

## TERMS AND CONDITIONS OF THE HEALTH INSURANCE POLICY

1. If descriptions in the proposal form are described carelessly by the insured and there is incorrect information due to intentional purpose such as wrong information, concealment or fraud, the benefits will not be reimbursed in accordance with the insurance agreement.
2. The period of insurance starts once the premium has been paid and the period will be expired in one year of the insured period at midnight.
3. The insured is not entitled to enjoy a refund of premium due to his or her termination. In case the insurer wants to terminate, the refund of premium will be reimbursed on a daily basis for the remaining period.
4. After the premium has been paid for the first time in line with the premium payment system, the premium has to be paid immediately after the deadline for an obligation within 15 days, in case of beneficiary problems arise ; compensation will be disbursed with the deduction of the premium which failed to pay during the grace period. The insurance agreement will be voided in case the payment of premium fails during the grace period immediately after the deadline for an obligation. For the renewal process of the insurance agreement, there is no grace period for the premium that can be carried out resuming the insurance period in the meantime.
5. In terms of the insured, if he or she is hospitalized, it needs to inform to the insurer beforehand, benefits, together with medical reports, can be asked within 10 days of working period starting from the days discharged from the hospital.
6. With regard to asking the right of benefits to enjoy, the benefits will be voided if he or she cannot be able to send additional requirements of the insurer within three months.
7. Experts from the company will scrutinize again the proposed diseases for medical treatments within one month period of insurance.
8. Health insurance does not cover the medical checkup at the hospital according to the will of the insured; it is just coverage for medical treatment at the hospital.
9. As for the benefits of going to hospital/clinic, the insurance company needs to affirm the recommendation letter of the doctors recognized by the company or medical reports.

### Benefits

The benefits of health insurance are as follows :

#### Benefits for basic cover (1 unit)

- MMK 10,000 per day for hospitalization and accidents (up to 60 days) due to disease
- MMK 1000,000 for death case

#### Benefits for optional coverage 1

- 1 Unit for MMK 500,000 for operation (operation expenses at least MMK 500,000)
- MMK 300,000 for abortion not related to purchased units.
- MMK 500,000 for both operation and abortion processes and the total units can be regarded as maximum amount of insurance.

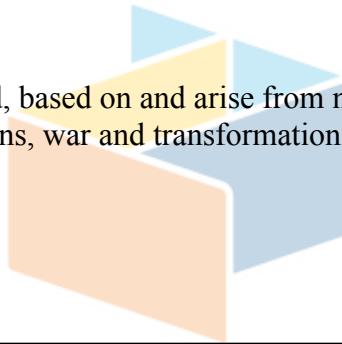
#### Benefits for optional coverage 2

- 1 unit for MMK 2,500 if hospitalized or clinic, Nevertheless, MMK 10,000 x total units can be regarded as maximum amount of insurance.

## **Exclusive For Benefits**

Benefits for the following statements which directly or indirectly suffering from any injury, diseases, hospitalized, operation, abortion, death, hospitalized or clinic shall not be affected. (Exclusion)

1. Under medical treatment, recommended by doctor to be hospitalized, any symptoms.
2. Give birth, cesarean, other related operations, pregnancy and its related diseases before and after the insurance, benefits shall be granted. And benefits for abortion can be granted if you buy optional insurance coverage (1).
3. Psychosis, mental disorders
4. Medical check-up and hospitalized for taking rest purpose
5. Hospitalized and operation for getting children purpose
6. Dental problem caused by accidental injuries
7. Loss of eyes and other eyes problems caused by accidental injuries
8. For beauty purpose
9. Hearing equipment
10. Physical defeat or infirmity
11. Drug abuse
12. Self-incrimination
13. AIDS/HIV
14. Losses, damages which are supported, based on and arise from near or far distance, directly or indirectly caused by strikes, riots, civil commotions, war and transformation of war (hostilities, wage war, military or coup)
15. Hospitalized for 3 and less days
16. Fraud case
17. Suicide or hurting oneself



In terms of paid premium, if the insured would have to have hospitalization, operation, abortion, death and hospitalize or going to clinic, the insurance company is agreed to compensate the benefits of purchased units to the insured or beneficiary in line with this agreement and any further endorsement if it is needed.

**KBZMS**  
**General Insurance**