



# MULTI-PURPOSE INSURANS BHD

## EXCLUSIONS

### 1. This Policy shall not cover death loss or disablement directly or indirectly caused:

- a. by war, invasion, act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution insurrection, military or usurped power;
- b. by martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
- c. by any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear. Any loss, damage, death, injury (including sickness and Bodily Injury) or other contingency happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, or any of the said occurrences shall be deemed to be loss, damage, death, injury (including sickness and Bodily Injury) or a contingency which is not covered by this insurance, except to the extent that the Insured Person shall prove that such loss, damage, death, injury (including sickness and Bodily Injury) or other contingency happened independently of the existence of such abnormal conditions. In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this exclusion any loss, damage, death, injury (including sickness and Bodily Injury) or other contingency is not covered by this insurance, the burden of proving that such loss, damage, death, injury (including sickness and Bodily Injury) or other contingency is covered shall be upon the Insured Person;
- d. by fits, hernia, illness or any kind of venereal disease or sexually transmitted disease (STD) including those relating to the Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named, pregnancy, childbirth, miscarriage, confinement or any complication thereof, pre-existing condition, pre-existing physical or specified illnesses or mental defect or infirmity, drugs, suicide, self inflicted injury, judicial pronouncement, unlawful act on the part of the Insured Person or wilful exposure of the Insured Person to unnecessary danger except in an attempt to save human life;



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- e. by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- f. while the Insured Person is in a state of unsound mind;
- g. while the Insured Person is engaging in Mountaineering requiring ropes or guides, Steeple chasing, Pot-holing, Polo, Racing of any kind (other than on foot), Ice or Winter Sports of any kind, Boxing, Wrestling and training or performing any form of Martial Arts and all aerial sporting activities. In any event whatsoever any Insured Person engaging or participating in any sport on a professional basis will not be covered under this Policy;
- h. while the Insured Person is in on or ascending into or descending from any aircraft other than a fully licensed commercial passenger carrying aircraft in which the Insured Person is travelling as a passenger (on scheduled flights only) other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon.;
- i. the Insured Person being temporarily or otherwise insane or under the influence of drug unless the drug is taken in accordance with a authorised medical prescription (but not for the treatment of drug addiction);
- j. Bodily Injury, sickness or disease of any kind caused or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/or caused by bites of insects, reptiles, animals and/or other vector or is sexually transmitted.

**2. This Policy shall not cover death loss or disablement directly or indirectly arising from:-**

- a. cosmetic or plastic surgery or any elective surgery;
- b. Members of the Arms Forces while on duty or while engaging in or taking part in Naval, Military, or Air Force service or operations of participating in operations of an Offensive nature planned or conducted by the Civil or Military Authorities against bandits, terrorists or other elements;
- c. the involvement of the Insured Person in any criminal act or offence;
- d. any form of dental care or surgery unless necessitated by Bodily Injury caused by the Accident covered under the Policy to sound and natural teeth;
- e. any congenital defect which has manifested or was diagnosed before the policy effective date;

3. This Policy shall not cover:-

- a. routine health checks, any investigation(s) not directly related to admission diagnosis, illness or injury, or any treatment;
- b. investigation which is not medically necessary, or convalescence, custodial or rest care

4. The Company will not pay under any section of this policy where such payment would violate a government prohibition or regulation