

# 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 Repellant, **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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