

International Travelers Insurance by Tokio Marine HCC

GENERAL EXCLUSIONS

Excluded Conditions, Treatments (includes Diagnoses, Tests, and Examinations), Services, Supplies, Acts, Omissions, and/or Events:

1. **Pre-existing Conditions**, except charges resulting directly from an Acute Onset of Pre-existing Condition, as herein defined, subject to the limits set forth in the Schedule of Benefits and Limits.
2. Birth defects and congenital illnesses. Birth defects are deemed to include hereditary conditions.
3. **Mental health disorders.**
4. Pregnancy except as covered under Complications of Pregnancy, as herein defined, termination of pregnancy except in connection with covered Complications of Pregnancy, all charges related to pregnancy after the 26th week of pregnancy, routine prenatal care, child birth, postnatal care, and charges incurred by a child under the age of 14 days.
5. Impotency or sexual dysfunction.
6. All **sexually transmitted diseases** and conditions.
7. HIV, AIDS, or ARC, and all diseases caused by and/or related to HIV.
8. All forms of cancer / neoplasm.
9. **Substance abuse** or addiction or conditions that may be attributed to **substance abuse** or addictions and direct consequences thereof.
10. Acne, moles, skin tags, diseases of sebaceous glands, seborrhea, sebaceous cyst, hypertrophic and atrophic conditions of skin, nevus.
11. Sleep apnea or other sleep disorders.
12. Obesity or weight modification, including but not limited to wiring of the teeth and all forms of intestinal bypass **surgery.**
13. Self-inflicted **injury** or **illness** and/or suicide or attempted suicide whether sane or insane.
14. **Injury** sustained that is due wholly or partially to the effects of intoxication or drugs other than drugs taken in accordance with treatment prescribed by a **physician** and except drugs prescribed for the treatment of substance abuse.
15. **Injury** sustained while operating any motorized vehicle, aircraft or watercraft whether registered or not while under the influence of alcohol as defined under the law of the jurisdiction where the **injury** occurs or with a .08 Blood Alcohol Content (BAC), whichever is lower.
16. **Routine medical examinations**, including but not limited to vaccinations, immunizations, annual check-ups, the issue of medical certificates and attestations, and examinations as to the suitability of employment or travel.
17. **Dental treatment** and treatment of the temporomandibular joint, except for emergency dental treatment necessary to replace sound natural teeth lost or damaged in an **accident** covered hereunder or for the emergency relief of **acute onset of pain.**
18. **Promotion or prevention of conception** including but not limited to: artificial insemination, treatment for infertility, sterilization or reversal of sterilization.
19. **Organ or tissue transplants** or related services.
20. **Eye surgery**, such as corrective refractory **surgery**, when the primary purpose is to correct nearsightedness, farsightedness or astigmatism.
21. **Corrective devices** and medical appliances, including eyeglasses, contact lenses, hearing aids, hearing implants, eye refraction, visual therapy, and any examination or fitting related to these devices, dentures or dental appliances, and all vision and hearing tests and examinations, except as provided for under Emergency Eye Exam.
22. **Orthoptics** and visual eye training.
23. **Orthopedic shoes**, orthopedic prescription devices to be attached to or placed in shoes, treatment of weak, strained, flat, unstable or unbalanced feet, metatarsalgia or bunions, and treatment of corns, calluses or toenails.
24. **Hair loss including wigs**, hair transplants or any drug that promises hair growth, whether or not prescribed.
25. Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy, holistic care of any nature, massage and kinesiotherapy.
26. **Psychometric**, intelligence, competency, behavioral and educational testing.

27. **Cosmetic or aesthetic reasons**, except for reconstructive **surgery** when such **surgery** is directly related to and follows a **surgery** which was covered hereunder.
28. **Modifications of the physical body** intended to improve the psychological, mental or emotional well-being, including but not limited to sex-change **surgery**.
29. **Exercise programs**, whether or not prescribed or recommended by a **physician**.
30. Incurred as a result of exposure to **non-medical nuclear radiation** and/or radioactive material(s).
31. **Cryo preservation** and implantation or re-implantation of living cells.
32. **Genetic** or predictive **testing**.
33. **Investigational, experimental or for research** purposes.
34. While confined primarily to receive **custodial care, educational or rehabilitative care**, or any medical treatment in any establishment for the care of the aged, except rehabilitative care received upon direct transfer from an acute care **hospital**.
35. Not **medically necessary**.
36. **Not administered by** or under the supervision of a **physician**, and products that can be purchased without a doctor's prescription.
37. Provided by a **relative**, family member or any person who ordinarily resides with **you**.
38. Provided **at no cost to you**
39. **Telephone consultations** or failure to keep a scheduled appointment.
40. Payable under any government system, including the Australian Medicare system.
41. **Charges exceeding usual, reasonable and customary**.
42. Charges resulting from or occurring during the commission of a violation of law, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
43. Charges resulting from a disease outbreak in a country or location for which the U.S. Centers for Disease Control and Prevention (CDC) has issued a Level 3 Travel Warning if a) the warning has been in effect within the 6 months immediately prior to **your** date of arrival, or b) within 10 days following the date the warning is issued **you** have failed to depart the country or location.
44. War, military action or while on duty as a member of a police or military force unit.
45. **Travel or accommodations, except** as provided for in the Local Ambulance, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion, Natural Disaster, Return of Minor Children, Political Evacuation, Trip Interruption, Trip Delay, and Border Entry Protection sections of this insurance.
46. Incurred outside **your certificate period**.
47. Submitted to **us** for payment more than 60 days after the last day of the **certificate period**.
48. When departure from the **home country** is to obtain treatment in the destination country/countries.
49. Complications or consequences of a treatment or condition not covered hereunder.
50. Not included as Eligible Expenses as described herein.