

## **Greater Bay Area**

### **Personal Accident Comprehensive Protection Plan**

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

1. Class of occupation of the Insured Person(s) does not fall within the coverage of the Plan;
2. Pre-existing illnesses;
3. Congenital anomalies or deformities;
4. Suicide, pregnancy, AIDS;
5. Act of war, civil commotion, act of terrorism;
6. Professional sports competition;
7. The effect or influence (temporary or otherwise) of alcohol,
8. 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);
9. Duties as part of the police, fire services or military, any acts violating the law, engaging in flying activities (other than as a fare-paying passenger in a licensed passenger carrying aircraft), engaging in dangerous activities, winter sports, occupational or professional sports, racing or competition of any kind do not fall within the coverage of the Plan, either.