

## Policy Exclusions

### **DAC Exclusions:**

- Suicide
- Self-inflicted injury
- HIV/AIDs

### **Parental health Exclusions:**

- Cancer
- Cardiovascular Diseases
- Renal Diseases/ Dialysis
- Chronic Liver Disease/ Hepatitis
- Asthma/ Chronic Obstructive Pulmonary Disease
- Stroke/ Neurological Diseases
- Optical/ Dental/ Cosmetic/ Homeopathic Treatments
- HIV/AIDS
- Psychotic/ Mental/ Nervous Disorders
- Arthritis
- Combination of Diabetes and Hypertension
- Pre-existing conditions
- Self-inflicted injury, attempted suicide, abuse of alcohol or drug addiction

### **Dental Insurance Exclusions:**

- Pre-existing conditions are not covered
- Any accidental injury or dental benefits other than covered dental benefits.
- Dental implants and cosmetic procedures.
- Any covered dental benefit that is not diagnosed by a Medical Practitioner who is duly registered by the Pakistan Medical and Dental Council
- Any covered dental expense that the Takaful Membership Holder has been diagnosed with within the Waiting Period.
- Sports injuries from pastime sporting activities that are not considered “hazardous sports” are not covered.