

GENERAL EXCLUSIONS

The Insurance Policy is intended to provide cover for expenses incurred for Medical Treatment of Medical Conditions or Bodily Injuries which, in the opinion of both the treating physician and the MCC doctor, are Medically Necessary and which are covered under the Terms and Conditions of the Insurance Policy.

The Insurance Policy does not cover, amongst other things, expenses arising directly or indirectly from the following:

1. Treatments and/or tests and/or medications, which is not related to a specific symptom and/or disease.
2. Treatments and/or tests and/or medications not required or prescribed by a medical physician and which is not medically necessary
3. Treatments and/or tests and/or medications for which the required prior approval has not been obtained.
4. Any pharmaceutical products, which are on the "Pharmaceutical exclusions" list and/or which, are not considered to be medically necessary for the specific treatment of the medical condition or bodily injury.
5. All treatments and/or tests and/or medications, which can be rendered on an Out-Hospital basis without jeopardising the health of the insured member.
6. Bodily injuries or medical conditions relating to accidents which occurred prior to the commencement of the initial policy of the member
7. Self-inflicted or voluntary harm or damage including attempted suicide
8. Illegal actions or actions that fall outside prescribed or commonly-accepted rules of behaviour or attempted actions thereof
9. Earthquakes, landslides, volcanic eruptions, floods, lightning and other such natural occurrences
10. War, invasion, acts of foreign enemies, hostilities whether war be declared or not, civil war, revolution, insurrection, mutiny, martial law, terrorist acts, and the like
11. Pollution, contamination or other damage from any nuclear or radioactive source, including nuclear processes, military activities, scientific activities, nuclear fuels or waste
12. Activities involving the armed forces, paramilitary, security force, fire, ambulance, lifeboat, police, and the like whether part or full time, voluntary or paid
13. Hazardous activities and professional sports including amongst other things, but not limited to the following:
 - a) Any form of aerial flight including light aircraft, monoplanes, ballooning, hang-gliding, parachuting, etc.
 - b) Winter sports such as sleighing, ski-jumping, ice hockey, etc.
 - c) Water sports such as powerboats, water skiing, jet skiing, diving, etc.
 - d) Horse riding activities such as hunting, jumping, polo, racing, etc.

- e) Climbing activities such as mountaineering, rock-climbing, pot holing, abseiling, etc.
 - f) Participation in any kind of power-vehicle race, rally or competition
 - g) Judo, boxing, karate, wrestling and other martial arts of any kind.
 - h) Bungee jumping
14. Cosmetic treatment
 15. Treatments at health hydros, spas, nature care clinics, and the like.
 16. Preventive rather than curative treatments
 17. Vaccinations or inoculations and the like
 18. Routine medical examinations, screening, general check-ups, maternity related check-ups, sight testing, and the like
 19. Allergen testing and related consultations
 20. Medical costs related to accidents occurred at the work place or on the way to work respectively on the way home and which are covered otherwise (e.g. Workmen's Compensation Programme).
 21. Birth defects, congenital* or hereditary conditions including but not limited to neurological diseases, attention deficit disorder, development delay and learning difficulties
- *This exclusion is waived for eligible new born children or newly adopted children whose respective date of birth or date of official adoption, falls after the effective date of the initial Policy, only in respect of the following cases which can be corrected by surgery:
- Hernia, thyroglossal cyst, Pyloric stenosis, Urinary reflux, Gastro-esophageal reflux, Epispadias, Hypospadias, Bladder extrophy and extrophy of lower abdomen, Posterior urethral valves, Megaureter, Hydronephrosis and U-P junction, Diaphragmatic hernia, Esophageal atresia, Omphalocele, Euodenal atresia, Intestinal atresia, Congenital megacolon (hirschsprung's), Imperforate anus, Biliary atresia, Bronchogenic cysts, Cystic adenoid malformation.
22. Psychiatric, psychological and related disorders
 23. Senility-dementia, Alzheimer's disease, Menopause and Osteoporosis
 24. Bulimia, anorexia nervosa and other such eating disorders
 25. Alcohol, drug or substance abuse and all related complications
 26. Obesity
 27. Pregnancy, including abortion, unless this benefit option is selected
 28. Sexually Transmitted Diseases (STD) and conditions including syphilis, gonorrhoea, genital virus, Hepatitis B, Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex,(ARC) and the like, however, these syndromes have been acquired or named
 29. Circumcision

30. Infertility, fertility, sexual dysfunction and the like, including all related treatments
31. Birth control including contraception, sterilisation, etc and their complications
32. Treatments and/ or tests and/ or medications related to Hormone replacement therapy (HRT)
33. Organ donation services
34. Renal dialysis
35. Deviated nasal septum
36. Hearing problems, if the condition is incurable
37. Prostheses, corrective devices and medical appliances not required during the course of an operation, including optical aids, hearing aids, walking aids, supports, braces, artificial limbs, syringes, slings, bandages, breast pumps, nebulisers, air chambers, etc.
38. Air ambulance
39. Alternative medicine applications such as acupuncture chiropractic, osteopathy, homeopathy, ayurvedic, etc.
40. Any cases excluded under specific exclusion(s) and clearly mentioned in the policy schedule as such
41. All cases directed for in-hospital treatment/ services by a non-physician
42. All substances which are not considered as medicines such as but not restricted to mouthwash, toothpaste, lozenges, antiseptic solutions, milk formulas, food supplements, skin care products and diapers
43. Elective non-accident related plastic surgery
44. Elective non-accident related surgery for the correction of refraction errors
45. Elective non-accident related dental and gum surgery
46. All tests mentioned on SOAP as exclusions and all tests and medicines not required formally on SOAP by the treating physician
47. Home visits
48. Hair and scalp treatment including Alopecia
49. Skin disorders like - Warts, Keloid, Acne Molluscum contagiosum, and Nevus/ Mole
50. Any treatment and/ or surgical procedure that is not available in the territory of coverage
51. Any pre-existing conditions

WAITING PERIODS

In addition to the General Exclusions, treatment for the following conditions and any related conditions will not be covered until the Waiting period has elapsed. The Waiting period is measured from the First Enrolment Date of the Beneficiary.

	<u>Condition</u>	<u>Waiting Period</u>
1.	Hernia	12 months
2.	Haemorrhoids	12 months
3.	Fissures	12 months
4.	Tonsils	12 months
5.	Adenoids	12 months
6.	Pregnancy related and maternity	12 months
7.	Varicose	12 months
8.	Thyroids	12 months
9.	Uterine Fibroids	12 months
10.	Hysterectomy	12 months
11.	Endometriosis	12 months
12.	Varicoceles	12 months
13.	Hydroceles	12 months
14.	Elective non-accident related Knee conditions/ injuries and/ or any related treatments	12 months
15.	Elective non-accident related Ankle conditions/ injuries and/ or any related treatments	12 months
16.	Elective non-accident related Back conditions/ injuries and/ or any related treatments	12 months
17.	Elective non-accident related Neck conditions/ injuries and/ or any related treatments	12 months
18.	Medicines used for Chronic Conditions	24 months

Arab Countries shall include the following

Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kingdom of Saudi Arabia, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestine, Qatar, Somalia, Sudan, Syria, Tunisia and Yemen.

South East Asia shall include the following:

Bangladesh, Bhutan, Burma, India, Indonesia, Malaysia, Nepal, Pakistan, Philippines, Sri Lanka, Thailand and Vietnam.

Middle East shall include the following:

Afghanistan, Iran.