### 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 / Xerox 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
- Torniquet

#### 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

- 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, Gynaeac Bundle
- Patient Identification Band / Name Tag
- Photocopies Charges
- Softvacc
- Stockings - Essential for case like CABG etc.
- 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

Reliance General Insurance Company Limited.
Registered Office: 19, Reliance Centre, Walchand Hiranand Marg, Ballard Estate, Mumbai 400001.
Corporate Office: 201, Reliance Centre, 570, Rectifier House, Naigaum Cross Road, Next to Royal Industrial Estate, Wadala (W), Mumbai 400031.
Corporate Identity Number U66603MH2000PLC128300.

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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
  - SoNef
  - Expenses Related to Prescription on discharge
  - Mask
  - Spirometre Device
  - Steam Inhaler
  - Tolletries 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 Aliment & 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 Aliments)
- 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

*For updated List of Commonly Excluded Items, please refer to the website www.reliancegeneral.co.in

Email: rgi_carehealth@relianceada.com

Insurance is a subject matter of solicitation. IRDA of India Registration No. 103.

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