

**Exclusions**

No benefits are available hereunder and no payment will be made by the Corporation for any claim under this policy on account of hospitalization or surgery directly or indirectly caused by, base on, arising out of or howsoever attributable to any of the following:

- i. Any pre-existing condition unless disclosed to and accepted by the Corporation prior to the Date of Cover Commencement or the Date of Revival (if the Policy is revived after discontinuance of the Cover).
- ii. Any treatment or Surgery not performed by a Physician/Surgeon or any treatment including Surgery of a purely experimental nature.
- iii. Any routine or prescribed medical checkup or examination:
- iv. Medical Expenses relating to any treatment primarily for diagnostic, X-ray or laboratory examination.
- v. Any sickness that has been classified as an Epidemic by the Central or State Government.
- vi. Circumcision, cosmetic or aesthetic treatments of any description change of gender surgery, plastic surgery (unless such plastic surgery is necessary for the treatment of illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same).
- vii. Hospitalization or Surgery for donation of an organ.
- viii. Treatment for correction of birth defects or congenital anomalies.
- ix. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury.
- x. Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalization undertaken as a preventive or recuperative measure.
- xi. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol.
- xii. Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human Immune Deficiency (HIV) Virus or any Syndrome or condition of similar kind commonly referred to as AIDS.
- xiii. Removal or correction or replacement of any material that was implanted in a former surgery before Date of Cover commencement or Date of Revival (if the Policy is revived after discontinuance of the Cover).
- xiv. Any diagnosis or treatment or surgery arising from or traceable to pregnancy (whether uterine or extra uterine), childbirth including caesarean section, medical termination of pregnancy and /or any treatment related to pre and post natal care of the mother or the new born.
- xv. Hospitalization for the sole purpose of physiotherapy or any ailment for which hospitalization is not warranted due to advancement in medical technology.
- xvi. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.

The description given here in this report is aimed to give you an understanding of the plan. For any specific reference with regard to the highlights/features the policy bond issued by LIC of India will only hold good.



- xvii. Naval or military operations(including duties of peace time) of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.
- xviii. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind or natural hazard).
- xix. Participation in any hazardous activity or sports including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering or in any criminal or illegal activities.
- xx. Radioactive contamination.
- xxi. Non-allopathic methods of treatment or surgery.
- xxii. Participation in any criminal or illegal activities.
- xxiii. Treatment arising from the Insured's failure to act on proper medical advice.

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