

Major exclusions (For more details, please refer to the policy)

Congenital conditions, any latent illness or disease existed prior to the effective date of the policy, sickness occurred within 15 days from the effective date of the coverage, routine physical examination, dental treatment (except cover is provided under Dental benefit), eye tests, cosmetic or plastic surgery, pregnancy or childbirth (except cover is provided under maternity benefit), fertility or infertility treatment, AIDS, HIV related sickness or injury (except cover is provided under Critical Illness), alcoholism, mental disorders, drug addiction, venereal diseases, illegal acts, war, strike, riot, act of terrorism, professional sports or high risks activities, all hospitalization expenses incurred primarily for examinations (such as diagnostic scanning, X-ray examination, etc) or physiotherapy, etc.