Personal Accident

Policy does not cover death, injury or disablement resulting from:

- 1. Service or Duty with an armed force
- 2. Intentional self-injury, suicide or attempted suicide, insanity, venereal disease or the influence of intoxicating drink or drugs.
- 3. Medicinal or surgical treatment(except where such treatment is tendered necessary within the scope of policy)
- 4. Aviation other than as a passenger (fare paying or otherwise) in any duly licensed standard type aircraft anywhere in the world.
- 5. Nuclear radiation of nuclear materials
- 6. Child birth, pregnancy or other Physical causes peculiar to the female sex
- 7. Whilst committing any breach of law with criminal intent.
- 8. Medical Expenses