

EXCLUSIONS

The following treatment items, conditions, activities and their related or consequential expenses are excluded from the Policy and the Company shall not be liable for:

1. **Pre-existing Conditions** as defined except as may be changed by the Company in writing on the Schedule or Certificate,
2. routine medical examinations or check-ups, routine eye or ear examinations, vaccinations, medical certificates, examinations for employment or travel, examinations that are not followed by related treatments, spectacles, contact lens, hearing aids, elective cosmetic surgery, all dental or oral surgery related to teeth unless necessitated by an **Accident**, rest cures and services or treatment in any home, spa, hydro-clinic, sanatorium or long term care facility that is not a **Hospital** as defined,
3. tests or treatment related to infertility, contraception, sterilisation, birth defects, congenital illnesses, hereditary conditions, or any abortion performed due to psychological or social reasons and consequences thereof,
4. pregnancy or childbirth or miscarriage except as defined under the **Maternity Benefit Option** when this Benefit is stated on the Certificate as being covered by the Policy,
5. medical conditions, treatment or services occurring within 45 (fortyfive) days of the original inception date of the Policy and necessitated by any cause other than an **Accident**, as defined,
6. all costs relating to cornea, bone marrow, muscular, skeletal or human organ or tissue transplant from a donor to recipient and all expenses directly or indirectly related to organ transplantation or replacement,
7. prosthesis, corrective devices and medical appliances which are not surgically required, artificial aids, support equipments, treatment by a family member and all treatment that is not scientifically recognized by Western European or North American standards,
8. treatment of mental illness and psychiatric disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction and abuse,
9. any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS), any AIDS-related conditions or diseases and all sexually-transmitted diseases,
10. **Outpatient Service** other than as defined in the Policy and Certificate,
11. transportation costs of any kind (other than those properly incurred in the course an approved **Emergency Medical Evacuation** or for **Local Ambulance Services**), and hotel or **Non-Hospital** accommodation costs incurred in respect of travel for initial or follow-up treatment,
12. rock climbing, mountaineering, pot-holing, skydiving, parachuting, hang-gliding, ballooning, all diving unless the person concerned has been duly qualified and certified as a diver by an internationally recognized diving organisation or unless such person is at the time of the happening of the event giving rise to a claim actually receiving diving instruction from a duly qualified and certified diving instructor, racing of any form other than on foot and all professional sports,
13. injury or illness while serving as a full-time member of a police or military unit, and treatment resulting from participation in war, riot, civil commotion or any illegal act, including resultant imprisonment,
14. costs or benefits payable under any Workmen's Compensation or Social Security legislation or corresponding insurance cover relating to occupational death, injury, illness or disease,
15. costs arising under any legislation which seeks to increase the cost of medical treatment and services actually received above charge levels which would be considered **Reasonable and Customary** in the absence of such legislation.
16. Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained, unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.