

## PRE-EXISTING CONDITIONS

*Preexisting conditions*, and complications resulting from a *preexisting condition*, will not be covered under the policy.

A “*preexisting condition*” means:

- A. A condition for which medical advice, diagnosis, care, or treatment was recommended or received within the 24 months immediately preceding the date the covered person became insured under the policy.
- B. A condition that had manifested itself in a manner that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment within the 12 months immediately preceding the date the covered person became insured under the policy; or
- C. A pregnancy existing on the *effective date* of the coverage.