

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.

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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.