

Abu Dhabi National Takaful Standard Exclusions (Northern Emirates):

Except as may be specifically provided in the Health Insurance Law and the Regulations, cover for the costs of Healthcare Services and associated expenses in respect of the following events or causes, medical conditions, items, supplies, procedures and all their related or consequential expenses shall be excluded from the requirements to obtain health insurance cover under the Health Insurance Scheme:

1. Healthcare Services, which are not medically necessary.
2. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments excluding treatment necessitated by traumatic and violent injury.
3. Custodial care; domiciliary care; private duty nursing; respite care; rest cures. Custodial care means (1) non-health related services, such as assistance in activities of daily living, or (2) health-related services which do not seek to cure or which are provided during periods when the medical condition of the patient is not changing or (3) services which do not require continued administration by trained medical personnel.
4. Personal comfort and convenience items or services including but not restricted to television, telephone, barber or beauty service, guest service and similar incidental services and supplies.
5. Healthcare Services and associated expenses for cosmetic procedures. Cosmetic procedures are those procedures which improve physical appearance and which are not incidental to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body. Breast reconstruction following a mastectomy for cancer is covered.
6. Replacement of an existing breast implant.
7. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
8. Experimental, investigational or unproven healthcare services, treatments, devices and pharmacological regimens, The fact that an experimental, investigational or unproven healthcare service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in coverage under a Health Insurance Policy without prior approval of the Authorized Insurer.
9. Healthcare Services, apart from Healthcare Services rendered in a Medical Emergency that are not performed by Authorized Providers without prior approval of the Authorized Insurer.
10. Treatment for alopecia, baldness, hair falling, dandruff, wigs, or toupees.
11. Treatment and services for smoking cessation programs and the treatment of nicotine addiction.
12. Treatment and services for any drug addiction or substance abuse or addiction.
13. Amniocentesis except where certified by a medical practitioner to be medically necessary.
14. Treatment and services for sex transformation operations, voluntary sterilization and for reversal of sterilizations.
15. Treatment and services for contraceptive supplies or services.
16. Treatment and services related to fertility/infertility treatment including varicocele or polycystic ovary/ ovarian cyst or hormonal disturbances, and sexual dysfunction.
17. Treatment of venereal diseases medically accepted to be transmitted by intercourse.
18. Except where certified by a medical practitioner to be medically necessary, prosthetic devices and durable medical equipment, comprising medical equipment used externally from the human body which:

- (a) Can withstand repeated use;
 - (b) Is not designed to be disposable;
 - (c) Is used to serve a medical purpose;
 - (d) Is generally not useful to a person in the absence of a Sickness or Injury; and
 - (e) Is used outside of a hospital
19. Treatments and services arising as a result of hazardous activities, including but not limited to:
- (a) Any form of aerial flight (including light aircraft, monoplanes, ballooning, hang-gliding, parachuting)
 - (b) Participation in any kind of power-vehicle race, rally or competition
 - (c) Water sports (powerboats, water skiing, jet skiing, diving)
 - (d) Horse riding activities (hunting, jumping, polo, racing)
 - (e) Climbing activities (mountaineering, rock-climbing, pot holing, abseiling)
 - (f) Judo, boxing, karate, wrestling and other martial arts of any kind.
 - (g) Bungee jumping
 - (h) Any professional sports activities
20. Growth hormone therapy.
21. Terrestrial transportation in cases other than Medical Emergencies.
22. Transportation by means other than local licensed ambulance services.
23. Air ambulance transportation.
24. Mental Health diseases, including pharmaceuticals, in-patient and out-patient treatments, unless the condition is a transient mental disorder or an acute reaction to stress.
25. Outpatient prescribed or non-prescribed medical supplies including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency.
26. All preventative and routine processes, including vaccinations, immunizations, allergy testing and desensitization; any physical, psychiatric or psychological examinations or testing during these examinations, except where such treatments or services are required in connection with the provision of Healthcare Services.
27. Services rendered by any medical provider with the same legal residence as an Insured Person or who is a member of an Insured Person's family, including spouse, brother, sister, parent or child.
28. Enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements, unless medically necessary to be performed in conjunction with Healthcare Services that are covered under a Health Insurance Policy.
29. All medical treatments and services for an otherwise eligible person to whom the Health Insurance Law applies, together with his spouse and children, who is on active military duty;
30. Treatments and services for the analysis and adjustment of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure, or for muscle stimulation by any means, except treatment of fractures and dislocations of the extremities.
31. Treatments and services for acupuncture; acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatments, and other forms of alternative treatment.
32. Treatments and services for in-vitro fertilization (IVF), gamete intra-fallopian transfer (GIFT) procedures, and zygote intrafallopian transfer (ZIFT) procedures, and any related prescription medication treatment; embryo transport; donor ovum and semen and related costs, including collection and preparation.
33. Elective non-accident related surgery for correction of refraction errors and/or improvement of vision (quantitative or qualitative), including but not limited to radial keratotomy, photokeratectomy or laser surgery.

34. Nasal septum deviation and nasal concha resection.
35. All conditions requiring hemodialysis or peritoneal dialysis, and related test/treatment or procedure.
36. Any healthcare services and associated expenses for HIV, AIDS and all related medical conditions, following confirmation of diagnosis.
37. Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
38. Birth defects, Congenital diseases &/or Deformities unless life-threatening.
39. All cases resulting from alcoholism, use of drugs and/or hallucinatory substances.
40. Senile dementia and Alzheimer's disease
41. Circumcision and any complications or related expenses.
42. All cases related to maternity in respect of unmarried females.
43. Any inpatient treatment, tests and other procedures, which can be carried out on outpatient basis without jeopardizing the Insured Person's health
44. Any test or treatment, which is not related to a specific symptom and/or disease.
45. Any pharmaceutical products which are not considered as specific treatment for a particular disease or medical condition, including examinations required for employment, travel, immigration, licensing or insurance and related reports.
46. All substances which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions) and all equipment not primarily intended to improve a medical condition or injury, including but not limited to air conditioners or air purifying systems, arch supports, convenience items / options, exercise equipment and sanitary supplies.
47. More than one consultation with a medical practitioner in a single day for Healthcare Services or follow-up consultations where not certified by a medical practitioner to be medically necessary.
48. Lesions resulting from attempted suicides or self-inflicted non-accidental injuries
49. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
50. Complications directly arising from excluded Healthcare Services.
51. All kind of educational programs and/or learning disabilities treatments.
52. Criminal actions of an Insured Person, including the violation or attempted violation of the law and resistance to lawful arrest or any resultant imprisonment.
53. Officially recognized epidemics and pandemics.
54. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.
55. Wars and circumstances comparable with a state of war, invasion, act by a foreign enemy, hostilities and warlike events (with or without a declaration of war), civil war, riot, mutiny, revolution, confiscation or nationalization by order of any public or local government or authority; any act of a person acting in the name of or in connection with any organization whose activities aim to overturn a de jure or de facto government violently.

56. Nuclear risks: e.g. exposure to nuclear energy (nuclear reactions, radiation, contamination) or nuclear waste of any type or chemical contamination.
57. Natural catastrophes including but not limited to avalanches, earthquake, volcanic eruptions, tsunamis, hurricanes, tornados or any other kind of natural hazard.
58. Any act of terrorism, which shall mean an act, including but not limited to the force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
59. Any expenses related to immunomodulators and immunotherapy.
60. Dermatological diseases which treatment is required for cosmetic purposes and all non-infected skin lesions. Psoriasis, Vitiligo, Lichen-Planus, Warts, Corns, Acne are excluded.
61. Varicose Veins.
62. Work related injuries / illnesses covered under workmen compensation act or similar legislation.
63. Premature babies & Neo-natal Conditions.
64. Tuberculosis.
65. Oncology treatment (Chemotherapy, Radiotherapy, and PET scan).
66. Pregnancy including childbirth, abortion/miscarriage, antenatal & postnatal care.

DENTAL (APPLICABLE ONLY FOR DENTAL COVER)

67. Normal check-up and examinations
68. Any preventive treatment
69. All kinds of bridgework and false teeth
70. Tooth adjustment
71. General anesthesia
72. All surgeries, Treatment of gingivitis
73. Orthodontics and cosmetic services