

List of Exclusions

1. Pre-Existing Condition.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
3. Waiting Period of thirty (30) days for all except Accident Injuries.
4. Elective cosmetic or plastic Surgery except re-constructive Surgery necessary to restore function after an Accident that has occurred during the period of Takaful.
5. Eye Examinations, glasses, contact lenses and surgical procedures for the correction of eye refractive errors and the use or acquisition of external prosthetic appliances or corrective devices such as artificial limbs, hearing aids, implanted pacemakers, prescription thereof.
6. Dental conditions including dental treatment or oral Surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the Period of Takaful.
7. Private nursing, rest cures or sanatoria care, any treatment received purely as an Outpatient Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to the treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatment, preventive medicines or examination carried out by a Physician and treatments specifically for weight reduction or gain.
8. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
9. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and any surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, gender change, sexual dysfunction including impotency, tests or treatment related to sterilization and circumcision performed due to any reason other than Illness or infection.
10. Suicide, attempted suicide or intentionally self-inflicted Injury while sane or insane.
11. 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.
12. Sanctions Exclusion – We shall not be deemed to provide coverage or will make any payments or provide any service or benefit to You or Your Dependents or any other party to the extent that such cover, payment, service, benefit would violate any applicable trade or economic sanctions law or regulation.
13. Treatment for any medical conditions arising directly or indirectly from radioactivity contamination or any nuclear material whatsoever, including the combustion of nuclear fuel.
14. Expenses incurred for donation of any body organ by You and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
15. Investigation into and treatment of sleep and snoring disorders, psychiatric, psychotic, mental or nervous disorders, including neuroses and their physiological or psychosomatic manifestations, psychiatric disorders such as neuro-psychosis, schizophrenia and others.
16. Hormone replacement therapy and alternative therapy such as treatment, medical services or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aromatherapy.

17. Care or treatment for which payment is not required or to the extent which is payable by any other Takaful or indemnity covering You and Disabilities arising out of duties of employment or profession that is covered under a Workmen's Compensation Takaful Contract.
18. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
19. 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.
20. 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, mountaineering with use of ropes or mountain guides and illegal activities.
21. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
22. Epidemic and/or pandemic