

Conditions and Notes for Clients

Conditions	Waiting Period	<p>Unless otherwise agreed, the waiting periods are as follows:</p> <ul style="list-style-type: none"> - 180 days for Early-stage cancer - 90 days for Late-stage cancer - 90 days for other Critical Illnesses - 180 days for Diabetes
	Pre-Existing Medical Conditions	<p>A condition that existed prior to the Policy Effective Date, whereby:</p> <ul style="list-style-type: none"> - The Insured Person had signs or symptoms for which medical treatment, consultation, or medical care was received; or - Medical treatment was recommended or provided by a duly licensed Physician.
	Summary of main exclusions	<p>The Insurance Company shall not pay any benefits if the critical illness and/or hospitalization arises from any of the following circumstances:</p> <ul style="list-style-type: none"> - The condition does not fall within the definition of a Critical Illness or is a Pre-existing Condition; - Caused by congenital diseases or defects, with symptoms or diagnosis before the age of one (1); - The Critical Illness occurs during the waiting period, or the Insured Person does not survive at least 30 days after the diagnosis; - Hospitalization not for the treatment of a Critical Illness (including medical examinations, tests, preventive care, personal medical care, or alternative treatments); - AIDS/HIV, except where HIV infection results from blood transfusion or occupational exposure; - Hospitalization resulting from intentional self-inflicted injury or abuse of alcohol or drugs. <p>The Insurance Company shall not pay the death benefit due to Critical Illness if the insured event results from:</p> <ul style="list-style-type: none"> - The condition does not fall within the definition of a Critical Illness; - The insured event is intentionally caused by the Insured Person, the Policyholder, or the Beneficiary; - Intentional participation in dangerous situations or illegal acts; - Suicide or intentional self-harm, whether or not there is any mental disorder; - Death occurring while under the influence of alcohol, drugs, or addictive substances, except when used in accordance with a Physician's prescription. <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	<p>The claim assessment company will be as authorized by MSIG (Vietnam)</p>
	Disclaimer	<p>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.</p>