

**GENERAL CONDITIONS
(CRITICAL PROTECT)**

1. Free Look. The Policy Holder may cancel the policy within fifteen (15) days of the policy effective date by a written notice. If no claims has been made by the policy holder, the premium will be refunded in full.
2. The Policy, Schedule of Benefits, application, riders, endorsements and attachments (if any) constitute the entire contract of insurance. No change in this Policy is valid unless approved by Starr is endorsed hereon.
3. This Policy covers adults from eighteen (18) to sixty-five (65) years old. renewable up to the age of sixty-nine (69) years old.
4. Children, who are unmarried and unemployed, from six (6) months to twenty-one (21) years old, renewable up to the age of twenty-five (25) years old if a full time student are covered.
5. A waiting period of 90 days is applicable immediately following the policy's commencement date or last reinstatement date or date of any increase of benefit coverage.
6. Pre-existing medical conditions are not covered.
7. If the age of any Insured Person has been misstated, Starr's liability during the period in which the Insured Person was not eligible for coverage shall be limited to the refund of all premium paid for the period covered by the Policy.
8. The first premium is due on the Policy's effective date. After that, premiums shall be due annually on the Anniversary Date of the Policy unless an agreement has been made in writing to some other method of premium payment. Any unpaid premium may lead to the cancellation of the policy.
9. A Policy Grace Period of thirty-one (31) days shall be granted following the Anniversary Date of the Policy for the payment of the required premiums.
10. This policy may be cancelled by the Insured by giving Starr not less than thirty (30) day prior written notice. Premiums will be computed in accordance with the percentage below:

Covered Period	Retentive Percentage of Annual Premium
6 Months (Minimum)	70%
Over 6 months	100%
11. The Insured has the full responsibility to inform Starr of any change in respect of the information provided in the application for this Policy, otherwise Starr reserves the right to refuse or invalidate all claims under this Policy.
12. All indemnities under the Policy shall be payable to the Insured, otherwise to the Insured's estate in the event of Insured's death.
13. The period of time in giving notice of claim or furnishing proof of loss for this policy shall be extended to agree with the minimum period permitted by Philippine laws.
14. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims.
15. If this Policy lapses due to non-payment of premiums, it may be reinstated with Starr's prior written approval. Benefits shall not be payable for any Accident or event likely to give rise to a claim which occurs while the Policy has lapsed and the provisions on Pre-existing Condition should re-apply as if the Policy commenced on such reinstatement date.
16. Clerical errors made by Starr shall not invalidate insurance nor continue insurance otherwise not valid in accordance with the provisions of this Policy and the applicable laws.
17. This Policy shall be automatically renewable from the Anniversary Date by payment of premium in advance. Starr reserves the right to make adjustments on the premium rates, benefits, terms and conditions of this Policy or not invite renewal, upon giving forty-five (45) days prior written notice mailed or delivered to the Policyholder's last known address on record or its insurance intermediary.
18. In the event of any controversy or claim arising out of or relating to this contract, or a breach thereof, the parties hereto agree to first try and settle the dispute by mediation, administered by the Insurance Commission or any recognized mediation institution in accordance with its mediation rules, before resorting to arbitration, litigation or some other dispute resolution procedure.
19. The amount of any loss or damage under this Policy shall be paid within thirty (30) days after proof of loss is received and ascertainment of the loss or damage is made either by agreement between the Insured Person and Us or by arbitration;

20. If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, Starr shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance,
21. This Policy is subject to the laws of the Philippines and the parties hereto agree to submit to the jurisdiction of the courts of the Philippines.
22. The complete information of the General Conditions is in the Policy Wordings.

GENERAL EXCLUSIONS CRITICAL PROTECT

We shall not pay for any loss directly or indirectly, wholly or partly arising as a result of:

1. War, invasion, act of foreign enemy, hostilities, Civil War, revolution, rebellion, insurrection, military or usurped power or any warlike operations;
2. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
3. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;
4. Violation or attempted violation of the law or resistance to arrest;
5. Armed force, naval, military, air force or any flying service or operations;
6. Air travel except as a passenger in any properly licensed private and/or commercial aircraft;
7. Suicide or attempted suicide or intentional self-injury while sane or insane;
8. Childbirth, miscarriage, abortion, birth control, infertilization, pregnancy or any complications therefrom notwithstanding that such event may have been accelerated or induced by Injury;
9. Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) infection (except as expressly provided herein) or related disease; venereal disease or any other sexually transmitted diseases;
10. Any illness or disease other than specified Critical Illnesses as defined herein;
11. Any mental or nervous disorder, anxiety, psychosis, stress or depression; sleep disturbance disorder;
12. Drug abuse or any other complications arising therefrom or any drug accident;
13. The influence of alcohol or any non-prescribed drug;
14. Any Pre-existing Condition or any complications arising therefrom;
15. Any Critical Illness based on a Diagnosis made by You or Your Immediate Family Member or anyone who is living in the same household as You or by a herbalist, acupuncturist or other non-traditional health care provider;
16. Cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs; congenital disease or defect or any complications or conditions arising therefrom;
17. Congenital anomalies or any complications or conditions arising therefrom;
18. Convalescence, custodial or rest cure, vaccination and immunization injections, tests not incident to treatment or diagnosis of an actual disability or any treatment which is not medically necessary;
19. Engaging in a sport in a professional capacity or where you would or could earn income or remuneration from engaging in such sport;
20. Testing of any kind of conveyance or engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography;
21. Willful or deliberate exposure to danger (except in an attempt to save human life), or any injury arising out of non-adherence to medical advice;
22. Any Critical Illness of which, the signs or symptoms first occurred within the Waiting Period (this exclusion shall be waived if the Critical Illness is caused by Accident);
23. Any Critical Illness resulting from a non-disclosed physical or mental condition which existed before the Policy's effective date, or the date of its last reinstatement, or date of any increase of benefit coverage (to the extent of such increase only), whichever is later;
24. Any Critical Illness which You do not survive after the Diagnosis for a period of at least fourteen (14) days (this exclusion shall be waived if the Critical Illness is caused by Accident); or
25. Any investigation(s) or treatment not directly related to a covered Critical Illness or the conditions or Diagnosis necessitating hospital admission.