

GENERAL EXCLUSIONS APPLICABLE TO BOTH FREEDOM AND VISITORS TO CANADA:

As follows:

In addition to the exclusions specified in each Insurance coverage, this Insurance does not provide payment or indemnity for expenses incurred directly or indirectly as a result of:

1.
 - a. War, civil war, riot, rebellion, insurrection, revolution, invasion, hostilities or warlike operations (whether war be declared or undeclared), civil commotion, overthrow of the legally constituted government, military or usurped power, explosions of war weapons, utilization of nuclear, chemical or biological weapons;
 - b. death or disablement in any way caused by or contributed by radioactive contamination; or, any action taken in controlling, preventing or suppressing any,
 - c. or all of a) or b) above.
2. *Your* suicide or attempt thereat, self-inflicted *injury*.
3. *Your* commission or attempted commission of any crime or offence.
4.
 - a. Routine pre-natal care;
 - b. Voluntary termination of pregnancy or resulting complications;
 - c. Childbirth, complications related to pregnancy or childbirth occurring within the nine weeks immediately before or after and including the expected date of delivery;
 - d. *Medical treatment* incurred by a newborn child following the unexpected birth during *your* trip.
5. Any medical condition or recognized complication of a condition, where the purpose of *your* trip is to seek *medical treatment*, advice or services, and where the medical evidence indicates the *medical treatment*, advice or services received are related to that condition.
6. *Injury* or *sickness* while scuba diving unless *you* are certified by an internationally recognized and accepted program (including but not limited to NAUI, PADI).
7. *Your* participation in, training or practicing for any sport as a *professional* athlete or while participating in, training or practicing for any *motorized speed contest*, rodeo, show jumping or horse racing.
8. Psychological disorders, *emotional* or *mental disorders*. Acute psychosis is not excluded unless drug or alcohol induced.
9. Ongoing care, rehabilitation or check-ups.
10. *Medical treatment*, services or supplies provided in a chronic care facility of a *hospital* or convalescent or nursing home, health spa, or rehabilitation centre.
11. *Elective* (non-emergency) *treatment* or *surgery*.
12. Emergency Air Transportation unless pre-approved and arranged by *OneWorld Assist*. Treatment or services that contravene any provisions of any government health care plan of the province or territory in which *you* reside.
14. *Your* abuse of (prior to or during *your* trip), or intoxication due to alcohol, drugs or medication.
15. A condition arising out of or resulting from Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) if the condition first manifested itself prior to the effective date of coverage or if the condition arose out of Human Immunodeficiency Virus (HIV) which had first been diagnosed or that manifested itself prior to the effective date.
16. Expenses incurred as a result of *your* failure to accept or follow the *physician's* advice, treatment or recommended treatment.
17. Unless otherwise stated in this Policy (see General Condition, number 2), expenses incurred if other insurance policies, plans or contracts, including any private or provincial automobile insurance, cover the loss. If, however, the loss exceeds the limits of the other policies, plans or contracts and if this Insurance covers losses and periods not covered by those other policies, plans or contracts, this Insurance shall then apply in excess of all other valid insurance. This exclusion does not apply to Accidental