

## Exceptions

This contract does not cover any loss or expense incurred by or as a result of:

- 1) Intentional self-injury, suicide or attempted suicide by a person who is or is not mentally healthy and the consequences of hijacking, assault or murder.
- 2) War, invasion, act of foreign enemy, hostilities or war operations (whether war or not), rebellion, retaliation, political unrest, strike, civil war, rebellion, revolution, uprising, military, conspiracy, military or paramilitary or any incident or cause that determines the declaration or enforcement of martial law or a state of siege, confiscation, quarantine or customs regulations or nationalization by or under any government's order tikis or public or local authority or any weapon or instrument using atomic decay or radioactive force, whether in time of peace or war.
- 3) Any period during which the Insured serves in the Armed Forces of any country or international authority, whether in peace or war, and in this case, the Company, upon written notice from the Insured, will refund the pro rata premium for any such period of service.
- 4) Loss caused or occurred as a result of the Insured being drunk or under the influence of any drug unless prescribed by a physician.
- 5) Loss which was caused by an attempt to commit or voluntarily engage in an unlawful act or any breach or attempt to violate the law or resist arrest by the Insured.
- 6) While on or off board or on board any aircraft, other than a charter or regular passenger charter aircraft, in which the Insured is traveling as a passenger and not as a crew member or for the purpose of undertaking any work or technical operations thereon.
- 7) Anomalies from birth and the conditions that arise or are the result of them.
- 8) Occasional infection, malignant neoplasm or suicide if at the time of death, disability and / or medical expenses incurred in the Insured Person "Acquired Immune Deficiency Syndrome".
  - For the purposes of these exceptions, the term "Acquired Immune Deficiency Syndrome" shall mean those defined by the World Health Organization. A copy of the definitions shall be kept at the Company's head office in the country where the contract was issued.
  - "Opportunistic infection" includes but does not limit pneumococcal pneumonia to organisms that cause chronic enteritis and viral and / or scattered fungal infections.

- "Malignant neoplasm" includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma, epithelial cell leukemia and / or other malignancies known or recognized as an immediate cause of death, disability and medical expense with Asiatic Disease.
  - Acquired Immune Deficiency Syndrome will include HIV (Human Immunodeficiency Virus), encephalopathy (dementia) and HIV wasting syndrome.
- 9) Loss caused directly or indirectly, in whole or in part, by bacterial infections other than pathogenic infections, which will occur by cut or wound, by accident or any other disease.
  - 10) Pregnancy, miscarriage, childbirth.
  - 11) Any mental or nervous disorder or rest therapy.
  - 12) Cosmetic or plastic surgery, except as a result of injury.
  - 13) Dental follow-up or surgery except on healthy natural teeth as caused by injury.
  - 14) Any bodily injury resulting in a hernia.
  - 15) Any pre-existing disease.
  - 16) While the Insured is engaged in:
    - Diving requiring the use of respirators, hunting, horse racing, ice hockey, Rugby, American football, motorcycle racing, car racing, climbing, mountaineering, parachuting, bungee jumping, exploration of cave, sports (either professional or amateur), water sports, winter sports, martial arts, boat driving 5 km from any port.
  - 17) While the Insured is riding a motorcycle of any size, as a driver or as a passenger, unless wearing special equipment such as a helmet.

The Insured shall be obliged, at the Company's request and as a prerequisite for any liability of the Company, to prove that the loss did not in any way result from or through any of the foregoing circumstances or causes.