

Exclusions & Payments in Mediclaim Policies

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Health insurance is your protection that can ensure that you get the right medical healthcare at affordable prices when the need arises, but as seen in lot of disputes that arise when the insured goes to get claim settled, many 'fine print' information was not properly read by the policy holder before making a purchase and in the process one may end up paying the complete bills for the treatment received.

Thus it is always better to know beforehand about various exclusions and limitations about the mediclaim policies so that you're aware of the exact scope of the policy coverage to avoid the disappointment later at the time of making a claim.

Standard Payments include:

- Accommodation Charges - Room Rent (as per eligibility)
- ICU Charges (wherever applicable)
- Treating Doctor fees (e.g. - Surgeon charges, Visit fees, Consultation fees, etc.)
- Nursing Charges Anesthesia & Anesthetist charges Operation Theatre charges (wherever applicable)
- Investigation charges
- Pharmacy bills Consumables Implant(s) charges (wherever applicable) – e.g. Stents, Lens, etc.

Exclusions include:

- Ambulance charges (unless specified in policy)
- Administration charges Admission / Registration fees,
- File / Records Management charges
- Service / Surcharges
- Bed booking / Reserving charges
- Food & Beverages
- Soaps , Toiletries & Laundry
- Patients' Attendant charges
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Special Nurse / Attendant charges

- Telephone / Photocopy / Courier / Insurance Processing Fees, etc FIR / MLC charges
- Others (non-insurance, items not related to treatment) All Items mentioned as exclusions in the policy