

**POLICY EXCLUSIONS**

**EXCLUSIONS**

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

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

- 1) Any Pre- Existing conditions, unless fully disclosed prior to the date of eligibility for insurance and Coverage approved by the Company in writing.
- 2) Any Treatment not recommended by a legally licensed Physician or which is not Medically Necessary.
- 3) Mental illnesses, psychiatric disorders and any sickness or condition arising from, and including drug abuse, alcoholism or an Insured's criminal act.
- 4) Routine physical check-ups, rest cures, services including immunization.
- 5) Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
- 6) Any In-Patient dental Treatment, X-rays, extractions or fillings unless necessitated due to accidental injury occurring while the insured was covered.
- 7) Cost of limbs any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of body.
- 8) Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy ' and ' Excimer Laser'. Obesity, weight reduction/enhancement.
- 9) Cosmetic/plastic surgery, unless necessitated due to accidental injuries occurring while the Insured was covered under the scheme.
- 10) Injury or illness, due to war or due to active participation in riots or civil war or civil commotion.
- 11) Self-inflicted injuries while sane or insane, including attempted suicide.
- 12) Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
- 13) 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.
- 14) Treatment or surgical operation for congenital defects or deformities, including physical and mental defects present from birth.
- 15) Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision unless covered by a separate rider under this policy.
- 16) Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.

# Jubilee

GENERAL INSURANCE

17) 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.

18) 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.

19) Treatment for injuries sustained as a result of participation by the Insured in an act which is illegal according to the laws of Pakistan.

20) Outpatient Treatment, unless covered by a separate rider or clause under this policy.

21) Sexually transmitted diseases or any expense in connection with Acquired Immune Deficiency Syndrome (AIDS) or HIV.