

**(A) This policy will not cover claims resulting from**

1. Complications from self-inflicted injury, excluding the costs of treating emergency cases (life-threatening injuries) as described by the Private Health Institutions Law and Regulations approved by the Ministry of Health, which determines how to dispatch emergency cases.
2. Complications from diseases resulting from the intentional abuse of some medications, stimulants, sedatives, substance abuse, etc., excluding the costs of treating emergency cases (life-threatening injuries) as described by the Private Health Institutions Law and Regulations approved by the Ministry of Health, which determines how to dispatch emergency cases.
3. Non re-constructive cosmetic surgeries.
4. General examinations, vaccines, drugs or preventive measures that do not require medical treatment or are not mentioned in this Policy (except for the preventive measures stipulated in the Policy or determined by the Ministry of Health, such as vaccinations as well as maternity and childcare).
5. Treatment received by the insured free of charge.
6. Recreational therapy, general physical health programs, and treatment in social welfare institutions.
7. Any illness or injury arising directly from the profession of the Insured.
8. All costs related to dental implants, dentures, crowns, bridges or cosmetic procedures including, but not limited to, teeth whitening, except for the benefits outlined herein.
9. Vision correction surgeries, excluding procedures that prevent vision loss.
10. The expenses of the transportation of the insured within and between cities in the Kingdom by means of transportation other than the licensed ground ambulance.
11. Hair loss, baldness or artificial hair.
12. Allergy tests of any nature, excluding those related to the medical cases that can only be treated through these tests, or those related to prescribed medications, according to the medical proof and evidence.

13. Equipment, treatments, drugs and hormone procedures, surgeries or treatment aimed at regulating reproduction, contraception, impotence, infertility, in-vitro fertilization, or any other method of artificial fertilization.
14. Any congenital weakness or deformity, unless it has a current or future life-threatening impact on the Insured.
15. Any additional costs or expenses incurred by the companion of the Insured during its stay at the hospital, except for hospital accommodation charges for one companion, as required by the best medical practices.
16. Treatment of acne.
17. Cases of human organ transplantation, according to the definition set out in the First Chapter of the Policy, excluding the additional benefits regarding organ transplantation. Knowing that artificial organs are managed as per the benefits and exceptions of the policy.
18. Joint replacement with exception to what have been listed as benefits or for the treatment of complications arising from a covered benefit such as joint replacement due to cancer or a trauma.
19. Personal risks set forth in Chapter 1 (Definitions) herein. Any sport other than what is mentioned in the definition chapter, must be submitted to the Council for decision.
20. Alternative medicine procedures and medications.
21. Artificial and ancillary limbs.
22. Diseases that are classified by the Ministry of Health as pandemics or natural disasters, and based on decision released by the Council.
23. Eye glasses for persons over fourteen (14) years old.
24. Complications resulting from any previous illness or injury shall be excluded under the provisions of this Policy.

25. Long-term care (Care for a long period) that are limited to nursing care or personal care with exception to the benefits listed in this policy.
26. Rehabilitation admissions for management of addiction and alcohol abuse

**(B) Except for the provisions of Section 2 herein, this policy shall not cover health benefits or corpse repatriation to home country in claims resulting from the following:**

1. War, invasion, acts of (foreign) aggression whether or not war is declared.
2. Ionizing radiations and pollution from radioactive activity of any nuclear fuel or waste resulting from the combustion of nuclear fuel.
3. Radioactive, toxic, explosive or other hazardous properties of any nuclear plant or any of its nuclear components.
4. The Insured service or participation in armed forces or police operations.
5. Riots, strike, terrorism, or its equivalents.
6. Accidents or chemical, biological, or bacteriological reaction, if those accidents or reactions are a result of occupational injury or occupational risk.

**(c) Hotels, dormitories, guest houses, resorts, convalescent centers, sanatoriums, places for the care of persons in custody, nursing home, or schools/institutes specialized in teaching deaf, autistic, etc. shall not be included under the concept of the Hospital described in this Policy.**