

## EXCLUSION

### SEQUIS Q HEALTH GOLD PLUS RIDER

- no benefit will be paid with inpatient period unless the whole inpatient is recommended and approved by a registered medical practitioner and according to the diagnosis and treatment of the conditions in which the hospitalization is required.
- the Insurer does not cover hospital care, inability or costs caused directly or indirectly due to:
  - a. pre-existing conditions. (Note: all conditions that have permanently existed before are not included not covered unless in written statement done by the Insured and approved by the Insurer;
  - b. all medical or physical conditions that occur or begin within 30 calendar days of waiting period and/or specific disease that occur or begin within 12 months of waiting period, except as a result of injury;
  - c. pregnancy, birth (including surgical birth), miscarriage, abortion and pre-natal or post-natal care and surgery, pregnancy control, infertility, erectile and test disorders or treatment related to impotence or sterilization and all complications are arising therefrom;
  - d. hospitalization needs for investigation, diagnosis, X-Ray examination, routine physical examination or other examinations which are not related to treatment or diagnosis on incapacity or any treatment and inpatient care that is not medically required and preventive care, preventive treatment or examination performed by a doctor including but not limited to vaccinations, acupuncture and special care for weight loss or weight gain;
  - e. cosmetics or plastic surgery, genital changes surgery, circumcision (unless medically required), dental disorders including dentures, dental care or oral surgery (unless needed as a result of an accident on natural teeth), eye tests or near vision repair surgery (Radial Keratotomy) or refraction correction, glasses, contact lenses, hearing aids and wheelchairs;
  - f. all treatments or surgery for congenital abnormalities that arise or result from them;
  - g. mental or neurological disorders (including neuroses and their psychosomatic or physiological manifestations), alcoholism, drugs addict (e.g. heroin or other similar drugs which resulting addiction or not in a doctor's prescription), bulimia, psychogeriatric, or any psychiatric;
  - h. any hospital care due to, from, or relating to:
    - i. Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), as known by World Health Organization that is diagnosed by medical practitioners;
    - ii. the presence of AIDS virus as indicated by the positive AIDS antibody or AIDS virus test;
    - iii. any other illness related to HIV and any other illness which are arising from (i) or (ii) above;
    - iv. infectious sexual diseases and their complications;
    - v. all diseases that are required quarantine by law.
  - i. services and treatments obtained at a recovery and care center, personal care clinic, resting treatment or sanitarium, natural medicine clinic, health spa, or similar;
  - j. costs incurred to donate organs carried out by the Insured, all costs in obtaining the organs and all costs charged by the organs donor;

- k. investigations and treatments for sleep and snoring disorders, hormone therapy changes for menopausal conditions and alternative therapies such as treatment, special care, medical services or general medical supplies, routine physical examinations, preventive care, chiropractic, acupuncture and implant, homeopathy, acupressure, reflexiology, bone treatment with alternative medicine, herbal treatments, massage or aromatherapy or other treatments;
- l. costs for non-medical services such as telecommunications, television, radio, newspaper, food other than for patients and unauthorized non-medical items while being treated as inpatients or home surgery;
- m. suicidal or attempted suicide, self intention injure or attempting to do so, whether rational or not, consciously or unconsciously;
- n. violation or attempted violation the law or immune to law; criminal act; assault or murder;
- o. war (whether declared or not), civil war, invasion, participating in rebellion, riots, strikes, civil revolution, active in military service, use of weapons or any equipment that uses atom reaction or radioactive gases or any war operation;
- p. any terrorist act; (a terrorist act means an action, including but not limited to the use of force or violence, the use of chemicals or biology and/or threats thereof, or from a person or group of people, either acting alone or on behalf of or relating to any organization or government, who has a commitment for political goals, religion, ideology, or similar purpose including the desire to influence any government and/or to make the community or part of society in fear;
- q. any actions and/or tasks taken in controlling, preventing, blocking or in any case relating to (o) and (p) above;
- r. participation in hazardous activities including but not limited to: martial arts, physical contact sports, skiing, diving, mountain climbing, chasing, rafting, rapid shooting, skydiving, bungee jumping, water skiing, diving with respiratory tubes, winter sports, professional sports, any air activity other than as a passenger who pay fare or as an airplane officer operated by airline and has a license for passenger services with regular scheduled commercial routes, all other competition that using other than legs, all speed contests or resilience, or illegal activity;
- s. ion radiation or pollution due to radioactivity from nuclear materials or nuclear waste caused by nuclear reaction process or from nuclear weapon materials; or
- t. non-actual, unnecessary and unnatural costs charge for the treatment of an illness or injury, or surgery or treatment that is not required medically; and fees for free care.

Insurer is exempted from any financial obligation if the Insured dies due to accident that cause of:

- a. Self-action, suicidal attempts both rational or not, concious or not, and the consequences of murder committed by others;
- b. mental disorder due to the influence of anesthesia or liquor, or due to the Insured's physical or mental disorders;
- c. take part in flight except as a passenger operated by a commercial airline with a predetermined flight schedule and route;

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- d. diving sport with breathing tubes, boxing, wrestling, judo, karate, jujitsu, rugby, skydiving, bungee jumping, acrobatics, water skiing, mountain climbing, hunting, following competitions: motorbikes, cars, boats (sailboats/motorbikes), riding, and other competitions except using feet;
- e. war, riot, rebellion, revolution or situation equal with war;
- f. military duty in war whether announced or not or in security recovery operation or in police duties;
- g. designated criminal acts committed either directly or indirectly by the beneficiary or other parties benefiting from this insurance agreement;
- h. deliberately do or take part in a crime;
- i. deliberately facing danger; or
- j. poison, gas, smoke, or sun exposure;