

Group Mediclaim Policy 25-26

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General Exclusions

- Injury or disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operation or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- Circumcision unless necessary for treatment of the disease, cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness
- Surgery for correction of eyesight, cost of spectacles, contact lenses, hearing aids
- Dental Treatment or surgery of any kind unless requiring hospitalization on account of Accident Cases
- Convalescence, general debility 'run-down' condition or test cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self-injury, all psychiatric and psychosomatic diseases/disorders, accident due to misuse of drugs/alcohol or use of an intoxicating substance
- Acquired Immune Deficiency Syndrome (AIDS)
- Naturopathy, unproven procedure/treatment, experimental or alternative medicine/treatment including acupuncture, acupressure, magnetotherapy etc
- Outpatient diagnostic/medical/surgical procedures/treatments, non- prescribed drugs/medical supplies/hormone replacement therapy, sex change or any treatment related to this
- Any kind of service charges/surcharges, admission fees/registration charges etc. levied by the hospital
- Doctor's home visit charges/attendant, nursing charges during pre and post hospitalization period except in case of domiciliary hospitalization
- Expenses on irrelevant investigations/treatment; private nursing charges, referral fee to the family physician, outstation doctor/surgeon/consultant's fees etc

diabetic footwear/ glucometer/ thermometer & similar related items & any medical equipment which could be used at home subsequently

- Non medical expenses including personal comfort/ convenient items/services such as telephone/ television/barber/ beauty services/diet charges/baby food/cosmetics/napkins/toiletries/guest services etc
- Treatment for obesity or condition **arising** therefrom (including morbid obesity) and any other weight control program services/supplies
- Any treatments related to Infertility/fertility directly or indirectly are not covered
- Injury **arising** from any hazardous activity including scuba diving, motor racing parachuting, hand gliding, rock or mountain climbing, etc
- Treatment received in convalescent home/hospital, health hydro/nature care clinic and similar establishments

The above list is an illustrative list of exclusions and not an exhaustive list of all exclusions.

Policy Wordings

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