

Greater Bay Area Travel Insurance Plan

Major Exclusions

(For more details and full exclusions, please refer to the policy)

Any circumstances that exists or is known to exist at the time the policy was purchased, 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 (except Student Short-term Study Trip Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone.