**General exclusions**

These are the general exclusions which apply to all sections of this policy. You should read them, together with the cover and the specific exclusions referred to under each section of cover. There is no cover under any section of this policy for any claim arising directly or indirectly because of any of the following:

1. You travel:
   1. Even though you know you are unfit to travel; or
   2. Against medical advice; or
   3. When you know you will have to consult a medical practitioner; or
   4. For the purpose of obtaining medical advice or treatment.
2. You maintain a course of treatment you were on at the time your trip commenced.
3. The illness, injury or death, is caused or exacerbated by, or consequential upon, an existing medical condition of you, a member of the travelling party or a non-travelling relative or business partner. This exclusion will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.
4. A member of the travelling party:
   1. Intentionally and recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
   2. Deliberately injures themself; or
   3. Being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
   4. Suffers any mental illness including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
   5. Suffers HIV with AIDS related infection or illness; or
   6. Takes part in a riot or civil commotion; or
   7. Acts maliciously; or
   8. Hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
   9. Travels in international waters in a private sail vessel or privately registered sail vessel; or
   10. Participates in, or trains for, a professional sporting activity; or
   11. Scuba dives unless you hold an open water diving licence, or you were diving under licensed instruction; or
   12. Rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in your country of residence, or with an engine capacity greater than 250cc; or
   13. Rides a 4-wheel motor cycle even as a pillion passenger; or
5. A loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers’ compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by the insurer.
6. Any consequential loss or loss of enjoyment.
7. A loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
8. A loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under “What are the events that will be covered under Section A?”
9. A loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
10. A loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 6 under “What are the events that will be covered under Section A?”.
11. A government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
12. An act or threat of terrorism. This exclusion does not apply to Section B1 “Medical and dental expenses”, Section D7 “Hijacking”, D8 “Emergency accommodation due to terrorism”, Section F1 “Luggage and personal effects” or under Section C1 “Medical evacuation and repatriation” for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.