

Daman Standard exclusions list:

1. Health Services, which are not Medically Necessary.
2. Any Health Services that are received as Out-of-Hospital Benefits. (Applied Only to UAE In-patient Product)
3. In case a medical underwriting has been applied, all Pre-Existing Conditions unless they have been declared by the Primary Insured and/or Dependent on the application form in the health declaration section and accepted by the Company in writing, on or before to the Effective Date, as detailed in the Policy or in another Amendment of the Company.
4. In case a medical underwriting has been applied, all Specific Exclusions agreed expressly with the Primary Insured and/or Dependent as detailed in the Policy or in another Amendment of the Company.
5. All expenses relating to dental treatment, dental prostheses and orthodontics unless otherwise specified in Exhibit 1, Schedule of Benefits and as per section 7.14 of this policy.
6. 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.)
7. Personal comfort and convenience items or services such as but not restricted to television, telephone, barber or beauty service, guest service and similar incidental services and supplies.
8. Health Services and associated expenses for cosmetic procedures. Cosmetic procedures are those procedures which improve physical appearance. ("Cosmetic" surgery is not surgery which is 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 mastectomy for cancer is covered. Replacement of an existing breast implant is excluded.
9. Health Services and associated expenses for the surgical treatment and non-surgical, medical treatment of obesity (including morbid obesity), and any other weight control programs, services, or supplies.
10. Health Services and associated expenses for Experimental, Investigational or Unproven Services, treatments, devices and pharmacological regimens, except for Health Services which are otherwise Experimental, Investigational or Unproven that are deemed to be, upon prior approval of the Company, Covered Health Services. The fact that an Experimental, Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Coverage if the procedure is considered to be Experimental, Investigational or Unproven in the treatment of that particular condition.
11. Health Services that are performed outside of the Network, unless for Emergency Health Services as described in Section 6. (Applied Only to UAE In-Patient and UAE In & Out-Patient Products)
12. Any Health Services and associated expenses for alopecia, baldness, hair falling, dandruff, wigs, or toupees.
13. Services and supplies for smoking cessation programs and the treatment of nicotine addiction are excluded.
14. Non-Medically Necessary amniocentesis. Health Services and associated expenses for sex transformation operations, voluntary sterilization and for reversal of sterilizations. Contraceptive supplies or services. All services related to fertility/infertility as varicocele or polycystic ovary/ ovarian cyst or hormonal disturbances etc. and sexual dysfunction.
15. Prosthetic Devices and Durable Medical Equipment, unless approved by the Company.
16. All costs relating to hazardous activities, including but not limited to:
 - Any form of aerial flight (including light aircraft, monoplanes, ballooning, hang-gliding, parachuting)
 - Participation in any kind of power-vehicle race, rally or competition

- Water sports (powerboats, water skiing, jet skiing, diving)
 - Horse riding activities (hunting, jumping, polo, racing)
 - Climbing activities (mountaineering, rock-climbing, pot holing, abseiling)
 - Judo, boxing, karate, wrestling and other martial arts of any kind.
 - Bungee jumping
 - Any professional sports activities
17. Growth hormone therapy.
 18. All expenses related to hearing and sight correction tests, audiovisual aids and optometry.
 19. 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;
 20. 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 nationalisation 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 organisation whose activities aim to overturn a de jure or de facto government violently;
 21. Nuclear risks: e.g. exposure to nuclear energy (nuclear reactions, radiation, contamination) or nuclear waste of any type or chemical contamination;
 22. Natural perils: such as but not limited to avalanches, earthquake, volcanic eruptions, tsunamis, hurricanes, tornados or any other kind of natural hazard;
 23. Any act of terrorism. For the purpose of this endorsement an act of terrorism means 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;
 24. Criminal act of a covered person, violation or attempted violation of law and resistance to lawful arrest or any resultant imprisonment;
 25. Mental Health diseases, including pharmaceuticals, in-patient and out-patient treatments, unless it is a transient mental disorder or an acute reaction to stress.
 26. 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. (Bandages, gauze etc. are covered as a part of emergency treatment given at any appointed Network provider)
 27. All preventive cares, including vaccinations, immunizations, allergy testing & desensitization; any physical, psychiatric or psychological examinations or testing during these examinations.
 28. Services rendered by a Provider with the same legal residence as a Covered Person or who is a member of a Covered Person's family, including spouse, brother, sister, parent or child.
 29. Enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements, unless done as a consequence to other Medically Necessary Inpatient care.
 30. Services and supplies for analysis and adjustments 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. Acupuncture; acupressure; hypnotism, rolfing; aromatherapy; homeopathic treatments; homeopathic drugs; spa treatments, relaxing massages and other forms of alternative treatment.
 32. Health Services and associated expenses 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) such as but not restricted to radial keratotomy, photokeratectomy or laser surgery.
34. Nasal septum deviation; nasal concha resection.
35. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related test/treatment or procedure.
36. Any Health Services and associated expenses for HIV, AIDS and all related medical conditions; after confirming diagnosis.
37. All cases related to viral hepatitis & the complication except hepatitis A.
38. Birth defects, hereditary defects/sicknesses, Congenital Anomalies &/or deformities unless representing a life threat.
39. All cases resulting from alcoholism, use of drugs & hallucinatory substances.
40. Senile dementia and Alzheimer's disease
41. Air ambulance transportation in general and terrestrial transportation in non-emergency cases or by non-licensed ambulance services.
42. All medical costs resulting from a work-related accident or Sickness that is Covered by workers' compensation (or any similar program).
43. Circumcision and any complications or related expenses.
44. All cases related to Maternity in respect of unmarried females.
45. All cases requiring non-emergency In-Hospital treatment/services, which have not been approved by the Company prior to admission.
46. All cases requiring emergency In-Hospital treatment/services, which have not been notified to the Company within 24 hours from admission.
47. Any test and/or treatment not required by a medical Physician.
48. Any In-Hospital treatment, tests and other procedures, which can be carried out on Out-of-Hospital basis without jeopardizing the Insured's health.
49. Any test or treatment, which is not related to a specific symptom and/or disease. This includes examinations required for employment, travel, immigration, licensing or insurance and related reports.
50. Any pharmaceutical products, which are not, considered as specific treatment for a particular disease and/or not prescribed by an approved Physician.
51. All substances which are not considered as medicines such as but not restricted to mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and vitamins (unless prescribed as replacement therapy for known vitamin deficiency states) and all equipment not primarily intended to improve a medical condition or injury such as but not restricted to air conditioners or air purifying systems, arch supports, convenience items/options, exercise equipment and sanitary supplies.
52. More than one Physician consultations in non-excluded cases in a single day or during free follow up period unless referred by his/her initial treating doctor & the referral if medically justified.
53. Lesions resulting from attempted suicides or self-infliction.
54. Health services and associated expenses for organ and tissue transplants, irrespective if insured person is a donor or recipient.
55. Officially (WHO and/or national law) recognized epidemics/pandemics.
56. Complications directly arising from services not covered.
57. All kind of educational programs and/or learning disabilities treatments.
58. Treatment of venereal diseases transmitted by intercourse as medically accepted.