

Medical insurance exclusions

Below is a non-exhaustive list of what this policy does not cover you for. Unless otherwise specifically referred to in the schedule of benefits, the following exclusions will apply:

1. Radioactive contamination, ionizing radiation, radioactive, toxic, explosive or other hazardous properties of nuclear material thereof, and/or polluting, hazardous or poisoning chemicals.
2. Injuries caused by the performance of the following hazardous sports as a profession: diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hunting on camel or horseback, or driving or riding in any kind of race, parachuting or hang gliding, or jet skiing.
3. Expenses for treatment or care caused by or related to HIV infection or AIDS; however covered only if contracted as a result of blood transfusion and opportunistic infections such as TB, Toxoplasmosis, Pneumococcal infections, and as more fully described in the schedule of benefits.
4. Diseases acknowledged by the WHO as epidemic or pandemic.
5. Vaccinations (except children less than 6 years old).
6. General health and regular check-ups.
7. Infertility and sterility treatment and medicine.
8. Cosmetic surgery, unless necessitated by an accident or covered medical condition.
9. Psychiatric treatment as an in- and out-patient limited to the maximum allowed under the schedule of benefits.
10. Congenital deformities (but covered if congenital condition is life threatening).
11. Self-inflicted bodily injury incurred intentionally (whilst sane or insane).
12. Impairment of an insured's intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance.
13. Treatment of any conditions as a result of alcohol or drug abuse.
14. Any of (rest cure, sanatorium or custodial care, general physical health programs, and cost related to purely convalescence periods) where specialized care or observation is not required.
15. Rehabilitation unless specifically included in the schedule of benefits.
16. All routine dental and surgical dental related services unless opted as a separate plan or if as a result of accident within the policy limits.
17. All types of artificial hair such as wigs and/or toupee, hair transplant and related cosmetic medicaments and cosmetic products; over the counter products related to diet regiment or reduction of weight, baby, and antiseptic products.
18. Any organ transplantation, other than heart, liver, lung and kidneys. Also the acquisition cost of such organs and all expenses incurred by the donor are excluded hereon.
19. Maternity benefit related services unless opted as a separate plan.
20. Abortion unless medically necessary to save the mother and/or child
21. Any outpatient treatment by family members (even if licensed practitioner).
22. Expenses incurred for treatment or care at long term care facilities, old age home, healthcare and diet resorts, and institutions for mentally disabled, lunatic asylums.
23. Any experimental medical treatment: all tests, drug and treatments not prescribed by a doctor; Contraceptive medicine and methods.
24. Durable medical appliances such as hearing aids, wheelchairs, crutches, nebulizers, and orthopedic equipment.
25. Expenses for treatment or care of any kind of dementia.
26. War and terrorism as per the policy wording unless if covered, subject to an additional Premium.
27. If the insured member is on air or sea travel except as a passenger, or an aircrew or ship crew, or a member of the armed forces or police force, or a medical professional claiming under medical malpractice.
28. Varicocele and varicocelectomy.
29. Pain management services and any treatment offering temporary relief of pain rather than treating the underlying medical condition.
30. Allergy tests and desensitization
31. If the member is or receives treatment in a territory sanctioned by the United Nations.
32. Sleep disorder cases, tests, procedures, and surgeries related thereto including polysomnography.
33. Work related accidents and/or injuries.
34. Developmental disorders.
35. Road traffic accidents.