

Total Multi Crisis Care

We shall not pay a claim under Total Multi Crisis Care, where it is:

- a. a claim for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease, any Early Critical Illness, any Diabetic Related Condition, or any Joint Related Condition, and the symptoms of any of these illnesses or conditions manifest any time before or within 60 days' waiting period from the Coverage Date of Total Multi Crisis Care or the date on which Total Multi Crisis Care is revived, whichever is later;
- b. a claim for an illness or condition (other than those mentioned earlier relating to 60 days' waiting period) and the symptoms of any of these illnesses or conditions manifest any time before or within 30 days' waiting period from the Coverage Date of Total Multi Crisis Care or the date on which Total Multi Crisis Care is revived, whichever is later; or
- c. a claim of which the Life Assured is Diagnosed as suffering from an illness or condition that:
 - i. is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for the illness that is covered under this Annexure;
 - ii. arises directly or indirectly from any of the Pre-Existing Condition (refer to Annexure Early Critical Illness 1 or Annexure Critical Illness 8, whichever is applicable);
 - iii. is a congenital condition or is caused directly or indirectly from a congenital condition that happens, or that the Life Assured starts to get symptoms of, within the first 2 years from the date of birth of the Life Assured;
 - iv. is due to self-inflicted injuries while sane or insane;
 - v. is directly or indirectly due to misuse or abuse of alcohol, or misuse or abuse of drugs;
 - vi. results from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion;
 - vii. is directly or indirectly due to violation of any law, or attempting, committing or provoking an assault or a felony;
 - viii. is due to engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) or other such similar activities; or
 - ix. is due to any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.

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