

Exclusions

Although we cover most medically necessary treatment, we do not cover the following expenses unless indicated otherwise in the Table of Benefits or in any written policy endorsement.

The coverage does not extend to:

ACCOMPANYING PERSON

Accompanying person during hospitalization.

AIRCRAFT ACCIDENTS

Aircraft accidents are only covered if the insured person is on board an aircraft with a valid certificate of air-worthiness, piloted by a person in possession of a valid license for the type of aircraft in question.

ANTI-ALLERGIC ITEMS

Anti-allergic eiderdown coverage, mattress cover, pillow cover, humidifier, air cleaner, baby food.

CONSEQUENCES OF INSURRECTIONS OR RIOTS

The consequences of insurrections or riots, if by taking part the insured person has broken the applicable laws; the consequences of brawls, except in case of self-defence.

CUSTODIAL CARE

Custodial care (i.e. assistance with activities of daily living) by a person other than a nurse (e.g. gardemalade, home health aides, etc.) as hospice care for terminally ill persons, home for elderly, institution for the disabled.

DONOR EXPENSES

Expenses of the donor if he is the insured person in case of transplantation.

DRUG ADDICTION OR ALCOHOLISM

Care and/or treatment of drug addiction or alcoholism (including detoxification programmes and treatments to stop smoking), death associated with drug addiction or alcoholism or the treatment of any condition that in our reasonable opinion is related to, or a direct consequence of, alcoholism or addiction (e.g. organ failure or dementia).

FUNERAL EXPENSES

Funeral expenses, mortuary in hospital.

HEARING AIDS AND OTHER RELATED COSTS

Hearing aids, batteries for hearing aids, adaptations to the house (shower, toilet, elevator, special lavatory, etc.), home trainer, infrared lamp.

HOSPITAL CHARGES UNRELATED TO THE TREATMENT

Hospital charges for telephone, television, or for persons other than the patient, etc.

INFERTILITY TREATMENT

Every infertility treatment.

MATERNITY PACK

Maternity pack for home delivery, breast pump, birth premium, adoption premium.

MEDICAL TRANSPORT BY PROFESSIONAL SERVICES IF NOT AMBULANCE, SEARCH AND RESCUE

Medical transport by professional services if not ambulance, search and rescue (e.g. in case of ski accident), taxi, own transportation, public transportation, repatriation of patient to his/her home country.

NOT REASONABLE AND CUSTOMARY CHARGES

Any portion of the expenses for medical services and supplies that exceeds the regular and customary charge for the services or supplies.

OBESITY MANAGEMENT AND DIETARY PRODUCTS

Drugs related to obesity management and dietary products, phytotherapy, food supplements, nicotine substitute, hair tonic, special toothpaste.

OPTICAL CARE

Except eye examinations which are covered under your "specialist fees" benefit.

PREVENTIVE HEALTH EXAMINATIONS

Periodic, preventive health examinations (except for one seasonal flu vaccination per calendar year).

PRIVATE NURSE

Private nurse during hospitalization.

REJUVENATION CURES OR COSMETIC TREATMENT

Rejuvenation cures or cosmetic treatment. Reconstructive surgery is covered, however, when it is necessary as a result of an accident for which coverage is given.

RELATIONSHIP THERAPY

SERVICES/SUPPLIES NOT PRESCRIBED BY A DOCTOR

Any charges for services or supplies that have not been prescribed or approved by a doctor including food and dietary products (other than those normally provided during hospitalisation), cosmetics, toiletries etc.

SICKNESS OR ACCIDENTS RESULTING FROM VOLUNTARY AND INTENTIONAL ACTION

The consequence of sickness or accidents resulting from voluntary and intentional action on the part of the insured person, e.g. attempted suicide, and voluntary mutilation.

STAYS IN A CURE CENTRE

Stays in a cure centre, bath centre, spa, health resort and recovery centre, even if the stay is medically prescribed.

TRAVEL OR TRANSPORTATION

Expenses for or in connection with travel or transportation whether by ambulance or otherwise, except charges for professional ambulance service used to transport the insured person between the place where he is injured by an accident or stricken by a disease and the first hospital where the treatment is given will be excluded hereunder. In case of emergency or major disability, special transport of the insured person, including cost of accompanying person or attendant will be allowed, up to a maximum of US\$7,500 for coverage. Preparation and repatriation of body to home country, up to a maximum of US\$7,500 will be covered.

THE CONSEQUENCES OF INJURIES RESULTING FROM MOTOR-VEHICLE RACING

The consequences of injuries resulting from motor-vehicle racing and dangerous competitions on which betting is allowed (injuries resulting from normal sports competitions are covered).

THE RESULT OF WOUND OR INJURIES RESULTING FROM MOTOR VEHICLE RACING

The result of wound or injuries resulting from motor vehicle racing and dangerous competitions in respect of which betting is allowed; normal sports competitions are covered.

VOLUNTEERING FOR NAVAL, AIR OR MILITARY SERVICE

The insurance is suspended in time of war for insured persons who are mobilized or who volunteer for naval, air or military service.