



Medical Expenses Policy

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We would like to make sure You are aware of all Your entitlements under this policy, so please read the document carefully. After You have read it, please contact Our Office if You would like further information.

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Introduction and agreement

We agree to provide the cover set out in this policy during the period of cover provided You have paid the premium and subject to the policy's terms, limits, conditions, exclusions and exceptions.

Your insurance contract consists of three parts:

1. this printed policy document;
2. the personalised schedule, with details of the cover which applies to You. (The policy schedule is updated from time to time as changes are made to Your cover. Any changes to the standard cover in this policy will be noted on the schedule or other specification); and
3. the proposal or application form or brokers submission

Definitions

Definitions explain words frequently used in the policy. Defined words are shown in **bold style** paragraphs 1 to 50

1. **The Company, Insurer, Dominion, We, Us or Our** means Dominion Insurance Limited.
2. **The Insured, You or Your** means the persons named or described in the **Policy Schedule** or in respect of a **Group Policy, the Membership Report**.
3. **Group Policy** means a policy issued to a named group of persons who are listed in a **Membership Report**.
4. **Membership Report** means the list of all Insureds to be insured under a Group Policy as provided by the Insured Group prior to commencement of the policy and any subsequent renewal plus any additions and deletions during the policy period and approved by Us.
5. **Named Group** is the name of the group representing a group of Insured Persons.
6. **Group Representative** means the person or organization which represents all of the Insured Persons in the Named Group. The group representative's responsibilities include:
 - Negotiation with Us regarding policy terms and conditions
 - Negotiation with Us on any review of the terms, condition and ratings.

- The provision to Us of the membership report.
 - The provision to Us where required of application forms and medical reports of Insured Persons
 - The notification of all claims and provision of all information required to enable settlement by us.
 - Arranging premium payment.
 - Distribution of the policy contract to all Insured Persons.
 - Responding to all enquiries from any Insured Person.
7. **Inception Date** means the commencement that an insured is covered under the policy.
 8. **Period of cover** means the “period” or “period of insurance” specified in the Policy Schedule.
 9. **Policy Schedule** is the latest current Policy Schedule, expiry notice or insurance renewal issued to You.
 10. **Other specification** is the amended or additional terms and clauses agreed to by Us and confirmed in writing.
 11. **Endorsement** means a variation in to the standard policy and confirmed by us in writing.
 12. **Premium** is the consideration for this contract. This may mean the first premium or any subsequent renewal or endorsement premium and includes any government levies and charges.
 13. **Reserved**
 14. **Geographic Limits** means the country which holds Jurisdiction over this policy.
 15. **Jurisdiction** means the law and practice of the Fiji in which this policy is subject to. Claims will be settled in the currency of the country of Jurisdiction. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.
 16. **Sickness or Illness** means sickness or disease of the Insured first manifesting itself while the Insured is covered under this policy which results in any of the events specified in the Policy during the Period of Insurance and within (12) calendar months of the date of occurrence of the sickness or illness.
 17. **Serious Injury or Serious Illness** means a life threatening medical condition that first manifested itself during the **Period of Insurance**.
 18. **Accident** means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place during the period of insurance and requires treatment.
 19. **Injury** means physical and bodily injury caused solely by accident occurring within the insurance period.
 20. **Deductible or Excess** is the first amount of any claim that You must pay. You must contribute the amounts shown in the policy and/or policy schedule under the heading “deductible and or excesses” as the first amount of any claim.
 21. **Sub Limit** means the maximum amount that can be claimed in respect to any loss to which the sub limit refers irrespective of the total sum insured.
 22. **Limit of Liability** means the maximum amount payable for each section of this policy for any one insured person and their dependents during the period of insurance.
 23. **Waiting period** means the period during which no cover is provided.
 24. **Ambulance services** means charges for ambulance transportation by road to and from a Hospital where such service is deemed necessary by a Doctor for an illness or injury insured under this policy.
 25. **Agreed Benefits** are those benefits we have agreed to pay in respect of injury or illness to the Insured under this policy.
 26. **Congenital Condition** means a medical deformity or abnormality existing at birth and includes any abnormality which becomes apparent later, or develops as a result of a factor latent at birth.
 27. **Day Care** means a surgical or diagnostic procedure which does not require an overnight stay in a Hospital or in a specially equipped clinic or treatment centre as approved by Us.
 28. **Dependents means**
 - the legal spouse of the Insured, other than a legally separated spouse;

- an Insured's unmarried child or legally adopted child whose age ranges between fourteen (14) days and under eighteen (18) years and who is totally dependent on the Insured for support.
- 29. Doctor, Specialist, Consultant, Nurse, Dentist, or Optician** means a person legally qualified and registered as such by the appropriate authority in the country in which the treatment is to be given.
- 30. Hospital** means a place registered as a hospital for the treatment of sick or injured persons and which:
- has an organized diagnostic and surgical facility, either on premises or in facilities available to the Hospital and provides 24-hours-a-day nursing services by registered nurses.
 - Is under the supervision of a Doctor
 - Is not primarily a clinic, a place for custodial care, a place for the treatment of alcoholics or drug addicts, a nursing, rest or convalescence home or home for the aged or similar establishment, or a place for the care of persons with mental or nervous disorders, (including neuroses or physiological or psychosomatic manifestations).
- 31. Hospital Services** means charges for a standard ward bed (intensive care or semi-private hospital room if required for medical reasons or as otherwise agreed to by Us), including Doctor's charges for any anaesthesia and its administration, use of operating theatre, medicines, prescribed medicines, splints, plaster casts, rental of wheelchair or other prosthetic devices of **Hospital** equipment during the confinement period, other miscellaneous **Hospital** equipment during the confinement period and other miscellaneous **Hospital** charges for other services necessarily and regularly given by a **Hospital** for treatment of that injury or sickness
- 32. In-patient** means a period spent by an insured person or dependent as an in-patient in a Hospital for a minimum stay of one night.
- 33. Medically Necessary** means medical supplies and/or services that are:
- Consistent with the diagnosis and customary medical treatment for the condition.
 - In accordance with the standards of good medical practice.
 - Not for the convenience of the **Insured** or the **Doctor or Specialist**
 - Performed in the most cost effective location for the treatment of the condition.
- 34. Oro-dental or Periodental Surgery** means an oral operation performed by a Specialist.
- 35. Overseas Medical Facility** means **Hospitals** anywhere other than within the Geographic Limits of this policy.
- 33. Pre existing condition** means:
- any illness or injury which when the insured applied for cover the insured was aware of; or
 - in respect of which the Insured already had symptoms which would cause a reasonable person to seek diagnosis, care or treatment; or
 - In respect of which a Doctor had already recommended treatment or further medical advice.
- 36. Prescribed Medicines** means medicine, drugs, and treatment applications that are prescribed by a Doctor or Specialist and include bandages, surgical dressings and the like.
- 37. Public Hospital** means a hospital or clinic operated entirely by the public service or Government of a country.
- 38. Specialist Services** means services provided by a Specialist or Consultant for provision of surgery or medical treatment care.
- 39. Treatment** means the provisions of surgical or medical procedures associated diagnostic, consultation required for the cure or relief of an illness or injury, as covered under the policy.
- 40. Civil Commotion** is an act of a large number of people acting together disrupting public peace and disturbance tumultuously with violence and a chain of destruction of a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial/shopping or business areas or schools or public transportation in one city or town for at least 12 (twelve) hours consecutively commencing immediately before, during or after the event.
- 41. Insurrection/Popular Rising** is an uprising of a majority of the people in the capital city of the country, or in three or more of the towns in the country within 12 (twelve) days, demanding a change in the government de jure or de facto, or open resistance against the government de jure or de facto, not amounting to a rebellion
- 42. Usurped Power** is a situation where the established order has been overthrown and replaced by some illegal authority which is in a position to lay down rules of conduct and also ensure that the rules are

obeyed.

43. **Revolution** is an uprising of the people with force to make a radical change to the current public administration system of the country or to overthrow the established government de jure or de facto, not amounting to a Rebellion.
44. **Rebellion** is a state of organised resistance against the established authority with the object of supplanting or overthrowing it with force using firearms which threatens the existence of such authority.
45. **Military Rising** is an act by a group of home or foreign armed forces personnel consisting of at least 30 (thirty) persons using force with the intention to overthrow the established authority or to cause public disorder and disturbance.
46. **Invasion** is an act by the military power of one country to penetrate or invade the territory of another with the object of permanently or temporarily occupying and taking control over such territory.
47. **Civil War** is an armed conflict between regions or political factions within the territorial limits of a country with the object of gaining legitimate power.
48. **War and Hostilities** is a widespread armed conflict (whether or not war has been declared) or a warlike situation between two or more countries, including military exercises of a country or joint-military exercises between countries.
49. **Subversive Acts** is an act by any person on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of it by terrorism or sabotage or violence.
50. **Terrorism** is an act by any person using force to create public fear in an attempt to achieve a goal that according to public opinion has a political background.

Policy Coverage

Section 1 Hospital and Surgery Benefits

1. We will pay the cost of Ambulance Services and Hospital Services incurred in the treatment of an Illness or Injury in a Public Hospital including the costs of road transportation and scheduled airline and sea transportation necessarily incurred if the Insured is referred to another Public Hospital
2. With Our prior approval We will also pay for the additional costs of a private clinic for Hospital Services (including services provided by Overseas Visiting Consultants) in excess of the costs normally charged by a Public Hospital up to a maximum Limit of Liability of \$10,000
3. Where treatment is not available in Fiji and with Our prior approval We will pay up to a maximum Limit of Liability of \$10,000 for the reasonable costs of transporting the Insured (economy airfare where possible) on a scheduled airline flight to an Overseas Medical Facility where the Insured is to be confined for specialised treatment, surgery or post operative attention resulting from a Serious Injury or Illness. Including:
 - (a) Reasonable land transportation costs associated with moving the Insured to an international airport for evacuation.
 - (b) Return airfare costs (economy airfare where possible) on a scheduled airline flight if the Insured returns directly to the international airport from which the Insured was evacuated for treatment following that treatment.
 - (c) Reasonable transportation costs of an accompanying family member and/or medical staff if We agree this is Medically Necessary.
4. Where treatment is not available in Fiji and with Subject to the Insured obtaining Our prior approval and arrangements being made by Us at a hospital of our choice We will pay up to a maximum Limit of Liability of \$250,000 for the Hospital Services incurred in the treatment of the Serious Illness or Injury whilst in an Overseas Medical Facility for the duration of the evacuation.
5. We will pay in respect of the Insured up to a maximum Limit of Liability of \$100 per day for pre approved additional charges during pre and post hospitalisation assessment that are incurred overseas as a result of an evacuation including reasonably and necessarily incurred transport charges for the travel to and from Hospital and to the airport.
6. We will pay in respect of any approved person accompanying the Insured up to a maximum Limit of Liability of \$120 per day for pre-approved additional accommodation charges (where possible shared twin to be utilised) incurred during the period the Insured is confined to an overseas Hospital including reasonable and necessarily incurred transit charges for the travel to and from Hospital and to the airport and pre approved airfare costs (economy airfare where possible) on a scheduled airline flight if the accompanying person returns directly to the international airport from which the Insured was evacuated for treatment following

that treatment.

7. We will pay pre-approved accompanying medical staff's accommodation charges for the period the medical attendant is required to remain with the evacuated Insured including reasonable and necessarily incurred transport charges for the travel to and from Hospital and to the airport and airfare costs (economy airfare where possible) on a scheduled airline flight directly to the international airport from which they departed with the Insured.
8. Where treatment is not available in Fiji and an Insured has treatment for an insured Injury or Illness in any overseas Hospital or by any Doctor, Specialist, Consultant, Nurse, Dentist, or Optician overseas without prior approval from Us and it is established that the Insured could not have been treated in a Hospital within the policy Geographic Limits, the maximum payable shall be the amount which would have been payable for an equal course of treatment in a hospital of our choice up to a maximum Limit of Liability of \$20,000. Provided always that:
 - (a) any admission of liability by the Insured for these costs will not be binding on Us and
 - (b) no benefit shall be payable under paragraphs 3, 5 6 and 7 in addition to any payment under paragraph (8)
9. In the event of the Insured's death whilst receiving treatment overseas for a Serious Accident or Illness:
 - (a) We will reimburse the reasonable costs up to a maximum Limit of Liability of \$5,000 for embalming, supplying a coffin, the transportation costs of returning the Insured's body or ashes to the point where the insured was evacuated or a contribution towards burial or cremation costs in the place where the death occurred.
 - (b) We will make a \$500 cash payment to the Insured's estate.

In respect to this Section 1 there is a waiting period of twenty four months from the inception date for any pre existing condition.

Section 2 Outpatient Care (Optional)

If WE have agreed to it and noted it in the Schedule or membership report and In consideration of the payment of an additional premium this Policy is extended to include outpatient care.

We will pay 85% of the reasonable costs of :

- a) Consultations with a Doctor.
- b) Consultations with a registered nurse at the direction of a doctor
- c) Prescribed pharmacy (Rx) medicines
- d) Prescribed dressings, injections

The maximum Limit of Liability for the insured person or their family group under this extension (2) is \$500 during any one Period of Insurance

Section 3. Optical Care (Optional)

If We have agreed to it and noted it in the Schedule or membership report and In consideration of the payment of an additional premium this Policy is extended to include optical care. Policy exclusion 9 is deleted and We will pay 85% of the reasonable costs of :

- a) Consultations with an optometrist
- b) Prescribed lenses
- c) Prescribed contact lenses

The maximum Limit of Liability for the insured person or their family group under this extension (3) is \$400 during any one Period of Insurance

We will also pay for the cost of spectacle frames when lenses are first prescribed subject to a sub limit of \$150

In respect to this Section 3 there is a waiting period of three months from the inception date

Section 4. Dental Care (Optional)

If We have agreed to it and noted it in the Schedule and In consideration of the payment of an additional premium this Policy is extended to include dental care. Policy exclusion 10 is deleted and We will pay 85% of the reasonable costs of.

- a) Consultations and examinations by a dental surgeon including diagnostics & Xrays
- b) Oro-dental or periodontal Surgery
- c) Cleaning, removal of plaque or scale
- d) Extractions and Fillings

The maximum Limit of Liability for the insured person or their family group under this extension (4) is \$500 during any one Period of Insurance

In respect to this Section 4 there is a waiting period of three months from the inception date

Section 5. Pregnancy Care. (Optional)

If We have agreed to it and noted it in the Schedule and In consideration of the payment of an additional premium this Policy is extended to include pregnancy care. Policy exclusion 27 is deleted and We will pay 85% of the reasonable costs of

- a) Consultations and examinations by a Doctor including diagnostics & Xrays
- b) Procédures that the Doctor recommends as being Medically Necessary Including associated Hospital Services.

The maximum Limit of Liability under this extension (5) is \$1000 during any one Period of Insurance

In respect to this extension there is a waiting period of ten months from the inception date

Exclusions

The following exclusions are applicable to all sections of this policy.

We will not pay for:

1. Treatments other than those provided by a Doctor or Specialist or under the direct supervision of a Doctor or Specialist for the cure or relief of an insured Injury or Illness or as approved by Us prior to treatment
2. Routine physical maintenance examinations or medical check-ups or tests not incidental to the treatment or diagnosis of an Injury or Illness or any treatment that is not medically necessary.
3. Treatments undertaken in nature cure clinics, health spa or similar establishments or in nursing homes attached to such establishments except as specifically provided for in the Policy.
4. Cosmetic surgery, hearing aids, and prescriptions thereof unless necessitated by Illness or Injuries covered by this policy and wholly occurring during the Period of Insurance.
5. Surgical, mechanical or chemical process of contraception or treatment connected with fertility including contraception or intrauterine devices.
6. Vaccinations.
7. Long Term custodial or maintenance services for the permanently disabled.
8. Root canal, gold filling and implants and related surgery.
9. Optical procedures and optical aids unless as a result of an insured injury or illness
10. Dental procedures, dentures, dental titanium implant unless as a result of an insured injury or illness
11. Organ transplant or any related expenses for both donors and recipients.
12. Physiotherapy or chiropractic, except in the case of Serious Illness or Injury
13. X-ray and blood tests unless as part of the treatment of an insured Injury or illness.
14. Any injury or Illness occurring outside the Geographic Limits of this policy unless specifically provided for in the policy.
15. Treatments associated with any confirmed long term disorders such as asthma, high blood pressure, diabetes and the like or for vitamins and dietary supplements and the like.
16. Disability support services.
17. Health screening.
18. Renal dialysis unless within the geographic limit.
19. Routine Pharmaceuticals for chronic conditions whether by prescription or not unless approved by Dominion Insurance and subject to a maximum annual sub limit of \$200.00.
20. Renal failure and organ transplants (other than kidney transplants) including bone marrow transplants or related pre or after care procedures or treatment.
21. Treatments where the patients' long-term prognosis will not be improved by an Overseas Medical Evacuation. This includes but is not limited to any Evacuations for modalities of treatment motivated for on the grounds of palliative care alone.
22. Treatment of any condition not detrimental to health or any health care service not medically necessary.
23. Any claims after the **Insured** has attained the age of 60 years unless We have agreed in writing to extend this age limit.

We will not pay for Injury or Illness directly or indirectly caused or contributed to by:

24. Congenital Conditions
25. chronic conditions
26. Dementia and Delirium
27. Pregnancy, miscarriage or abortion unless Medically Necessary and requiring confinement in a Hospital
28. Injury or Illness incurred in the pursuit of any illegal or criminal act or deliberate exposure to exceptional danger except in an effort to save human life.
29. Resulting from the pursuit of dangerous occupations or sports including mountaineering requiring the use of ropes or pitons, flying except as a fare paying passenger on a duly licensed commercial aircraft, parachuting, parasailing, steeple chasing, diving requiring the use of breathing apparatus, winter sports, professional football, boxing or wrestling and competition racing in a vehicle of any kind.
30. Self inflicted Injury, suicide, attempted suicide or substance abuse, excessive consumption of alcohol or drugs other than those prescribed by a Doctor or Specialist for the relief or cure of an Insured Injury or Illness.
31. Psychotic, mental or nervous disorders (including neuroses and their physiological or psychosomatic manifestations), unless arising out of insured Injury or Illness
32. Sexually transmitted diseases.
33. HIV, HIV disorders including AIDS, and any medical condition that arises from HIV infection.
34. Any Pre Existing Condition.
35. Or as a consequence of: Civil war, insurrection, popular rising, rebellion, revolution, terrorism, sabotage, subversive acts, any action of any political or vigilante group, military rising, military or usurped power, invasion, war and hostilities, any action of military, police, security, or other authorities or instrumentality whether governmental or not, including any loss damage or liability directly or indirectly resulting from any of the above;
36. The actions of the police, any armed forces or any lawfully constituted body where such actions are in connection with the above;
37. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising,

- rebellion, revolution, insurrection, terrorism, military or usurped power.;
38. Nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel, pollution or explosion.
 38. Resulting directly or indirectly from earthquake, volcanic eruption, tsunami, tidal wave,

Conditions

In the event of non-compliance with any of the conditions of this Policy We shall be entitled to decline to pay a claim.

1. Duty of Disclosure

- 1.1 Prior to entering into a contract of Insurance with Us, the You must disclose to Us on the application form every matter they know, or that could reasonably be expected to be known to them and which is or could be relevant to Our decision whether to accept the risk of insurance and, if so, on what terms.
- 1.2 You have the same duty throughout the duration of the policy and must advise Us of any facts or changes prior to seeking a renewal, extension, or variation and during the currency of the policy

2. Notice of Claim

You or a person representing You must give written notice of any claim to us as soon as reasonably practicable but in any circumstances within 30 days after the happening of any circumstances giving rise to a claim.

3. Proof of Loss and Physical Examination

- 3.1 After We receive notice of a claim We may provide You with our usual claim form for completion.
- 3.2 The claim form must be properly completed and all evidence and information required by us including original medical certificates, accounts, receipts shall be furnished at Your expense and be in such form and such nature as We require. We may at Our expense have conducted any medical examination or arrange for an autopsy to be carried out.
- 3.3 You must as often as required by US submit to medical examination at Your own expense and or provide any other information or assistance We reasonably request in relation to Your claim;
- 3.4 You must co-operate with the necessary investigations and provide all necessary information and submit all particulars in order to enable Us to expedite the claim;
- 3.5 if We request it, attend interviews with any person We nominate;

4. Duties and responsibility

In the event of Injury or Illness You must immediately:

- 4.1 Do as much as **You** reasonably can to prevent any further loss or expense.
- 4.2 Contact Us or arrange for the Hospital to contact Us, if You are to be hospitalised.
- 4.3 Provide Us with all documents and proofs We request in relation to any claim.
- 4.4 Promptly undergo any reasonable treatment recommended by the Doctor or persons providing Hospital Services treatment.
- 4.5 Lodge a written claim against any person or party,(eg employer, hotel operator or transporter who may have cause and/or be legally liable for Your loss, Injury or Sickness.

5. Claim Offset

There is no cover under this Policy for any loss or event or liability which is covered under any other insurance Policy including Workers Compensation or Compulsory Third Party policies, health or medical schemes or Act of Parliament including the Workmen's Compensation Act or to the extent that health care or treatment is available under any reciprocal health agreement or is payable by any other source. We will however pay the difference between what is payable under the other insurance Policy, health or medical scheme or Act of Parliament or reciprocal health agreement or such other source and what You or the Insured would be otherwise entitled to recover under this Policy.

6. Subrogation

You must allow Us to take over for Our benefit to take any action and settle any legal right of recovery You or the Insured may have and You must co-operate fully in any recovery action.

7. Validation of Cover

In respect of a Group Policy the Membership Report showing You as an Insured must be in our possession before a claim occurs and any claim payment will be precedent on Us having received this information and Your Premium or a promise from You to pay Your Premium.

8. Fraud

We will not be liable under this Policy if any fraudulent means or devices are used by You, or anyone acting on Your behalf, when entering into this insurance, or to obtain any benefit under this Policy. Any benefits already paid will be recoverable by Us.

9. Other Insurance

You shall give written notice to Us of any other insurance effected on the Insured Person(s) against accident or illness, unless such other insurance be by Life Policy covering death, Domestic Contents Policy, Motor Vehicle Policy or any type of travel insurance.

10. Cancellation and Variations

- 10.1** You may cancel this policy at any time in which case We will refund 75% of the unused premium less the amount of any claims paid.
- 10.2** We may cancel this policy or amend the terms, exclusions and limitations after 4.00pm on the 30th day following dispatch or written notice to Your last known address. You shall be entitled to a return of premium proportionate to the unexpired period of the cancelled policy.
- 10.3** Any claims made or expenses incurred after the date of cancellation are not covered by the policy unless expressly agreed by Us in writing prior to the Cancellation date.
- 10.4** If this is a Group Policy The insurance cover in respect of an Insured shall terminate on the earliest of the following dates:
- (a) The date this Policy is terminated or cancelled;
 - (b) The premium due date if the required Premium for the Insured is not received.
 - © Where the Insured is a Dependant person on the date that person ceases to be a Dependant person;
 - (d) The date the Insured retires, ceases employment on a full time basis or his or her employment is terminated.
 - (e) The date on which the Insured commences active duty with the armed forces of any country.

11. Jurisdiction

Notwithstanding anything contained in this policy to the contrary the indemnity provided herein shall not be apply to: Any matter where an action for damages is brought in a court of law outside Fiji and not subject to Fiji law or where an action is brought in Fiji to enforce a foreign judgement whether by way of reciprocal agreement or otherwise. Costs and expenses of litigation which are not incurred within the country of jurisdiction.

12. Suit or Legal Action

- 12.1** No suit or legal action on this policy for the recovery of any claim shall be sustainable in any court of law unless all the requirements of this policy shall have been complied with, and unless commenced within twelve months after the date of the loss.
- 12.2** Nothing in the Policy shall render us liable to respond to or lay a defence to any suite for damages which may be instituted by an Insured Group or Insured against any Doctor, or a person providing treatment, or Hospital or entity providing Hospital Services or other services under this policy, wherein an Insured or Insured Group may sue the Doctor or person providing treatment or Hospital or other entity for reasons of neglect, malpractice, or other causes arising from his / their acts errors, or omissions in respect of examination and/or treatment of the Insured.

13. Proposal

The truth of the statements and answers in the proposal form or any other written submission provided by You or on Your behalf prior to the original inception date of the policy or any subsequent renewal date shall be a condition precedent to any liability of Us to make any payment under this Policy.

14. Policy Amendment

Any amendment to the terms and conditions of this policy must be evidenced by written confirmation signed by Us.

15. Debt offset

Any claim payment payable under this policy may be used to settle any other premium or other debt owed by You to Us.

16. Premium Payment

16.1 Unless We have agreed to accept payment of the premium by instalments Your policy will become null and void if the premium is not paid in full to Us before the original inception date or any subsequent renewal date

16.2 Where We have agreed to accept payment of the premium by instalments:

We reserve the right in the event of a claim being made to require immediate payment of the balance of any annual premium; and all benefits under this policy will be forfeited if any instalment remains unpaid.

17. Residency Disqualification

We will not meet claims incurred for treatment in the following circumstances wherein the insured person:-

(a) has changed domicile from the geographic limits of the policy to another country

(b) has migrated overseas, or has taken up or is about to take up permanent residence overseas, or is on contract, schooling, training, or at university overseas.

18. Named Group

If this is a group policy all communication will be between and us the group representative and it is the responsibility of the group representative to convey such communication to Insured's listed in the membership report as it sees fit. It is also the responsibility of the group representative to ensure that the membership report is correct and up to date.