

## General exclusions

The Scheme shall not cover any treatment or expenses incurred directly or indirectly relating to:

1. Pre-existing conditions – means illness or injury that commenced or presented sign(s) and symptom(s), prior to the member's coverage commencement date.
2. Treatment, medical service, medication or investigation which is not Medically Necessary.
3. Any illness or bodily injury for which compensation is payable under any laws or regulations or any other insurance policy or any other sources except to the extent that such charges are not reimbursed by any such compensation, insurance policy or sources.
4. Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.
5. Any charges in respect of surgical or non-surgical cosmetic treatment (unless necessitated by injury caused by an Accident and the Member receives the Medically Necessary treatments or related services within one (1) year of the Accident), Hair Mineral Analysis (HMA), health supplements or body weight control (unless approved by Bupa).
6. Any charges in respect of preventive measures including but not limited to routine blood tests, general check-ups, vaccination or inoculations, hearing tests, eye refraction including routine eye tests or any cost of fitting of spectacles or lens (unless it is payable under the relevant Benefits).
7. Congenital Conditions, Developmental Conditions or Hereditary Conditions.
8. Treatment that commenced during the first five (5) years from the Coverage Commencement Date of this Scheme and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection.
9. Sexually Transmitted (Venereal) Diseases or their sequel.
10. Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage (unless it is payable under Maternity Benefit); birth control, sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction and pre-mature ejaculation, regardless of cause.
11. Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide.
12. Treatment relating to any illness or bodily injury resulting from participation in criminal activities.
13. Alternative treatment including but not limited to Chinese Medicines treatment, acupuncture, acupressure, tui na, hypnotism, rolfing, massage therapy and aromatherapy (unless it is payable under Chinese Herbalist Benefit, Chinese Bonesetter Benefit or Psychiatric-related Treatments Benefit, if applicable).

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14. Senile Dementia (including Alzheimer's disease) and Parkinson's disease.
15. Any charges for the procurement or use of special braces and appliances, including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches.
16. Any treatment or investigation related to dental or gum conditions unless it is covered under Dental Benefit or Emergency treatment arising from Accidents or the extraction of impacted wisdom teeth during Hospital Confinement. Follow-up treatment from such Hospital Confinement shall not be covered unless it is payable under Dental Benefit.
17. Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
18. Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (except the Value-Added Tax or Goods and Services Tax for medical services), medical report charges and the like.
19. Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice. For the purposes of interpreting "standards of good and prudent medical practice", Bupa shall consider (I) standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals; (II) relevant specialty body recommendations; and (III) in accordance with standards of generally accepted medical practice.
20. Engaging or taking part in naval, military or airforce or any operation with any armed force; or any form of professional sports.