
ELIGIBILITY

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You are not eligible for any coverage under this *policy* if:

- A. You have been diagnosed with a *terminal illness* for which a *Physician* has estimated you have less than six months to live;
- B. You have been advised by a *Physician* against travel at this time;
- C. You require kidney dialysis;
- D. You have ever had a bone marrow or organ transplant (except cornea transplant);
- E. You have been diagnosed with and/or received *medical treatment* for metastatic cancer in the last five years;
- F. You have been prescribed or taken home oxygen for a lung condition in the last 12 months.