



Group MediPlus Rider



I Subject Matter of Insurance

Inpatient, Outpatient and ambulance charge due to Accident and additional medical expenses of the Insured Member.

I Product Features

Insured Member Age	3 - 64 years old
Period of Insurance	1 year

I Premium Payment

Mode of Payment	Follow Basic Product
Method of Payment	Bank App, Bank Transfer, Cash, Cheque
Default	Follow Basic Product

I Coverage

This product provides Inpatient, Outpatient and ambulance charge benefits due to Accident and additional medical expense benefits during the Insured Member coverage in-force period.



I Benefit

Reimbursement of actual medical expenses incurred for Inpatient, Outpatient and ambulance charges due to Accident and shall include additional medical expense benefits as in the Benefit Table below:

Benefit Table		
No.	Benefit	Benefit Limit Amount
1	Inpatient Medical Expense Due to Accident: A. Daily Room and Board B. Room and Board - Intensive Care Unit C. Hospital General Fees D. Surgery Benefit E. In-Hospital Physician's Visit F. Post-Hospital Benefits	Up To 10% of Basic Policy Sum Insured or \$2,500, Whichever is Lower
2	Outpatient Medical Expense Due to Accident: A. Physician/Specialist Consultation Fees B. Prescribed Medicines and Dressings C. Prescribed Diagnostic Procedure: x-ray, electrocardiograms, basal metabolism test, laboratory examinations and tests, ultrasound, endoscopy, computerized tomography (CT) and magnetic resonance imaging (MRI) scans	
3	Additional Medical Expense Coverage: A. Damage to the Teeth B. Dengue Fever/Malaria C. Food Poisoning D. Snake/Insect/Animal Bite E. Sport Injury	
4	Ambulance Charge Due to Accident	\$300

Waiting Period Applies!

I Exclusion

The Company shall not cover medical expenses that is caused directly or indirectly, wholly or partly, by any of following events:

1. Accidental Bodily Injuries caused by traffic Accidents while riding on a motorcycle (driver or passenger) without wearing a helmet, unless it is specifically stated in the Policy and additional Premium has been paid.
2. Alternative medicines, other than licensed 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 from Dengue Fever or Malaria within the Waiting Period. This shall not be applicable after the first year of continuous cover of the Insured Member.
5. Flying or any aerial activity except as passenger in a properly licensed power-driven aircraft (the word 'passenger' does not include any member of the aircrew or a technician working in or upon an aircraft).
6. A pre-existing condition arising from 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 12 (twelve) 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 policy owner's group hospital and surgical insurance for at least 12 (twelve) months with the previous insurer.
7. Any treatment for mental disorders; injuries due to insanity or self-infliction or suicide; rest cures or sanatoria 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, 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 television, telephone and the like.
12. Injuries or sickness arising directly from war, declared or undeclared, or any warlike operation, strike, riots, civil commotion, invasion, terrorist acts, act of foreign enemy, hostilities, rebellion, revolution, insurrection or military or usurped power, or from full time military, naval or air services.
13. Hospitalization, treatment or services that are not necessary or reasonably required for the illness or injury.
14. Hospitalization for the primary purposes of investigation and medical check-up.
15. The Insured Member is intentionally murdered or attempting to commit any criminal and/or unlawful activity or is harmed by the Policy Owner.
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, driving or riding any kind of race, or professional sport.
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 use, existence or escape of nuclear weapons material or ionizing radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combination of nuclear fuel.
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 or Malaria within 14 (fourteen) days before the creation of his/her coverage and was diagnosed or hospitalized after the effectiveness 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.



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