

Executive Comprehensive Protection Plan

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

- All Protection items: Pre-existing illnesses, physical defects, suicide, pregnancy, AIDS; act of war, civil commotion, act of terrorism; professional sports competition; influence of alcohol, drug addiction; traveling for the purpose of studying, migration; business trip involving any dangerous assignments, projects or occupation of a manual nature.
- Golfers Protection: Any person with the occupation as golfer, failure to provide certificate of proof from a recognised golf club¹ for achieving a hole-in-one, loss or damage of golfing equipment caused by or resulting from wear and tear or deterioration.

Note:

1. Recognised golf club: means any recognised golf club with a golf course that has 18 holes and 72 pars or above.