

What are the exclusions in the Diabetes Assure plan?

- a) Individuals suffering from Type I Diabetes are excluded
- b) No benefits shall be paid for the following services, conditions /tests / treatments
 - i. Pre-existing illnesses unless stated in the proposal form and accepted by the Company, where a "Pre-existing Illness" means a condition for which prior to the receipt of proposal for this Policy or prior to the date of reinstatement of this Policy, the Life Assured had signs or symptoms of an illness or bodily injury which would have caused any ordinary prudent person to seek treatment, diagnosis or care or medical advice or treatment was recommended by or received from a Physician or the Life Assured has undergone medical tests or investigations. Any such condition or any illness, complication or ailment arising out of or connected to the condition other than Type 2 Diabetes Mellitus or IFG or IGT, shall be considered part of the Pre-existing Illness.
 - ii. Existence of acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV), self inflicted injury, use of intoxicating drugs/alcohol, failure to follow medical advice, war-whether declared or not, civil commotion, pregnancy, breach of law.
 - iii. Treatment for injury or illness caused by professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger.
 - iv. Aviation other than as a fare paying passenger in a commercial licensed aircraft (being a multi-engined aircraft).
 - v. Any treatment of a donor for the replacement of an organ;
 - vi. 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.
 - vii. Diagnosis and treatment outside India are excluded. 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 duly authenticated.

No Benefit is payable on survival of the Assured to the maturity date shown in the Policy Certificate.