



MULTI-PURPOSE INSURANS BHD

EXCLUSIONS

This contract does not cover any hospitalization, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. The Insured Person is below the age of 15 days or aged 66 and above, the age of the Insured Person shall be determined by his/her last birth date;
2. Pre-Existing Illness;
3. Specified Illnesses occurring during the first 120 days of continuous cover.
4. Any medical or physical conditions arising within the first 30 days of the Insured Person's cover or reinstatement date whichever is later except for accidental injuries.
5. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of near-sightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
6. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental injuries to sound natural teeth occurring wholly during the Period of Insurance.
7. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.
8. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions
9. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.



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You Can Count On Us

10. Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
11. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
12. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
13. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
14. Expenses incurred for donation of any body organ by an Insured Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
15. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
16. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Insured Person and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
17. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
18. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items
19. Sickness or Injury arising from racing of any kind (except foot racing), hazardous spots such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.

20. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
21. Expenses incurred for sex changes.
22. Charges for services received in convalescent and nursing homes, nature cure clinics and similar establishments or for rest care;
23. Treatment for any Injury, Illness, Sickness or Disease for which such treatment are provided free;
24. Communication or transportation expense except local ambulance services;
25. This policy does not cover any serious physical Injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by: -
 - (a) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - (b) the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - (c) the release of pathogenic or poisonous biological or chemical materials.

For the purposes of this exclusion, serious physical injury means:

- (a) physical injury that involves a substantial risk of death; or
- (b) protracted and obvious physical disfigurement; or
- (c) protracted loss of or impairment of the function of a bodily member or organ.