**Annexure B1**

**List of Non Admissable Items**

* **War like Operations** : Injury/disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy and War like operations (whether war be declared or not).
* **Circumcision:** unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
* **Vaccination or inoculation**.
* **Cosmetic  Surgeries** : Change of life or cosmetic or aesthetic treatment of any description is not covered.
* **Plastic surgery** other than as may be necessitated due to an accident or as part of any   illness.
* **Cost of spectacles and contact lenses, hearing aids**.
* **Dental treatment or surgery** of any kind which are done in a dental clinic and those that are cosmetic in nature.
* **Convalescence**, rest cure and General debility.
* **Obesity treatment** and its complications including morbid obesity.
* **Treatment for Venereal disease.**
* **Intentional self-injury.**
* **Use of intoxication drugs / alcohol**.
* **Immune System :** All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
* **Hospitalization for Investigations only** : Investigation which are not pertaining to the primary ailment, for which hospitalization is required are not covered unless recommended by attending doctor.
* **Vitamins and Tonics :** Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
* **Nuclear Weapons :** Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons / materials.
* **Non-Medical Expenses :** Charges for telephone, television, /barber or beauty services, food charges (other than patient’s diet provided by hospital), baby food, cosmetics, tissue paper, toiletry items and similar incidental expenses.