

## EXCLUSIONS

The exclusions in this section are in addition to any other exclusion that may be contained in a specific benefit section.

The policy does not insure and no benefits shall be paid for expenses resulting from:

1. Any treatment not recommended by a legally licensed Physician or which is not medical necessary.
2. Routine physical check-ups, rest cures, services including immunization.
3. Treatment of mental illness, psychiatric disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction or its abuse.
4. Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
5. Any Dental Treatment, X-rays, extractions or fillings unless necessitated due to accidental injury occurring and up to the extent of pain relief.
6. Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of body.
7. Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy' and 'Excimer Laser, Obesity, weight reduction/enhancement.
8. Cosmetic/plastic surgery, unless medically necessitated due to accidental injuries occurring while the insured was covered under the scheme.
9. Injury or illness while serving as a full-time member of a police or military unit including reservist service and treatment resulting from participation in war, riot, civil commotion or any illegal act including resultant imprisonment.
10. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
11. Any kind of inpatient treatment which could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Company in writing.
12. Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision unless stated on the Policy Specification Schedule as being covered under the Maternity Benefit and that also up to the limit stated on the Policy Specification Schedule.
13. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
14. Treatment for injuries sustained as a result of participation by the insured in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional sport.
15. Any increase in the expenses incurred for the treatment on account of the Insured being admitted to a more expensive room than allowed by his daily room rent limit.

## **EXCLUSIONS (continued .....**

16. Outpatient Services unless stated on the Policy Specifications Schedule and then only to the extent such Clause is stated on the Policy Specifications Schedule as being covered by the Policy.
17. Experimental or pioneering or advanced medical and surgical techniques not commonly available and elected by the Insured Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Company's prior approval in writing.
18. 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.
19. Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Policy.
20. 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.
21. Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
22. Services or treatment in any home, spa, hydro-clinic, sanatorium or long term care facility that is not a Hospital as defined.
23. Continuance of fees from a referring Physician after the date on which an Insured Person has been referred to another Physician or Specialist.
24. Costs or treatment after an annual renewal date (Due Date) arising from accident, illness or death occurs during the previous Period of Insurance except as hereinbefore defined.
25. Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, injury, illness or disease. This Policy is not in lieu of and does not affect any requirement for coverage under the Workmen's Compensation Act.
26. Any Treatment or expense in respect of persons more than 65 (sixty-five) years old at the date of the onset of the event giving rise to a claim, unless agreed otherwise by the Company in writing prior to the inception of the Policy.