

### List of Commonly Excluded Items\*

#### Toiletries/ Cosmetics/ Personal Comfort or Convenience Items

**Non Payable Items**

- Antiseptic or Disinfectant Lotion
- Baby Bottles
- Baby Charges (unless specified / indicated)
- Baby Food
- Baby Set
- Baby Utilities Charges
- Barber Charges
- Beauty Services
- Bed Pan
- Bed Under Pad
- Belts/ Braces Essential
- Bottle
- Brush
- Buds
- Camera Cover
- Caps
- Care Free
- Carry Bags
- Cliniplast
- Cold Pack / hot Pack
- Comb
- Cosy Towel

- Cradle Charges
- Crepe Bandage
- Curapore
- Diaper Of Any Type
- Disposable Razor Charges
- Duty Doctor / RMO / DMO / Physician assistant charges
- DVD, CD Charges
- Eau-De-Cologne / Room Fresheners
- Email / Internet / Zerox Charges
- Eye Pad
- Eye Shield
- Eyelet Collar
- Face Mask
- Flexi Mask
- Food Charges
- Foot Cover
- Gauze Soft
- Gauze
- Guest Services
- Hair removing cream charges
- Hand Holder
- Hand Wash

- Hansaplast / Adhesive Bandages
- Lactogen / Infant Food
- Laundry Charges
- Mineral Water
- Moisturizer Paste Brush
- Oil Charges
- Powder
- Razor
- Sanitary Pad
- Shoe Cover
- Slippers
- Telephone Charges
- Tissue Paper
- Tooth Brush
- Tooth Paste
- Towel
- Tourniquet

**Conditional Payable items**

- Disposable Gown (for Surgical Cases)
- Leggings / Stockings (in cases of varicose veins)
- Slings (In fracture cases of Upper Limb)

#### Non Payable Items Specifically Excluded in Policy unless otherwise specified

- Ambulance
- Any Expenses Related to Retro Virus + Or Suffering From / HIV / AIDS / STD Detected, Directly Or Indirectly.
- Donor Screening Charges
- Home Visit Charges
- Hormone Replacement Therapy
- Hospitalization For Evaluation / Diagnostic Purpose
- Obesity (including Morbid Obesity) Treatment
- Treatment Of Sexually Transmitted Diseases

- Weight Control Programs / Supplies / Services
- Admission / registration Charges Corrective Surgery For Refractive Error
- Cost Of Spectacles / Contact Lenses / Hearing Aids Etc.
- Dental Treatment Expenses that do not require Hospitalization
- Expenses For Investigation / Treatment
- Irrelevant Exclusion In Policy To The Disease For Which Admitted Or Diagnosed

- Infertility / Sub-Fertility / Assisted Conception Procedure
- Psychiatric & Psychosomatic Disorders
- Stem Cell Implantation / Surgery
- Thermometer
- Crepe Bandage
- Splint
- Spacer
- Surgical Drape

#### Non Payable Items Specifically Excluded in Policy unless otherwise specified

**Non Payable Items**

- 100 HVAC Part of Room Charge
- Administrative or Non-medical Charges
- Admission Kit
- Apron
- Attendant Charges
- Attendant Room Charges
- Band Aids, Bandages
- Birth Certificate
- Blood Grouping And Cross Matching Of Donors Samples
- Blood reservation Charges And Ante Natal
- Booking Charges
- Certificate Charges
- Clean Sheet /Housekeeping/Laundry
- Conveyance Charges
- Cotton - part Of Dressing charges
- Cotton Bandage -part Of Dressing charges
- Courier Charges
- Daily Chart Charges
- Diabetic Chart Charges
- Diet Charges
- Discharge Procedure Charges
- Disposable Linen

- Documentation Charges / Administrative Expenses / Entrance Pass / Visitors Pass Charges
- File Opening Charges
- House Keeping Charges
- IM / IV Injection Charges Where Nursing Charge Also Charged
- Incidental Expenses / Misc. Charges
- Luxury Tax
- Maintenance Charges
- Medical Certificate
- Medical Records
- Medicine Box
- Medico Legal Case Charges (MLC Charges)
- Mortuary Charges
- Orthobundle, Gynaec Bundle
- Patient Identification Band / Name Tag
- Photocopies Charges
- Softovac
- Stockings - Essential for case like CABG etc. where it should be paid
- Preparation Charges
- Savlon Not Payable-part Of Dressing charges
- Service Charges Where Nursing Charge Also Charged Part Of Room Charge

- Sputum Cup - Payable under Investigation charges, not as consumables
- Surcharges
- Television & Air Conditioner Charges
- Tourniquet
- Urine Container
- Washing Charges

**Payable under OT charges only (if used)**

- Blanket/warmer Blanket
- Boyles Apparatus Charges
- Eye Drape
- Eye Kit
- Micropore / Surgical Tape
- Lozenges - Payable when prescribed
- Mouth paint - Payable when prescribed
- Volini Gel - Payable when prescribed
- Zytee Gel - Payable when prescribed
- Microscope Cover
- Rent for Arthroscopy & Endoscopy
- Instruments/any Instrumentation charges
- Surgical Drill charge
- Ward And Theater Booking Charges

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**Extra Durable Devices**

**Non Payable Items**

- Aesthetic Treatment / Surgery
- Alex frees sugar
- Ambulance Collar
- Ambulance Equipment
- Any Kit With No Details Mentioned [delivery Kit, Orthokit, Recovery Kit, Etc]
- Commode
- CPAP/BIPAP/ CAPD Equipments Device
- Cream /Powder/ Lotion
- Diabetic Foot Wear
- Examination Gloves
- Kidney Tray
- Knee Braces ( Long/ Short/ Hinged)
- Knee Immobilizer / Shoulder Immobilizer
- Listerine/ Antiseptic Mouthwash
- Lumbo Sacral Belt
- Microshield
- Nebulizer Device
- Nutrition Planning Charges - Dietician Charges (Not referred by Treating Doctor)
- Others-claiming as Other with no break up details
- Ounce Glass
- Oxygen Cylinder (for Usage Outside The Hospital)
- Pan Can
- Paper Gloves
- Private Nurses Charges- Special Nursing Charges / Post Hospitalization Nursing charges
  - Sofnet
  - Expenses Related to Prescription on discharge
  - Mask
- Spirometre Device
- Steam Inhaler
- Toiletries of any kind
- TPA Charges
- Trolley Cover/trolley Sheet /Plain Sheets
- Unsterilized gloves
- Urometer, Urine Jug
- Vaccination Charges Routine
- Vaccination
- Vaccine Charges For Baby
- Walking Aids Charges
- Accu Check (Glucometry/Strips) / Device
- ECG Electrodes (in ICU / Case specific)
- HIV Kit (In Operative cases)
- Nebulisation Kit & Mask If Used During Hospitalization
- Neosprin Payable When Prescribed
- Novarapid Payable When Prescribed
- Nimbus Bed Or Water Or Air Bed Charges (for chronic ill patients in ICU With Paraplegia / quadriplegia / Prolonged ventilator support / Bed ridden)
- Oral Gel Payable When Prescribed
- Oxygen Mask(related to Ailment & reasonable quantity)
- Outstation Consultant's/ Surgeon's Fees (Only for Tele-Medicine)
- Referral Doctor's Fees (during Hospitalization)
- Vaccination - post bite or as part of Main treatment

**Not Payable - Part of Hospital's Internal Cost**

- AHD / Sterillium
- Alcohol Swabes / Scrub Solution

**Conditional Payable Items**

- Abdominal Binder (for Major Abdominal Surgeries - TAH, LSCS, Incisional Hernia Repair, Exploratory Laparotomy for Intestinal Obstruction, Liver Transplant Etc)
- Analgesic Gel Payable When Prescribed
- Armsling (In fracture of Upper Limb)
- Betadine / Hydrogen Peroxide / spirit / dettol (Payable When Prescribed For Patient (on IP basis), Not Payable For Hospital use In OT or Ward Or For Dressings in Hospital)
- Cervical Collar (In case of Cervical / Head / Spine injury or Surgery)
- Charges of laminar flow, HEPA filters and positive pressure systems (in Surgical conditions & as per Ailments)
- Visco Belt Charges
- Pelvic Traction Belt - Should be payable in case of PIVD requiring traction as this is generally not reused

**Purchase of machine not payable but usage of the machine as IPD is payable**

- Bipap Machine
- Pulse-Oxymeter Device Charges
- Spo2 Probe
- Infusion Pump - Device Charges

**Payable Items**

- Consultations -Assistant Surgeons charges
- Antacid Gel Payable When prescribed
- Gloves Sterilized Gloves
- Tegaderm / Vasofix Safety (Reasonable Quantity)
- Urine Bag (reasonable quantity as per ailment)
- X-Ray film - Payable under Radiology charges, not as consumables

**Important Read- For your understanding**

Co payment	Sublimit
A co-payment is a cost-sharing requirement under a health insurance policy & it states that the policyholder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.	Sub-limit is the maximum amount one can avail for the specific procedure/ailment; these limits are pre defined under the policy terms & conditions.

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\*For updated List of Commonly Excluded Items, please refer to the website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)  
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