



S. No	Product Name	UIN
1	Accident Guard Plus	TATPAIP23086V032223
2	Travel Guard Policy	TATTIOP23097V032223
3	Asia Travel Guard Policy	TATTIOP24053V042324
4	Student Guard - Overseas Health Insurance Plan	TATTIOP23096V032223
5	Domestic Travel Guard Policy	TATTIDP23090V032223
6	Saral Suraksha Bima, Tata AIG General Insurance Company Limited	TATPAIP21640V012021
7	Bharat Yatra Suraksha, Tata AIG General Insurance Company Limited	TATTIDP22101V012122
8	Group Personal Accident And Business Travel Accident Policy	TATPAGP23092V032223
9	Group Accident Guard Policy	TATPAGP23093V032223
10	Group Overseas Travel Guard	TATTGOP23085V022223
11	Group Domestic Travel Assure	TATTGDP23099V022223
12	Janata Personal Accident (Group)	TATPAGP23102V022223
13	Travel Protection Policy	TATTGOP23100V022223
14	Tata AIG Health Supercharge^	TATHLIP24113V012324
15	Tata AIG MediCare LITE	TATHLIP24132V012324

^Applicable only if Benefit C3 - Consumables Benefit (Optional cover) is **not opted**.

**Annexure-1 (List of Excluded Non-Medical Expenses)**

**List I – Items for which coverage is **not available** in the policy**

SI No.	Item
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	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	Armsling
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	Ecg electrodes
56	Gloves
57	Nebulisation kit
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

**List II - Items that are to be subsumed into Room Charges**

Sl no	Item
1	Baby charges (unless specified/indicated)
2	Hand wash
3	Shoe cover
4	Caps
5	Cradle charges
6	Comb
7	Eau-de-cologne / room freshners
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 that are to be subsumed into Procedure Charges**

Sl No.	Item
1	Hair removal cream
2	Disposables razors charges (for site preparations)
3	Eye pad
4	Eye sheild
5	Camera cover
6	Dvd, cd charges
7	Gause soft
8	Gauze
9	Ward and theatre booking charges
10	Arthroscopy and endoscopy instruments
11	Microscope cover
12	Surgical blades, harmonicscalpel,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	Torniquet
23	Orthobundle, gynaec bundle

**List IV - Items that are to be subsumed into costs of treatment**

SI No.	Item
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