

Medical Comprehensive Protection Plan (Series 1)

Major exclusions (For details, please refer to the policy)

Any congenital conditions, latent illness or disease existed prior to the effective date of the policy (including any designated disease occurring during the first year and the first six months from the effective date of the benefits cover); routine physical examination, dental treatment (except the cover provided under Dental Benefits), eye tests; cosmetic or plastic surgery, pregnancy or childbirth (except the cover provided under Maternity Benefits), fertility or infertility treatment; AIDS, HIV related sickness or injury (except the cover provided under Critical Illness); alcoholism, mental disorders, drug addiction, venereal diseases, illegal acts, war, strike, riot, act of terrorism, professional sports or high risks activities; all hospitalisation expenses incurred primarily for examinations (such as diagnostic scanning, X-ray examination, etc) or physiotherapy, etc.