

Major Exclusions

Personal Accident Comprehensive Protection Plan

Major Exclusions (For more details and other exclusions, please refer to the provisions of the relevant policy)

Class of occupation of the Insured Person(s) does not fall within the coverage of the Plan; Pre-existing illnesses or physical defects, suicide, pregnancy, AIDS; act of war, civil commotion, act of terrorism; professional sports competition; influence of alcohol, drug addiction; duties as part of the police, fire services or military, any acts violating the law, engaging in flying activities (other than as a fare-paying passenger in a licensed passenger carrying aircraft), participation in dangerous activities or sports, or professional sports do not fall within the coverage of the Plan, either.