

Exceptions to Life Insurance AIA Co., Ltd.

Suicide in the first year The beneficiary intentionally kills the insured.

Health insurance exceptions

1. Suffering from a serious illness resulting from self-harm or intentional injuring oneself.
2. War (whether declared or not), strike, riot, terrorism, civil war, enlistment in the military, whether or not war is declared, AIA will refund the uncovered premium.
3. While the insured is committing a crime or while being arrested or escaping arrest.
4. Pregnancy, miscarriage, abortion, childbirth, pregnancy complications, infertility treatment, sterilization, and birth control.
5. Treatment of diseases or sleep apnea Treatment of sleep disorders Mental or nervous disorders Migraine, Treatment of chronic alcoholism or drug addiction
6. Problems with nearsightedness, farsightedness or astigmatism, expenses for devices to help with vision or treatment of vision disorders, except in cases where necessary due to accidental injury.
7. Cosmetic surgery or plastic surgery or elective surgery or surgery to correct congenital abnormalities
8. Treatment of disease or surgery related to teeth, except in cases of necessity due to accidental injury, but does not include dentures, dental crowns and root canal treatment.
9. General health check-up, rehabilitation or treatment by rest, rehabilitation treatment, examination to find any cause not directly related to hospitalization, disciplinary examination
10. Injuries or illnesses, treatment or examination to find the cause that are not medically necessary.
11. Medicines purchased without a prescription
12. Eye examination, eyeglass fitting, treatment of gingivitis, oral care
13. Abnormalities related to bodily functions without apparent pathology, including constipation, indigestion, flatulence, loss of appetite.