

# Claim Shield



## Annexure 1, List I: Expenses Generally Excluded ('Non-medical') in Hospital Indemnity Policy

1. Baby Food	2. Baby Utilities Charges	3. Beauty Services	4. Belts/Braces	5. Buds
6. Cold Pack/ Hot Pack	7. Carry Bags	8. Email / Internet Charges	10. Leggings	9. Food Charges (Other Than Patient's Diet Provided By Hospital)
11. Laundry Charges	12. Mineral Water	13. Sanitary Pad	14. Telephone Charges	15. Guest Services
16. Crepe Bandage	17. Diaper Of Any Type	18. Eyelet Collar	19. Slings	20. Blood Grouping And Cross Matching Of Donors Samples
21. Service Charges Where Nursing Charge Also Charged	22. Television Charges	23. Surcharges	24. Attendant Charges	25. Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge)
26. Birth Certificate	27. Certificate Charges	28. Courier Charges	29. Conveyance Charges	30. Medical Certificate
31. Medical Records	32. Photocopies Charges	33. Mortuary Charges	34. Walking Aids Charges	35. Oxygen Cylinder (For Usage Outside The Hospital)
36. Spacer	37. Spirometre	38. Nebulizer Kit	39. Steam Inhaler	40. Arm Sling
41. Thermometer	42. Cervical Collar	43. Splint	44. Diabetic Footwear	45. Knee Braces (Long/Short/Hinged)
46. Knee Immobilizer / Shoulder Immobilizer	47. Lumbo Sacral Belt	48. Nimbus Bed Or Water Or Air Bed Charges	49. Ambulance Collar	50. Ambulance Equipment
51. Abdominal Binder	52. Private Nurses Charges, Special Nursing Charges	53. Sugar Free Tablets	54. Creams/Powders/Lotions (Toiletries Not Payable, Only Prescribed Medical Pharmaceuticals Payable)	55. ECG Electrodes
56. Gloves	58. Any Kit With No Details Mentioned (Delivery Kit, Orthokit, Recovery Kit, Etc.)	59. Kidney Tray	60. Mask	61. Ounce Glass
62. Oxygen Mask	63. Pelvic Traction Belt	64. Pan Can	65. Trolley Cover	66. Urometer, Urine Jug
67. Ambulance	68. Vasofix Safety			

# Claim Shield Plus



Claim Shield Plus covers non-payable specified items as per List I, List II, List III, and List IV in Annexure I

## List II: Items to be subsumed into room charges

1. Baby Charges (Unless Specified/Indicated)	2. Hand Wash	3. Shoe Cover	4. Caps	5. Cradle Charges
6. Comb	7. Eau-de-Cologne / Room Fresheners	8. Foot Cover	9. Gown	10. Slippers
11. Tissue Paper	12. Tooth Paste	13. Tooth Brush	14. Bed Pan	15. Face Mask
16. Flexi Mask	17. Hand Holder	18. Sputum Cup	19. Disinfectant Lotions	20. Luxury Tax
21. HVAC	22. House Keeping Charges	23. Air Conditioner Charges	24. IM/IV Injection Charges	25. Clean Sheet
26. Blanket / Warmer Blanket	27. Admission Kit	28. Diabetic Chart Charges	29. Documentation Charges / Administrative Expenses	30. Discharge Procedure Charges
31. Daily Chart Charges	32. Entrance Pass / Visitors Pass Charges	33. Expenses Related To Prescription On Discharge	34. File Opening Charges	35. Incidental Expenses / Misc. Charges (Not Explained)
36. Patient Identification Band / Name Tag	37. Pulseoxymeter Charges			

## List III: Items to be subsumed into procedure charges

1. Hair Removal Cream	2. Disposable Razors Charges (For Site Preparations)	3. Eye Pad	4. Eye Shield	5. Camera Cover
6. DVD, CD Charges	7. Gauze Soft	8. Gauze	9. Ward And Theatre Booking Charges	10. Arthroscopy And Endoscopy Instruments
11. Microscope Cover	12. Surgical Blades, Harmonic Scalpel, Shaver	13. Surgical Drill	14. Eye Kit	15. Eye Drape
16. X-ray Film	17. Boyles Apparatus Charges	18. Cotton	19. Cotton Bandage	20. Surgical Tape
21. Apron	22. Tourniquet	23. Ortho Bundle, Gynaec Bundle		

## List IV: Items to be subsumed into costs of treatment

1. Admission / Registration Charges	2. Hospitalisation For Evaluation / Diagnostic Purpose	3. Urine Container	4. Blood Reservation Charges And Ante Natal Booking Charges	5. BiPAP Machine
6. CPAP / CAPD Equipments	7. Infusion Pump, Cost	8. Hydrogen Peroxide / Spirit / Disinfectants Etc.	9. Nutrition Planning Charges (Dietician Charges, Diet Charges)	10. HIV Kit
11. Antiseptic Mouthwash	12. Lozenges	13. Mouth Paint	14. Vaccination Charges	15. Alcohol Swabs
16. Scrub Solution / Sterillium	17. Glucometer & Strips	18. Urine Bag		