

AIG Travel Medical Insurance Exclusions

General	<ol style="list-style-type: none">1) Suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self- inflicted Injury.2) Travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline, unless specifically provided by this Policy.3) Declared or undeclared war, or any act of declared or undeclared war unless specifically provided by this Policy.4) Sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.5) Infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.6) Service in the Armed Forces or units auxiliary thereto of any country or international authority. (Unearned premium for any period for which the Insured Person is not covered due to his or her active duty status will be refunded.) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).7) The Insured Person's commission of or attempt to commit a crime.8) The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
Out of Country Medical Expenses	<p>Benefits are only payable for Medically Necessary expenses due to sickness or injuries incurred outside of the insured person's home country. In addition to the General Exclusions, benefits are not payable for any expense for or resulting from:</p> <ol style="list-style-type: none">1) New, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement of sound natural teeth damaged or lost as a result of Injury or Emergency Sickness not to exceed \$500 per tooth per accident.2) New eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless Injury or Emergency Sickness has caused impairment of sight; or repair or replacement of existing eyeglasses or contact lenses unless for the purpose of modifying the item because Injury or Emergency Sickness has caused further impairment of sight.3) New hearing aids or hearing examinations unless Injury has caused impairment of hearing; or repair or replacement of existing hearing aids unless for the purpose of modifying the item because Injury or Emergency Sickness has caused further impairment of hearing.4) Any condition for which the Insured Person is entitled to benefits under any Workers' Compensation Act or similar law.

DISCLAIMER

This document is merely a short descriptive overview of the insurance plan in force, for convenient reference. It does not take the place of or alter any of the terms, conditions, definitions, exclusions, or other provisions of the insurance contract or service agreements summarized herein. If there is a discrepancy between this information and the insurance contract, the insurance contract will govern. ISMMS reserves the right to change and/or cancel this program at any time.