

**Conditions and Notes for Clients**

<b>Conditions</b>	<b>Waiting Period</b>	<p>Unless otherwise agreed, the waiting period is:</p> <ul style="list-style-type: none"> <li>- 30 days for common illnesses, diseases and Acute conditions.</li> <li>- 60 days for miscarriage, medically indicated abortion, and treatment of maternity complications as specified under “Maternity Care” benefit.</li> <li>- 365 days for childbirth.</li> <li>- 365 days for special diseases, chronic conditions, and pre-existing conditions.</li> </ul> <p>No waiting period shall apply to insured events arising from Accident.</p>
	<b>Pre-Existing Medical Conditions</b>	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.
	<b>Special Diseases</b>	<ul style="list-style-type: none"> <li>a. Cancer</li> <li>b. Diseases of heart, lung, liver, pancreas, kidney and bone marrow</li> <li>c. Diseases related to hematopoietic (blood forming) system</li> <li>d. Growth hormone deficiency</li> <li>e. Diabetes mellitus</li> <li>f. Parkinson disease</li> </ul>
	<b>Summary of main exclusions</b>	<ol style="list-style-type: none"> <li>1. Pre existing conditions and special diseases, unless duly declared or the required waiting period has been completed.</li> <li>2. Treatment at home, spas, or wellness facilities, except for nursing services as stipulated in the contract.</li> <li>3. Health check ups and vaccinations; routine vision/hearing tests and refractive errors.</li> <li>4. Dental treatment, except for emergency treatment due to an Accident or where dental benefits apply.</li> <li>5. Cosmetic, reconstructive, or weight loss surgery, except for reconstruction due to an Accident.</li> <li>6. Stress, fatigue, sleep disorders, snoring/sleep apnea.</li> <li>7. Reproductive treatment, family planning, or gender reassignment (e.g. IVF, sterilization, contraception).</li> <li>8. Congenital defects, genetic diseases, or disabilities present at birth.</li> <li>9. Maternity related expenses, unless maternity benefits have been purchased.</li> <li>10. Medical supportive devices (e.g. crutches, wheelchairs, glasses, hearing aids).</li> <li>11. Mental illnesses, unless separately insured.</li> <li>12. Chronic renal failure and regular dialysis.</li> <li>13. HIV/AIDS and sexually transmitted diseases.</li> <li>14. Intentional acts, serious traffic violations, alcohol/drug use, or racing.</li> <li>15. Alcohol or substance abuse.</li> <li>16. Fighting (other than self defense) and professional sports.</li> <li>17. Aviation (other than as a passenger), military service, or combat duties.</li> <li>18. War, civil unrest, or terrorism.</li> <li>19. Radiation, chemicals, or asbestos exposure.</li> <li>20. Experimental treatment or treatment not prescribed by a Physician.</li> <li>21. Outpatient treatment, except for emergency accident care or where outpatient benefits apply.</li> <li>22. Treatment outside the insured territorial coverage.</li> </ol> <p>(* ) The above is a summary only. Full details are specified in the Insurance Policy Terms and Conditions and the Insurance Contract.</p>
<b>Notes for Clients</b>	<b>Cashless service</b>	<ul style="list-style-type: none"> <li>• Cashless service will be applicable depending on the terms and conditions agreed in the Policy.</li> <li>• Deposit procedure will follow each medical facility's policies.</li> <li>• Please kindly follow Health assessment and treatment procedure of the medical facility.</li> </ul>
	<b>Claim assessment</b>	The claim assessment company will be as authorized by MSIG (Vietnam)
	<b>Disclaimer</b>	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.