

## **Universal Smart Travel Insurance Plan**

**Major Exclusions** (For more details, please refer to the policy.)

Any circumstances that exists or is known to exist at the time the policy was purchased (for Single Travel Plan) or any travel arrangement is confirmed for the journey (for Annual Travel Plan), pre-existing sickness or physical defects, war, civil commotion, act of terrorism (except as otherwise specified), nuclear fission, nuclear fusion or radioactive contamination, professional sports, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, travelling for the purpose of study outside Hong Kong (except Student Short-Term Study Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phones (except Enhanced Benefit) .