

PRE-EXISTING CONDITION

WHAT IS A PRE-EXISTING CONDITION?

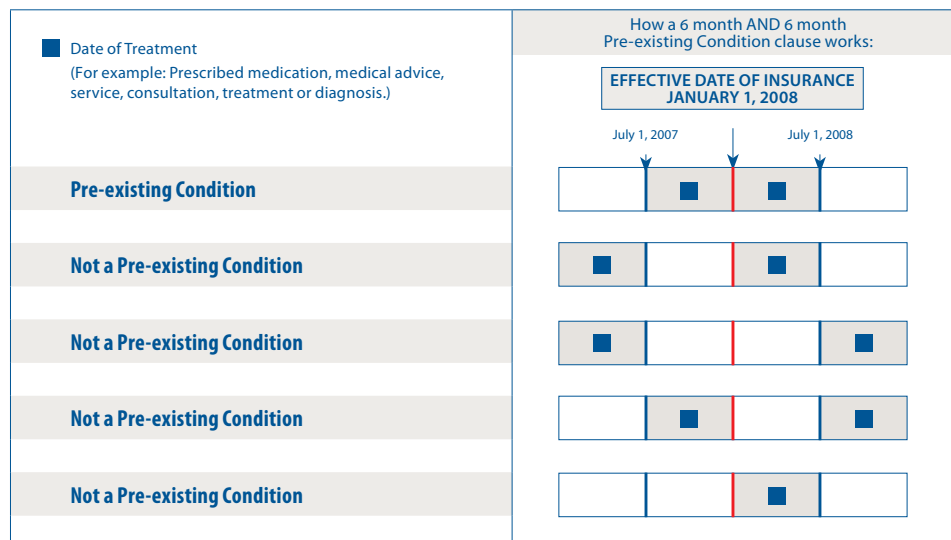
Your coverage contains Limitations and Exclusions which are set out in detail on the back of the Certificate. In particular, your claim for benefits will not be covered if it is caused or contributed to by a Pre-existing Condition.

In general, a Pre-existing Condition means any condition for which you have consulted a doctor, received treatment, taken medicine, or generally had symptoms within the 6 month period before you purchase insurance. However, if you are symptom and treatment free for the 6 months following your purchase, and have not consulted a doctor, your condition will not be considered Pre-existing (Note: The actual periods may vary from 6 to 24 months depending upon the terms of Certificate).

For example, if you have a heart condition for which you have taken medicine or seen your doctor within 6 months prior to the purchase of insurance (and in the 6 months after you purchased the insurance) any claim for benefits which was caused or contributed to by your heart condition will not be paid. However, if you were symptom and treatment free for the 6 month period after the date of purchase, then your heart condition would not be considered Pre-existing. Similarly, if your first symptom or treatment for a heart condition occurred after the date of purchase, then your heart condition would not be considered Pre-existing.

However, if for example, you were to break your leg after the date of purchase, then regardless of your heart condition, your claim for benefits as a result of your broken leg would be paid, subject to the other terms and conditions contained in the Certificate.

We hope that this is of assistance. We urge you to review the contents of your Certificate including the definition of Pre-existing Condition provided on the back. If you have any further questions regarding the nature of your coverage, please call 1-800-761-4655.



The above is intended for illustrative purposes only and is not intended to bind the Company. In the event there is any discrepancy between it and the Certificate, the wording of the Certificate will prevail. For greater certainty regarding your coverage, please refer to your Certificate.

