

Pre-existing Condition means any Injury, Sickness, condition or related condition (including any condition from which death ensues) of You, or Your Traveling Companion, Your or Your Traveling Companion's Family Member or Your Business Partner which within the 6 month period (for Age 70+ 12 month period) prior to the Effective Date of Your Protection Plan: a) manifested itself, became acute or exhibited symptoms which would have caused one to seek diagnosis, care or treatment, whether such diagnosis care o treatment were seek or not; or b) required taking prescribed drugs or medicine, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or c) required medical treatment or treatment was recommended by a Legally Qualified Physician.

WHAT BENEFITS ARE NOT PAYABLE

Benefits are not payable for Sickness, Injuries or losses of You or Your Traveling Companion:

1. Due to or related to a Pre-Existing Condition and/or arising complications of a Pre-Existing Condition. (Pre-existing Condition limitation is automatically waived for emergency Medical Evacuation / Repatriation benefits);
2. Resulting from suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane;
3. Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined in war or terrorism;
4. Occurring while or resulting from riding, driving or participating in races, or speed or endurance contests;
5. Occurring while or resulting from mountaineering (engaging in the sport of scaling mountains generally requiring the use of picks, ropes or other special equipment);
6. Occurring while or resulting from participating as a member of a team in professional, sponsored, amateur and/or organized sporting competition;
7. Occurring while or resulting from participating in skydiving, parachuting, hang gliding, bungee cord jumping, scuba diving or deep sea diving;
8. Occurring while or resulting from piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. Received as a result or consequence of being Intoxicated or under the influence of any controlled substance unless administered on the advice of a Legally Qualified Physician;
10. To which a contributory cause was the commission of or attempt to commit a felony or being engaged in an illegal occupation;
11. Any Mental and Nervous disorders, unless hospitalized;
12. Due to normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion;
13. For pain management or treatments for chronic pain;
14. Congenital abnormalities, genetic disorders, chronic, evolutive or degenerative diseases, and/or conditions arising out or resulting there from;
15. Treatment of venereal or sexuality transmitted disease;
16. For dental treatment (except as otherwise specifically provided herein);
17. For physiotherapy treatments;
18. Routine physical, inoculations, or other examinations where there are no objective indications or impairment in normal health;
19. When any Legally Qualified Physician advised You or Your Traveling Companion not to travel due to Sickness or Injury;
20. Expenses which were not recommended, approved and certified as Medical Necessary and Reasonable by a Physician;
21. Expenses incurred during a hospital emergency room visit which is not of an emergency nature;
22. Expenses incurred for which travel was undertaken to seek medical treatment for a condition;
23. Expenses incurred for which travel was undertaken after the insured Person's physician has limited or restricted travel;
24. Service or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the insured person;
25. Expenses incurred in your country of residence.
26. Treatment paid for or furnished under any other individual, government or group policy or charged provided at no cost to Insured Person.
27. Bankruptcy or Default of a Travel Supplier;
28. When claims are filed after 30 days from the date of occurrence.