List of Expenses Generally excluded in Hospitalisation Policy		
		n-Medical") in Hospital Indemnity Policy
S.No	NAME OF THE NON MEDICAL ITEM	SUGGESTIONS
	TOILETRIES/ COSMETICS/ PERSOI	NAL COMFORT OR CONVENIENCE ITEMS
1	ANNE FRENCH CHARGES	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BOTTLE	Not Payable
8	BRUSH	Not Payable
9	COSY TOWEL	Not Payable
10	HAND WASH	Not Payable
11	MOISTURISER PASTE BRUSH	Not Payable
12	POWDER	Not Payable
13	RAZOR	Payable
14	TOWEL	Not Payable
15	SHOE COVER	Not Payable
16	BEAUTY SERVICES	Not Payable
17	BELTS/ BRACES	Essential and should be paid at least specifically for
		cases who have undergone surgery of thoracic or
		lumbar spine.
18	BUDS	Not Payable
19	BARBER CHARGES	Not Payable
20	CAPS	Not Payable
21	COLD PACK/HOT PACK	Not Payable
	CARRY BAGS	Not Payable
23	CRADLE CHARGES	Not Payable
24	COMB	Not Payable
	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable
	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
	EYE PAD	Not Payable
	EYE SHEILD	Not Payable
	EMAIL / INTERNET CHARGES	Not Payable
-	FOOD CHARGES (OTHER THAN PATIENT'S DIET	Not Payable
	PROVIDED BY HOSPITAL)	,
	FOOT COVER	Not Payable
-	GOWN	Not Payable
33	LEGGINGS	Essential in bariatric and varicose vein surgery and may
		be considered for at least these conditions where
		surgery itself is payable.
-	LAUNDRY CHARGES	Not Payable
35	MINERAL WATER	Not Payable

26	OIL CHARGES	Not Payable
	SANITARY PAD	
-	SLIPPERS	Not Payable
	TELEPHONE CHARGES	Not Payable
		Not Payable
	TISSUE PAPER	Not Payable
_	TOOTH PASTE	Not Payable
_	TOOTH BRUSH	Not Payable
	GUEST SERVICES	Not Payable
	BED PAN	Not Payable
	BED UNDER PAD CHARGES	Not Payable
	CAMERA COVER	Not Payable
	CARE FREE	Not Payable
	CLINIPLAST	Not Payable
	CREPE BANDAGE	Not Payable
	CURAPORE	Not Payable
51	DIAPER OF ANY TYPE	Not Payable
52	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by
		Insurer/TPA then payable)
53	EYELET COLLAR	Not Payable
54	FACE MASK	Not Payable
55	FLEXI MASK	Not Payable
56	GAUSE SOFT	Not Payable
57	GAUZE	Not Payable
58	HAND HOLDER	Not Payable
59	HANSAPLAST/ ADHESIVE BANDAGES	Not Payable
60	LACTOGEN/ INFANT FOOD	Not Payable
61	SLINGS	Reasonable costs for one sling in case of upper arm
		fractures may be considered ITEMS SPECIFICALLY
		EXCLUDED IN THE POLICIES
	ITEMS SPECIFICALLY	EXCLUDED IN THE POLICIES
62	WEIGHT CONTROL PROGRAMS/ SUPPLIES/	Exclusion in policy unless otherwise specified
	SERVICES	
63	COST OF SPECTACLES/ CONTACT LENSES/	Not Payable
	HEARING AIDS ETC.,	
64	DENTAL TREATMENT EXPENSES THAT DO NOT	Not Payable
65	HORMONE REPLACEMENT THERAPY	Exclusion in policy unless otherwise specified
	HOME VISIT CHARGES	Exclusion in policy unless otherwise specified
	INFERTILITY/ SUBFERTILITY/ ASSISTED	Exclusion in policy unless otherwise specified
"	CONCEPTION PROCEDURE	and the second s
68	OBESITY (INCLUDING MORBID OBESITY)	Exclusion in policy unless otherwise specified
	TREATMENT	anies other wise specified
60	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in policy unless otherwise specified
	- 5.5.11. THIS & 1.5 TOHOSOMETHE DISONDERS	Exercision in policy amess otherwise specified
70	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in policy unless otherwise specified
'0	COMMENTE SONGENT FOR NEI MACTIVE ENNOR	Exercision in policy affices otherwise specifica

71	TREATMENT OF SEXUALLY TRANSMITTED	Exclusion in policy unless otherwise specified
	DISEASES	exclusion in policy unless otherwise specified
	DONOR SCREENING CHARGES	Exclusion in policy unless otherwise specified
	ADMISSION/REGISTRATION CHARGES	Exclusion in policy unless otherwise specified
	HOSPITALISATION FOR EVALUATION/	Exclusion in policy unless otherwise specified
, ,	DIAGNOSTIC PURPOSE	Exclusion in policy arriess otherwise specified
75	EXPENSES FOR INVESTIGATION/ TREATMENT	Not Payable - Exclusion in policy unless otherwise
	IRRELEVANT TO THE DISEASE FOR WHICH	specified
	ADMITTED OR DIAGNOSED	
76	ANY EXPENSES WHEN THE PATIENT IS	Not payable as per HIV/AIDS exclusion
	DIAGNOSED WITH RETRO VIRUS + OR SUFFERING	
	FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR	
	INDIRECTLY	
77	STEM CELL IMPLANTATION/ SURGERY	Not Payable except Bone Marrow Transplantation
	ITEMS WHICH FORM PART OF HOSPITAL SERVICE	S WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE
	BUT TH	IE SERVICE IS
78	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
79	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of
		Instruments not payable.
	MICROSCOPE COVER	Payable under OT Charges, not separately
81	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Payable under OT Charges, not separately
82	SURGICAL DRILL	Payable under OT Charges, not separately
83	EYE KIT	Payable under OT Charges, not separately
84	EYE DRAPE	Payable under OT Charges, not separately
85	X-RAY FILM	Payable under Radiology Charges, not as consumable
86	SPUTUM CUP	Payable under Investigation Charges, not as
0.7	DOW EC ADDADATUS CHARGES	consumable
_	BOYLES APPARATUS CHARGES	Part of OT Charges, not seperately
88	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
89	SAVLON Not	Payable-Part of Dressing Charges
-	BAND AIDS, BANDAGES, STERLILE INJECTIONS,	Not Payable - Part of Dressing charges
	NEEDLES, SYRINGES	and a gradie of areas and arminged
_	COTTON	Not Payable-Part of Dressing Charges
	COTTON BANDAGE	Not Payable- Part of Dressing Charges
	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed,
		otherwise included as Dressing Charges
94	BLADE	Not Payable
95	APRON	Not Payable -Part of Hospital Services/ Disposable
		linen to be part of OT/ICU chatges
	TORNIOUET	Not Payable (service is charged by hospitals,
96	TORNIQUET	consumables cannot be separately charged)

97	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
		Not Payable
		F ROOM CHARGE
99	LUXURY TAX	Actual tax levied by government is payable.Part of
		room charge for sub limits
100	HVAC	Part of room charge not payable separately
101	HOUSE KEEPING CHARGES	Part of room charge not payable separately
102	SERVICE CHARGES WHERE NURSING CHARGE	Part of room charge not payable separately
	ALSO CHARGED	
103	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
104	SURCHARGES	Part of Room Charge, Not payable separately
105	ATTENDANT CHARGES	Not Payable - Part of Room Charges
106	IM IV INJECTION CHARGES	Part of nursing charges, not payable
107	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
400	EVED A DIET OF DATIFACTORY THAN THAT	Dations Distance ideal has been the literature.
108	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
100	,	Not Payable- part of room charges
109		R NON-MEDICAL CHARGES
110	-	Not Payable
$\overline{}$		Not Payable
$\overline{}$	BLOOD RESERVATION CHARGES AND ANTE NATAL	
	BOOKING CHARGES	TVOCT dydbic
$\overline{}$	CERTIFICATE CHARGES	Not Payable
$\overline{}$	COURIER CHARGES	Not Payable
	CONVENYANCE CHARGES	Not Payable
116	DIABETIC CHART CHARGES	Not Payable
	DOCUMENTATION CHARGES / ADMINISTRATIVE	Not Payable
	EXPENSES	
118	DISCHARGE PROCEDURE CHARGES	Not Payable
119	DAILY CHART CHARGES	Not Payable
120	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
121	EXPENSES RELATED TO PRESCRIPTION ON	To be claimed by patient under Post Hosp where
	DISCHARGE	admissible
-	FILE OPENING CHARGES	Not Payable
	INCIDENTAL EXPENSES / MISC. CHARGES (NOT	Not Payable
	EXPLAINED)	Not Payable
	MEDICAL CERTIFICATE	Not Payable
_	MAINTAINANCE CHARGES	Not Payable
-	MEDICAL RECORDS PREPARATION CHARGES	Not Payable Not Payable
	PHOTOCOPIES CHARGES	Not Payable
	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable Not Payable
129	PATIENT IDENTIFICATION BAND / NAIVIE TAG	inot rayable
130	WASHING CHARGES	Not Payable
131	MEDICINE BOX	Not Payable

132	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not payable
133	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
	EXTERNAL I	DURABLE DEVICES
134	WALKING AIDS CHARGES	Not Payable
135	BIPAP MACHINE	Not Payable
136	COMMODE	Not Payable
137	CPAP/ CAPD EQUIPMENTS	Device not payable
138	INFUSION PUMP - COST	Device not payable
139	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
140	PULSEOXYMETER CHARGES	Device not payable
141	SPACER	Not Payable
142	SPIROMETRE	Device not payable
	SPO2 PROBE	Not Payable
	NEBULIZER KIT	Not Payable
	STEAM INHALER	Not Payable
	ARMSLING	Not Payable
	THERMOMETER	Not Payable (paid by patient)
	CERVICAL COLLAR	Not Payable
	SPLINT	Not Payable
—	DIABETIC FOOT WEAR	Not Payable
	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
152	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
153	LUMBO SACRAL BELT	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
154	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day
	AMBULANCE COLLAR	Not Payable
	AMBULANCE EQUIPMENT	Not Payable
	MICROSHEILD	Not Payable
158	ABDOMINAL BINDER	Essential and should be paid at least in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
	ITEMS PAYABLE IF SUP	PPORTED BY A PRESCRIPTION
159	BETADINE \ HYDROGEN PEROXIDE\SPIRIT\\DETTOL \SAVLON\ DISINFECTANTS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
160	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalization nursing charges not Payable

161	NUTRITION PLANNING CHARGES - DIETICIAN	Patient Diet provided by hospital is payable
101	CHARGES / DIET CHARGES CHARGES / DIET CHARGES	ratient Diet provided by nospital is payable
162	ALEX SUGAR FREE	Payable -Sugar free variants of admissable medicines
102	ALEX SUGAR FREE	are not excluded
162	CREAMS POWDERS LOTIONS (Toileteries are not	Payable when prescribed
	payable, only prescribed medical pharmaceuticals	Payable when prescribed
	payable)	Developed a subsequence of the s
	DIGENE GEL/ ANTACID GEL	Payable when prescribed
165	ECG ELECTRODES	Upto 5 electrodes are required for every case visiting
		OT or ICU. For longer stay in ICU, may require a change
		and at least one set every second day must be payable.
166	GLOVES	Sterilized Gloves payable / unsterilized gloves not
		payable
167	HIV KIT	Payable - payable Pre operative screening
168	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
	LOZENGES	Payable when prescribed
	MOUTH PAINT	Payable when prescribed
	NEBULISATION KIT	If used during hospitalization is payable reasonably
1,1		asea during nospitalization is payable reasonably
172	NEOSPRIN	Payable when prescribed
173	NOVARAPID	Payable when prescribed
174	17 VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
175	ZYTEE GEL	Payable when prescribed
176	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite
		Vaccination Payable
	PART OF HOSPITAL'S OV	NN COSTS AND NOT PAYABLE
177	AHD	Not Payable - Part of Hospital's internal Cost
178	ALCOHOL SWABES	Not Payable - Part of Hospital's internal Cost
179	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
	C	OTHERS
180	VACCINE CHARGES FOR BABY	Not Payable
181	AESTHETIC TREATMENT / SURGERY	Not Payable
182	TPA CHARGES	Not Payable
183	VISCO BELT CHARGES	Not Payable
184	ANY KIT WITH NO DETAILS MENTIONED	Not Payable
	[DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	
185	EXAMINATION GLOVES	Not Payable
186	KIDNEY TRAY	Not Payable
187	MASK	Not Payable
188	OUNCE GLASS	Not Payable
189	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations
		where covered by policy
190	OXYGEN MASK	Not Payable
	PAPER GLOVES	Not Payable

192	PELVIC TRACTION BELT	Should be payable in case of PIVD requiring traction as
		this is generally not reused
193	REFERAL DOCTOR'S FEES	Not Payable
194	ACCU CHECK (Glucometery/ Strips)	Not payable pre hospitilasation or post hospitalisation
		/ Reports and Charts required/ Device not payable
195	PAN CAN	Not Payable
196	SOFNET	Not Payable
197	TROLLY COVER	Not Payable
198	UROMETER, URINE JUG	Not Payable
199	AMBULANCE	Payable-Ambulance from home to hospital or
		interhospital shifts is payable/ RTA as specific
		requirement is payable
200	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
201	URINE BAG	Payable where medicaly necessary till a reasonable
		cost - maximum 1 per 24 hrs
202	SOFTOVAC	Not Payable
203	STOCKINGS	Essential for case like CABG etc. where it should be
		paid.