

SECTION E: POLICY EXCLUSIONS

The items procedures and medical conditions listed below and their related or consequential expenses are excluded from the coverage provided under this Policy unless specifically stated to be included in the Table of Benefits or Endorsement(s) to this Policy.

- 1- Services, accommodation or treatment charges incurred in health hydrous, spas, rejuvenation cures, massage, exercise, long term rehabilitative therapy, nature cure clinics, isolation, rest homes or any similar place even if it is registered as a hospital. Residential stay in a hospital or any similar institution arranged wholly or partly for domestic reasons and which is not directly related to treatment, or beyond the period required for recovery from treatment.
- 2- Routine medical check-ups, screening tests, preventive and prophylactic services including but not limited to, vaccinations (Except for children up to the school age "age of 6 years"), inoculations, medical certificates and examination for residence, employment or travel.
- 3- Elective/Cosmetic treatment or circumcision unless medically necessary and pre-authorized by the Insurers
- 4- Tests or treatment related to contraception, or sterilization, infertility, impotence, sexual dysfunction, contraceptive measures, Ovulation induction, IVF, or any similar condition.
- 5- Birth defects, congenital illness/genetic hereditary conditions, maternity examinations/complications and any treatment/condition related to or caused by pregnancy and childbirth, unless listed in the Table of Benefits.
- 6- Treatment of Mental or nervous disorder, learning difficulties treatment, hyperactivity, autism, attention deficit disorder, and behavioural problems.
- 7- Developmental disorder.
- 8- Supply or fitting of eye glasses or hearing aids, correction of refraction errors, and vision tests, unless listed in the Table of Benefits.
- 9- Prosthesis, Corrective devices and medical appliances that are not surgically required, including hearing aids and/or any substance not considered a medicine such as, but not limited to tonics, slimming pills, scalp and hair lotions and shampoos.
- 10-Treatments resulting from professional sports, racing, and hazardous Sports activities.
- 11-All dental related services or treatment other than those covered under the eligible expenses, dental charges relating to prosthesis and false teeth are excluded howsoever caused,
- 12-All Maternity related benefits unless provided for under the plan and listed in the Table of Benefits.
- 13-Treatment for any illnesses, diseases or injuries resulting from Active Participation in war, riots, civil disturbances, terrorism, acts against any foreign hostility, whether war has been declared or not treatment for any medical conditions arising directly or indirectly from chemical contamination, Radioactivity or any Nuclear Material whatsoever, including the combustion of Nuclear Fuel.
- 14-Treatment received outside the territorial limits described in the Table of Benefits and/or expenses incurred where the Insured has traveled against medical advice.
- 15-Costs incurred in connection with locating or the acquisition of a replacement organ/tissues or any costs incurred for removal of the organ from the donor, transportation costs of same and all associated administration costs, unless agreed otherwise in your Schedule of benefits.
- 16-Desensitization and allergen tests.
- 17-Complementary medicine applications such as Chiropractic and Osteopathy, unless recommended by a medical practitioner and subject to prior approval of the Insurers.
- 18-Menopausal related Hormone treatment therapy (HRT), unless carried out as part of, or immediately after a surgical procedure which is covered under the Table of Benefits to this plan.
- 19-Any treatment or test, second or subsequent opinion for which the required Insurer's pre-authorization is not obtained.
- 20-Any treatment or test for Acquired Immune Deficiency Syndrome (AIDS) and AIDS / HIV related conditions; or sexually transmitted diseases.

- 21-Benefits recoverable under Workmen's Compensation Act Insurance, and/or any work related injury and/or illness.
- 22-Claims directly or indirectly, occasioned by, happening through, or in consequence of, aviation, other than as a fare paying passenger in a fully certified passenger carrying aircraft, flown in the course of licensed operation for the transportation of passengers by properly licensed crew.
- 23-Treatment of speech, voice problems and cochlear Implantation.
- 24-Any medical prescription relative to a special diet, weight control, children's food, or baby supplies , medically unnecessary vitamins & minerals, oils, dietary supplements, enzyme, oral hygiene products and smoking related services.
- 25-Experimental unproven treatment or drug therapy and stem cell therapy.
- 26-Durable medical appliances (e.g. Nebulizer), unless provided for under the plan and listed in the Table of Benefits.
- 27-Pap smear and mammogram unless carried out as part of treatment of an ailment which is covered under this plan or unless provided for under the plan and listed in the Table of Benefits.
- 28-Anorexia, Obesity, insomnia, and baldness.
- 29-Medical Practitioner fees for the completion of a claim form or other administration charges.
- 30-Sex change operations and related treatments.
- 31-Expenses incurred as a result of alcoholism or drug addiction.
- 32-Investigations into and treatment of Acne, Acne form eruptions, Alopecia, and wigs / toupee.
- 33-Expenses incurred because of complications directly caused by an illness, injury or treatment for which cover is excluded or limited under your plan.
- 34-Over the counter medicine and the medicine purchased without a licensed physician's prescription including but not limited to cold remedies, etc...
- 35-Transportation expenses for out of country treatment (Transportation for emergency medical evacuation shall be subjected to the Emergency Medical Evacuation clause under section D).
- 36-Epidemic diseases (officially recognized by WHO and national law)
- 37-Home help, Family help, or similar household assistance.
- 38-Transportation other than local licensed ambulance services or for emergency medical evacuation under section D. No reimbursement for transportation expenses to travel out of Qatar for medical treatment.
- 39-Suicide or attempted suicide, willfully self-inflicted bodily injury or illness or injury sustained directly or indirectly as a result of the Insured Person committing a criminal offence.
- 40-Treatment of sleep related breathing disorders, including snoring, sleep apnea, jet lag or work related stress and any related condition.