

Our Exclusions

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health



Not all jurisdictions are covered¹

Our products and services may not be available in all jurisdictions. Where a jurisdiction prohibits a product or service, then that product or service is expressly excluded from this *policy*.

Sanctioned people, businesses and activities are not covered²

We do not provide cover and are not liable to pay any claim or pay any benefit if such cover, payment of claim or benefit would expose *us* to:

- a) any sanction, prohibition or restriction under United Nations resolutions, or
- b) the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General exclusions³

There is no cover under this *policy*, and *we* will not pay for:

- a) Consequences of a voluntary or intentional act committed by the *insured person* such as but not limited to:
 - i) Participation in brawls or fights and all kinds of disturbances and measures taken to combat them, except in the case of self-defence.
 - ii) The preparation of or participation in crimes or misdemeanours.
 - iii) Events related to bets or challenges.
- b) Consequences of participation in any sport as a professional or under contract providing remuneration, as well as any related preparatory training.
- c) Expenses resulting from any kind of competition with motorised vehicles.
- d) Solo scuba-diving or scuba diving at depths greater than 30 meters unless the diver is PADI qualified (or equivalent) for that depth.
- e) Consequences of insurrections or riots if by taking part the *insured person* has broken the applicable laws.
- f) Direct or indirect consequences of any action relating to what is commonly designated as 'nuclear risk'. This exclusion is not applicable to medical radiations required by covered *medical treatment*.

¹ Section I: [Clause 26]

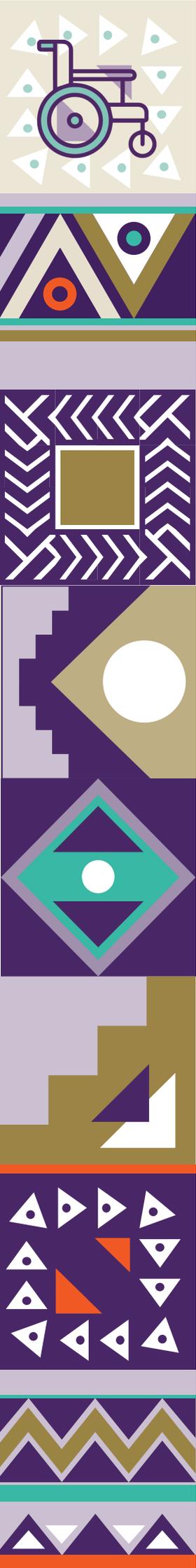
² Section I: [Clause 27]

³ Section I: General exclusions – what we do not cover in this policy



General exclusions (cont)

- g) All consequences of active participation by the *insured person* in operations of war and terrorism. However, where the *insured person* is a victim of acts of war and terrorism, they are covered within the limits and the ceilings of the cover if there was not any active involvement on behalf of the *insured person* in these acts. If the *insured person*, whilst outside their *home country* or *host country*, is faced with the sudden, unanticipated occurrence of a new (outbreak of) war or warlike situations and acts, the insurance cover remains valid for 14 (fourteen) days from the beginning of the hostilities.
- h) *Treatment* that, according to accepted professional medical standards, is considered to be experimental or investigative, or both experimental and investigative.
- i) *Treatment* that is not *medically necessary*.
- j) More than \$150,000 (one hundred and fifty thousand USD) per *insured person* per lifetime for *treatment* that arises from or is in any way connected with attempted suicide or any *injury* or *illness* that the *insured person* inflicts upon themselves.
- k) More than \$150,000 (one hundred and fifty thousand USD) per *insured person* per lifetime for *treatment* that arises from or is in any way connected with drug and/or alcohol addiction, including the costs of registered rehabilitation *treatment* centres.
- l) Charges for residential stays in a *hospital* which are arranged wholly or partly for domestic reasons.
- m) Charges for *treatment* in a *hospital* that are not required.
- n) Charges for *hospital* stays where the *hospital* has effectively become the place of domicile or permanent abode.
- o) Travel and accommodation expenses in connection with kidney dialysis.
- p) Non-prescribed *medical treatment*.
- q) Charges from an alternative medicine practitioner other than those explicitly mentioned in the *policy*.
- r) Rejuvenation and spa cures, cosmetic *treatment* and convalescent rest.
- s) Facilities for the aged and disabled that primarily give custodial care. Related recreational and educational costs are also not covered.
- t) Cosmetic/aesthetic *treatment* except restorative *treatment* following *injury* or *illness*.
- u) Surgical procedure costs aimed at correcting the refraction of the lens (keratectomy and keratotomy, including LASIK and LASEK procedures).
- v) Remedial teaching.
- w) Sex change operations or any *treatment* needed to prepare for or recover from these operations (for example, psychological counselling). Complications arising out of such *treatment* are also not covered.
- x) Sunglasses and orthoptic *treatment*.
- y) Costs for *treatment* that has not yet taken place, even if advanced authorisation has been given or a guarantee of payment has been put in place.



Additional exclusions relating to *inpatient treatment*⁴

Intensive care unit⁵

Where the daily intensive care unit benefit is payable, we will not pay *hospital* room and board benefits for the same hospitalisation period.

Routine childbirth⁶

There is no cover for *you* or anyone else acting as a *surrogate mother*.

Maternity complications⁷

There is no cover for *you* or anyone else acting as a *surrogate mother*.

Organ transplant⁸

The following expenses are excluded:

- a) Costs related to the search for a donor.
- b) Costs for acquisition of the organ (in case a price is charged for the organ).
- c) Costs incurred for the transport of the living donor or the donor organ or any other financial compensation to the donor.

Ambulance to nearest hospital⁹

We will not reimburse you for *ambulance* charges incurred if *you* are not hospitalised immediately after the *ambulance* service.

Elective caesarean¹⁰

There is no cover for *you* or anyone else acting as a *surrogate mother*.

⁴ Section II: Step 1 – Basic – Clause 1)

⁵ Section II: Step 1 – Basic – Intensive care unit

⁶ Section II: Step 1 – Basic – Routine childbirth

⁷ Section II: Step 1 – Basic – Maternity complications

⁸ Section II: Step 1 – Basic – Organ transplant

⁹ Section II: Step 1 – Basic – Ambulance to nearest hospital: you must be hospitalised

¹⁰ Section II: Step 1 – Basic – Elective Caesarean



Additional exclusions relating to emergency transport, evacuation and out of country care¹¹

There is no cover if:

- a) The medical condition concerned existed prior to *you* travelling to the other geographic area.
- b) Obtaining care in the other geographic area was the objective of the travel.
- c) The medical expenses relate to pregnancy (and complications thereof) and/or childbirth.

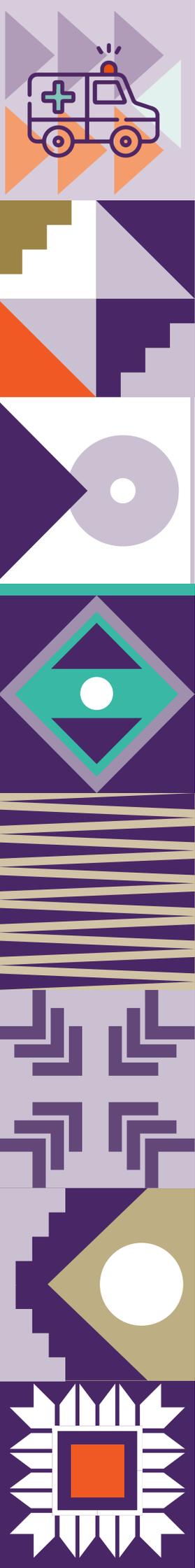
We are not liable for delays or hindrance to the performance of the agreed services due to:

- i) force majeure
- ii) strikes
- iii) riots
- iv) popular movements
- v) restrictions on free circulation
- vi) sabotage
- vii) terrorism
- viii) civil or foreign wars
- ix) the consequential effects of a radioactive source
- x) any other exceptional circumstances.

We will not pay for:

- a) Any event where liability may fall on:
 - i) the travel organiser, where local legislation regulates the business of organising and selling travel arrangements
 - ii) the carrier, principally for reasons of air safety and/or overbooking.
- b) Any benefit, expense or cost where *you* refuse or fail to board the flight that was originally planned and approved by *us*.
- c) Expenses incurred without *our* pre-approval.
- d) Expenses incurred when a *doctor* has pronounced you not fit to travel, and *you* nonetheless travel out of *your home country* or *host country*.
- e) The consequences of *illnesses* or injuries that can be treated at *your* location.
- f) Psychiatric *treatment*.

¹¹ Section II: Clause 4



Additional exclusions relating to emergency transport, evacuation and out of country care (cont)

- g) The consequences of:
 - i) infectious risk situations in an epidemic scenario
 - ii) exposure to infectious biological agents
 - iii) exposure to chemical agents of a combat gas type
 - iv) exposure to incapacitating agents
 - v) exposure to neurotoxic agents or agents with residual neurotoxic effects. Exposure must require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which *you* are staying. This exclusion does not apply if there is a sudden outbreak in the place of contamination after *your* arrival.
 - vi) *your* preparatory training and participation in any sport practised as a professional or under a paid contract
 - vii) *your* failure to comply with official prohibitions and your non-compliance with official safety rules related to the practice of a sports activity
 - viii) *your* working on off-shore rigs and vessels and specifically rig/ship-to-shore evacuations.
- h) The consequences of an *accident* that occurs when *you* are taking part in an air sport (including hang-gliding, paragliding and gliding).
- i) The consequences of an *accident* that occurs when *you* are taking part in skeleton, bobsleigh, ski jumping, alpinism, rock climbing, scuba diving, pot-holing, bungee jumping, and/or parachute jumping.
- j) Expenses not expressly mentioned as giving rise to a refund (such as the cost of meals) and any expenses for which *you* are unable to produce a receipt.
- k) Any expenses related to securing the necessary travel documents so that *you* can leave or enter a country (such as passports, visas and the like).



Additional exclusions relating to *outpatient treatment*¹²

Prenatal care¹³

There is no cover for *you* or anyone else acting as a *surrogate mother*.

Prescription drugs¹⁴

Lifestyle products, dietary products, vitamins, food supplements and the like do not qualify for reimbursement.

Psychiatric care¹⁵

The covered amount includes the psychiatrist's fees for the *treatment* but does not include any drugs.

Primary infertility *treatment*¹⁶

The following expenses are excluded:

- i) Expenses related to the sperm/egg donation.
- ii) Expenses related to secondary infertility.

There is no cover for *you* or anyone else acting as a *surrogate mother*.

¹² Section II: Step 2 – Enhanced

¹³ Section II: Step 2 – Enhanced – Prenatal care

¹⁴ Section II: Step 2 – Enhanced – Prescription drugs

¹⁵ Section II: Step 2 – Enhanced – Psychiatric care

¹⁶ Section II: Step 2 – Enhanced – Primary infertility treatment



Remember to refer to our policy terms and conditions for a complete list of benefits and limitations.

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