

EXCLUSION LIST FOR SECONDARY CARE

Exclusion list for Secondary Health Care policy shall include:

1. Costs resulting from self-inflicted injury, attempted suicide, abuse of alcohol or drug addiction.
2. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).
3. Treatment or investigation of fertility, infertility, sterilization or contraception and any complication relating thereto or hormone treatment and investigations.
4. Participation in or training for any dangerous or hazardous sport, pastime or competition or riding or driving in any form of race or competition or any professional sport.
5. Injuries as a result of an illegal act other than a minor misdemeanor or minor delinquency by the insured person.
6. Injury or treatment resulting from war, riots, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, military or usurped power or any act of any person acting on or on behalf of or in connection with any organization actively directed towards the overthrow or to the influencing of any government or ruling body by force, terrorism or violence.
7. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste, from the process of nuclear fission or from any nuclear weapons material.
8. Services or Treatment in any spa, hydro clinic, sanatorium, nursing home or long term-care facility that is not a Hospital.
9. Acquired immune deficiency syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and or related to HIV virus or any other sexually transmitted disease.
10. Experimental or unproven treatment.
11. All dental Treatments or oral surgery.
12. Cost of correction of refractive errors of the eye and procedures such as Radial Keratotomy and Excimer Laser.
13. Unjustified hospital admission.
14. Cosmetic or plastic surgery, unless it is re-constructive surgery necessitated by an Injury that occurred during the period whilst the insured person was covered under this policy and subject to the limits and sub-limits stated in the structure of benefits.
15. Any increase in the expenses incurred for treatment on account of the insured person being admitted to a more expensive room than allowed by his daily room and board limit.
16. Any Out-patient Treatment.
17. Any charges in respect of the donor for organ transplant claims.
18. Prostheses, corrective devices and medical appliances which are not surgically required
19. Personal comfort items such as, charges for telephone, meals for other than the patient or other items not medically necessary.
20. Treatment received in a location other than the insured person's geographical area of coverage.
22. Natural catastrophes including, but not limited to, flood, earthquake, avalanche and cyclone.

INCLUSION LIST FOR PRIORITY TREATMENT

- Note 1. Diseases mentioned in the list will be excluded from the secondary insurance coverage and will be exclusively covered by the priority treatments coverage for hospitalization.
- Note 2. Treatment protocol for the diseases includes diagnostics and treatment during hospitalization, intensive care and one post hospitalization visit.
- Note 3. Organ Transplants are completely excluded
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1. Cardiovascular Disease.
 - a. Adult.
 - b. Congenital.
2. Diabetes Mellitus related complications requiring hospitalization.
 - a. IDDM insulin therapy refills on monthly basis.
3. Emergency and Trauma.
 - a. Life and limb saving including Implants and prosthesis.
 - b. Road Traffic Accidents.
 - c. Burns.
4. End Stage renal disease.
5. Organ Failure Management.
 - a. Hepatic.
 - b. Renal.
 - c. Cardio-Pulmonary.
6. Chronic Infections complications.
 - a. HCV & HBV Complications.
 - b. HIV complications.
7. Oncological diseases.
 - a. Chemotherapy (Day care or hospitalization).
 - b. Radiotherapy (Day care or hospitalization).
 - c. Medical and surgical management requiring hospitalization.