



What We Don't Cover

Under this policy, there are certain costs which we do not cover. The following treatment items, conditions, activities and their related or consequential expenses are excluded from the Policy and the Company will not be liable for them:

- 8.1 Cosmetic treatments and plastic surgery.
- 8.2 Services for which benefits are in excess of the maximum benefit limits to which an Insured Person is entitled to in terms of this Policy.
- 8.3 Prescribed alternative medicines such as homeopath, acupuncturist, Chinese medicine physician, reflexology or aromatherapy.
- 8.4 Services or treatment in any home, spa, hydro-clinic, sanatorium, step-down facilities, hospice, private nursing/home care, frail care or long term care facility that is not a Hospital as defined (with the exception of the rehabilitation and step-down facilities required in the prolonged management of nerve and spinal injuries).
- 8.5 Tests or treatment related to infertility, contraception, impotence or sexual dysfunction.
- 8.6 Termination of pregnancy.
- 8.7 Treatment by the Insured Person himself or family member or spouse.
- 8.8 All costs relating to cornea, muscular, skeletal or human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation (except as defined under the Organ Transplant Benefit).
- 8.9 Treatment of self-inflicted injury, suicide, abuse of alcohol and drug addiction or abuse.
- 8.10 Experimental or pioneering medical and surgical techniques not commonly available which the Insured Person chooses to receive even though treatment usually and customarily provided for the medical condition concerned is available within the Area of Cover of the Policy.

8.11 Injury or illness while serving as a full-time member of a police or military unit and treatment resulting from voluntary participation in war, invasion, act of foreign enemy, hostilities whether or war is declared or not, civil war, rebellion, revolution, acts of terrorism, riot, civil commotion or any illegal act including resultant imprisonment.

8.12 Travel or non-medical costs in respect of trips made within the Area of Cover of the policy specifically for the purpose of obtaining elective medical treatment.

8.13 Emergency evacuation costs which are not pre-authorized by us.

8.14 Malaria prophylaxis and vaccinations, such as travel vaccinations, flu vaccinations, epidemics and pandemics, and any other vaccinations.

Note: Childhood vaccinations for children below the age of four (4) years old (inclusive) will be covered.

8.15 Hospital inpatient treatment if the Insured Person could have been treated properly for the condition as an outpatient.

8.16 Hotel or non-Hospital accommodation costs except as provided for in the Policy.

8.17 Charges for appointments not kept.

8.18 Rock climbing, mountaineering, potholing, skydiving, parachuting, hang-gliding, parasailing, ballooning, all diving (unless the person concerned has been duly qualified and certified as a diver by an internationally recognized diving organization or unless such person is at the time of the happening of the event giving rise to a claim actually receiving diving instruction from a duly qualified and certified diving instructor), racing of any kind other than on foot and all professional or inherently dangerous sports unless declared to and accepted by Us in writing prior to the event giving rise to a claim.

8.19 Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, Injury, Illness or disease.

8.20 The cost of transporting an Insured Person by means of your own transport, and the cost of medical treatment given by the following parties unless we agree in writing to meet such costs:

- Your personnel or at Your medical facilities
- By a third party under a contract between that third party and you.

8.21 Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not directly and specifically related to the payment of the medical expenses covered by the Policy.

8.22 Any loss or damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any of the following even though some other cause or event may contribute at the same time or in any other sequence to the loss:

- ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component
- any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction of radioactive force or matter.

8.23 Other exclusions

- Anabolic steroids
- Autopsies
- Humidifiers
- Medicated shampoos and conditioners, including those for hair loss
- Unregistered medicines
- Massages
- Multivitamins and tonics
- Treatment for Obesity
- Sleep studies
- Slimming preparations
- Soaps, scrubs and other cleansers
- Sunglasses, readers, coloured contact lenses
- Sun screening and sun tanning preparations
- Toiletries
- Treatment for hair removal

