

AGSI Personal Accident & Illness Policy

Policy Exclusions – Insured Persons

IMPORTANT INFORMATION: All aspects of the Terms, Conditions and Exclusions of the Policy are relevant and taken into consideration when determining whether the subject and circumstances of each and every claim are answered by the Policy. Please use the information contained here as guidance only. It is the role of the Claims Handler, under instruction from the Underwriters, to determine whether the particular subject and circumstances of a claim are payable under the Terms of the AGSI Personal Accident and Illness Insurance Policy. Sometimes, the circumstances of a claim may mean that additional information is required from the Insured Person's (Your) Doctor before a final decision may be made. Whilst most claims are settled in a timely fashion, in a low percentage of cases the circumstances or subject of a claim may mean that the Policy cannot answer and, therefore, that the claim must be declined. **SPECIAL NOTE:** [Cover is worldwide, except for countries with a 'Do Not Travel' security status from the Department of Foreign Affairs and Trade.](#)

The Policy contains Exclusions as follows:

EXCLUSIONS

This Policy does not cover loss consequent on or contributed to by:

1. the Insured Person engaging in Air Travel as a pilot or crew member.
2. the Insured Person engaging in professional sports activities.
3. the Insured Person's intentional self-injury, suicide or attempted suicide.
4. the Insured Person's own criminal act.
5. the Insured Person's neuroses, psychoneuroses, psychopathies, or psychoses or mental or emotional diseases or disorders of any type (including post-traumatic stress disorder).
6. the Insured Person's willful or reckless exposure to exceptional risk or acting with reckless or willful disregard for one's own or another's safety or property, except in an attempt to save human life.
7. the Insured Person engaging in active service in the armed forces of any nation.
8. a pre-existing condition:
 - 8.1 for which medical advice or treatment was recommended by or received from a Medical Practitioner or other health care practitioners at any time during the thirty six (36) month period preceding the inception date of this Insurance; or
 - 8.2 for which symptoms were present at any time during the thirty six (36) month period preceding the inception date of this policy; or
 - 8.3 which caused the Insured Person to be absent from attending to their business or occupation for a period greater than 14 days, not necessarily consecutive, at any time during the thirty six (36) month period preceding the inception of this Policy.

9. In respect of Section C - Illness only:

9.1 pregnancy, childbirth, miscarriage and/or disorders of the reproductive system and/or menstrual problems.

This Policy also does not cover:

10. loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

10.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

10.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

10.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

10.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes

10.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

11. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

12. loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Policy also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.