

## **"GoStudy Student Insurance"**

### **Major Exclusions (details please refer Policy)**

1. Pre-existing condition, sickness, physical defects, congenital disease or genetic disorder,
2. arising from anything that happened or was announced to happen before applying for this insurance or before the effective date of the policy;
3. Cosmetic surgery pregnancy, dystocia, miscarriage, childbirth, dental care or treatment,
4. surgery or medical treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person returns to Hong Kong;
5. cost of single or private room accommodation at a Hospital, clinic or nursing Home;
6. Act of war, civil commotion, terrorism(except as otherwise specified);
7. Nuclear fission, nuclear fusion or radioactive contamination;
8. Involving any dangerous assignments, projects or occupation of a manual nature;
9. suicide, willfully self-inflicted injury, mental or nervous disorder, the effect or influence (temporary or otherwise) of alcohol or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for the treatment of drug addiction);
10. Mental or nervous disorder, venereal disease or sexually transmissible diseases including AIDS and ARC;
11. Professional sports team, aerial activities(unless (i) at the relevant time the Insured Person are travelling as a fare

- paying passenger on a regularly scheduled flight, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority);
12. Mountaineering or trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
  13. Liability arising out of the use of vehicles, aircraft or watercraft;
  14. Air traffic control;
  15. Travelling for the purpose of obtaining medical treatment;
  16. Any illegal or unlawful act;
  17. The insured person is rejected to grant an entry visa or entry by the country/region of study;
  18. Losses not reported to the local police within 24 hours upon discovery of loss or a loss report not obtained from the police;
  19. Engaging in Winter Sports (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18);
  20. Engaging in Dangerous Activities (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18) ;
  21. Any dwelling quarantine and the confinement or quarantine period is less than a continuous period of 24 hours.
  22. The insured person is put in compulsory quarantine or has infected with infectious diseases which need to be put in quarantine or monitoring by the local government.