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FLEXI GROUP MEDICLAIM POLICY

KEY EXCLUSIONS

TIME BOUND EXCLUSIONS:

- Treatment of any Pre-existing Disease shall be covered after 48 months of continuous coverage
- Any illness contracted during the first 30 days of the commencement date of this policy
- Twenty four months waiting for specified diseases listed in the policy document.
- Forty Eight Months waiting for age-related diseases listed in the policy document.

PERMANENT EXCLUSIONS:

- Circumcision, Cosmetic and Plastic Surgery, Vaccination and durable implants
- Dental Treatment
- Treatment relating to Convalescence, all psychiatric and psychosomatic disorders, use of intoxicating drugs, obesity, infertility, sterility, venereal disease, intentional self-injury
- War and allied perils
- Treatment of any bodily injury or illness sustained whilst participating in criminal act or hazardous sport or attempted suicide.
- Maternity Expenses
- Sexually Transmitted Diseases, including AIDS
- Genetic Disorders and stem cell implantation
- Domiciliary hospitalization, Acupressure, acupuncture, magnetic therapies and Naturopathy etc.
- Non-Medical expenses listed in the policy document