



4. Suicide or attempted suicide or intentional self Injury or from deliberate exposure to exceptional danger (except in an attempt to save human life) or from an Insured Person's own criminal act, or is sustained whilst an Insured Person is in a state of insanity;
5. Pregnancy, miscarriage, abortion, childbirth, sterilisation, contraception as well as treatment for infertility;
6. Acquired Immunodeficiency Syndrome (AIDS), AIDS-related complex or, any infection by Human Immunodeficiency Virus (HIV);
7. Provoked assault, intoxication, drug abuse or insanity by natural causes;
8. General check-up, convalescence, custodial or rest cure;
9. Dental disease, dental care or surgery, cosmetic or plastic surgery or any elective surgery unless necessitated by an Accident;
10. Congenital anomalies and conditions arising out of and resulting therefrom or physical impairment;
11. Any mental, psychiatric and/or nervous disorders including anxiety or depression, sleep disorders, convalescence of rest care, alcoholism and drug related treatment;
12. Any Injury or Permanent disability directly or indirectly caused by an Illness or Critical Illness, disease, bacterial infection;
13. Pre-existing conditions as specifically defined under Part I – Definitions;
14. Any expenses incurred under Benefit 10 for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled trip;
15. Any expenses for a service not approved and arranged by Travel Guard or an authorised representative of Travel Guard, except that this exclusion shall be waived in the event the Insured Person cannot for reasons beyond his control notify Travel Guard during an emergency medical situation. In any event, We reserve the right to reimburse the Insured Person only for those expenses incurred for service which Travel Guard would have provided under the same circumstances and up to the limits indicated under the selected plan.

**(f) 14 Day Free-Look**

Once you receive the contract of insurance, there is a 14 day free-look period for you to appreciate the benefits of the Plan. You may wish to seek the advice of a qualified advisor if you are in doubt. If you choose not to seek such advice, you must consider if the Plan is suitable for your needs. If you find it unsuitable, you may choose to return the Policy to Chartis by mail before the end of the 14-day review period.