

RELIANCE GENERAL INSURANCE

Reliance Individual Mediclaim Policy

ANNEXURE A - NON-PAYABLE ITEMS (IRDAI)

The following items are **NOT COVERED** as per IRDAI Guidelines (Annexure A):

List I - Optional Items: Items like Baby Food, Body Lotion, Mosquito Repellent, **Bio-Medical Waste Disposal** (Optional charge).

List II - Non-Payable Items: Housekeeping charges, Service charges, Surcharges.

List III - Items Subsumed into Procedure Charges: Surgical blades, **OT Consumables**, Aprons, Drapes, Gauze, Cotton.

(These are part of the surgery cost and cannot be billed separately)

List IV - Items Subsumed into Costs of Treatment: Admission / Registration Charges, Urine container, File charges.

CLAIM SETTLEMENT PROCESS

Cashless Claims: Available at network hospitals. Pre-authorization required 48 hours before planned admission.

Reimbursement Claims: Submit claim within 30 days of discharge with original bills, discharge summary, and diagnostic reports.

Claim Settlement: Claims will be settled within 30 days of receipt of all documents, subject to verification and policy terms.

IMPORTANT: This policy is subject to all terms, conditions, exclusions, and limitations as detailed in the complete policy document. Please read the policy wording carefully.

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