

EXCLUSION

M! PROTECTION

Hospitalization benefit due to accident for M! Physical Recharge benefit does not apply to:

- a. condition beyond the definition of Accident;
- b. pre-existing condition;
- c. suicidal, attempting suicide or self-injury;
- d. use of illegal drugs or alcohol unless proven the drug use is under the guidance of a Doctor;
- e. pregnancy, childbirth, and/or its complications; or
- f. conditions which are generated directly or indirectly from the following:
 - i. flying or other air activities except as a passenger paying fees on commercial flights with complete licenses managed by commercial airlines (licensed) or recognized rental companies;
 - ii. terrorism, war, invasion, act or hostility of foreign enemies, violence (whether the war is declared or not), civil war, rebellion, revolution, direct participation in riots, battles, strikes or civil commotion, military, takeover power, active duty in military or police, nuclear reaction, radiation, and contamination;
 - iii. work or vocation involving participation in hazardous activities or sports including but not limited to all types of racing (other than walking or swimming), potholes, rock climbing, mountain climbing, rock climbing that requires the use of ropes or guides, diving to excessive depths along 30 meters, any underwater activity that involves the use of underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE jump (Building Antenna Span Earth), paragliding, gliding, and sky diving; or
 - iv. crime/violation or attempted crime/violation committed by the Insured unless proven differently by the court.

Hospitalization benefit does not apply for non accident for M! Physical Recharge benefit:

- a. every claim that occurs within 90 (ninety) calendar days from the effective date/date of recovery (except caused by accident);
- b. pre-existing conditions;
- c. any benefit from the following conditions (whether known or unknown to the Insured) that occur within the first 12 (twelve) months from the effective date or the date of recovery or the date of upgrade, including all complications that occur either directly or indirectly for the certain disease of the following:
 - i. all types of hernia;
 - ii. all types of cancer, tumor, benign tumor, polyps, cyst, and all types of lumps including lumps in breast;
 - iii. tuberculosis (TBC);
 - iv. hemorrhoids;
 - v. tonsilitis or thyroid gland;
 - vi. abnormal conditions of nasal cavity, nasal septum or nasal shell (turbinate), including sinuses;
 - vii. thyroid disease;
 - viii. hysterectomy (with or without salpingo-ooforektomi);
 - ix. high blood pressure;
 - x. heart and blood vessel (cardiovascular) disease;
 - xi. stroke;
 - xii. fistula in the rectum;
 - xiii. stones in the gallbladder and bile duct system;
 - xiv. kidney stones, urinary or bladder;

- xv. cataract;
- xvi. all diseases and stomach disorders or duodenum;
- xvii. all types of disorders of female reproductive system including but not limited to endometriosis, fibroids, or uterine myomas;
- xviii. vertebro-spinal disorder (including prominent intervertebral discs or Hernia Nucleus Pulposus (HNP);
- xix. diabetes mellitus;
- xx. kidney failure and its complications; or
- xxi. liver disease, including hepatitis, cirrhosis and its complications.
- d. pregnancy, childbirth and/or its complications;
- e. illness, injury or disability caused by attempted suicide or injury caused by oneself, while sane or insane including all complications that arise either directly or indirectly;
- f. treatment related to weight loss or weight gain, bulimia, anorexia nervosa, eye refraction errors, genital replacement, dental surgery unless caused by an accident, cosmetic or plastic surgery treatment, diseases arising from sexual irregularities, or complications that result;
- g. cancer with signs and symptoms known by the insured or which have been diagnosed or received treatment 90 (ninety) calendar days from the insurance date starts, the latest Policy recovery date, whichever is later;
- h. treatments or tests carried out to the Insured related to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus (HIV) or related conditions or related or complications related to AIDS;
- i. hospitalization intended only for diagnostics, X-ray tests, routine medical examinations or medical examinations, follow-up investigations, dietary consultations, speech therapy, occupational therapy or physiotherapy;
- j. treatments in connection with mental illness, mental retardation, neurosis, psychosomatic, psychosis or treatment carried out in a mental hospital or in part of mental hospital or treatment by a psychiatrist;
- k. this coverage does not include hospitalization at the following facilities:
 - i. private clinics or individuals where medical care and/or medical care is carried out by professions other than doctors;
 - ii. maternity hospital where medical and/or treatment is carried out by professions other than doctors;
 - iii. hospitals including sanatoriums or mental hospitals;
 - iv. rehabilitation center;
 - v. nursing home;
 - vi. alcohol and drug addiction treatment and/or medical facilities;
 - vii. "clinic"; or
 - viii. alternative medicine clinics, naturopathy, homeopathy, chiropractic, acupuncture, or other traditional medicine.
- l. Illness, injury or which is caused directly or indirectly as a result of:
 - i. the Insured under the influence of narcotics, alcohol, psychotropic drugs, poisons, gases or addictive disorders from substances or other related drugs other than used as prescription drugs issued by a doctor;
 - ii. terrorism, war, invasion, action or hostility of foreign enemies, violence (whether was is declared or not), civil war, rebellion, revolution, direct participation in riots, battles, strikes or civil commotion, military, takeover power, active duty in military or police, nuclear reaction, radiation, and contamination;
 - iii. crime/violation/violation or attempted crime/violation committed by the Insured unless proven differently by the court; or

- iv. flying or other air activities except as a passenger paying fees on commercial flights with complete licenses managed by commercial airlines (licensed) or recognized rental companies;
- m. work or vocation involving participation in hazardous activities or sports including but not limited to all types of racing (other than walking or swimming), potholes, rock climbing, mountain climbing, rock climbing that requires the use of ropes or guides, diving to excessive depths along 30 meters, any underwater activity that involves the use of underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE jump (Building Antenna Span Earth), paragliding, gliding, and sky diving; or
- n. experimental treatments, including unconditional medicines and/or medical technology/procedures that have not been proven effective based on existing medical practices, and which have not been approved by a recognized institution in the country where the Insured received treatment; or
- o. treatment that doesn not lead to recovery, conservation of the Insured's condition or recovery to the previous Insured's health condition.

Benefits for M! Mental Recharge does not apply to:

- a. every claim that occurs within 90 (ninety) calendar days from the effective/policy recovery date (This applies to the date of diagnosis of the mental illness covered, not the first date of counselling);
- b. counseling sessions conducted without diagnosis by a registered psychiatrist;
- c. pre-existing conditions;
- d. inappropriate counseling sessios or apart from mental illness that has been diagnosed;
- e. counseling sessions conducted not by a registered psychologist; or
- f. all forms of medication and medicines.

Benefits for M! Critical-Down Benefit does not apply to:

- a. conditions beyond the definition of Accident (for claim for Accident);
- b. conditions which are excluded in the definition of Coma and Total and Permanent Disability;
- c. every claim that occurs within 90 (ninety) calendar days from the effective date/policy recovery date (except caused by accident);
- d. pre-existing conditions;
- e. suicidal, attempting suicide or self-injury;
- f. treatments or treatments related to Acquired Immune Deficiency Syndrome (AIDS), complications related to AIDS or Human Immunodeficiency Virus (HIV);
- g. the use of illegal drugs or alcohol unless proven that the drug is used under the guidance of a doctor;
- h. pregnancy, childbirth and/or its complications; or
- i. conditions which are generated directly or indirectly from the following:
 - i. flying or other air activities except as a passenger paying fees on commercial flights with complete licenses managed by commercial airlines (licensed) or recognized rental companies;
 - ii. terrorism, war, invasion, act or hostility of foreign enemies, violence (whether the war is declared or not), civil war, rebellion, revolution, direct participation in riots, battles, strikes or civil commotion, military, takeover power, active duty in military or police, nuclear reaction, radiation, and contamination;
 - iii. work or vocation involving participation in hazardous activities or sports including but not limited to all types of racing (other than walking or swimming), potholes, rock climbing, mountain climbing, rock climbing that requires the use of ropes or guides, diving to excessive depths along 30 meters, any underwater activity that involves the use of underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE jump (Building Antenna Span Earth), paragliding, gliding, and sky diving; or
 - iv. crime/violation/violation or attempted crime/violation/violatio committed by the Insured unless proven differently by the court.

Benefits for M! Sudden-Down Benefit does not apply to:

- a. conditions beyond the definition of Accident (for claim for Accident);
- b. every claim that occurs within 90 (ninety) calendar days from the effective date/policy recovery date (except caused by accident);
- c. pre-existing conditions;
- d. suicidal, attempting suicide or self-injury;
- e. the use of illegal drugs or alcohol unless proven that the drug is used under the guidance of a doctor;
- f. pregnancy, childbirth and/or its complications; or
- g. conditions which are generated directly or indirectly from the following:
 - i. flying or other air activities except as a passenger paying fees on commercial flights with complete licenses managed by commercial airlines (licensed) or recognized rental companies;
 - ii. terrorism, war, invasion, act or hostility of foreign enemies, violence (whether the war is declared or not), civil war, rebellion, revolution, direct participation in riots, battles, strikes or civil commotion, military, takeover power, active duty in military or police, nuclear reaction, radiation, and contamination;
 - iii. work or vocation involving participation in hazardous activities or sports including but not limited to all types of racing (other than walking or swimming), potholes, rock climbing, mountain climbing, rock climbing that requires the use of ropes or guides, diving to excessive depths along 30 meters, any underwater activity that involves the use of underwater breathing apparatus, sky diving, cliff diving, bungee jumping, BASE jump (Building Antenna Span Earth), paragliding, gliding, and sky diving; or
 - iv. crime/violation/violation or attempted crime/violation/violatio committed by the Insured unless proven differently by the court.

Benefits for M! Lifestyle-Impact does not apply to:

- a. conditions that are excluded in the definition of Heart Attack, Cancer, Stroke, Kidney Failure, Final Stage of Lung Cancer, and Terminal Disease;
- b. every claim that occurs within 90 (ninety) calendar days from the effective date/policy recovery date;
- c. pre-existing conditions;
- j. suicidal, attempting suicide or self-injury;
- k. treatments or treatments related to Acquired Immune Deficiency Syndrome (AIDS), complications related to AIDS or Human Immunodeficiency Virus (HIV);
- l. the use of illegal drugs or alcohol unless proven that the drug is used under the guidance of a doctor;

Benefits for M! Departure does not apply to:

- a. conditions beyond the definition of Accident (for claim for Accident);
- b. every claim that occurs within 90 (ninety) calendar days from the effective date/policy recovery date (except caused by accident);
- c. death which is directly or indirectly caused by suicidal, attempting suicide or self-inflicted injury whether rational or irrational; or
- d. sudden death.