

Exclusions

No benefits are payable for:

- A. The death of an insured resulting from suicide. However, if the death of an insured eligible for the natural death benefit results from suicide and the insurance has been in force with the Company for two continuous years, an amount equal to this benefit is payable. In such a case, any increase in the face amount resulting from the purchase of the **MACCIMUM** option is subject to an exclusion period of two continuous years of insurance.

- B. Natural death resulting from an illness or injury for which the insured had consulted a physician or received medical treatment during the year preceding the effective date of this contract **unless**, in these previous 12 months, the insured was covered by a similar accident insurance contract issued by the Company. In this case, the payable benefit is the lowest amount of that payable under the existing contract and that payable under the preceding contract.

- C. Losses, fractures, disability or costs incurred as a result of an attempted suicide, voluntary dismemberment or any self-inflicted injury, whether or not the insured was conscious of his/her actions.

- D. Death, losses, fractures, disability or costs incurred as a result of gas inhalation, poisoning, voluntary absorption of medication or drugs unless taken as prescribed by a physician.

- E. Death, losses, fractures, disability or costs incurred while the insured was under the influence of drugs or had a blood alcohol level exceeding 80 milligrams per 100 millilitres of blood, whether or not the insured was conscious of his/her actions.

- F. Death, losses, fractures, disability or costs incurred as a result of a criminal act that the insured committed, was preparing to commit or attempted to commit, or resulting from this individual provoking a riot, an attempt against public order or war, whether war be declared or not.

- G. Death, losses, fractures, disability or costs incurred as a result of flight or attempted flight on board a plane or other aircraft, if the insured is part of the crew, or performs any function related to the flight.

- H. Death, losses, fractures, disability or costs incurred while the insured participates in acrobatics or any sporting activities as a professional, while racing motorized vehicles, playing contact football as a member of team in a competitive league at college or university level or if he/she is paid for this activity, or while scuba diving, parachuting, competitive downhill skiing, hang

gliding, mountain climbing or bungee jumping.

- I. Dental care, hospital and paramedical expenses, and emergency care reimbursable by any other private (individual or group insurance) or government plan. Furthermore, in the case of a person who is not covered by a government plan providing illness or injury benefits, the Company will reimburse only that portion that would have been reimbursed to a person covered by such a plan.

- J. Care or treatment provided by a member of the insured's immediate family (except for transportation expenses).

- K. Orthopedic devices used solely for the purposes of practising sports activities.

- L. Costs incurred for magnetic resonance imaging tests, CT scans and X-rays.