

**GENERAL CONDITIONS  
(HOSPITAL 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. Children, who are unmarried and unemployed, from one (1) year old to eighteen (18) years old, renewable up to the age of twenty-five (25) years old if a full time student are covered.
4. A waiting period of thirty (30) days is applicable immediately following the policy's commencement date or last reinstatement date or date of any increase of benefit coverage.
5. Pre-existing medical conditions are not covered.
6. 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.
7. 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.
8. 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.
9. 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%
10. 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.
11. All indemnities under the Policy shall be payable to the Insured, otherwise to the Insured's estate in the event of Insured's death.
12. 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.
13. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims.
14. 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.
15. 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.
16. 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.
17. 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.
18. 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;

19. 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,
20. 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.
21. The complete information of the General Conditions is in the Policy Wordings.

## **GENERAL EXCLUSIONS HOSPITAL 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; direct participation in strike, riot and civil commotion;
2. Nuclear risks of any nature; biological, chemical, radioactive, nuclear pollution or contamination exposure;
3. Armed force, naval, military, air force or any flying service or operations;
4. Air travel except as a passenger in any properly licensed private and/or commercial aircraft;
5. Suicide or attempted suicide or intentional self-injury while sane or insane;
6. Violation or attempted violation of the law or resistance to arrest.
7. Childbirth, miscarriage, abortion, birth control, infertilization, pregnancy or any complications therefrom notwithstanding that such event may have been accelerated or induced by an Injury;
8. Congenital anomalies or any complications or conditions arising therefrom;
9. Any mental or nervous disorder, anxiety, psychosis, stress or depression; sleep disturbance disorder;
10. Any Sickness or 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, whichever is later;
11. Any Sickness or illness occurring during the first thirty (30) days after the Effective Date of this Policy.
12. Any diagnosis made by You or Your Immediate Family Member or anyone who is living in the same household who may be a Registered Medical Practitioner;
13. 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;
14. 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;
15. Acquired Immune Deficiency Syndrome (AIDS) or related disease; venereal disease and/or any other sexually transmitted diseases
16. The influence of alcohol or any non-prescribed drug, including the treatment of alcoholism, or drug abuse or any other complications arising therefrom or from any drug accident;
17. Any Pre-existing Condition or any complications arising therefrom;
18. Dental care or surgery unless required as a result of an Accident (excluding denture and related expenses) to sound and natural teeth; fitting of glasses for eye refraction, or hearing aids; corrective aids and treatment of refractive errors unless necessitated by Injury;
19. Any kind of disease (other than benefits expressly provided herein);
20. Any loss caused by an Injury which is a consequence of any kind of disease (other than benefits expressly provided herein);
21. Engaging in a sport in a professional capacity or where you would or could earn income or remuneration from engaging in such sport;
22. Testing of any kind of conveyance or engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography;
23. Murder and/or assault, whether provoked or unprovoked;
24. Motorcycling for professional use;
25. Cost of room and board at a Hospital, charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment;
26. General or health check-up, 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;

27. 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;

28. If the Insured Person is a child under 18 years of age, this Policy is not liable for and excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following:

(a) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or

(b) Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19),

including any mutation or variation thereof; or

(c) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the Insurer alleges that, by reason of this exclusion, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured.

29. Notwithstanding any provision to the contrary, this Policy is not liable for and excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following:

(a) Any Infectious Disease, virus, bacterium or other microorganism (whether asymptomatic or not); or

(b) Severe acute respiratory syndrome Coronavirus 2 (SARS-CoV-2) or Coronavirus disease (COVID-19), including any mutation or variation thereof; or

(c) Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

30. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person; or

31. Any loss which occurs while the Insured Person is in any country whereby the provision of insurance or payment for loss or claim would be prohibited by the U.S. economic or trade sanctions, laws, regulation or designations.