

### **Key Permanent Exclusions**

1. Pregnancy and its complications not covered for Individual SI policy.
2. Outpatient treatment charges.
3. Dental treatments unless requiring hospitalization.
4. Cosmetic / weight management treatments/surgeries.
5. Treatments other than allopathic.
6. Arising out of hazardous occupation/ activities.
7. The treatment of psychiatric, mental or nervous or insanity related conditions.
8. Alcoholism, Drug addiction.
9. Any conditions associated with AIDS.

\*The above is a key list of exclusions only. For a detailed list of exclusions, please refer to Policy terms & conditions