

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	<ul style="list-style-type: none"> a. Cancer b. Diseases of heart, lung, liver, pancreas, kidney and bone marrow c. Diseases related to hematopoietic (blood forming) system d. Growth hormone deficiency e. Diabetes mellitus f. Parkinson disease
	Chronic	<p>A medical condition that, in the opinion of a physician, is characterized by at least two of the followings:</p> <ul style="list-style-type: none"> - Lasting more than three months, cannot be completely cured by medication or vaccines, and does not heal on its own. - Possibility to leave sequelae. - Requires long-term treatment and care.
	Summary of main exclusions	<ol style="list-style-type: none"> 1. Pre existing conditions and special diseases (unless duly declared and approved by MSIG or the applicable waiting period has been completed). 2. Health check ups, vaccinations, cosmetic treatment, weight loss treatment, and treatment for myopia/hyperopia/astigmatism. 3. Treatment at spas, nursing facilities, or home care (except for nursing care as specified). 4. Routine dental treatment (except for emergency treatment due to an Accident, or unless dental benefits are purchased). 5. Treatment for mental illness, stress, or sleep disorders (except for emergency inpatient treatment). 6. Treatment for infertility, family planning, non therapeutic abortion, or gender reassignment. 7. Congenital defects and genetic diseases. 8. Maternity treatment (unless maternity benefits are purchased; except for maternity emergencies due to an Accident). 9. Medical supportive devices (e.g., hearing aids, wheelchairs, orthopedic appliances). 10. Diseases related to AIDS/HIV and sexually transmitted diseases. 11. Epidemics/pandemics as declared by the State, tuberculosis, malaria, and leprosy. 12. Intentional acts, suicide, or self inflicted injuries. 13. Traffic law violations or driving under the influence of alcohol or drugs. 14. Fighting, extreme sports, racing, military activities, aviation (other than as a passenger), and other hazardous activities. 15. Major catastrophes: earthquakes, tsunamis, radiation, and nuclear events. 16. War, terrorism, riots/civil unrest, and international sanctions. 17. Experimental treatment or treatment not prescribed by a Physician. 18. Treatment outside the selected territorial coverage. 19. Treatment for alcohol or substance abuse, or injuries caused by alcohol/substances. 20. Routine outpatient treatment, except for emergency accident outpatient care or where outpatient benefits have been purchased. <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.