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 plan covering the same Life Assured as stated in the Reply Slip attached to this policy document. We have secured a copy of the previous medical insurance policy.

The issuance of this Endorsement shall render the previous medical insurance plan (hereinafter referred to as 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.

Any medical and/or physical conditions excluded under the Previous Policy, as well as any medical loading imposed thereunder, shall continue to apply to the New Policy. If the Previous Policy is subject to limited coverage or additional co-payment for specific medical and/or physical conditions, illnesses, injuries, or events, the same limitations and co-payment requirements shall also apply to the New Policy. Such limited coverage or additional co-payment shall be applied after the Deductible Amount under the New Policy has been satisfied.

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. Any eligible claim in a Policy Year arising directly or indirectly, wholly or partly, from a Pre-Existing Condition that occurs after the commencement date, effective date of change, or reinstatement date of the Previous Policy, whichever is the latest as specified in the Reply Slip, will be covered under the New Policy only until the total eligible claims reach the Annual Limit of the Previous Policy.

2. Amount up to the Previous Annual Limit is not subject to any waiting period if the waiting period has already been fulfilled under the Previous Policy. If the waiting periods for the following conditions have not yet expired in the Previous Policy immediately before the commencement date of this New Policy, the remaining waiting period will continue in this New Policy until it is fulfilled:

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

3. Any amount paid for such Pre-Existing Conditions and other eligible conditions will reduce the available Annual Limit under the New Policy. The remaining Annual Limit under the New Policy shall be available for claims NOT arising from those Pre-Existing or excluded conditions, subject to the applicable thirty (30) or one hundred and twenty (120) day waiting periods starting from the commencement date of the New Policy as specified under the original contract, except in the case of accidental injuries.

4. Pre-Existing Condition shall be limited to event, condition, illness or disability that existed prior to the commencement date of the New Policy, and of which the Life Assured had reasonable knowledge, whether or not such event, condition, Illness or disability was disclosed to Zurich. A Life Assured shall be deemed to have reasonable knowledge of a Pre-Existing Condition if the event, 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.

5. The Step Up Advantage benefit as provided under the original contract, is not available under the New Policy.

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

B. Other Terms and Conditions

1. 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.