

## Coverage Exclusions

- This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:
- Where the Insured Person is travelling against the advice of a Medical Practitioner; or receiving or on a waiting list for receiving specified medical treatment; or is travelling for the purpose of obtaining treatment; or has received a terminal prognosis for a medical condition.
- Treatment which could be reasonably delayed until the Insured Person's return to place of Residence.
- Any Claim occurring in a geographic zone/city/state which is not specifically covered under the Policy and is not mentioned in the Policy Schedule/ Certificate of Insurance.
- Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or Illness.
- Certification / diagnosis / Treatment by a family member, or a person who stays with the Insured Person, or from persons not registered as Medical Practitioners under the respective Medical Councils, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis.
- Treatment that is not scientifically recognised or Unproven/Experimental treatment, or any form of clinical trials or any kind of self-medication and its complications
- Rest or recuperation at a spa or health resort, sanatorium, convalescence home or institution.
- Any form of Alternative Treatment: AYUSH Treatment; Hydrotherapy, Acupuncture, Reflexology Treatment or any other form of indigenous system of medicine.
- Any expenses incurred in connection to Treatment for general debility, ageing, convalescence, sanatorium Treatment, rehabilitation measures, private duty nursing, respite care, health resort, rundown condition or rest cure.
- Circumcision unless necessary for Treatment of an Illness or Injury not excluded hereunder or due to an Accident.
- Associated expenses for alopecia, baldness, wigs, or toupees and hair fall treatment and products, issue of medical certificates and examinations as to suitability for employment or travel.
- Any injury, Accident, illness or any other loss sustained or contracted or caused by the Insured Person as a consequence of the Insured Person being intoxicated or being under the influence of any narcotic or drug or alcohol.
- Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion.
- Operating or learning to operate any aircraft or performing duties as a member of the crew on any aircraft or Scheduled Airline
- Any loss due to the release, dispersal or application of pathogenic or poisonous biological or chemical materials.
- External Congenital anomalies or any complications or conditions arising there from.



- Any Insured Person's participation in Adventure sports without expert supervision of trained professional or participation in Professional Sports
- One master policy for entire company with individual certificate per traveller
- Insured Person's actual or wilful participation in, an illegal act or any violation or attempted violation of the law.
- Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing Disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy / Cover Period.
- Confinement in a Hospital which is not medically necessary.
- In respect of travel by the Insured Person to any places against whom the Republic of India has imposed general or special travel restrictions, or against whom it may be imposed such restrictions.
- Pre-existing Disease or its complications and Maternity or its Complications such restrictions.



**For more information, please refer to detailed policy wordings**