

**Exclusions:**

Without prejudice to the exclusions mentioned elsewhere in this document, the following exclusions shall apply to the benefits admissible under this policy:

**a) For Critical Illness Benefit & Total and Permanent Disability:**

- i) No benefits shall be paid for the following circumstances and for the following conditions / tests / treatments:
  - (1) Pre-Existing Conditions or conditions connected to a Pre-Existing Condition unless such Pre-Existing Condition is stated in the proposal form and specifically accepted by ICICI Prudential and endorsed thereon.
  - (2) Existence of any Sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV).
  - (3) Failure to seek or follow medical advice, the Life assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.
  - (4) self inflicted injury
  - (5) Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner
  - (6) War – whether declared or not, civil commotion, breach of law, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
  - (7) Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger.
  - (8) Aviation other than as a fare paying passenger in a commercial licensed aircraft.
  - (9) Taking part in any act of a criminal nature.
  - (10) Pregnancy or childbirth or complications arising there from
  - (11) Radioactive contamination due to nuclear accident.
  - (12) Any treatment of a donor for the replacement of an organ;
  - (13) Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments other than Allopathy / western medicines.
  - (14) Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the following countries: Australia, Brunei, Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, UAE, USA, and countries of the European Union. The company may review the above list of

accepted foreign countries from time to time with approval from IRDA (Insurance Regulatory and Development Authority). Claims documents from outside India are only acceptable in English language unless specifically agreed otherwise, and dully authenticated

**Other Conditions :**

- a) Without prejudice to the provisions relating to termination of Policy mentioned elsewhere, the policy terminates or the cover will cease on the earliest of:
  - i) The policy anniversary following the life assured's 75th birthday (age completed)
  - ii) The date on which the policy is lapsed by the policyholder
  - iii) On payment of 100% of the Sum Assured as mentioned in the Policy Certificate.
- b) For the purpose of Critical Illness benefit, the date of occurrence of the listed condition (critical illness) will be reckoned as the date of first diagnosis of that condition. It will be the date on which a registered medical examiner has first confirmed and certified the diagnosis of any of the listed condition to be in accordance with the definition provided.
- c) For the purpose of total and permanent disability benefit, the date of disability shall be date of evidence confirming the total and permanent disability of the Life Assured , as per the definition of Disability mentioned above.
- d) Written Notice of a claim must be given to the Company within 60 days of the insured event.
- e) The admission of any claim shall be subject to satisfactory proof that the Life Assured is diagnosed to be suffering from any Critical Illness or has suffered Total and Permanent Disability, or of the death of the Life Assured as the case may be as the Company may reasonably require.
- f) In the event of any doubt regarding the appropriateness or correctness of the diagnosis, the Company shall have the right to call for an examination of the Life Assured on the evidence used in arriving at such diagnosis, by a Medical Specialist appointed by the Company and the opinion of such Specialist as to such diagnosis shall be considered binding on both the Life Assured and the Company.