

## Total Multi Crisis Care

### Waiting Period Between Claims

1. The subsequent Cancer diagnosis must be a new primary cancer that is completely unrelated to the first Cancer claim and occurs in a different organ or site and not a secondary spread (metastasis) of any previous cancer. The diagnosis for subsequent Cancer (for any stages) must be at least 3 years after the diagnosis on the first Cancer. No waiting period shall be applicable if the cancer condition progress from early to intermediate or late stage cancer belonging to the same organ/site.
2. The diagnosis of subsequent Heart Attack or Stroke is unrelated to the first Heart Attack or Stroke claim. The diagnosis for subsequent Late Stage Heart Attack or Stroke must be at least 1 year after the diagnosis on the first Late Stage Heart Attack or Stroke. No waiting period shall be applicable between any two early or intermediate stage conditions even if such events occur after the late stage event provided they are unrelated claims.
3. For any covered critical illness, subsequent claim on Late Stage critical illness is payable when the diagnosis of the Late Stage critical illness is at least 1 year after the diagnosis of the previously claimed of Late Stage critical illness.