

**Activ Secure - Permanent Exclusions:****A. Permanent Exclusions specific to Section I (Personal Accident Cover)**

We shall not be liable to make any payment for any claim under any Benefit under Section I in respect of any Insured Person, directly or indirectly for, caused by or arising from or in any way attributable to any of the following or as specified in the Policy Schedule:

1. Any Pre- Existing Disease or Injury or disability arising out of a Pre- Existing Disease or any complication arising therefrom.
2. Any payment in case of more than one claim under the Policy during any one Policy Period by which Our maximum liability in that period would exceed the Sum Insured. This would not apply to payments made under the Optional Covers under Section I.B.
3. Suicide or attempted suicide, intentional self-inflicted Injury, acts of self-destruction whether the Insured Person is medically sane or insane.
4. Mental Illness or sickness or disease including a psychiatric condition, mental disorders of or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same.
5. Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's family.
6. Any event arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.
7. Any event directly or indirectly caused by or associated with any venereal disease or sexually transmitted disease.
8. Congenital Anomaly whether Internal Congenital Anomaly or External Congenital Anomaly, congenital internal or external diseases, defects or in consequence thereof.
9. Bacterial infections (except pyogenic infection which occurs through a cut or wound due to Accident).
10. Medical or Surgical Procedure except as necessarily required, solely and directly as a result of an Accident.
11. Any event directly or indirectly caused due to or associated with human T-cell Lymphotropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and any Injury caused by and/or related to HIV.
12. Any change of profession after Inception Date which results in the enhancement of Our risk under the Policy, if not accepted and endorsed by Us on the Policy Schedule.
13. Any event arising out of or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion with criminal intent.
14. Any event arising from or caused due to use, abuse or a consequence or influence of abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
15. Any event resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy or a consequence thereof including ectopic pregnancy unless



- specifically arising due to an Accident.
16. Any event caused by participation of the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized civil airline on regular routes and on a scheduled timetable.
 17. Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports.
 18. Insured Persons involved in naval, military or air force operations.
 19. Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.
 20. Any event arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack:
 - a) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.
 - b) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.
 21. Any benefit under this cover arising from Hernia.
 22. Any Injury and/ or accidental death due to insect bite.
 23. Any expenses (other than as mentioned therein) specified in List of Non-Medical Expenses as set out in Annexure B and as also provided on Our website adityabirlahealth.com/healthinsurance

B. Permanent Exclusions Specific to Section II and III (Critical Illness Cover and Cancer Secure Cover)

We shall not be liable to make any payment under Section II and III of this Policy towards a covered Critical Illness, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following or as specified in the Policy Schedule:

1. Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy.
2. Any condition directly or indirectly caused due to or associated with human T-cell Lymphotropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases/Illness/Injury caused by and/or related to HIV.



3. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilus, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, whether or not arising out of conditions listed under 3 above.
4. Any condition arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen.
5. Narcotics used by the Insured Person unless taken as prescribed by a Medical Practitioner.
6. Any condition directly or indirectly caused due to intentional self-Injury, suicide or attempted suicide; whether the Insured Person is medically sane or insane.
7. Any condition directly or indirectly, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
8. Any condition caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
9. Working in underground mines, tunneling or involving electrical installations with high tension supply, or as jockeys or circus personnel.
10. Congenital external diseases, defects or anomalies of the Insured Person.
11. Insured Persons whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation.
12. Participation by the Insured Person in any flying activity, except as a bona fide, fare-paying passenger of a recognized civil airline on regular routes and on a scheduled timetable.
13. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or Unproven/Experimental treatment, or is not Medically Necessary Treatment or any kind of self-medication and its complications.
14. Any treatment/Surgery for change of sex, Cosmetic Surgery or plastic Surgery or any elective Surgery or cosmetic procedure that improves physical appearance, surgical and non-surgical treatment of obesity, including morbid obesity (unless certified to be life threatening) and weight control programs, or treatment of an optional nature including complications/Illness arising as a consequence thereof.
15. Any Critical Illness arising out of or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal intent.
16. In the event of the death of the Insured Person within the stipulated survival period as set out above.
17. Birth control procedures and hormone replacement therapy.
18. Any mental Illness, psychiatric or psychological disorders.
19. Any treatment arising from or traceable to pregnancy (including voluntary termination),



miscarriage (unless due to an Accident), childbirth, maternity (including Caesarian section), abortion or complications of any of these. This exclusion shall not apply to ectopic pregnancy.

C. Permanent Exclusions Specific to Section IV (Hospital Cash Cover)

We shall not be liable to make any payment under Section IV of this Policy in respect of any Hospitalization, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following or as specified in the Policy Schedule:

1. Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, uprising, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionizing radiation, contamination by radioactive material or radiation of any kind, nuclear fuel, nuclear waste.
2. An Insured Person committing or attempting to commit a breach of law with criminal intent, intentional self- Injury or attempted suicide whether the Insured Person is medically sane or insane.
3. Wilful or deliberate exposure to danger, intentional self- Injury, non-adherence to Medical Advice, participation or involvement in naval, military or air force operation, circus personnel, racing in wheels or horseback, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping, parasailing, ballooning, skydiving, river rafting, polo, snow and ice sports in a professional or semi-professional nature.
4. Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
5. Weight management programs or treatment in relation to the same including vitamins and tonics, treatment of obesity (including morbid obesity).
6. Treatment for correction of eye sight due to refractive error including routine examination.
7. All routine examinations and preventive health check-ups.
8. Cosmetic Surgery or treatments, aesthetic and re-shaping treatments and Surgeries.
9. Plastic Surgery or Cosmetic Surgery or treatments to change appearance unless medically necessary and certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
10. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment); aesthetic or change-of-life treatments of any description such as sex transformation operations.
11. Non allopathic treatment.
12. Conditions for which treatment could have been done on an Outpatient basis without any Hospitalization.
13. Unproven/Experimental treatment devices and pharmacological regimens.
14. Admission primarily for diagnostic purposes not related to Illness for which Hospitalization has been done.
15. Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
16. Preventive care, vaccination including inoculation and immunizations (except in case of



- post-bite treatment), any physical, psychiatric or psychological examinations or testing.
17. Admission for enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
 18. Hospitalization for treatment and use of hearing aids, spectacles or contact lenses including optometric therapy, multifocal lens.
 19. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same.
 20. Hospitalization for treatment and use of medical supplies including elastic stockings, diabetic test strips, and similar products.
 21. Hospitalization for use of prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs crutches, instruments used in treatment of sleep apnea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for bronchial asthmatic condition, cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively. Cost of artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).
 22. Psychiatric or psychological disorders, mental disorders (including mental health treatments), Parkinson and Alzheimer's disease, general debility or exhaustion ("rundown condition"), sleep-apnea, stress.
 23. External Congenital Anomalies, diseases or defects, genetic disorders.
 24. Stem cell therapy or Surgery, or growth hormone therapy.
 25. Venereal disease, all sexually transmitted disease or illness including but not limited to Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
 26. "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human Immunodeficiency Virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS Related Complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
 27. Complications arising out of pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy for In-patient only.
 28. Treatment for sterility, infertility, sub-fertility or other related conditions and complications arising out of the same, assisted conception, surrogate or vicarious pregnancy, birth control, and similar procedures contraceptive supplies or services including complications arising due to supplying services.
 29. Expenses for organ donor screening, or save as and to the extent provided for in the treatment of the donor (including Surgery to remove organs from a donor in the case of transplant Surgery).
 30. Admission for Organ Transplant but not compliant under the Transplantation of Human Organs Act, 1994 (amended).
 31. Hospitalization as donor for another person's organ transplantation.
 32. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of Fractures (excluding hairline Fractures) and dislocations of the mandible and extremities.



33. Hospitalisation for treatment and use of dentures and artificial teeth, Dental Treatment and Surgery of any kind, unless requiring Hospitalization due to an Accident.
34. Hospitalisation for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose.
35. Hospitalisation for treatment of artificial life maintenance, including life support machine use, where such treatment shall not result in recovery or restoration of the previous state of health.
36. Treatment for developmental problems, learning difficulties eg. Dyslexia, behavioral problems including attention deficit hyperactivity disorder (ADHD).
37. Treatment for Age Related Macular Degeneration (ARMD) , treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.
38. Treatment taken from a person not falling within the scope of definition of Medical Practitioner.
39. Treatment by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical council.
40. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him.
41. Any treatment or part of a treatment that is not of a reasonable charge, is not a Medically Necessary Treatment, or drugs or treatments which are not supported by a prescription.
42. Insured Person whilst flying or taking part in aerial activities except as a fare-paying passenger in a regular scheduled airline or air charter company.