

PRUHealth

PRUHealth does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a. Pre-Existing Conditions.
- b. Specified Illnesses listed below occurring during the first 120 days from the effective date of the rider or the date it is revived, whichever is later.
 - i. Hypertension, Diabetes Mellitus and Cardiovascular disease;
 - ii. Growths of any kind including tumours, cancers, cysts, nodules, polyps;
 - iii. Stones of the urinary system and biliary system;
 - iv. Any disease of the ear, nose (including sinuses) or throat;
 - v. Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
 - vi. Any disease of the reproductive system including endometriosis; or
 - vii. Any disorders of the spine (including a slipped disc) and knee conditions.
- c. Any medical or physical conditions or any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth or the psychological shock experienced by an infant during birth) occurring within the first 30 days of the from the effective date of the rider, the date it is revived or the date of birth of the Life Assured, whichever is the latest, except for accidental injuries sustained other than during the delivery of the Life Assured.
- d. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.
- e. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring while this Policy and the rider are in force.
- f. Private nursing (save and except for Home Nursing Care Benefit), 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 (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
- g. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- h. 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.
- i. Hospitalisation 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.
- j. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- k. 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.

- l. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- m. Expenses incurred for donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- n. 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.
- o. 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 and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- p. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
- q. 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.
- r. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- s. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- t. Expenses incurred for sex changes.
- u. Experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognized body in Malaysia.

Note: This list is non-exhaustive. Please refer to the Policy Document for the full list of terms and conditions under this policy.

Payor Basic

Total and Permanent Disability

Payor Basic does not cover any condition, illness, injury or event which is directly or indirectly caused by or in connection with:

- a. any Pre-Existing Conditions.
- b. any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane.
- c. any travelling in an aircraft other than as a pilot or a member of a crew or a fare-paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.
- d. any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities;

Critical Illness

Payor Basic does not cover any claim if the Life Assured is diagnosed to be suffering from a Critical Illness where:

- a. it is a claim for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease or Cancer, and the symptoms of any these Critical Illness manifest at any time before or within 60 days from the Coverage Date(s) of the rider or the date on which you revive the rider, whichever is later.
- b. it is a claim for all other Critical Illnesses of this Policy and the symptoms of any these Critical Illness manifest at any time before or within 30 days from the Coverage Date(s) of the rider or the date on which you revive the rider whichever is later.
- c. arises directly or indirectly from Pre-Existing Conditions.
- d. the Critical Illness suffered is Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
- e. is caused directly or indirectly by the existence of Acquired Immuno-deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection. The only exception to this is when the Critical Illness claimed for is itself HIV Infection Due To Blood Transfusion, Full-Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection.
- f. is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured starts to get symptoms of, within the first 2 years from the date of birth of the Life Assured.

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