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| **Q.No** | **Correct Answer** | **IRDAI Reference** |
| 1 | D. Surgeon’s fees | Covered (not in exclusion list) |
| 2 | A. Admission/registration charges | S.No. 70 – Not Payable |
| 3 | D. Toothbrush/toothpaste | S.No. 39–40 – Not Payable |
| 4 | A. Surgical drill | S.No. 79 – Not Payable Separately |
| 5 | B. Mineral water | S.No. 33 – Not Payable |
| 6 | A. Nutritionist charges | S.No. 158 – Not Payable |
| 7 | B. Disposable razor | S.No. 23 – Payable (hence not excluded) |
| 8 | D. Optional items (Thermometer) | S.No. 144 – Not Payable |
| 9 | B. Procedure charges (Bandages, cotton) | S.No. 87–89 – Not Payable |
| 10 | C. Optional item (Mouthwash) | S.No. 165 – Payable only if prescribed |
| 11 | C. Procedure charges (Disposable razors) | S.No. 23 – Payable |
| 12 | B. Referral doctor’s fees | S.No. 189 – Not Payable |
| 13 | B. Excluded under optional items (Attendant charges) | S.No. 102 – Not Payable |
| 14 | C. Procedure costs (Infusion pump) | S.No. 135 – Not Payable |
| 15 | A. Needles and syringes | Covered (not excluded) |
| 16 | C. Procedure exclusions (Blood reservation) | S.No. 109 – Not Payable |
| 17 | D. Room charges (Gown, slippers, comb) | S.No. 30, 36, 22 – Not Payable |
| 18 | B. Optional non-medical (Baby food) | S.No. 3 – Not Payable |
| 19 | A. Procedure cost exclusion (Bandages during surgery) | S.No. 87–89 – Not Payable |
| 20 | B. Procedure cost (Infusion pump cost) | S.No. 135 – Not Payable |
| 21 | B. Procedure charges (Paper gloves) | S.No. 187 – Not Payable |
| 22 | D. Treatment costs (X-ray film) | S.No. 82 – Payable under radiology |
| 23 | B. Procedure charges (HIV kit) | S.No. 164 – Payable for screening |
| 24 | A. Optional item (Nutritionist charges) | S.No. 158 – Not Payable |
| 25 | C. Camera cover | S.No. 44 – Not Payable |
| 26 | B. Optional (Sugar-free tablets) | S.No. 159 – Payable if prescribed variant |
| 27 | B. Room charges (Buds) | S.No. 16 – Not Payable |
| 28 | C. Procedure exclusion (Hair removal cream) | S.No. 1 – Not Payable |
| 29 | D. Room charges (Washing charges) | S.No. 127 – Not Payable |
| 30 | B. Optional non-medical (Nebuliser kit) | S.No. 141 – Not Payable |