

EXCLUSION

Q SMART LIFE

The Insurer is exempted from any financial obligation if the Insured dies due to:

- a. suicidal death that occurs within 2 (two) years after the coverage period starts (or within 2 (two) years from the Policy Reinstatement date);
- b. death sentence by the court;
- c. the Insured work/occupation such as military, police, pilot, mining worker, as far as the work is not covered or stated in the application;
- d. the Insured's sports/hobbies which contain risks such as car racing, motorbike racing, horse racing, aerospace sports, sailing, mountain climbing, boxing, and other sports that contain dangerous and similar risks as far as the sports/hobbies that are not covered;
- e. intentional crime action performed by those with an interest in the Sum Assured, therefore the Insurer is exempted from any financial obligation; or
- f. actions and/or attempts to violate the law.