<table>
<thead>
<tr>
<th><strong>Currency: Qatari Riyals (QAR)</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Care Plan</strong></td>
<td><strong>GLOBAL</strong></td>
</tr>
<tr>
<td>Annual limit per person for all covered benefits</td>
<td>500,000 per person per year</td>
</tr>
<tr>
<td>Inpatient and Outpatient</td>
<td></td>
</tr>
<tr>
<td>Territorial Limit of Cover</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Emergency Treatment</td>
<td>Worldwide</td>
</tr>
<tr>
<td>(On Direct Billing basis or Actual Cost. Provided the Insurance Company is informed within 24 hours of any Emergency Admission that exceeds 1 day)</td>
<td></td>
</tr>
<tr>
<td>Network</td>
<td>Network 1</td>
</tr>
<tr>
<td><strong>BENEFITS</strong></td>
<td><strong>COVERAGE</strong></td>
</tr>
<tr>
<td><strong>Inpatient and Daycare</strong></td>
<td></td>
</tr>
<tr>
<td>Accommodation Type</td>
<td>Private Room</td>
</tr>
<tr>
<td>Hospital Accommodation &amp; Services</td>
<td>Covered</td>
</tr>
<tr>
<td>Local Ambulance Charges / Local transportation charges to or from a local hospital</td>
<td>Covered</td>
</tr>
<tr>
<td>Intensive Care Unit (ICU)</td>
<td>Covered</td>
</tr>
<tr>
<td>Consultant's, Physician's, Surgeon's &amp; Anesthetist's Fees</td>
<td>Covered</td>
</tr>
<tr>
<td>Pathology, X-rays, and Diagnostic tests</td>
<td>Covered</td>
</tr>
<tr>
<td>Surgical Appliances and Prostheses</td>
<td>Covered</td>
</tr>
<tr>
<td>Physiotherapy Charges</td>
<td>Covered</td>
</tr>
<tr>
<td>Companion Accommodation for maximum of 30 days</td>
<td>300/- per night</td>
</tr>
<tr>
<td>Organ Transplant Coverage (Heart, Kidney, Liver &amp; Lungs) this covers recipient cost only and excludes donor related expenses</td>
<td>Covered as per policy terms</td>
</tr>
<tr>
<td>Reconstructive surgery necessitated following the treatment of covered medical condition</td>
<td>Covered</td>
</tr>
<tr>
<td>Casts, Splints, Trusses and Braces</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Psychiatric Treatment as Inpatient</strong></td>
<td></td>
</tr>
<tr>
<td>Psychiatry / Psychology Cover, Including Practitioner Expenses and Evaluation, Testing and Treatment Of:</td>
<td></td>
</tr>
<tr>
<td>- Mental, Nervous, Psychological and Related Disorders Including Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Nervous Breakdowns, And Similar Conditions.</td>
<td>Covered up to 91,250/- per person per policy year</td>
</tr>
<tr>
<td>- Neurodevelopmental Disorders such as Attention Deficit Hyperactivity Disorder (ADHD), Autism &amp; the like</td>
<td></td>
</tr>
<tr>
<td>- 10 sessions PPPY of Psychotherapy on a Direct Billing Basis and the other sessions will be on Reimbursement basis as per SEIB terms and conditions.</td>
<td></td>
</tr>
<tr>
<td>Radiotherapy and Chemotherapy</td>
<td>Covered</td>
</tr>
<tr>
<td>In-patient Deductible</td>
<td>NIL</td>
</tr>
<tr>
<td>Post-Hospitalization Treatment</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Out-Patient</strong></td>
<td></td>
</tr>
<tr>
<td>Deductible (per out-patient, Dental, Optical &amp; Maternity consultation) Amount the insured is required to contribute as part of a claim payable upfront at the network medical provider. Otherwise this amount will be deducted from the claim submitted to Seib for reimbursement</td>
<td>NIL</td>
</tr>
<tr>
<td>Diagnostic Tests and procedures, such as X-Rays, CT &amp; PET Scans, MRI Scans</td>
<td>Covered</td>
</tr>
<tr>
<td>Physician Consultations</td>
<td>Covered</td>
</tr>
<tr>
<td>Laboratory</td>
<td>Covered</td>
</tr>
<tr>
<td>Benefit</td>
<td>Coverage</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>Nursing at Home (immediately after or instead of hospitalization)</td>
<td>Covered</td>
</tr>
<tr>
<td>Prescriptions (medicines prescribed by a licensed treating physician)</td>
<td>Covered</td>
</tr>
<tr>
<td>Physiotherapy requested by the specialized treating physician up to max. 20 sessions per person per policy year</td>
<td>Covered</td>
</tr>
<tr>
<td>Radiotherapy and Chemotherapy</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Psychiatric Treatment as Outpatient:</strong></td>
<td></td>
</tr>
<tr>
<td>Psychiatry / Psychology Cover, Including Practitioner Expenses and Evaluation, Testing and Treatment Of:</td>
<td></td>
</tr>
<tr>
<td>- Mental, Nervous, Psychological and Related Disorders Including Myalgic Encephalomyelitis or Chronic Fatigue Syndrome, Nervous Breakdowns, And Similar Conditions.</td>
<td>Covered up to 36,500/- per person per policy year</td>
</tr>
<tr>
<td>- Neurodevelopmental Disorders such as Attention Deficit Hyperactivity Disorder (ADHD), Autism &amp; the like</td>
<td></td>
</tr>
<tr>
<td>• 10 sessions PPPY of Psychotherapy on a Direct Billing Basis and the other sessions will be on Reimbursement basis as per SEIB terms and conditions.</td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td></td>
</tr>
<tr>
<td><strong>CHRONIC / PRE–EXISTING MEDICAL CONDITIONS</strong></td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Oncology</strong></td>
<td>Covered up to Pre-Existing limit</td>
</tr>
<tr>
<td>Congenital Conditions (Life Threatening)</td>
<td>Covered</td>
</tr>
<tr>
<td>Congenital Conditions (Non-Life Threatening)</td>
<td>Covered up to 2,000/- per person per policy year</td>
</tr>
<tr>
<td>Terminal Illness</td>
<td>Covered</td>
</tr>
<tr>
<td>Blood Transfusion</td>
<td>Covered</td>
</tr>
<tr>
<td>Emergency Dental treatment following covered accident as inpatient or outpatient</td>
<td>Covered</td>
</tr>
<tr>
<td>Prescribed Complimentary Treatment, Ayurvedic, Chiropractic, Osteopathy, Homeopath, Acupuncture, Podiatry</td>
<td>Covered up to maximum of 18 sessions per year</td>
</tr>
<tr>
<td>Vitamins, Supplements, and Herbal Medicine</td>
<td>Covered if medically necessary</td>
</tr>
<tr>
<td>Ophthalmology (Laser and optical expenses are not covered)</td>
<td>Covered</td>
</tr>
<tr>
<td>Passive War &amp; Terrorism</td>
<td>Covered</td>
</tr>
<tr>
<td>Internal Prosthesis &amp; Surgical Appliances</td>
<td>Covered</td>
</tr>
<tr>
<td>Acute Kidney Failure</td>
<td>Covered</td>
</tr>
<tr>
<td>Allergy excluding tests &amp; desensitization</td>
<td>Covered</td>
</tr>
<tr>
<td>Durable Medical Appliances</td>
<td>Covered up to QAR 1,000/- PPPY</td>
</tr>
<tr>
<td>Non-professional Sports</td>
<td>Covered</td>
</tr>
<tr>
<td>Renal Dialysis</td>
<td>Covered</td>
</tr>
<tr>
<td>Road Accidents</td>
<td>Covered</td>
</tr>
<tr>
<td>Hormonal Therapy other than infertility</td>
<td>Covered</td>
</tr>
<tr>
<td>Palliative treatment</td>
<td>Covered</td>
</tr>
<tr>
<td>Emergency Home Visits</td>
<td>Covered</td>
</tr>
<tr>
<td>Sleep Disorders (excluding sleep disorder studies)</td>
<td>Covered</td>
</tr>
<tr>
<td>Sexually transmitted diseases (except for AIDS as explained in following exclusion # 3)</td>
<td>Covered</td>
</tr>
<tr>
<td>Acute alcoholic intoxication</td>
<td>Covered</td>
</tr>
<tr>
<td>Benefits</td>
<td>Limit</td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td><strong>Dental Cover</strong></td>
<td></td>
</tr>
<tr>
<td>Maximum Limit per person per year</td>
<td>3,000/-</td>
</tr>
<tr>
<td>Co-insurance for Dental treatment</td>
<td>20% (after other applicable deductible)</td>
</tr>
<tr>
<td>Consultations, Extractions, Amalgam &amp; Composite Filling</td>
<td>Covered</td>
</tr>
<tr>
<td>Glass Ionomer &amp; Root Canal Treatment</td>
<td>Covered</td>
</tr>
<tr>
<td>Scaling</td>
<td>Covered once per person per policy year</td>
</tr>
<tr>
<td>Non-Precious Crown “Porcelain Crown”</td>
<td>Covered</td>
</tr>
<tr>
<td>Gum and Periodontal Treatment</td>
<td>Covered</td>
</tr>
<tr>
<td>Orthodontics &amp; Dental Prosthesis</td>
<td>Covered</td>
</tr>
<tr>
<td>Laboratory</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Optical Cover</strong></td>
<td></td>
</tr>
<tr>
<td>Maximum Limit Per Person Per Year</td>
<td>1,000/-</td>
</tr>
<tr>
<td>Co-insurance for optical treatment</td>
<td>20% (after other applicable deductible)</td>
</tr>
<tr>
<td>Vision Tests for Errors of Refraction &amp; optical glasses or contact lenses (One prescribed lense/s per person per annum)</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Maternity Cover</strong></td>
<td></td>
</tr>
<tr>
<td>Maximum Limit (Inpatient and Outpatient)</td>
<td>20,000/-</td>
</tr>
<tr>
<td>Benefit Type</td>
<td></td>
</tr>
<tr>
<td>Complications of Pregnancy, if medically necessary to save the mother or child</td>
<td>Covered</td>
</tr>
<tr>
<td>Newborn Treatment and accommodation as long as mother is admitted in the hospital</td>
<td>Covered</td>
</tr>
<tr>
<td>Coverage</td>
<td>Nil waiting period for In-patient &amp; Out-patient benefits</td>
</tr>
<tr>
<td><strong>Treatment Abroad</strong></td>
<td></td>
</tr>
<tr>
<td>Treatment abroad</td>
<td>Covered (Emergency medical cases will be covered up to 180 days per annum. Cold and pre-planned cases will be covered up to 90 days per annum.)</td>
</tr>
<tr>
<td>Elective Non-Emergency Treatment</td>
<td>Covered Available within Territorial Limit</td>
</tr>
<tr>
<td>Second Medical Opinion</td>
<td>Applicable</td>
</tr>
<tr>
<td>Prior Approval</td>
<td>System Automated</td>
</tr>
<tr>
<td><strong>Co-Insurance</strong></td>
<td></td>
</tr>
<tr>
<td>Direct Billing Inside Provider Network</td>
<td>Nil</td>
</tr>
<tr>
<td>Reimbursements Outside Network Provider-Inside Qatar &amp; Reimbursements Outside Qatar within the territorial limits</td>
<td>100% Reasonable &amp; Customary Charges of Qatar</td>
</tr>
<tr>
<td><strong>Preventative Care Benefit (applicable for Option 2 only)</strong></td>
<td></td>
</tr>
<tr>
<td>Laboratory Tests:</td>
<td></td>
</tr>
<tr>
<td>• Quantiferon</td>
<td></td>
</tr>
<tr>
<td>• MMR IgG</td>
<td></td>
</tr>
<tr>
<td>• Varicella IgG</td>
<td></td>
</tr>
<tr>
<td>Vaccines:</td>
<td></td>
</tr>
<tr>
<td>• Meningitis</td>
<td>Covered once a year per insured member up to a maximum of 2,000/- (This service is available only in Naseem Al Rabeeh Medical Center)</td>
</tr>
<tr>
<td>• Polio</td>
<td></td>
</tr>
<tr>
<td>• MMR</td>
<td></td>
</tr>
<tr>
<td>• Varicella</td>
<td></td>
</tr>
<tr>
<td>• Tetanus</td>
<td></td>
</tr>
<tr>
<td>• Hepatitis B</td>
<td></td>
</tr>
<tr>
<td>• DTP, DTaP, Td, DT or Tdap</td>
<td></td>
</tr>
<tr>
<td><strong>Life Insurance (applicable for Option 2 only)</strong></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td><strong>Death Any Cause</strong></td>
<td><strong>100% of the Sum Insured</strong></td>
</tr>
<tr>
<td><strong>Basis Of Sum Insured</strong></td>
<td><strong>QAR 100,000/- per person</strong></td>
</tr>
<tr>
<td><strong>Territorial Scope</strong></td>
<td><strong>Worldwide, 24 hours basis subject to students residing in Qatar</strong></td>
</tr>
<tr>
<td><strong>AGE LIMIT</strong></td>
<td><strong>- Up to age 65 years</strong></td>
</tr>
</tbody>
</table>
| **Conditions**                                | **- Cover ceases when the students leaves the university**  
**- Passive war & Conventional Terrorism is covered as per wording attached.**  
**- Hazardous Sports to be covered.**  
**- Cover suicide for death benefit**         |

<table>
<thead>
<tr>
<th><strong>Travel Benefit (applicable for Option 2 only)</strong></th>
<th><strong>Worldwide</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Territorial Coverage</strong></td>
<td><strong>On Direct Billing basis or Actual Cost. Provided the Insurance Company is informed within 24 hours of any Emergency Admission that exceeds 1 day</strong></td>
</tr>
<tr>
<td><strong>Period of Cover</strong></td>
<td><strong>Annual with maximum stay of 180 days</strong></td>
</tr>
<tr>
<td><strong>Medical Expenses &amp; Hospitalization Abroad</strong></td>
<td><strong>$100,000</strong></td>
</tr>
<tr>
<td><strong>Reimbursement for Emergency Medical Expenses</strong></td>
<td><strong>$1,100</strong></td>
</tr>
<tr>
<td><strong>Emergency Dental Care</strong></td>
<td><strong>$18,000</strong></td>
</tr>
<tr>
<td><strong>Repatriation of family members travelling</strong></td>
<td><strong>$35,000</strong></td>
</tr>
<tr>
<td><strong>Repatriation of Mortal Remains</strong></td>
<td><strong>$10,000</strong></td>
</tr>
<tr>
<td><strong>Escort of dependent Child</strong></td>
<td><strong>N/A</strong></td>
</tr>
<tr>
<td><strong>Medical Evacuation</strong></td>
<td><strong>$100/day – Max $1,000</strong></td>
</tr>
<tr>
<td><strong>Travel of one of immediate family member</strong></td>
<td><strong>Economy Ticket</strong></td>
</tr>
<tr>
<td><strong>Emergency Return home following death of a close family member</strong></td>
<td><strong>Economy Ticket</strong></td>
</tr>
<tr>
<td><strong>VISIT of close Relative</strong></td>
<td><strong>Actual Expenses</strong></td>
</tr>
<tr>
<td><strong>Cost of First Aid &amp; Rescue</strong></td>
<td><strong>$20,000</strong></td>
</tr>
<tr>
<td><strong>Delivery of Medicines</strong></td>
<td><strong>Actual Expenses</strong></td>
</tr>
<tr>
<td><strong>Relay of Urgent Messages</strong></td>
<td><strong>Actual Expenses</strong></td>
</tr>
<tr>
<td><strong>Long Distance Medical Information System</strong></td>
<td><strong>Actual Expenses</strong></td>
</tr>
<tr>
<td><strong>Medical Referral/Appointment of Local Medical Specialist</strong></td>
<td><strong>Actual Expenses</strong></td>
</tr>
<tr>
<td><strong>Trip Cancellation and Curtailments</strong></td>
<td><strong>$5,000</strong></td>
</tr>
<tr>
<td><strong>Delayed Departure after 12 hours</strong></td>
<td><strong>up to $500</strong></td>
</tr>
<tr>
<td><strong>Personal Baggage</strong></td>
<td><strong>$5,000</strong></td>
</tr>
<tr>
<td><strong>Hijack</strong></td>
<td><strong>$1,500</strong></td>
</tr>
<tr>
<td><strong>Loss of passport</strong></td>
<td><strong>$500</strong></td>
</tr>
<tr>
<td><strong>Delayed Baggage</strong></td>
<td><strong>$500</strong></td>
</tr>
<tr>
<td><strong>Missed Departure</strong></td>
<td><strong>$1,000</strong></td>
</tr>
<tr>
<td><strong>Quarantine for 14 Days</strong></td>
<td><strong>$120</strong></td>
</tr>
<tr>
<td><strong>Luggage Loss per KG up to 40KG</strong></td>
<td><strong>$30</strong></td>
</tr>
<tr>
<td><strong>Medical Translation Service</strong></td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td><strong>Inoculation and visa requirment information/Embassy referral</strong></td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td><strong>Emergency traveling service assistance</strong></td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td><strong>Passive War Risk &amp; Terrorism</strong></td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td><strong>Natural Disasters</strong></td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td><strong>Infectious/ Communicable Diseases regardless of if it is Pandemic, Epidemic or Endemic (Including COVID 19)</strong></td>
<td><strong>Covered</strong></td>
</tr>
</tbody>
</table>
### Terms and Conditions

| Eligibility | Adults: Maximum Age 65 years, extended up to 70 years subject to medical underwriting  
Children: Maximum Age 17 years, can be extended up to 25 years for children in full time education |
|---|---|
| Addition / Deletions of members | Applicable on a Pro Rata Basis after deducting member admin fee. However, a full refund will be made for all members deleted within 40 days of Inception. Refunds shall be subject to no claims and the return or destruction of medical insurance cards.  
Short Term visiting international students to be added on pro-rata subject to a minimum premium of 25%. |
| Premium Payment Terms | Annual upfront payment within 30 days from issuing invoices |
| Medical Insurance Network List | May be subject to change. The Policy Holder will be notified accordingly |
| Signed Policy Documents | To be sent to insurance company within 7 days of policy issuance |
| Time Limit for Submission of Reimbursement (Qatar) | 90 Days from the date of Treatment |
| Time Limit for Submission of Reimbursement (Abroad) | 90 Days from the date of Treatment |

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*The company reserves the right to amend its terms & conditions should the Law affecting Health Insurance Practice in Qatar be modified.*

*The price may be subject to any Value Added Tax that will be charged in accordance with the applicable Law and Regulations.*

* In case the number of married females exceeds 10, additional eligible members will be charged additional premium equivalent to QR 1,200.

* The Premiums and terms are based on the attached population list and are subject to change as a result of variations in population count, average age, and nationality split by more than 7%.

* No duplication of payments/cover between the Medical and the Travel policies.*
Global Emergency Services

Benefits:

- **Medical Consultation, Evaluation and Referral**
  Offered by an operations center staffed 24/7 by medically-certified, multilingual personnel who can evaluate and make immediate recommendations for any emergency situation, including referrals to qualified medical providers.

- **Medical Monitoring**
  A team of medically trained personnel that stays in regular communication with the attending physician and hospital to monitor appropriate levels of care.

- **Prescription Assistance**
  If a member forgets or loses a prescription while traveling, we assist with replacing the medicine without paying for the cost of medicine.

- **Hospital Admission Guarantee**
  We foster prompt hospital admission by validating the member’s health insurance or advancing funds as needed to the hospital. (Advance must be repaid by the member within 45 days in case the Emergency Medical Treatment is not included in the Policy’s Schedule of Benefits)

- **Emergency Medical Evacuation**
  If a member becomes ill or injured in an area of the globe where appropriate care is not available, we will evacuate that individual safely to the nearest facility that meets our rigorous standards.

- **Compassionate Visit**
  We will arrange and pay for a loved one to join any traveling member who is alone and expected to be hospitalized for more than seven days.

- **Care of Minor Children**
  If any minor children were traveling with an ill or injured parent, we will arrange and pay for them to return home, with a qualified attendant if necessary, to a family member, or we will arrange childcare locally. We will also arrange care of children at home who are left unattended due to the parent’s unexpected absence.

- **Medical Repatriation**
  When the member has been stabilized to the satisfaction of our doctor and the attending physician, we will arrange transport back home or to a rehabilitation facility under medical supervision if required.

- **Pre-Trip information**
  We offer comprehensive pre-trip insights on our website address that will be communicated upon the policy inception date, (only available in English.)

  - **Legal and Interpreter Referrals**
    We can make recommendations for trustworthy legal counsel and interpreter services in the country. We can also arrange bail bonds in jurisdictions where they are legal.

  - **Emergency Message Transmission**
    We will transmit emergency messages reliably between the patient, family, friend and employer.

  - **Return of Mortal Remains**
    In the unfortunate event that a covered individual passes away while traveling, we will complete the necessary paperwork, and arrange and pay for the necessary body preparations, shipping container and transport to bring the mortal remains home.

  - **Lost Luggage or Document Assistance**
    We work with airlines to recover and deliver lost bags, liaise with transportation companies to replace lost travel tickets and contact necessary agencies to solve issues of lost passports and licenses.

Extension of scope to include the following services inside Qatar as well:

- Repatriation of Mortal Remains for death of an employee or insured member inside Qatar (with no limits).
- Care of minor children inside Qatar in case of death of a parent.
- Economy class one-way ticket for an accompanying member to accompany the body returned.
Medical Insurance Exclusions

What this policy does not cover you for. Unless otherwise specifically referred to in the schedule of benefits, the following exclusions will apply:

1. Radioactive contamination, ionizing radiation, radioactive, toxic, explosive or other hazardous properties of nuclear material thereof, and/or polluting hazardous or poisoning chemicals.
2. Injuries caused by the performance of the following hazardous sports as a profession: diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hunting on camel or horseback, or driving or riding in any kind of race, parachuting or hang gliding, or jet skiing.
3. Expenses for treatment or care caused by or related to HIV infection or AIDS, however covered only if contracted as a result of blood transfusion and opportunistic infections such as (TB, Toxoplasmosis, Pneumococcal infections...) and as more fully described in the schedule of benefits.
4. Diseases acknowledged by the WHO as epidemic or pandemic.
5. Vaccinations however it is covered for children less than 6 years old.
7. Infertility and Sterility treatment and medicine.
8. Cosmetic surgery, unless necessitated by an accident or covered medical condition.
9. Psychiatric treatment as an in and out patient limited to the maximum allowed under the schedule of benefits.
10. Congenital deformities but covered if congenital condition is life threatening.
11. Self-inflicted bodily injury whilst sane or insane incurred intentionally.
12. Impairment of an Insured’s intellectual faculties by abuse of stimulants or depressants or by the illegal use of any solid, liquid or gaseous substance.
13. Treatment of any conditions as a result of alcohol or drug abuse.
14. Any of (rest cure, sanatorium or custodial care, general physical health programs, and cost related to purely convalescence periods) where specialized care or observation is not required.
15. Rehabilitation unless specifically included in the schedule of benefits.
16. All Routine dental and Surgical Dental related services unless opted as a separate plan or if as a result of accident within the policy limits.
17. All types of artificial hair such as wigs and/or toupee, hair transplant and related cosmetic medicaments and cosmetic products; over the counter products related to diet regimen or reduction of weight, baby and antiseptic products.
18. Any organ transplantation, other than heart, liver, lung and kidneys. Also the acquisition cost of such organs and all expenses incurred by the donor are excluded hereon.
19. Maternity Benefit related services unless opted as a separate plan.
20. Abortion unless medically necessary to save the mother and/or child
21. Any outpatient treatment by family members even if licensed practitioner.
22. Expenses incurred for treatment or care at long term care facilities, old age home, healthcare and diet resorts, and institutions for mentally disabled, lunatic asylums.
23. Any experimental medical treatment; all tests, drug and treatments not prescribe by a doctor; Contraceptive medicine and methods.
24. Durable medical appliances such as; Hearing aids, wheel chairs, crutches, nebulizers and orthopedic equipment.
25. Expenses for treatment or care of any kind of dementia.
26. War and terrorism as per the policy wording unless if covered subject to an additional Premium.
27. If the insured member is on Air or Sea travel except as a passenger, or an Aircrew or Ship crew, or a member of the armed forces or police force, or a medical professional claiming under Medical Malpractice.
28. Varicocele and Varicocelectomy.
29. Pain management services and any treatment offering temporary relief of pain rather than treating the underlying medical condition.
30. Allergy tests and desensitization.
31. If the member is or receives treatment in a territory sanctioned by the United Nations.
32. Sleep disorder cases, tests, procedures and surgeries related thereto including polysomnography.
33. Work related accidents and/or injuries.
34. Developmental disorders.
35. Road Traffic Accidents.
ADDENDUM RELATED TO LIFE INSURANCE

EXCLUSIONS

- Nuclear, Chemical, Biological and Mass Destruction Risks
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, acts of terrorism, mutiny or riot or civil commotion assuming the proportions of or amounting to a popular rising.
- Atomic, Biological, and Chemical contamination
- Criminal Acts committed by the insured

PASSIVE WAR RISK & CONVENTIONAL TERRORISM

The Company will cover the life of the Insured against Death (DAC) occurring as a direct or indirect consequence of any of the following:
Invasion or acts perpetrated by foreign enemies (whether war be declared or not), civil war, state of siege, civil disobedience, general mobilization, revolution, usurpation of power militarily or politically, martial law or the declaration of a state of siege, insurrection, rebellion, terrorist act, mutiny, strike, riot, civil commotion, pillage, any kind of military projectile or explosive including booby trapped vehicles or objects, cannon shells, rockets or other weapons of war, whatever their origin and of whatever type, or any act outside the law perpetrated by armed individuals be they students of political, military or paramilitary organizations or parties or not and be they acting on their own account or for the account of the organizations they are responsible towards.

Passive war cover is excluded if an insured is travelling to a country after war has been declared in that country or after it has been recognized as a war zone by the United Nations or where there is war-like operations, as described below.
“Warlike operations” means hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege.

Conventional Terrorism:
This extension will apply to any Rider specifically designated in the Policy Schedule as benefiting from this extension. However, this extension will not apply and no benefits will be paid if at the time of occurrence, the Insured(s) is:
1) taking any active part in any of the above-mentioned events,
2) an active student of any armed forces, or policeman,
3) manipulating as part of his/her job military weapons or explosive, or metal scraps containing military projectile or explosives,
4) Travelling to a country after war has been declared in that country or after it has been recognized as a war zone by the United Nations or if foreign offices advise against all travel in that country or where there are war-like operations, “Warlike operations” meaning hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege.