

ENDORSEMENT MYSHIELD PLUS

Notwithstanding anything contained in the Policy to the contrary, it is agreed that:

1. this Endorsement constitutes part of Your MyShield Plus Policy contract ("**Policy Contract**"). Where any of the provisions of this Endorsement are inconsistent with any of the provisions of Your Policy Contract, the provisions herein shall prevail and the provisions of the Policy Contract shall be deemed to have been amended accordingly.

2. Your Policy Contract shall be amended with effect from 1 October 2007 as follows:

- **DEFINITIONS**

2.1 By including the following provisions under the Definitions section:

Alternative Medicine Provider

includes but not limited to a chiropractor, homeopath, osteopath, acupuncturist or Chinese Physician.

Full Medical Underwriting Option

means the underwriting option chosen by You where You elect to complete a medical history declaration giving details of the Insured Person's medical history which existed before the date of application for this Policy, including any Pre-Existing Conditions.

Moratorium

means a waiting period of five (5) years from the date of commencement of cover or the date of reinstatement for an Insured Person, whichever is later, after which a particular Pre-Existing Condition will be covered subject to the terms and conditions of the Policy.

Moratorium Underwriting Option

means the underwriting option chosen by You where no medical declaration is required.

Specialist

means a qualified and licensed Physician, possessing the necessary additional qualifications and expertise to practise as a recognised specialist of diagnostic techniques, treatment and prevention, in a particular field of medicine like psychiatry, neurology, pediatrics, endocrinology, obstetrics, gynaecology and dermatology.

- **GENERAL CONDITIONS**

2.2 By including the following provision as clause 21 under General Conditions:

21. Pre-Existing Conditions

All Pre-Existing Conditions are excluded under this Policy unless

(a) if You have chosen the Full Medical Underwriting Option, the Pre-Existing Condition has been declared by You and specifically accepted by Us, in writing, to be covered under this Policy;

Or

(b) if You have chosen the Moratorium Underwriting Option, and during the 5-year Moratorium in which the Insured Person remains in continuous cover under this Policy, the Insured Person has not, in relation to a Pre-Existing Condition:

(i) experienced symptoms;

- (ii) sought advice or tests from a Physician, Specialist or Alternative Medicine Provider (including checkups for that Pre-Existing Condition);
- (iii) required treatment or medication; or
- (iv) received treatment or medication

in which case, We will cover that Pre-Existing Condition under this Policy . However, if at any time, during the 5-year Moratorium, the Insured Person undergoes any of the above, then that particular Pre-Existing Condition shall be permanently excluded under this Policy.

If You have already been insured under this Policy but do not fall within (a) or (b) above and We had previously excluded a Pre-Existing Condition, then the Moratorium Underwriting Option shall apply. The 5-year Moratorium will be deemed to have commenced from the Policy Commencement Date.

For the avoidance of doubt, the Moratorium will **not apply to**:

- (i) the Critical Illness Benefit even if you had chosen the Moratorium Underwriting Option; and
- (ii) the following list of Pre-Existing Conditions. These Pre-Existing Conditions shall be permanently excluded under the Policy if You have chosen the Moratorium Underwriting Option:
 - Heart Attack, heart bypass, angioplasty
 - Chronic obstructive lung disease, chronic cor pulmonale, pulmonary hypertension
 - Stroke
 - Liver cirrhosis
 - Paralysis
 - Osteoporosis
 - AIDS or HIV infection
 - Thalassaemia Intermediate/ major
 - Diabetes with complications such as protein in urine or eye problem
 - Kidney failure
 - Organ transplantation
 - Systemic lupus erythematosus (SLE)
 - Muscular dystrophy
 - Multiple sclerosis
 - Alzheimer's disease
 - Dementia
 - Any form of Cancer (other than skin cancer)
 - Autism

- **GENERAL EXCLUSIONS**

2.3 By replacing the General Exclusions with the following:

GENERAL EXCLUSIONS

In addition to the General Exclusions as defined in Your MyShield policy, the following treatment items, conditions, activities and their related or consequential expenses are excluded from the Policy and The Company will not be liable for them:

- (i) **For the Co-insurance Benefit and Hospital Cash Benefit**

Pre-Existing Conditions are excluded under this Policy (except as provided in Clause 21, General Conditions)

(ii) **For the Critical Illness Benefit**

If the Moratorium Underwriting Option had been elected, the Moratorium will not apply to the Critical Illness Benefit. Pre-Existing Conditions are excluded under this Benefit, unless you have chosen the Full Medical Underwriting Option and the Pre-Existing Conditions has been declared by You and specifically accepted by Us in writing to be covered under the policy

(iii) Any costs arising from admission to hospital before the Policy Commencement Date

Please refer to your MyShield Policy contract for the full list of exclusions. If We say that because of an Exclusion, any loss, damage, cost or expense is not covered by this Policy the burden is on You to prove otherwise.

• **BENEFIT SCHEDULE**

2.4 By replacing the Benefit Schedule with the following:

Benefit Schedule (All amounts in S\$)

Benefits	Plan 1	Plan 2	Plan 3
1) Co-Insurance Benefit	In full	In full	In full
2) Hospital Cash Benefit	\$100 per day if admitted to any Singapore Government/ Restructured Ward	\$100 per day if admitted to class B1 or lower Singapore Government/ Restructured Ward	\$100 per day if admitted to class B2 or lower Singapore Government/ Restructured Ward
3) Critical Illness Benefit	10,000	10,000	10,000
4) Free Coverage under Plan 2 for all children provided they are eligible and covered for free cover under MyShield and both parents take up either Plan 1 or 2 of this Policy	Yes	Yes	N.A.

3. All other terms and conditions of the Policy Contract shall remain in full force and effect except as modified hereby.

Date of Issue: 1 September 2007



Authorised Signature