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Key Exclusions

1. Intentional self injury, suicide or attempted suicide
2. Death, injury or disablement while under the influence of alcohol
3. Death, injury or disablement while engaged in defined hazardous occupations or sports.
4. Death, injury or disablement as a direct consequence of pregnancy
5. Death, injury or disablement as a direct consequence of war & allied perils and nuclear perils
6. Nuclear, chemical, biological Terrorism
7. Any claim in respect of pre existing conditions

The above are the important list of exclusions. For detailed list refer to policy terms and conditions.