

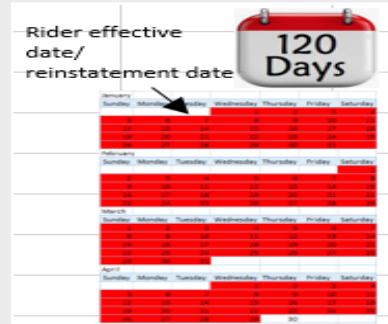
General Exclusion



TOKIO MARINE
INSURANCE GROUP



Pre Existing
Conditions / Illness



120 days waiting period for Specific Illnesses

(Hypertension, diabetes mellitus and cardiovascular Disease; or, All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system; or, All ear, nose (including sinuses) and throat conditions; or, Hernias, haemorrhoids, fistulae, hydrocele, varicocele; or, Endometriosis including Disease of the reproduction system; or Vertebro-spinal disorders (including disc) and knee conditions)



30 days waiting
period



Plastic / Cosmetic
Surgery



Circumcision Surgery

General Exclusion



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Eye examination, Glasses
and refraction, Surgical
correction of near-
sightedness

(Radial Keratotomy or Lasik)



External prosthetic appliances
or devices

*(artificial limbs, hearing aids, implanted
pacemakers and prescriptions)*



Dental conditions

*(expect accidental injuries to
sound natural teeth)*



Private nursing, rest
cures or sanitaria
care



Illegal Drugs,
Influence of Alcohol,
Sterilization

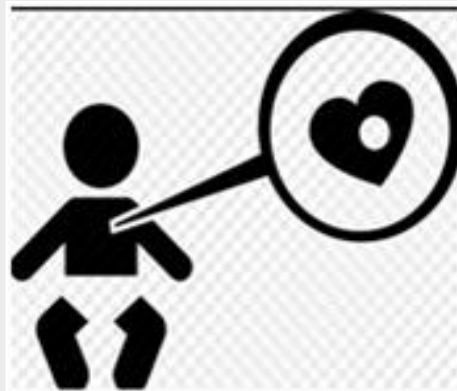
General Exclusion



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Venereal Disease, AIDS,
ARC, HIV and
Communicable Diseases



Congenital / hereditary
conditions



Pregnancy, childbirth,
miscarriage, abortion and
prenatal/postnatal care



Contraceptive



Infertility

General Exclusion



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Erectile dysfunction and
sterilization



Investigatory purposes, medical
examination, not incidental
treatment to covered disability,
not medical necessary,
preventive treatments



Weight reduction or
gains



Self harm



War, Riot Or Civil
Commotion Or Any Illegal
Act Or Serving In any
armed forces.

General Exclusion



TOKIO MARINE
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Ionising Radiation Or
Contamination By
Radioactivity



Donation Of Any Body
Organ, Organ Transplant



Sleep And Snoring
Disorders



Hormone Replacement
Therapy



Alternative Therapy

General Exclusion



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Workman Compensation
Insurance contract



Psychotic, Mental Or
Nervous Disorders



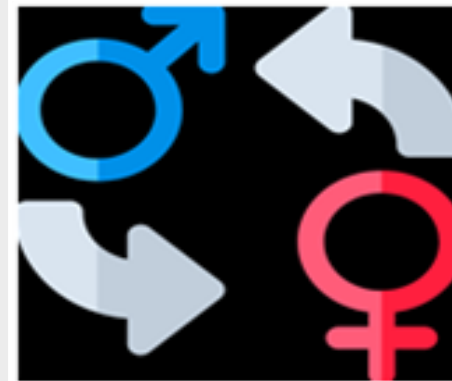
Costs/Expenses Of
Services Of A Non-medical
Nature



Racing, Hazardous Sports



Private Flying



Sex change