

This policy does not cover and no payment shall be made in respect to:

1) Any loss caused by or resulting from:

a) Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or conscious; b) War, invasion, act of foreign enemy, hostilities or Warlike operations (whether War be declared or not), mutiny, riot, civil commotion, strike, civil War, rebellion, revolution, insurrections; shelling, sniping, ambushes, and all acts of similar nature; or any period the Named Insured is serving in the Armed Forces of any country, whether in peace or War; c) Congenital anomalies and conditions arising out of or resulting therefrom; d) Any claim caused by an opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Named Insured had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex), or having an antibody positive blood test to HIV (Human Immunodeficiency Virus) ; e) Active participation in Terrorism Acts ; f) Travel to and /or stay in Iraq and Afghanistan; g) Pregnancy, miscarriage, or childbirth; h) Cosmetic or plastic surgery, except as a result of Injury; nor

2) Any loss occurring while:

a) The Named Insured is flying in an aircraft or device for aerial navigation except as specifically provided herein under Part 3 Flying Coverage; b) The Named Insured is participating in professional sports, whether practicing or playing, competitions, races, matches in land, air or sea, hazardous sports/activities such as rock climbing, mountaineering, potholing, paragliding, bungee jumping, parachuting or scuba diving; nor

3) Loss caused directly or indirectly, wholly or partly by:

a) Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease; b) Medical or surgical treatment except as may be necessary solely as a result of Injury; nor

4) Dental care or surgery except to sound natural teeth as occasioned by Injury; nor

5) Pre-existing Conditions; nor

6) Loss sustained or contracted in consequence of the Named Insured being intoxicated or under the influence of alcohol or any narcotic or abuse of prescription drugs; nor

7) Any loss of which a contributing cause was the Named Insured's attempted commission of, or participation in a felony or a deliberate misdemeanor; nor

8) Any loss caused by or resulting from a nuclear, biological or chemical radiation, defined as: a) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or b) The dispersal or application of pathogenic or poisonous biological or chemical materials; or c) The release of pathogenic or poisonous biological or chemical materials.

The Named Insured shall, if so required, and as condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the excepted circumstances or causes under this policy.