

Section 3. General Exclusion

This insurance policy does not cover for treatment expenses or losses arising from injury or sickness (including its complications) symptoms or abnormalities arising from the following:

- 1) Pre-existing conditions, congenital abnormalities, growth abnormalities, and genetic disorders
- 2) Treatment or surgery for beauty, or for skin treatment, acne, blemish, freckles, dandruff, hair loss, weight control, reconstructive surgery except that resulting from injury by an accident.
- 3) Pregnancy, miscarriage, abortion, childbirth, complications of pregnancy, fertilization (including diagnosis and treatment), sterilization, or birth control
- 4) AIDS, venereal disease, or sexually transmitted diseases
- 5) Treatment or preventive method, medication to relieve ageing, hormone therapy for menopause, sexual disability, sexual dysfunction or sex change
- 6) Health check ups, convalescent care including rest cures and rehabilitation. Any diagnosis which is not directly related to the treatment, any diagnosis for injury or sickness which is not according to the medical necessity or standard medical practice.
- 7) Treatment related to eyes abnormality, LASIK, expenses for eyesight equipment or eyesight corrective
- 8) Treatment or surgery relating to dental or gum e.g. denture, crowns and bridges, root treatment, filling, orthodontic, scaling, extraction, artificial root, except necessary dental treatment resulting from injury from accident, however, such coverage does not include the costs for denture, crowns and bridges, root treatment, or artificial root.
- 9) Treatment related to drug addiction, cigarette, alcohol, or other addicted substance
- 10) Treatment or therapy related to the mental, psychiatric, or behavior problems, or personality disorder including Attention Deficit Hyperactivity Disorders (ADHD), autism, stress, eating disorder or anxiety
- 11) Treatment which is still in a trial stage or experiment, treatment of sleep apnea, sleeping disorder, snoring.
- 12) Any inoculations and vaccinations except for rabies vaccine after being bitten by animals, and tetanus vaccine after injury
- 13) Treatment which is not considered a modern medicine, including alternative medical practice.
- 14) Expenses resulting from treatment given by a physician which who is the insured himself/herself, including a physician who is the parent, spouse or children of the insured
- 15) Suicide or suicide attempt, self inflicted injury or attempt of self-inflicted injury whether performing by himself/herself or allow others to perform both while being insane or not.

This also includes the case that the covered person accidentally eats, drinks, or injects toxic substance into the body or consumes overdose drug.

16) Injury resulting from action of the insured while is under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control his/her mind. The term “under the influence of alcohol” is considered in case of having a blood test with blood/alcohol level of 150 mg percent or higher.

17) Injury while the covered person is taking part in a brawl or taking part in inciting a brawl.

18) Injury while the covered person is committing a felony or while being arrested or escaping an arrest.

19) Injury while the covered person is participating in car racing, boat racing, horse racing, ski racing including jet-ski racing, skate racing, boxing, parachuting (except for the purpose of life saving), while boarding or traveling on a balloon or a hang gliding, bungee jumping, scuba diving with oxygen tank and regulator.

20) Injury while the covered person is boarding or traveling in an aircraft which has not registered for carrying passengers and does not operate as a commercial aircraft.

21) Injury while the covered person is working as a pilot or an aircrew member of an aircraft.

22) Injury while the covered person serves as a soldier, police, or a volunteer and participates in war or crime suppression.

23) War, invasion of or hostile act of foreign enemies, war alike act whether declares or not, or civil war, disobedient, rebel, riot, strike, people rising against the government, revolution, coup, any event which leads to declaration or sustainment of martial law

24) Terrorism

25) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

26) The radioactive toxic explosive or other hazardous property of any explosive nuclear assembly or nuclear component thereof