

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

Any loss caused by or resulting from:

- 1) Intentionally self-inflicted Injury, suicide, or any attempt thereof while sane or insane;
- 2) War, invasion, act of foreign enemy, hostilities, or Warlike operations, mutiny, riot, civil commotion, strike, civil War, rebellion, revolution, insurrections;
- 3) Congenital anomalies and conditions arising out of or resulting therefrom;
- 4) Pre-existing Conditions;
- 5) Acquired Immune Deficiency Syndrome (AIDS) or any disease connected with AIDS or Human Immunodeficiency Virus (HIV);
- 6) Loss sustained or contracted in consequence of an Insured being intoxicated or under the influence of alcohol or any narcotic or abuse of prescription drugs;
- 7) Any loss occurring while the Insured is flying in an aircraft or device for aerial navigation except as a fare paying passenger (not as an operator or crew member) on a commercial airline operated by a properly certified pilot, flying between duly established and maintained airports;
- 8) The Insured is participating in competitions, races, contests, matches in land, air, or sea; or in any sport related to the following hobbies: mountain climbing, pot holing, paragliding, bungee jumping, parachuting, scuba diving;
- 9) Any loss of which a contributing cause was the Insured committing, attempting or provoking an assault or criminal offence or violation of the law;
- 10) 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 claimant 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.