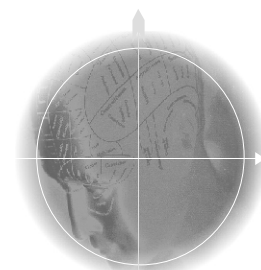


ENDORSEMENT TO THE ADMEDGAP HEALTH INSURANCE POLICY 2009



DEFINED EVENT

In the event of an Insured Person suffering an Insured Incident (as defined) which necessitates the Insured Person

- being confined to hospital and
- undergoing medical or surgical procedures (as defined) or treatment (as defined) whilst in hospital
- Surgical or medical procedures performed on a out-patient basis, limited to the following surgical or medical procedures:

- | | |
|--|---|
| a) Surgical Biopsy Of Breast Lump | aa) Bronchoscopy |
| b) Hernia Repairs, limited to <ul style="list-style-type: none">- Inguinal Hernia- Femoral Hernia- Umbilical Hernia- Epigastric Hernia- Spigelian Hernia | bb) Coronary angioplasty |
| c) Ischio-rectal abscess drainage | cc) Coronary angiogram |
| d) Closure of Colostomy | dd) Plasmapheresis |
| e) Surgical Haemorrhoidectomy
(excluding sclerotherapy or band ligation) | ee) Oesophagoscopy |
| f) Lymph node biopsy | ff) Gastroscopy |
| g) Vasectomy | gg) Antroscopy |
| h) Cystoscopy | hh) Colonoscopy |
| i) Orchidopexy | ii) Tubal ligation |
| j) Prostate biopsy | ij) Childbirth |
| k) Cataract removal | kk) Incision and drainage of Bartholin's cyst |
| l) Pterygium removal | ll) Marsupialisation of Bartholin's cyst |
| m) Trabeculectomy | mm) Cervical laser ablation |
| n) Direct laryngoscopy | nn) Hysteroscopy |
| o) Tonsillectomy | oo) Dilatation and curettage |
| p) Turbinectomy | pp) Blood transfusions. |
| q) Septoplasty | |
| r) Sinus surgery, limited to <ul style="list-style-type: none">- Frontal sinus- Functional endoscopic sinus surgery- Bilateral functional endoscopic sinus surgery | |
| s) Myringotomy, unilateral and bilateral | |
| t) Grommets | |
| u) Arthroscopy | |
| v) Carpal Tunnel Release | |
| w) Ganglion surgery | |
| x) Bunionectomy | |
| Y) Needle biopsy of the liver | |