

## Crisis Care

We shall not pay the benefit if the illness or condition is caused directly or indirectly by one of the following:

- a. Any symptoms occurring within the first;
  - i. 60 days of continuous cover for Heart Attack, Coronary Artery Bypass Surgery, Serious
  - ii. Coronary Artery Disease, Cancer or Angioplasty And Other Invasive Treatments For
  - iii. Coronary Artery Disease; and
  - iv. 30 days of continuous cover for other illnesses or conditions.
- b. Existence of AIDS or the presence of any HIV infection (except for Full-Blown AIDS, AIDS due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection);
- c. Pre-existing illness;
- d. Congenital conditions or is caused directly or indirectly from a congenital condition within the first 2 years from the date of birth; or
- e. Any claim if the Life Assured dies within 30 days after being diagnosed with the illness or condition.

*Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.*