

List of Special Diseases and Exclusions

A. SPECIAL DISEASES (12-month waiting period from the first effective date of insurance coverage)

- Hemorrhoids;
- Varicose veins;
- Chronic sinusitis;
- Diabetes;
- All types of hepatitis;
- Cancer.

B. EXCLUSIONS

- 1) Pre-existing Conditions, except those which are declared to and accepted by the Company;
- 2) Treatment where payment is not required or which is payable by any other insurance or indemnity covering the Policyholder, or the relevant Insured Person;
- 3) Birth control, treatment of impotence or infertility (including artificial insemination, in-vitro fertilization, embryo transfer), sterilization reversal or elective abortion, surgical, mechanical or chemical methods of birth control or treatment pertaining to infertility, and any conditions arising therefrom;
- 4) Screening and treatment for Congenital Conditions and genetic deformities or diseases;
- 5) Custodial Care, routine medical examinations or check-ups, or any treatments and services considered unnecessary by the Company for the treatment of a physical or mental condition. These include check-ups, vaccinations, counseling (marriage, family, dietary, adjustment, or psychological adaptation), hearing tests, refractive defects of the eye, corrective eye surgery for refractive error, corrective devices (including spectacles, eyeglasses, contact lenses, hearing aids, orthodontic appliances, braces, corrective shoes), or dental treatment unless covered under the optional benefits cover of this Policy for vision, dental, or medical check-up;
- 6) Dental treatment except:
 - a) emergency treatment necessary to restore or replace sound natural teeth lost or damaged in an Accident; and
 - b) for the immediate relief of pain following an Accident;
- 7) Cosmetic or re-constructive surgery and any complications or sequelae thereof, except:
 - a) reconstructive surgery performed as a result of or in connection with any Injury caused by an Accident arising during the Period of Insurance and is undertaken within 12-months of the Accident; or
 - b) re-construction of breast coincident with surgery for breast cancer arising during the Period of Insurance.
- 8) Disability arising directly or indirectly out of excessive consumption of alcohol or misuse of drugs, solvent, or any addiction;

- 9) Outpatient treatments or services for psychiatric, psychological, mental or nervous disorders, and any physiological or psychosomatic manifestations thereof;
- 10) A Disability resulting from declared or undeclared war or any act thereof, service in the military, naval or air forces, riot, rebellion, hostilities, revolution, nuclear and chemical contamination, civil commotion or Act of Terrorism unless an Insured Person sustains an Injury whilst an innocent bystander resulting from Act of Terrorism up to a maximum amount of 2,000,000,000VND per Insured Person per incident;
- 11) Intentionally self-inflicted injury, suicide, attempted suicide, while sane or insane;
- 12) Injury sustained while participating in (including any practice or conditioning program for) any sport, contest or competition including but not limited to the following activities: auto or car racing, professional sport, organized contact sport, motorcycle racing, powerboat racing, and dressage competition;
- 13) Skydiving, parasailing, hang-gliding, flying (other than as a fare-paying passenger on a duly licensed commercial aircraft), caving, rock or mountain climbing (with or without the use of ropes or other equipment), bungee jumping, non-recreational scuba-diving, scuba diving to a sea-depth of greater than twenty (20) meters, polo, steeplechasing or any other hazardous activity, unless declared to and accepted by the Company or deliberate exposure to danger (except in an effort to save human life);
- 14) Sexual transmitted diseases or their sequelae;
- 15) Human Immunodeficiency Virus (“HIV”) and/or HIV related illnesses including Acquired Immune Deficiency Syndrome (“AIDS”), AIDS Related Complex and/or any mutation, derivation, or variation thereof which manifests at any time (applicable to Foundation Series) or within five years from the Insured Person’s effective date;
- 16) Prostheses, orthotic devices, corrective devices and medical appliances not required for a surgical operation;
- 17) Participation in any illegal activity;
- 18) Expenses incurred for the provision of medical and hospital bills, certificates, documentation, information or other evidence required by the Company;
- 19) Experimental or unproven Treatment;
- 20) Rehabilitation unless it forms as an integral part of Treatment received as an In-patient;
- 21) Treatment received in nursing homes, nature cure clinic, spas or similar establishments;
- 22) Treatment for developmental abnormalities including but not limited to learning difficulties, attention deficit hyperactivity disorder, autism, behavioral problems and problems relating to physical development, speech therapy;
- 23) Travel and accommodation costs incurred unless agreed in advance by Company;
- 24) Treatment for sleep related breathing disorders, including snoring and sleep apnea, fatigue, jet lag or work related stress or any Related Condition;
- 25) Home visits by a Medical Practitioner, Specialist, or Qualified Nurse unless specifically agreed by Company in writing prior to consultation;
- 26) Preventative care or treatment unless such benefit is included in the Benefits Schedule or rider or deemed to be medically necessary by Company;
- 27) Weight treatment and management;

28) All treatment for Persistent Vegetative State or permanent neurological damage will, without exception, cease after 90 days of the treatment commencing.

Note: *No direct billing for Medical Check-up; Waiting period; Screening tests; Vitamin, mineral, supplement, functional foods, cosmeceuticals, medical appliances not used for surgery, unregistered drugs, etc.*