



FIRST NATIONAL INSURANCE
ASSURING PEACE OF MIND, THE ESSENCE OF LIFE

Health Insurance Conditions

Benefits

Benefit for basic insurance

1. Kyats 10,000 per day (maximum 60 days) for hospitalization due to a disease or accident
2. Kyats one million for death

Benefit for optional insurance (1)

1. For surgery actual direct cost per unit, but minimum kyats 500,000/-
2. For abortion maximum kyats 300,000/- irrespective of units purchased
3. For surgery and abortion combined kyats 500,000/- per unit

Benefit for optional insurance (2)

Kyats 2,500/- per visit to a clinic/hospital (only 4 times per unit)

No Benefit obtainable for the following: -

No benefit is obtainable for Injury, Disease, Hospitalization, Surgery, Abortion, Death, and visit to Clinic/Hospital caused directly or indirectly by or in connection with one of the following: -

1. The Insured being treated, recommendation by the physician for treatment already obtained, symptom already found
2. Birth, birth by caesarean section, surgery for birth. But for hospitalization and surgery necessitated by the connected diseases (preeclampsia, pregnancy hypertension, gestational diabetes, etc.) caused by pregnancy after insurance and existing at the time of insurance Benefits are obtainable. Moreover, abortion qualifies for a Benefit provided that optional insurance (1) was purchased
3. Insanity, caused by mental diseases
4. Hospitalization for medical check-up and rest
5. Hospitalization and surgery to become pregnant
6. Dental treatment not caused by an accidental injury



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7. Eye test including spectacles, loss of sight, eye treatment, treatment for better sight not caused by an accidental injury
8. For beautification
9. For wearing a hearing aid
10. Physical defect or infirmity
11. Consumption (Use) of narcotic drugs
12. Self-commission of a crime
13. Afflicted with AIDS/HIV
14. Treatments by hospitalization of 3 or less days, any loss, damage directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of terrorism, riot, war and warlike events (hostilities, warlike operations, military or usurped power and any direct or indirect consequence of one of the said occurrences.)
15. Due to disease
16. Fraudulent claims
17. Suicide or self-injury

Conditions

1. In case of misrepresentations such as negligent description, misdescription, intentional misdescription, exclusion and fraud in the proposal, benefits shall be forfeited.
2. Insurance attaches from the time of premium payment and will expire at 12 o'clock on the night of the term completing one year.
3. In the event of the Insured terminating the insurance policy return of premium is not applicable. If the termination is done by the Insurer, premiums calculated pro rata for the remaining period will be returned.
4. After premium was paid for the first time as per mode of premium payment, premiums for the remaining period shall be paid within 15 days starting from first day after due date. In case of a claim benefit shall be paid less the arrears of premium.
5. In case of a waiting period being passed over the insurance policy will become null and void from the first day after the waiting period expires.
6. No waiting period for renewing policies during the interval for renewal.
7. When the Insured is hospitalized, this company shall be notified in advance and the benefit shall be claimed together with medical treatment record within 10 working days from the date of discharge from the hospital.



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8. In case of the Assignee (beneficiary) failing to submit within 3 months those demanded by this Company with regard to the claim of benefit, the benefit shall be forfeited.
9. In regard to the cases in which hospitalization cost is claimed within one month from the date of risk, the diseases cited shall be considered by the specialists of the company.
10. As the health insurance provides cover just for the treatment by hospitalization, hospitalization for medical check-up in accordance with the Insured's desire is not covered.
11. For the benefit for hospital/clinic visit, it is required to confirm whether the visit had actually taken place by means of recommendation by physician or medical treatment record booklet as specified by this company.

