

Exclusion Manulife Premier

No covered benefits will be payable if the occurrence of insured event results from either directly or indirectly, wholly or partly from any of below item(s). If the covered event is not payable and leads to the termination of this Policy, the liability of the Company shall be limited only to the return of total Premium paid from Policy Issue Date less the medical examination expense (if any) and/or expenses reasonably occurred for the underwriting process (if any).

Exclusions for Non-accidental Death Benefit

1. Suicide or attempted suicide, whether the Life Insured (Minor)/Life Insured (Policyowner) is sane or insane, within two (2) years from the Policy Issue Date (this exclusion is not applicable after the two (2)-year period as per stated above); or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Life Insured (Minor)/Life Insured (Policyowner), or Beneficiaries (please refer to Section 8. Beneficiary);

Exclusions for Non-accidental Total and Permanent Disability Benefit

1. Attempted suicide or any self-inflicted injury, whether the Life Insured (Policyowner) is sane or insane; or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Life Insured (Policyowner), or Beneficiaries (please refer to Section 8. Beneficiary); or
3. Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations; or
4. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Life Insured (Policyowner) was participating therein.

Exclusions for Accidental Death or Total and Permanent Disability Benefit

1. Suicide or attempted suicide, whether the Life Insured (Policyowner) is sane or insane; or
2. Willful exposure to danger or attempted self-destruction or self-inflicted injuries, whether the Life Insured (Policyowner) is sane or insane;
3. Assault or murder; or
4. A committed criminal offense, or an attempted commitment of a criminal offense by the Life Insured (Policyowner), or Beneficiaries (please refer to Section 8. Beneficiary); or
5. Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations; or
6. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Life Insured (Policyowner) was participating therein; or
7. Any loss sustained by the Life Insured (Policyowner) while resisting arrest by a law enforcement officer or violation of alcohol intake and/or speed limits as prescribed by the applicable traffic law at the time of accident; or
8. Bodily or mental infirmity or illness or disease of any kind or any infection, other than infections occurring simultaneously with and in consequence of an accidental wound; or
9. Travelling or flight in any vehicle or device for aerial navigation, except as a passenger on an aircraft operated by a regular airline; or
10. Engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or potholing or parachuting or bungee jumping

Exclusions for Critical illness Claim

1. All Pre-existing conditions and the complications arising from the Pre-existing Conditions; or
2. All Critical Illness presenting, or any symptoms presenting or diagnosed within the Waiting Period, inclusive of all Early-Stage Critical illness that are first diagnosed during the waiting period and that progress to a Major-Stage Critical Illness after the waiting period expired; or
3. Congenital diseases or birth defects; or
4. Disease/s resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immune Deficiency Virus (HIV) (except in cases of HIV due to blood transfusion /Occupationally acquired AIDS); or
5. Attempted suicide or any self-inflicted injury, whether the Life Insured is sane or insane; or
6. Any Critical Illness resulting from the use of medication without medical prescription, narcotic drug or other toxic substance, or from excessive consumption of alcohol as defined in current laws and regulations, unless prescribed by a duly registered medical practitioner; or
7. Any conditions that are excluded under each covered critical illness's definition.