

Conditions and Notes for Clients

Conditions	Waiting Period	<ul style="list-style-type: none"> • Pre-existing Conditions: 12 months • Special Diseases: 12 months • Medical Expenses Insurance: 30 days after the Policy is issued • Maternity Care: This benefit is payable if pregnancy starts after twelve months since the date of this benefit applied. • Death, Permanent Total Disability due to Illness or Disease: 30 days since the date the premium is paid
	Pre-Existing Conditions	<p>Means any Bodily Injury, Illness, condition or symptom:</p> <p>(a) For which treatment, or medication, or advice, or diagnosis has been sought by or received from Physician or was foreseeable prior to the commencement of cover for the Insured Person concerned, or</p> <p>(b) Which presented signs or symptoms of which the Insured Person concerned was aware or should reasonably have been aware or which originated or existed, prior to the commencement of cover for the Insured Person concerned.</p>
	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. Any expenses in excess of medically necessary, customary and reasonable expenses. 2. Services or treatment in any home, spa, hydro clinic, sanatorium, nursing home or long term care facility that is not a Hospital as defined 3. Routine medical examinations or check-ups, routine eye or ear examinations, vaccinations, medical certificates, examination for employment or travel, spectacles, contact lenses and hearing aids. 4. Prostheses, corrective devices and medical appliances which are not surgically required. 5. Cosmetic or plastic surgery unless it is re-constructive surgery necessitated by an accidental injury. 6. Any treatment or test in connection with sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS), any AIDS-related Complex Syndrome (ARCS) and any other Human Immuno-deficiency Virus (HIV) related conditions or diseases. 7. Treatment of all mental illnesses and psychiatric disorders. 8. Self-inflicted injury, attempted suicide whilst sane or insane. 9. Participation in or training for any dangerous or hazardous sport, pastime or competition or riding or driving in any form of race or competition, any underwater activities, naval, military or air force service operations. 10. Aviation other than as a fare-paying passenger on a legally recognised airline or charter air service. 11. Any intentional breach of the law by the insured person. 12. Treatment that is not recognised or experimental in nature. 13. Treatment for alcoholism or drug abuse and any injury or sickness which is caused directly or indirectly by the effects of intoxicating liquors or drugs.
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.