

Major Exclusion in Policy

- 1.** Costs resulting from self–inflicted injury, attempted suicide, abuse of alcohol or drug addiction.
- 2.** Psychotic, mental or nervous disorders or sexual reassignment
- 3.** Treatment or investigation of fertility, infertility, sterilization or contraception and any complication relating thereto or hormone treatment and investigations.
- 4.** Participation in or training for any dangerous or hazardous sport, pastime sports or competition or riding or driving in any form of race or competition or any professional sport.
- 5.** Injuries as a result of an illegal act.
- 6.** Injury or treatment resulting from war, riots, invasion, act of foreign enemies, hostilities or warlike operations, civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, military or usurped power or any act of any person acting on or on behalf of or in connection with any organization actively directed towards the overthrow or to the influencing of any government or ruling body by force, terrorism or violence.
- 7.** Ionizing radiation or contamination by radioactivity from any nuclear material.
- 8.** Services or Treatment in any spa, hydro clinic, sanatorium, nursing home or long-term care facility that is not a Hospital.
- 9.** Acquired immune deficiency syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and or related to HIV virus or any other sexually transmitted disease.
- 10.** Experimental or unproven treatment.
- 11.** All dental Treatments or oral surgery apart from Emergency Accidental Dental
- 12.** Treatment.
- 13.** Cost of correction of refractive errors of the eye and procedures such as Radial Keratotomy and Excimer Laser.
- 14.** Routine medical examinations or check-ups including charges arising out of any hospital confinement or admission primarily for diagnostic purposes.

- 15.** Routine eye or ear examinations, vaccinations, medical certificates, examination for employment or travel, spectacles, contact lenses, hearing aids and any treatment that is not considered medically necessary.
- 16.** Cosmetic or plastic surgery
- 17.** Any increase in the expenses incurred for treatment on account of the insured person being admitted to a more expensive room than allowed by his daily room and board limit.
- 18.** Any charges in respect of the donor for organ transplant claims.
- 19.** Prostheses, corrective devices and medical appliances.
- 20.** Aviation other than as a fare-paying passenger of a recognized airline or charter service.
- 21.** Personal comfort items such as, charges for telephone, meals for other than the patient or other items not medically necessary.
- 22.** Treatment received in a location other than the insured person's geographical area of coverage.
- 23.** Natural catastrophes including, but not limited to, flood, earthquake, avalanche and cyclone.
- 24.** Hospitalization for pain management only without any surgical or disease modifying treatment given for the underlying medical condition