

Stroke Exclusion

The following are excluded:

- Transient Ischaemic Attacks (TIA)
- Reversible Ischaemic Neurological Deficit (RIND)
- Brain damage due to an accident or injury, infection, vasculitis, inflammatory disease or migraine;
- Disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina;
- Ischaemic disorders of the vestibular system;
- Asymptomatic silent stroke found on imaging.

Cancer Exclusions:

The following cancers are excluded:

- All tumours which are histologically described as benign, pre-malignant, borderline malignant, low malignant potential, or non-invasive.
- Any lesion described as carcinoma in-situ
- Cervical dysplasia or intra-epithelial neoplasia (CIN)
- Prostatic Intra-epithelial Neoplasia (PIN)
- Early prostate cancer diagnosed as T1N0M0 or equivalent staging
- Any form of cancer in the presence of HIV infection, including but not limited to, lymphoma or Kaposi's sarcoma.
- Thin Melanomas with pathology report showing Clark's Level less than III or Breslow thickness less than 1.5 mm.
- All non-melanoma skin cancers.
- Micro-carcinoma of the thyroid less than 1 cm in diameter

Cancer Limitations:

There shall be no policy benefits paid from this policy in the event of the diagnosis of Cancer which resulted from any medical investigation initiated or as a result of any signs or symptoms which were first manifest within ninety (90) days following the effective of the policy

In the event of such a diagnosis, the insurance policy will be terminated and any premium paid will be refunded from the later of the Effective Date or the reinstatement date of the insurance coverage as evidenced by the policy.