

## **PRU**Million Med

**PRU**Million Med does not cover any hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- a. Pre-Existing Conditions.
- b. Specified Illnesses occurring during the first 120 days from the effective date of the rider or the date it is revived, whichever is later.
  - i. Hypertension, Diabetes Mellitus and Cardiovascular disease;
  - ii. Growths of any kind including tumours, cancers, cysts, nodules, polyps;
  - iii. Stones of the urinary system and biliary system;
  - iv. Any disease of the ear, nose (including sinuses) or throat;
  - v. Hernias, haemorrhoids, fistulae, hydrocele or varicocele;
  - vi. Any disease of the reproductive system including endometriosis; or
  - vii. Any disorders of the spine (including a slipped disc) and knee conditions.
- c. Any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the effective date of the rider or the date it is revived, whichever is later, except for traumatic bodily injury caused by an accident.
- d. Any neonatal medical or physical conditions including birth trauma (a physical injury sustained by an infant during birth) occurring within the first 30 days from the effective date of the rider, the date it is revived or the date of birth of the Life Assured, whichever is the latest.
- e. Elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof.
- f. Dental conditions including dental treatment or oral surgery except as necessitated by accident to restore function of sound natural teeth occurring while the Policy and the rider are in force.
- g. Private nursing (except for Home Nursing Care Benefit), rest cures or sanatoria care.
- h. Drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases.
- i. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- j. Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility and its complications, with exception to the benefits as provided under the Maternity Complications Benefits. Erectile dysfunction and tests or treatment related to impotence or sterilisation.
- k. Primarily for investigatory purposes, diagnosis, X-ray examination, stem-cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain or bariatric surgery.
- l. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.

- m. War or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations.
- n. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- o. Expenses incurred for donation of any body parts or organ by the Life Assured and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
- p. Investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment.
- q. Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity, covering the Life Assured, and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- r. Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations).
- s. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- t. Sickness or injury arising from violation of any law, participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- u. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- v. Expenses incurred for sex changes.
- w. Experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognised body in Malaysia.
- x. Care or treatment that does not lead to a recovery, conservation of the Life Assured's condition or restoration to the Life Assured's previous state of health.

*Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of terms and conditions under this policy.*