

Non-payables

Below are the non-payable items applicable in the policy. The list may be updated as per the direction of Authority, for updated list please visit our website or app.

List of non-payable items as per IRDAI	
S. No.	Items
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
9	Food charges (other than patient's diet provided by hospital)
10	Leggings
11	Laundry charges
12	Mineral water
13	Telephone charges
14	Guest services
15	Crepe bandage
16	Diaper of any type
17	Slings
18	Weight control programs/ supplies/ services
19	Blood grouping and cross matching of donors samples
20	Service charges where nursing charge also charged
21	Television and air conditioner charges
22	Surcharges
23	Attendant charges
24	Extra diet of patient (other than that which forms part of bed charge)
25	Birth certificate
26	Certificate charges
27	Courier charges
28	Conveyance charges
29	Medical certificate
30	Medical records
31	Photocopies charges
32	Mortuary charges
33	Walking aids charges
34	Oxygen cylinder (for usage outside the hospital)
35	Pulse oxymeter charges

36	Spacer
37	Spirometer
38	Nebulizer kit
39	Steam inhaler
40	Arm sling
41	Thermometer
42	Cervical collar
43	Splint
44	Diabetic foot wear
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 are not payable, only prescribed medical pharmaceuticals payable)
55	Digestion gels
56	Ecg electrodes
57	Gloves sterilized gloves
58	Nebulisation kit
59	Recovery kit, etc. Any kit with no details mentioned [delivery kit, orthokit, overy kit, etc.]
60	Kidney tray
61	Mask
62	Ounce glass
63	Pelvic traction belt
64	Pan can
65	Trolley cover
66	Urometer, urine jug
67	Ambulance
68	Vasofix safety