

Exclusions for Personal Accident, Medical Expenses & Medical Evacuation & Repatriation (continued):

1) The company is not liable to make payment for any Medical Expenses incurred before the policy inception and beyond the expiry of Policy Period, save as provided for under Section Medical Expenses & Medical Evacuation.

2) The Company is not liable to make payment hereunder in respect of any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

Where the insured is:

- a) Travelling against the advice of a Physician; or
 - b) Receiving or on a waiting list for specified medical treatment declared in the Physician's report or certificate provided by the Insured in his proposal; or
 - c) Travelling for treatment; or
 - d) In receipt of a terminal prognosis for a medical condition
- 4) Suicide, attempted suicide or wilfully self-inflicted injury or illness, mental disorder, anxiety/stress / depression/nervousness having no underlying physical illness as a cause, alcoholism, drunkenness or the abuse of drugs.
- 5) Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired immune Deficiency Syndrome), venereal disease and/or any mutant derivative or variation thereof however caused.
- 6) The participation of the Insured unless under supervision of a trained professional in winter sports, mountaineering (where ropes or guides are customarily used), caving or potholing, hunting or equestrian, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), professional sports or any other hazardous or potentially dangerous sport.
- 7) The participation of the Insured in riding or driving in races or rallies.
- 8) Experimental, unproven or non-standard treatment.
- 9) Treatment by any other system other than modern medicine (also known as Allopathy).