

Exclusions for Acci Guard Plus, Acci Med Plus and Acci Income Plus

Acci Guard Plus and Acci Income Plus

Acci Guard Plus and Acci Income Plus shall not pay for any claims and any other benefits that provide insurance cover for an Accident (collectively referred to as the "Accident Benefit") if the death, injury, loss or disability is directly or indirectly caused by, or accelerated by, or in connection with:

- a. war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or taking part in a riot, strike or civil commotion;
- b. breaking or trying to break any law or to resist arrest;
- c. attempted suicide or self-inflicted injuries while sane or insane;
- d. pregnancy, childbirth, miscarriage or any related complications;
- e. pre-existing physical or mental illness or infirmity;
- f. engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports, unless we agree in a special endorsement;
- g. narcotics or drugs unless taken as prescribed by a Doctor; or
- h. alcoholic intoxication.

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

Acci Med Plus

Acci Med Plus shall not pay for any claims and any other benefits that provide insurance cover for an Accident (collectively referred to as the "Accident Benefit") if the death, injury, loss or disability is directly or indirectly caused by, or accelerated by, or in connection with:

- a. war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or taking part in a riot, strike or civil commotion;
- b. breaking or trying to break any law or to resist arrest;
- c. attempted suicide or self-inflicted injuries while sane or insane;
- d. pregnancy, childbirth, miscarriage or any related complications;
- e. pre-existing physical or mental illness or infirmity;
- f. engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports, unless we agree in a special endorsement;
- g. narcotics or drugs unless taken as prescribed by a Doctor;
- h. any treatment or surgery relating to scar management and cosmetic purposes; or
- i. alcoholic intoxication.

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