

**EXCLUSIONS****NO BENEFIT IS PAYABLE FOR LOSSES RESULTING FROM THE FOLLOWING CAUSES OR INCIDENTS:**

- a) the insured person's participation in a criminal act or attempted criminal act;
- b) injury or illness resulting from the insured person's active participation in a civil commotion, riot, insurrection or military operation during war, whether war is declared or not;
- c) suicide or any self-inflicted wound or mutilation, regardless of the insured person's state of mind;
- d) incurred expenses for treatment not medically required, or for cosmetic purposes or treatments that exceeds usual care normally applied for therapeutic purposes;
- e) all expenses that are payable or refundable under any governmental insurance plan or normally would be, or private plan;
- f) all expenses arising from an illness or accident falling under the authority of a provincial organism of the insured's province of residence, like the CNESST or the Société de l'assurance automobile du Québec (SAAQ);
- g) all expenses in excess of those considered reasonable, taking into consideration the importance of the situation, the normal rates in the region and the procedure that is normally used;
- h) all treatments or services that are provided free of charge or that would be free in the absence of insurance or that are not at the insured's expense;
- i) expenses incurred for a health trip, a rest cure, diet purposes or weight-loss treatments;
- j) treatments or services given by a member of the insured person's immediate family;
- k) medical expenses resulting from any illness or injury attributable to an occupation or employment for wages or profit;
- l) expenses for varicose vein injections in the lower limbs, giving in a nonmedical purpose;
- m) any drug that is available to the general public without a medical prescription;

**The following are not considered as drugs for the purpose of this benefit and are therefore not refundable:**

- aa) any drug that is available to the general public without a medical prescription;
- bb) milk, regardless of its nature, or milk substitutes;
- cc) proteins, dietary supplements, food, homeopathic or so-called natural products;
- dd) products for aesthetic or cosmetic care;
- ee) products, hormones and injections for cellulites or obesity treatment, including anorexiant;
- ff) products or medication used for eliminating the use of tobacco;
- gg) mineral water;
- hh) disinfectants, lubricating eye drops and solutions for contact lenses;
- ii) soaps, oils, shampoos and other hair products, emollients, creams and cough drops;
- jj) vitamins;
- kk) drugs administered for preventive measures. Under this exclusion, a drug used to stabilise or regulate a pathological state diagnosed by a physician is not considered as a preventive drug;
- ll) drugs or substances used in the treatment of infertility or impotence;

mm) all substances used for insemination or contraceptive gels or foams;

nn) anabolic steroids, growth hormones or experimentally administered drugs;

oo) drugs provided during hospitalization.