



Allied Insurance Company

HEALTH INSURANCE- EXCLUSIONS

This policy shall not cover:

1. Abortion unless it is a medical termination of pregnancy, Infertility and any complications traceable to infertility.
2. Sterilization, birth control procedures and any contraceptive supplies or services along with complications arising from contraceptive methods of birth control.
3. Routine physical examinations or any other tests where there is no objective indication of impairment of normal health or any treatment of a preventive nature including vaccinations or any treatment which is medically not indicated.
4. Treatment for Congenital Conditions and any physical birth defects arising out of or resulting there from.
5. Non-Authorized Medical Centre Nursing Care or Ambulatory Care, rest cures or sanatoria care, treatment arising from any geriatric, psycho-geriatric or psychiatric condition, treatment of alcohol dependence syndrome and drug addiction or abuse.
6. Sickness or disease directly or indirectly arising from Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or any HIV/AIDS related condition.
7. Suicide or attempted suicide, willfully self-inflicted bodily injury or illness or injury sustained as a result of a felony (Criminal act).
8. Dental care and its related treatment but excluding dental diseases and those necessitated by accidental bodily injury to sound natural teeth.
9. Cosmetic treatment and cosmetic surgery. The term "cosmetic" refers to preparations externally applied or a treatment used to change, improve or enhance the structures of the body especially skin, hair, nails, lips and eyes, in order to improve the appearance. Except for reconstructive surgery when such surgery is medically necessary and is directly related to and follows a Surgery which was covered hereunder.
10. Colored contact lenses and disposable devices such as wheelchair, hearing aids, hearing implants, or for any treatment, supply, examination or fitting related to these devices.
11. Care and Treatment for hair loss, including without limitation wigs, hair transplants or any drug that promises hair growth, whether or not prescribed by specialist.
12. Treatment for sleep and snoring disorders including sleep apnea related to uncovered diagnosis (E.g.: Obesity, Snoring.)
13. Charges for physical fitness, exercise equipment or exercise programs, whether or not prescribed or recommended by a Medical Practitioner.
14. Treatment, supply or diagnostic procedure related to artificial limbs.
15. Charges or expenses incurred for non-prescription drugs, medicines, vitamins or IV vitamin and hormone replacement therapy for menopausal conditions.

16. Eye tests unless indicated by a specialist as necessary.
17. Medical check-ups unless stated in the policy.
18. Charges or expenses incurred for food extracts, nutritional supplements or for items classified as personal hygiene, such as toothpaste, shampoo, soap, etc..., whether or not prescribed or recommended by a Medical Practitioner.
19. Charges for or in connection with counseling services of the following types: marriage, family, child, career, social adjustments, pastoral or financial.
20. Charges for massage therapy whether or not prescribed or recommended by a Medical Practitioner
21. Treatment specifically for weight reduction whether or not prescribed or recommended by Medical Practitioner.
22. Charges for meals, telephone, television, internet, radio, newspaper and other ineligible non-medical items whilst an In-Patient or Day-Patient.
23. Experimental or unproven Treatment.
24. Treatment of impotence or any consequence thereof.
25. Treatment directly associated with a sex change.
26. Sickness or injury arising from racing of any kind (except on foot) professional sports, parachuting, skydiving, boxing, wrestling, scuba-diving, bungee jumping and violation or any attempt of violation of the law or resistance to lawful arrest.
27. Treatment arising from any consequence, (whether direct or indirect) of nuclear or chemical contamination, war, invasion, act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution, direct participation in riot, strike and civil commotion, insurrection or military or usurped power, or active duty in any of the armed forces.
28. Circumcision (except complications arising from the procedure).
29. Thalassemia
30. Ayurvedic or alternative medicine and treatment
31. Non-Economic class airfare unless stated in the policy.
32. All Pre-existing Illnesses, subject to the Pre-existing Illnesses clause in the "Definitions" Section above and the schedule of benefits.
33. Any person who resides outside of Maldives for more than six (06) months continuously while policy is in force.
34. Lasik surgery