



# Group MediCash Rider



# I Product Features

Insured Member Age	18 – 64 years old
Period of Insurance	1 year

# I Benefit

## 5 Plans to Choose From:

Currency: US Dollar

Plan	A	B	C	D	E
Room and Board – Ordinary (Max 70 days)	35	40	50	55	65
Room and Board – ICU (Max 20 days)	70	80	100	110	130
Hospital General Fees/Miscellaneous Expenses	600	700	800	900	1,000
Surgery Benefit	1,000	1,200	1,500	1,800	2,000
Major Surgery Benefit	3,000	3,500	4,000	4,500	5,000
In-Hospital Physician's Visit (Max 60 days)	10	15	20	25	30
Pre-Hospital Diagnostic Consultations (Within 30 days)	100	150	170	180	200
Post-Hospital Benefits (Within 60 days)	60	70	80	90	100
Emergency Treatment	200	250	300	350	400
Daily Hospital Cash Allowance (Max 30 days)	25	30	35	45	60
Ambulance Charges	150	200	250	300	350
Accidental Damage to the Teeth	250	250	250	250	250
Upon Diagnosis of Dengue/Malaria	50	50	100	150	200
Death due to Dengue/Malaria	2,000	2,000	3,000	5,000	7,500
Annual Limit	10,000	12,500	15,000	17,500	20,000

Waiting Period Applies!

# I Geographical Coverage

The Kingdom of Cambodia, Thailand, Vietnam, China (including Hong Kong and Macao), Malaysia, and Singapore.

## I Exclusion

- (1) Accidental bodily injuries or death caused by traffic accidents while riding on a motorcycle (driver or passenger) without wearing a helmet, unless it is more specifically stated policy and additional premium has been paid.
- (2) Alternative Medicines, other than Chiropractors, Osteopaths, Homeopaths, and Acupuncturists.
- (3) Any claim arising in the course of travel undertaken against medical advice.
- (4) Any medical or physical conditions arising within the first 30 days of the Insured Person's cover or date reinstatement whichever is latest except for accidental injuries. This shall not be applicable after the first year of cover.
- (5) Cost and expenses incurred outside of the Kingdom of Cambodia except as specifically provided for under the Coverage Option selected.
- (6) A pre-existing condition means any injury or sickness for which an Insured Member received consultation, medical treatment, diagnosis, care or service; or took prescribed drugs or medicine within a period of twelve (12) months prior to the effective date of insurance for that Insured Member. No benefit shall be payable under the Policy and supplementary contracts for pre-existing conditions unless the Insured Member has been continuously insured under the Policy or the Policyholder's group hospital & surgical insurance for at least twelve (12) months with the previous insurer.
- (7) Any treatment for mental disorders; injuries due to insanity or self-infliction; rest cures or sanitarium care, special nursing care; communicable disease requiring by law isolation or quarantine; sexually transmitted disease; claim which in the opinion of the Company arises directly or indirectly from Acquired Immunodeficiency Syndrome (AIDS) or attributable to Human Immunodeficiency Virus (HIV).
- (8) Routine physical examination; drug addiction or alcoholism; services for care and treatment of oral cavity except for dental operation required as a result of injury sustained in an accident.
- (9) Reconstructive or plastic surgery, cosmetic treatment or surgery for beautification purposes; treatment of obesity, weight reduction and improvement or any elective surgery.
- (10) Congenital anomalies; sterilization of either sex; pregnancy including childbirth, cesarean operation, miscarriage, abortion and any medical complications arising therefrom, except miscarriage due to accidental cause, medical complications arising from treatment relating to birth control, to treatment to correct of condition of infertility, impotency and varicocele.
- (11) Eye refraction or fitting of glasses, contact lens; procurement or use of special braces, prosthetic, appliances or equipment such as artificial limbs, hearing aids and non-medical personal services such as TV, telephone and the like.
- (12) Injuries or sickness arising directly from war, declared or undeclared, or any warlike operation, strike, riots, civil commotion, invasion, nuclear or chemical contamination, terrorist acts, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power, or from full time military, naval or air services except national services reservist duty or training.
- (13) Hospitalization, Treatment or services that are not necessary or reasonably required for illness or injury.
- (14) Hospitalization for the primary purposes of investigation and medical check-up.
- (15) The Insured Member is intentionally murdered or harmed by the applicant.
- (16) The Insured Member is engaged in high risk occupation that the Company does not underwrite.
- (17) The Insured Member is involved in diving, skydiving, climbing, adventure, wrestling competition, extreme stunt show, car racing.
- (18) The Insured Member is speeding, drinking and driving over the legal limit, driving without a valid driver license, or driving a vehicle without a valid registration.
- (19) The Insured Member is diagnosed with Dengue Fever or Malaria and/or he/she is hospitalized for Dengue Fever or Malaria outside of the Kingdom of Cambodia, China (including Hong Kong and Macao), Thailand, Vietnam, Singapore or Malaysia.
- (20) The Insured Member did not declare to the Company or intentionally deceived the Company the fact that the Insured Member has already been diagnosed with Dengue Fever/Malaria within 14 (fourteen) days before the creation of his/her coverage and was diagnosed or hospitalized after the effectiveness of his/her coverage.
- (21) The Insured Member is diagnosed with Dengue Fever/Malaria within the Waiting Period of his/her coverage.

Note: This brochure is simplified. Please read the Terms and Conditions of the Contract in detail. Terms and Conditions of the Contract shall prevail in case of any inconsistency.



## CONTACT US

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