

Conditions when Medical Insurance cannot be claimed:

- ❖ The following treatments are excluded from insurance claim*:
 - COVID-19 and COVID-19 related illness/complex arising from the virus
 - Pregnancy, Premature Childbirth, Miscarriage or Abortion and any pregnancy related conditions/illness
 - Routine eye tests, optical or dental treatments including any artificial teeth and hearing aid or any kind of surgery of eyes, ears, nose and teeth, **(unless necessitated due to an accident)**
 - Any critical illnesses or recurring types of diseases (i.e.: T.B., Diabetes, Cancer)
 - Convalescence (Time spent in recovery after actual hospitalized procedure / surgery)
 - Nervous breakdowns, mental illness, insanity, self-injury
 - Common cold, indigestion, migraines
 - Conditions caused by anemia
 - Allergies of any kind
 - Venereal of Sexually Transmitted Diseases
 - AIDS & AIDS related complex/illnesses arising as complication from these conditions
 - Circumcisions **(unless necessitated due to an accident)**
 - Plastic surgeries **(unless necessitated due to an accident)**
 - Beauty Treatments of any description (i.e.: Face Wash, Powder, ect.)
 - Non-surgical treatment for diseased or enlarged tonsils or adenoids in case of children
 - Treatments done in any Ayurvedic/Homeopathy facility **(except for Jaundice)**
 - Any injury/sickness sustained whilst engaging in aviation or ballooning other than as a passenger
- ❖ The following hospital expenses are excluded:
 - Sales Returns (Any returns on Pharmaceutical supplies and medicines after hospitalization) will not be covered
 - Medical goods purchased, such as crutches, are not covered
 - Expense incurred for ambulance ride are not be covered
 - Physiotherapy
 - Any charges incurred for diagnostic studies not consisted with to the diagnosis and treatment of any ailment, sickness or injury for which confinement is required at a Hospital Nursing Home or Clinic, *For E.g. – Regular / Periodic Checkups*
 - Any kind of Health Packages, *for e.g. – Full Body Chekups*
 - Any treatments taken place outside the geographic boundary of Nepal