

# China Express Accidental Emergency Medical Plan

## **Major Exclusions (For details, please refer to the policy)**

- Travel against the advice of a medical practitioner or for the sole purpose of obtaining medical treatment, physical defect, pre-existing illness or injury, venereal disease or HIV and /or HIV related illness including AIDS, insanity, pregnancy, childbirth, dystocia, abortion or miscarriage;
- War, military, act of hostile, civil war, strikes, rebellion, act of terrorism, nuclear explosion, nuclear radiation;
- Participating in dangerous activities e.g. diving, parachuting, mountaineering, hunting, digging over, professional sports, engaging in air travel etc;
- Engaging service in the military, police or forces;
- Taking part in any illegal act or activities, suicide, after the liquor drives, alcoholism, intoxication or abuse of drugs.