

Sr. No.	Permanent Exclusion
1	Suicide, attempted suicide or self-inflicted injury.
2	Committing or trying to commit criminal activity or participate in any unrest or brawl (All forms of judicial cases).
3	War, invasion, acts of foreign hostility, aggression (whether the war is declared or not), rebellion, armed revolt, acts of terrorism and also due to civil commotions.
4	Dangerous sports such as motor racing, climbing, or motor cycle racing of any kind ... etc.
5	All cases to addiction of alcohol or drugs and all products that cause hallucination.
6	Nuclear fission or fusion, automatic radioactive pollution, and chemical and biological toxicants.
7	All undeclared pre-existing cases (For non PED policies/ waiting period for PED policies)
8	Paraplegia, , AIDS and related treatment, hemiplegia, Alzheimer, and mental disorders, STD.
9	Plastic surgeries and cosmetic treatments unless, it was the result of a covered accident that took place while the insurance cover were in effect.
10	Acne, freckles, loss of hair.
11	Quarantine, venereal diseases, sterility telemedicine and everything related to fertility.
12	Cases of hearing and sight correction, instruments of hearing and sight unless due to accident covered by the insurance policy.
13	Dentistry and oral surgery, bridgework denture, crowns and all related work, unless it was the result of an accident which took place while the insurance is in effect.
14	Medical and psychological disorders (Mental and Psychiatric disorders) sedatives and mental medicines, epilepsy, congenital and genetic disease and astigmatism.
15	Placement of artificial limbs and implementation of any instrument in the human body and the medical assistance instruments such as artificial knee, heart stimulator ... etc and all other instruments.
16	General epidemics and contagious diseases, Sars, and all diseases covered by the state.
17	Any in hospital treatment or the diagnostic tests and any medical tests that can be performed outside the hospital without endangering the health of the assured.
18	Sight and Dental benefits unless mentioned in the schedule of benefits.
19	All substances that are considered as food stuff.
20	Congenital diseases/ disorders are permanently excluded