

## EXCLUSION

### Super Life Protection

1. 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;
  - b. death sentence by the court;
  - c. occupational risks as military, police, pilot, mining worker, as far as the occupational risks are not covered or stated in the application (Surat Permintaan Asuransi/SPA);
  - d. the Insured's sport or hobby which contain risks 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 risks are not covered;
  - e. intentional crime action by those with the interest in the coverage, the Insurer is exempted from any financial obligation; or
  - f. action and/or attempt to violate law.
2. The accident benefit will be paid, unless the accident is directly or indirectly caused by one of the following incidents:
  - a. the Insured intentionally participates in crime, riot, and the similar action;
  - b. the effect of narcotics, alcohol/liquor, mental illness which directly or indirectly cause the accident;
  - c. war (whether stated or not), terrorism, piracy, kidnapping, raiding, occupation, rebellion, civil war, and expropriation of power, or the Insured is undergoing a military service;
  - d. self-action or suicidal attempt, both in good health and mental illness, and as a result of murder carried out by other people;
  - e. participates in flight other than flight with commercial passenger aircraft with predetermined flight schedules and routes;
  - f. high-risk sports including but not limited to diving with respiratory tubes, rafting, boxing, karate, judo, martial art, wrestling, and similar activities, skiing, skydiving, bungee jumping, aerospace sports, acrobatic, rock climbing, mountain climbing (more than 2,500 m), agility race/speed race using vehicle, bicycle, horse, boat, airplane or similar;
  - g. poison, gas, smoke, or sunburn;
  - h. radiation reaction or nuclear contamination;
  - i. pregnancy, abortion, or childbirth;
  - j. crime committed either directly or indirectly by beneficiary or other party benefitting from this insurance contract;
  - k. action and/or attempt to violate the law; or
  - l. disease or infection.
3. Total permanent disability benefit will be paid, unless the total permanent disability is directly or indirectly caused by one of the following incidents:
  - a. the Insured intentionally participates in crime, riot, and the similar action;
  - b. the effect of narcotics, alcohol/liquor, mental illness which directly or indirectly cause the accident;
  - c. war (whether stated or not), terrorism, piracy, kidnapping, raiding, occupation, rebellion, civil war, and expropriation of power, or the Insured is undergoing a military service;
  - d. self-action which include: suicide, suicide attempt, self-inflicted injury, self harm or attempted any threat, conscious or unconscious;
  - e. murder committed by others;
  - f. participates in flight other than flight with commercial passenger aircraft with predetermined flight schedules and routes;



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- g. high-risk sports including but not limited to diving with respiratory tubes, rafting, boxing, karate, judo, martial art, wrestling, and similar activities, skiing, skydiving, bungee jumping, aerospace sports, acrobatic, rock climbing, mountain climbing (more than 2,500 m), agility race/speed race using vehicle, bicycle, horse, boat, airplane or similar;
- h. poison, gas, smoke, or sunburn;
- i. radiation reaction or nuclear contamination;
- j. pregnancy, abortion, or childbirth;
- k. crime committed either directly or indirectly by beneficiary or other party benefitting from this insurance contract;
- l. action and/or attempt to violate the law;
- m. Human Immunodeficiency Virus (HIV) and other diseases arising from it, and all diseases that require quarantine by law; or
- n. pre-existing conditions before the insurance coverage begins.