

This policy does not cover and no payment shall be made in respect to:

1. Any loss caused by or resulting from:

a) Intentionally self-inflicted Injury, suicide or any attempt thereat while sane or conscious; b) War, invasion, act of foreign enemy, hostilities or Warlike operations (whether War be declared or not), mutiny, riot, civil commotion, strike, civil War, rebellion, revolution, insurrections; shelling, sniping, ambushes, and all acts of similar nature; or any period a Named Insured is serving in the Armed Forces of any country, whether in peace or War; c) Congenital anomalies and conditions arising out of or resulting there from; d) Active participation in Terrorist Acts; e) Travel to and /or stay in Iraq and Afghanistan; nor

2. Any loss occurring while:

a) The Named Insured is flying in any aircraft or device for aerial navigation except as specifically provided herein under Part 4 Flying Coverage; b) The Named Insured is participating in professional sports, whether practicing or playing, competitions, races, matches in land, air or sea, hazardous sports/activities such as rock climbing, mountaineering, bungee jumping, river rafting, pot-holing, parachuting, paragliding, skiing or scuba diving; nor

3. Loss sustained or contracted in consequence of a Named Insured being intoxicated or under the influence of alcohol or any narcotic or abuse of prescription drugs; nor

4. Any loss of which a contributing cause was the Named Insured's attempted commission of, or participation in a felony or a deliberate misdemeanor; nor

5. Any Pre-existing Conditions, pregnancy, childbirth or miscarriage; nor

6. Loss caused directly or indirectly, wholly or partly by Bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease; nor

7. Any loss caused by or resulting from nuclear, biological or chemical radiation, defined as:

a) The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or b) The dispersal or application of pathogenic or poisonous biological or chemical materials; or c) The release of pathogenic or poisonous biological or chemical materials.

The claimant shall, if so required, and as condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the excepted circumstances or causes under this policy.