RAG Answer

Generated: 2025-08-17T01:24:19

# Question

Is Abdominal Binder covered for reimbursement in this policy?

# Answer

The Abdominal Binder is specifically listed as an item that is excluded from coverage under the policy. It appears in the "List of Expenses Generally Excluded ('Non-medical')" section, indicating that expenses related to an Abdominal Binder are not reimbursable [source].

# Cited Context

**[1] pdfs/PolicyTermsCondition\_downloadCFNetworkDownload\_E8p1Nw .pdf**

Hence it is requested to verify Company's website for detailed list  
of updated Day Care Surgeries / procedures for easy understanding  
  
purposes. CARE -CHIHLIP25042V082425  
  
  
\*\*46\*\*  
  
  
\*\*Annexure II - List of Expenses Generally Excluded ("Non-medical")\*\*  
\*\*in Hospital Indemnity Policy\*\*  
  
  
  
  
  
|Sr. No.|LIST - I - OPTIONAL ITEMS|Sr. No.|LIST - I - OPTIONAL ITEMS|  
|---|---|---|---|  
|<br>1|BABY FOOD|<br>|CHARGES|  
|<br>2|BABY UTILITIES CHARGES|<br>49|AMBULANCE COLLAR|  
|<br>3|BEAUTY SERVICES|<br>50|AMBULANCE EQUIPMENT|  
|<br>4|BELTS/ BRACES|<br>51|ABDOMINAL BINDER|  
|<br>5|BUDS|<br>52<br> <br>|PRIVATE NURSES CHARGES- SPECIAL<br>NURSING CHARGES|  
|<br>6|COLD PACK/HOT PACK|COLD PACK/HOT PACK|COLD PACK/HOT PACK|  
|<br>7|CARRY BAGS|<br>53|SUGAR FREE Tablets|  
|<br>8|EMAIL / INTERNET CHARGES|<br>54<br> <br> <br> <br>|CREAMS POWDERS LOTIONS (TOILETRIES<br>ARE NOT PAYABLE, ONLY PRESCRIBED<br>MEDICAL PHARMACEUTICALS PAYABLE)|  
|<br>9 <br> <br>|FOOD CHARGES (OTHER THAN PATIENT's<br>DIET PROVIDED BY HOSPITAL)|F

**[2] pdfs/PolicyTermsCondition\_downloadCFNetworkDownload\_0vcID3 .pdf**

For this to be considered a medical  
necessity, it must be certified by the attending Medical Practitioner. \*\*6.\*\* \*\*Hazardous or Adventure sports: (Code- Excl09)\*\*  
  
  
Expenses related to any treatment necessitated due to participation as a  
professional in hazardous or adventure sports, including but not limited to,  
para-jumping, rock climbing, mountaineering, rafting, motor racing,  
horse racing or scuba diving, hand gliding, sky diving, deep-sea diving. \*\*7.\*\* \*\*Breach of law: (Code- Excl10)\*\*  
  
  
Expenses for treatment directly arising from or consequent upon any  
Insured Person committing or attempting to commit a breach of law with  
criminal intent. \*\*8.\*\* \*\*Excluded Providers: (Code- Excl11)\*\*  
  
  
Expenses incurred towards treatment in any hospital or by any Medical  
Practitioner or any other provider specifically excluded by the Insurer and  
disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident,

**[3] pdfs/PolicyTermsCondition\_downloadCFNetworkDownload\_E8p1Nw .pdf**

Varicose veins and varicose  
  
ulcers  
  
  
14. Parkinson's or Alzheimer's  
  
disease or Dementia  
  
  
\*\*(iii)\*\* \*\*First 30-Day waiting Period – Code –\*\*  
  
\*\*Excl03\*\*  
  
  
a. Expenses related to the treatment of  
any illness within 30 days from the  
first policy commencement date  
shall be excluded except claims  
arising due to an accident, provided  
the same are covered. b. This exclusion shall not, however,  
apply if the Insured Person has  
Continuous Coverage for more than  
twelve months. c. The within referred waiting period is  
made applicable to the enhanced  
sum insured in the event of granting  
higher sum insured subsequently. \*\*(iv)\*\* The Waiting Periods as defined in Clauses  
  
  
4.1(a)(I), 4.1(a)(ii) and 4.1(a)(iii) shall be  
applicable individually for each Insured  
Person and Claims shall be assessed  
  
accordingly. \*\*(v)\*\* If Coverage for Benefits (in case of change  
in Product Plan) or Optional Covers are  
added afresh at the time of renewal of this  
  
Policy, the Waiting Periods as defined  
above in Clauses

**[4] pdfs/PolicyTermsCondition\_downloadCFNetworkDownload\_E8p1Nw .pdf**

The Company  
shall be liable to make payment under the  
Policy for any Claim in respect of the  
Insured Person only when the Deductible  
on that Claim is exhausted. \*\*(iv)\*\* Single Private Room' mentioned here  
above, should comply with Clause 3.1.1  
(iii) (a) (1) & 3.1.1 (iii) (a) (2). \*\*b.\*\* \*\*Worldwide OPD Cover\*\*  
  
  
(i) If an Insured Person while on a foreign land  
suffers an Injury or is diagnosed with an  
Illness, that requires the Insured Person to  
take an Out-patient Treatment, then the  
Company shall indemnify such Medical  
Expenses, through Reimbursement  
Facility, up to the Base Sum Insured as  
specified in the Policy Schedule or Rs. 20  
Lakhs (whichever is lesser). (ii) The amount assessed by the Company on  
  
  
CARE -CHIHLIP25042V082425  
  
  
\*\*16\*\*  
  
  
  
each admitted Claim for the Insured Person  
  
under this Benefit shall be reduced by the  
Deductible of Rs. 5,000. The Company  
shall be liable to make payment under the  
Policy for any Claim in respect of the  
Insured Person only when the Deductible

**[5] pdfs/PolicyTermsCondition\_downloadCFNetworkDownload\_E8p1Nw .pdf**

In case of  
any deficiency, the Company may call for any  
additional documents or information as required,  
  
  
  
based on the circumstances of the Claim. (b) All admissible Claims under this Policy shall be  
assessed by the Company in the following  
progressive order:  
  
  
(i) If a Room accommodation has been opted  
for where the Room Rent or Room  
  
Category is higher than the eligible limit as  
applicable for that Insured Person as  
specified in the Policy Schedule, then the  
Associate Medical Expenses payable shall  
be pro-rated as per the applicable limits in  
accordance with Clause 3.1.1(iii) (a). (ii) The Deductible (if applicable) shall be  
applied to the aggregate of all Claims that  
are either paid or payable under this Policy. The Company's liability to make payment  
shall commence only once the aggregate  
amount of all Claims payable or paid  
exceed the Deductible where the Claim  
  
amount is within the Deductible, the  
Company will not apply the Contribution  
Clause. Similarly, if 'Deductible per cla