

## **Universal Smart Travel Insurance Plan**

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

Pre-existing sickness or physical defects, act of war, civil commotion, terrorism(except as otherwise specified), nuclear fission, nuclear fusion or radioactive contamination, professional sports team, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, travelling for the purpose of study (except Student Overseas Travel Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone(except Enhanced Benefit) .