

I. Liability Exemption for Death and Accidental Disability Insurance

Ping An shall be exempted from the insurance liabilities for death and disability caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, suicide, intentional crime, resistance to criminal compulsory measures taken according to the law on the part of the Insured;
3. Fighting, drunkenness or affected by alcohol, and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving a motor vehicle under the influence, driving a motor vehicle without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. Pregnancy, abortion, miscarriage, delivery (including caesarean birth), birth control, treatment of infertility, contraceptive sterilization, artificial impregnation and related complication on the part of the Insured;
8. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
9. Taking of medicine (excluding OTC medicine taken according to instructions) without permission of doctor on the part of the Insured;
10. During the period when the Insured suffers from AIDS or is infected with the AIDS virus (HIV-positive);
11. The Insured engages in high-risk activities such as diving, parachuting, mountain climbing, bungee jumping, paragliding, expedition, wrestling, martial art, stunt performance, horse racing, car racing, etc.
12. The Insured passes away or becomes disability because of an accident outside mainland China.
13. Providing false insurance information, or international experts and teachers taking out an insurance policy as a student
14. Those accidents that occur during the time when the Insured do their part-time work;
If the Insured is caused dead in any of the foregoing circumstances, Ping An shall terminate the insurance liability of the Insured.

II. Liability Exemption for Medical Insurance Liability (Accidental Medical Treatment, Outpatient, Emergency and Hospitalization)

Ping An shall be exempted from the insurance liabilities for medical expenses caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;

2. Deliberate self-harm, intentional crime or resistance to criminal compulsory measures taken according to the law on the part of the Insured;
3. Fighting, drunkenness or affected by alcohol, and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving a motor vehicle under the influence, driving a motor vehicle without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. The insured suffers from congenital diseases, hereditary diseases, existing disease (disease or symptoms that already exist prior to the date of insurance and non-continuous within the insurance period);
8. The insured suffers from AIDS or HIV infection, sexually transmitted diseases;
9. Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes;
10. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
11. The medical expenses incurred by the Insured for dental care, such as washing teeth, dentures, dental implants, false filling, porcelain teeth, etc., as well as expenses incurred in oral restoration, orthodontics, oral health care and beauty; the reasonable medical expenses of the Insurer's dental fillings, tooth nerve treatment, tooth pulling, tooth impaction treatment and periodontal diseases (such as, periodontitis, gingivitis, periapical inflammation, except for teeth cleaning) due to dental caries, dental pulp disease and cracked teeth are within the insurance liability of the Insurer;
12. Expenses of orthopedics, correct procedure, plastic surgery or rehabilitation therapy received by the Insurer;
13. Items such as physical examination and disease screening for the Insured; various medical treatment items for prevention, health care, recuperation, rest and special care: such as various vaccines vaccination, foot reflexology massage therapy, fitness massage and other items;
14. Taking, application or injection of medicine without the permission of doctor on the part of the Insured;
15. Medical expenses incurred outside Mainland China or in private hospitals within Mainland China, and expenses incurred in drug stores and companies of medical apparatus and instruments;
16. Accidents that occur outside Mainland China and the follow-up treatments as a consequent on the part of the Insured;

17. Charge of telephone, transportation, etc. on the part of the Insured;
18. Sports and athletic activities of high risk only professionals participate. (The Insured engages in high-risk activities such as diving, parachuting, paragliding, roller skating, skiing, skating, bungee jumping, rock climbing, wrestling, judo, taekwondo, martial art, karate, fencing, etc.
19. Providing false insurance information, or international experts and teachers taking out an insurance policy as a student.
20. Experimental treatment and costs incurred for medical experiment purpose.
21. The insurant should turn to medical treatment in strict accordance with the hospital admissions standards. If not, the insurer does not reimburse the cost of hospitalization.
22. Medical treatment fees incurred without consulting in advance by dialling 400 telephone numbers or not approved.
23. Relevant expenses incurred by the Insured during the time when they do their part-time work.