



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

Micro Health Insurance Conditions

Benefits

1. Kyats 5,000/- per day (maximum 60 days) for hospitalization due to a disease or accident
2. Kyats 500,000/- for accidental death

No Claim payable for the following: -

No claim is payable for Injury, Disease, Hospitalization, and Accidental Death 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. Insanity, caused by mental diseases
3. Hospitalization for medical check-up and rest
4. Hospitalization and surgery to become pregnant
5. Dental treatment not caused by an accidental injury
6. Eye test including spectacles, loss of sight, eye treatment, treatment for better sight not caused by an accidental injury
7. For beautification
8. To wear a hearing aid
9. Physical defect or infirmity
10. Consumption (use) of narcotic drugs
11. Self-commission of a crime
12. Afflicted with AIDS/HIV
13. Any accident, 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 operation, military or usurped power and any direct or indirect consequence of one of the said occurrences.)
14. 3-day or less hospitalization for a disease
15. Fraudulent claims
16. Suicide or self-injury



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Conditions

1. In case of misrepresentations such as negligent description, misdescription, intentional misdescription, exclusion, fraud in the proposal, benefits will 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. If the insured is hospitalized, this Company shall be notified in advance and benefit shall be claimed together with required documents within 10 working days from the date of discharge from the hospital. If the Assignee (beneficiary) fails to submit within 3 month the requirements demanded by this Company, no benefit will be obtainable.