, or long term care facilities that are not hospitals. 5. Treatment outside the territory of Vietnam. 6. Treatment/services provided free of charge by hospitals or not covered under the Policy benefits. 7. Routine health check ups, routine eye and ear examinations, vaccinations, medical certificates, glasses, and hearing aids. 8. Prostheses and supportive devices not required for surgery. 9. Routine outpatient treatment, unless for emergency accident care or where outpatient benefits have been purchased. 10. Cosmetic surgery, except for reconstructive surgery due to an Accident. 11. Dental treatment, unless dental benefits are provided. 12. Pregnancy, childbirth, miscarriage, and congenital defects, unless maternity benefits are provided. 13. Sexually transmitted diseases, HIV/AIDS. 14. Psychiatric and psychological treatment. 15. Injuries resulting from suicide or intentional self inflicted harm, whether sane or insane. 16. Participation in extreme sports, racing, and naval, air force, or military activities. 17. Aviation activities, except when traveling as a fare paying passenger. 18. War, civil unrest, and terrorism. 19. Radiation and nuclear events. 20. Violation of laws or involvement in assaultive acts (except in cases of rescue or self defense). 21. Treatment using medication not prescribed by a Physician, unscientifically recognized treatments, or experimental treatment. 22. Treatment for alcohol or substance abuse, or injuries caused by alcohol/substances. 23. Accident benefits do not cover injuries caused by illness, poisoning, or inhalation of toxic gases. <p>(*) The above is a summary only. Full details are specified in the Insurance Policy Terms and Conditions and the Insurance Contract.</p>
Notes for Clients	Cashless service	<ul style="list-style-type: none"> • Cashless service will be applicable depending on the terms and conditions agreed in the Policy. • Deposit procedure will follow each medical facility's policies. • Please kindly follow Health assessment and treatment procedure of the medical facility.
	Claim assessment	The claim assessment company will be as authorized by MSIG (Vietnam)
	Disclaimer	The information provided herein is for reference only and is not the insurance policy. Further details and applicable terms will be stated in the insurance policy.