



Explanation, Component of **Pre-Existing Conditions** that policy does not cover.

1. **Disease including complication disease, symptoms or abnormalities**

**Disease** means a condition in which the body cannot function normally from pathogen, sickness, physical and mental disorder.

**Complication disease or complication symptoms** means Progress or poor effect of the disease of health problems or treatment, that is, the disease may worsen with more severe symptoms that affect other organs or spread throughout the body.

A new disease may appear as a complication of a pre-existing disease. including medical treatments such as medication or surgery It can have undesirable effects or create new problems.

**Symptoms** means appearing symptoms of the disease.

**Irregularity** means abnormalities of the disease that occur with the body. Although the symptoms appeared Including the symptoms that do not appear but occur with the body and appear later when detected.

2. Occur with insured within 24 months preceding the effective date of coverage of this policy (Old diseases must be cured. no recurrence within 24 months new disease must occur within 24 months)

3. **Sufficient indication for a general person to seek diagnosis, care, or treatments, or for which a Physician shall provide diagnosis, care or treatment** means Disease, complication or abnormalities according to 1. Even if insured knows or doesn't know before or will be treated or not before but if it is found that nature of the disease must be preceded before the insurance policy. according to the time period in clause 2. which general public should be diagnosed, taken care of, or treated by a physician.

**Example**

Found that insured has Blood pressure, Gastritis and Cancer within 24 months preceding the effective date of coverage of this policy (proved by physician). Even the symptoms never appear or never have treatment history but detected and treated in Thailand. The policy does not protect these three diseases.

**Reason**

Because insurance only covers future risks.