

## Exception

Only if specifically listed in the Policy List or by Endorsement, the Company will not pay any expenses arising out of:

1. Diseases related to Human Immunodeficiency Virus (HIV) including Acquired Immune Deficiency Syndrome (AIDS), Complex related to AIDS (ARC) and / or any mutations, derivations, or variations thereof.
2. Treatment or medication that is not required medically or to a degree where it can be paid for by any other insurance or can be compensated for by the insured
3. Cosmetic Surgery, Cosmetic Treatment, Glasses or Refractive Hearing aids and other body function repair tools, all kinds of soaps and all kinds of shampoo.
4. Dental care and treatment, unless stated necessary due to accidental injury to healthy natural teeth during the insurance period.
5. Haemodialysis and chemotherapy are carried out regularly
6. Outpatient care and treatment except as determined under the Outpatient Care Guarantee and in perpetuity only as long as these Benefits are stated in the Policy List as guaranteed by the Policy, and Inpatient treatment at the Hospital for circumstances which in the judgement of the Company can be handled properly as an outpatient.
7. Illness or physical disability of a newborn who is infected during birth or within 15 days thereafter.
8. Injury or illness that arises as a result of excessive use of alcohol, narcotics and drugs or of one kind.
9. Congenital and hereditary disorders.
10. Pregnancy, Childbirth (including surgery during childbirth), miscarriage, abortion, prenatal and postnatal care, contraceptive methods for mechanical, surgical or chemical birth control, treatments related to infertility, artificial insemination, IVF and also medication related to impotence and sex change surgery or treatments related to menstrual and hormonal disorders.
11. Medical service fees charged by the insured's immediate family or by someone who normally lives in the insured's household.
12. Psychosis, mental or neurological disorders (including any neuroses and their physical or psychosomatic manifestations).
13. Periodic physical examinations, medical check-ups or tests that are not related to treatment or a diagnosis of physical disability covered including the TORCH test (including TORCH-related treatment) hepatitis tests, mammography, pap smears, and other tests for screening purposes, allergy testing.

14. Any treatments that are not medically necessary as well as any preventive medication, medication or preventive examination by a Doctor, and treatments specifically intended for weight loss or treatment performed at a beauty clinic.
15. Treatment or services that are unrelated to diagnosis, or that are not medically necessary, or are medically unusual or do not conform to good medical equipment standards (such as telephones, television, newspapers, and radios).
16. Conditions related to diseases transmitted through sex / sexually transmitted diseases and all its consequences.
17. Illness or injury that occurs as a result of participating in any kind of racing (except running), parachuting, underwater activities requiring breathing equipment, winter sports, professional sports (paid) and engaging in illegal activities.
18. Special diseases that arise in the first 12 months in which the Insured is covered for the first time under this Policy, whether previously known or not, and all pre-existing diseases, for the first year of the insurance period.
19. Suicide, suicide attempt or self-inflicted injury.
20. War or any act of warfare, declared or not, activities against law or terrorism, active service in any armed forces, direct participation in demonstrations, riots, insurrection, or civil commotion.
21. Ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste from nuclear fission or from any nuclear weapons materials.
22. Medical or surgical services / procedures that are experimental or have not been recognized as standard medical treatment by the medical profession, such as ozone therapy, chelation therapy, iridology, cell implant therapy, laser therapy for refraction correction, various other forms of radiation for cosmetics or aesthetics or drugs that have not approved by the Indonesian Ministry of Health through the Directorate General of Drug and Food Control, including traditional medicine, alternative medicine, supportive medicine, food supplements, hyperbaric treatments, acupuncture (unless done by a doctor, only doctor's fees are reimbursed) chiropractic and naturopathic medicine.
23. Natural disasters, injuries or diseases that cause epidemic diseases including epidemic diseases due to war / warfare that have been declared by the Department of Health or other authorized government agencies.