

## PRE-EXISTING CONDITIONS

\* Pre – existing conditions means disabilities which EXISTED before the effectivity date of insurance in respect of an Insured and the natural history of such illness can be clinically determined to have started upon processing of his application prior to the effective date of coverage, whether or not Insured was aware of such illness or conditions. Pre-Existing existing conditions shall only be covered after one year from the time an Insured has been included in the Policy. Pacific Cross, however, may permanently exclude specific medical conditions upon notice to the Insured. Pre-existing conditions shall include the following disabilities but not to the exclusion of others including their complications:

- a.) Mass/Tumor/Cyst of Internal Organs
- b.) Hemorrhoids/Anal Fistula
- c.) Diseased Tonsils and Sinus conditions requiring surgery
- d.) Cataract/Glaucoma
- e.) Pathological Abnormalities of Nasal Septum or Turbinates.
- f.) Goiter and other Thyroid Disorders
- g.) Hernia/Benign Prostatic Hypertrophy
- h.) Endometriosis
- i.) Asthma/Chronic Obstructive Lung Disease
- j.) Epilepsy
- k.) Spinal Column Abnormalities
- l.) Tuberculosis
- m.) Chronic Cholecystitis
- n.) Gastric or Duodenal Ulcer
- o.) Hallux Valgus
- p.) Hypertension and other Cardiac/Vascular Diseases
- q.) Calculi
- r.) Mass/Tumors/Cyst on Skin, Muscular Tissue, Bone or any form of Blood Dyscracias
- s.) Diabetes Mellitus
- t.) Collagen/Auto-Immune Disease
- u.) Cerebrovascular Accident/Transient Ischemic Attack

## DISEASES COVERED FROM THE FIRST YEAR OF MEMBERSHIP

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|--|---|--|
| 1. Acute Pancreatitis                          | 15. Intestinal Parasitism               | 29. Whooping Cough                               |
| 2. Acute Bronchitis                            | 16. Influenza                           | 30. Upper and Lower Respiratory Tract Infections |
| 3. Acute Appendicitis                          | 17. Laryngitis                          |  |
| 4. Allergies except Asthma                     | 18. Malaria                             |  |
| 5. Amoebiasis & other forms of Gastroenteritis | 19. Measles                             |  |
| 6. Bacillary Dysentery                         | 20. Migraine (Common & Classical)       |  |
| 7. Brucellosis                                 | 21. Otitis Media (Acute)                |  |
| 8. Chickenpox                                  | 22. Pharyngitis                         |  |
| 9. Constipation                                | 23. Roseola Infantum                    |  |
| 10. Conjunctivitis (Sore Eyes)                 | 24. Scarlet Fever                       |  |
| 11. Dengue Fever (Classical & Hemorrhagic)     | 25. Sinusitis (not requiring surgery)   |  |
| 12. Heart Burn                                 | 26. Tonsillitis (not requiring surgery) |  |

13. Hepatitis A (Viral)  
14. Impetigo

27. Typhoid Fever and other enteric infections  
28. Urinary Tract Infection

**ACCIDENTS**

1. Accidental Poisoning
2. Minor Burns
4. Lacerations
5. Motor Vehicle Accident (on a reimbursement basis only)

*Note: for availments that are accidental in nature, we require the submission of a police report and/or incident report prior to the confirmation of coverage.*

**CONFORME:**

Signature over printed name