

Major Exclusions

BOC Family Medical Insurance Plan

Major Exclusions (For more details and other exclusions, please refer to the provisions of the relevant policy)

Any congenital conditions, latent illness or disease existed prior to the effective date of the policy (including any designated disease occurring during the first year and the first six months from the effective date of the benefits cover); routine physical examination, dental treatment, eye tests, cosmetic or plastic surgery, pregnancy or childbirth (except the cover provided under Pregnancy Complications⁸), fertility or infertility treatment, AIDS, HIV related sickness or injury, alcoholism, mental disorders, drug addiction, venereal diseases, illegal acts, war, strike, riot, act of terrorism, professional sports or high risks activities, all hospital expenses and/or physiotherapy incurred purely for investigations (such as diagnostic scanning, X-ray examination, laboratory tests etc) or without physician's proof for such incurred investigations' hospital expenses and/or physiotherapy is related the confinement treatment, illness or injury contracted during any journey which is against the advice of physician, emigration or studying outside Hong Kong, for the purpose of or in connection with obtaining or seeking any medical advice or surgical treatment outside Hong Kong etc.