ENDORSEMENT

This Endorsement is issued pursuant to your application for Zurich SmartHealth (hereinafter referred to as the "New Policy") under Zurich MedSwitch GA Campaign, take-over your previous medical insurance policy covering the same Life Assured as stated in the Reply Slip attached to this policy document (hereinafter referred to "Previous Policy").

The issuance of this Endorsement shall render the Previous Policy null and void with effect from the effective date of this Endorsement. If the previous medical insurance plan is attached as a rider, only the rider will be terminated.

A. NOTWITHSTANDING anything to the contrary contained in the New Policy, it is hereby agreed that the following clauses as stated herein shall apply to the Policy:

1. Takeover Policies

   If the waiting periods for the following conditions have not expired yet in the Previous Policy which is taken over by us, immediately before the commencement date of this Policy, the remaining waiting period will continue in this Policy until it is fulfilled:

   (a) Any medical or physical condition arising within the first thirty (30) days from the commencement date or effective date of change or reinstatement date of the Previous Policy as stated in the Reply Slip, except in the case of accidental injuries.

   (b) Specified Illnesses occurring during the first one hundred and twenty (120) days from the commencement date or effective date of change or reinstatement date of the Previous Policy as stated in the Reply Slip.

2. Pre-Existing Condition shall be limited to condition, illness or disability which existed before the commencement date or effective date of change or reinstatement date of Previous Policy as stated in the Reply Slip, and for which the Life Assured has reasonably knowledge of, whether or not the condition, Illness or disability has been disclosed to Zurich. A Life Assured is considered to have reasonable knowledge of a Pre-Existing Condition where the condition, illness or disability is one for which:
   (a) The Life Assured had received or is receiving treatment; or
   (b) Medical advice, consultation, diagnosis, care or treatment has been recommended; or
   (c) Clear and distinct signs or symptoms are or were evident; or
   (d) Its existence would have been apparent to a reasonable person in the circumstances.

3. In the event of any fraud, non-disclosure, or misstatement, this New Policy shall be void.

B. Other Terms and Conditions

   Any alteration made after issuance of this Endorsement to the New Policy that requires a health declaration or medical underwriting by the Company will automatically render all provisions mentioned in this Endorsement void as of the effective date of such alteration. The original contract wording of the policy shall apply.