

Conditions and Notes for Clients

Conditions	Waiting Period	- 30 days for normal illness or diseases - 60 days for miscarriage, abortion as directed by a physician, treatment of maternity. - 365 days for childbirth. - 365 days for special diseases, chronic diseases and pre-existing medical conditions.
	Pre-Existing Medical Conditions	Any medical conditions of the Insured which have been diagnosed; or for which symptoms existed that would cause an ordinary prudent person to seek diagnosis, care or treatment; or for which medical treatment was recommended by a medical practitioner, irrespective of whether treatment was actually received or not.
	Special Diseases	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	A medical condition that, in the opinion of a General/Specialist Physician/Medical Consultant, is characterized by one or more of the followings: - Lasting for over 3 months - Possibility to leave sequela - Requirement for long-term medical care and treatment to relieve symptoms.
	Summary of main exclusions	1. Home check-up or treatment services or treatments received in health hydros, nature cure clinics, spa, and nursing home. 2. Routine medical examinations or check-ups. 3. Any type of treatment for beauty purpose, cosmetic or plastic surgery. 4. Treatment for sleep related breathing disorders (including snoring), fatigue, or stress. 5. Tests or treatment arising from or required in connection with: male and female birth control. 6. Birth defects, congenital anomalies, genetic deformities or diseases, hereditary medical conditions with symptoms present at birth. 7. Costs of providing, maintaining or fitting any prostheses or appliances, corrective and external devices, hearing and/or visual aids, crutches, wheelchairs or other equipment. 8. Treatment of all mental illnesses and psychiatric disorders. 9. Chronic supportive treatment of renal failure, including dialysis. 10. Any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS), any AIDS-related Complex (ARC) and any other AIDS related conditions or diseases, venereal diseases, sexually transmitted diseases or any other related conditions. 11. Willful misconduct of the Insured or the beneficiary. Grave violation of law, regulation and other rule of the local authority or social bodies. 12. The Insured is under treatment for alcoholism, drug or substance abuse or any addictive condition of any kind . 13. The Insured's act of fighting. 14. Self-inflicted injury, suicide whether in state of or alertness or mental illness. 15. Treatment or using medicine without prescription of physicians, treatment that is not scientifically recognized or is experimental.
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.