

## Health Insurance Terms & Conditions

### Benefits

#### Benefits for Basic Cover – One Unit (On and after the insurance commencement date)

1. Kyats 10,000/- per day up to 60 days of hospitalization (for hospitalization caused or necessitated by a Disease or Accident)
2. Kyats 1,000,000/- (One Million) (for death)

#### Benefits for Optional Cover (1) – One Unit (On and after the insurance commencement date)

1. Actual direct cost or the maximum amount kyats 500,000/- (for surgery only)
2. Kyats 300,000/- irrespective of unit purchased (for Miscarriage)
3. Kyats 500,000/- for both (for miscarriage concurrent with Surgery)

#### Benefits for Optional Cover (2) – One Unit (On and after the insurance commencement date)

1. Kyats 2,500/- per visit up to kyats 10,000/- maximum amount obtainable for all units purchased (for visiting to Hospital/ Clinic for treatment)

#### No Benefit for the Following: -

No Benefit is obtainable for Injury, Disease, Hospitalization, Surgery, Miscarriage/Abortion, Death and Visit for treatment to Hospital/Clinic caused or necessitated directly or indirectly by one of the following:-

1. Under current medical treatment. The Assured is recommended by a doctor to be treated. Disease symptoms already confirmed.
2. Childbirth. Caesarian birth. Surgery associated with Pregnancy. But Hospitalization and Surgery caused or necessitated by Pregnancy after inception of insurance and diseases usually associated with Pregnancy within insurance period (Eclampsia, Pregnancy Hypertension and Pregnancy Diabetes) are covered. In case the Optional Cover (1) has been purchased, they are covered.
3. Derangement caused by mental diseases.
4. Hospitalization for medical check-up, rest and recuperation.
5. Hospitalization and surgery for conception.
6. Dental treatment not caused by an accident.
7. Eye test including spectacles not caused by an accident. Loss of eye sights. Eye sights treatment. Treatment to improve eye sights.
8. Beautification.
9. To wear hearing aids.
10. Physical defect or Infirmary.
11. Use of narcotic drugs.

12. Commission of a criminal offence.
13. Contraction of AIDS/HIV.
14. Terrorism acts. Riot. War and warlike operations.
15. Medical treatments for which the Assured is hospitalized last 3 days only or less.
16. Fraudulent claims
17. Suicide or intentional self-injury.

### **Terms and Conditions**

1. If the insured himself/herself describe incorrect information such as careless expression, misrepresentation, deliberate misrepresentation, cheating in the description of health insurance proposal, it will result in loss of benefits.
2. The warranty period starts from the time of premium payment and expires at 12 noon on the first day of the first year.
3. If the insured terminates the insurance contract, you will not be entitled to premium refund. If the insurance company terminates, the premium will be refunded on a daily basis for the remaining period.
4. For the remaining period, the premium payment must be made within 15 days from the due date of the stated premium payment system. In case of compensation, the unpaid premium will be deducted from the benefit amount.
5. If the waiting period is exceeded, the insurance contract will be invalid from the next day after the end of the waiting period.
6. There is no waiting period for renewal insurance contracts.
7. The insured must notify the company in advance of any hospitalization and claim benefits along with a medical record within 10 working days of discharge.
8. Benefits will be forfeited if the claimant fails to submit the company's additional requirements for claiming benefits within three months.
9. The company's experts will review any cases reported for incidents that require hospitalization within one month of being insured.
10. Health insurance provides insurance coverage for hospitalization. It does not apply to hospitalizations for medical examination at the discretion of the insured.
11. Hospital/ Clinic screening benefits require confirmation of a hospital/clinic visit with a doctor's medical certificate or medical record prescribed by this company.
12. Compensation will be paid at any time and place as applicable.