



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,

Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in

Website : www.starhealth.in ★ CIN : L66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

PROSPECTUS - SENIOR CITIZENS RED CARPET HEALTH INSURANCE POLICY

Unique Identification No.: SHAHLIP22199V062122

The product provides for regular hospitalization benefits in addition Out Patient Consultation.

❖ **Eligibility:** Any person aged between 60 years and 75 years can take this insurance. Beyond 75 years, only renewals are allowed.

❖ **Pre-acceptance medical screening:** No pre-acceptance Medical Screening irrespective of the age of the person and the sum insured opted. However if following medical records of the person proposed for insurance are submitted, a discount of 10% of the premium is allowed.

1. Stress Thallium Report
2. BP Report
3. Sugar (blood & urine)
4. Blood urea & creatinine

The tests should have been taken within 45 days prior to the date of proposal or prior to the date of renewal. If the prospect submits these documents at the time of proposal or at the time of renewal, the discount will be given for all subsequent renewals if the policy is renewed continuously without break.

Medical examination may also be done by the company for those who declare adverse medical history. At present, 100% cost of such medical examination is borne by the company. Under all circumstances, the proposer will be intimated in advance about the need to undergo medical examination

❖ **Sum Insured Options :** Rs.1,00,000/-, Rs.2,00,000/-, Rs.3,00,000/-, Rs.4,00,000/-, Rs.5,00,000/-, Rs.7,50,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/- and Rs.25,00,000/- (**Sum Insured options of Rs. 10,00,000 to Rs. 25,00,000 are available on floater basis also**).

❖ **Policy Type:** Individual Sum Insured/Floater Sum Insured Basis.

❖ **Policy Term:** The policy is available for 1/2/3 year which can be renewed

- a) Where the policy is issued for more than 1 year, the Sum Insured is for each year, without any carry over benefit thereof.
- b) Where the policy is issued for more than 1 year, the Sum Insured including sublimits, is for each of the year, without any carry over benefit thereof. The said benefits / covers available for the 2nd year or 3rd year cannot be utilized in the 1st year itself. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each policy year"

❖ **Instalment Facility available:** Premium can be paid Quarterly and Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).

❖ **What are the benefits available under the insurance?**

- A. Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home as per the table given below;

Sum Insured	Room Rent Limit (per day)
Rs.1,00,000/- to Rs.5,00,000/-	Up to 1% of the sum insured.
Rs.7,50,000/- and Rs.10,00,000/-	Up to Rs.6,000/-
Rs.15,00,000/-	Up to Rs.7,000/-
Rs.20,00,000/-	Up to Rs.8,500/-
Rs.25,00,000/-	Up to Rs.10,000/-

- B. ICU charges

Sum Insured	Limit (per day)
Rs.1,00,000/- to Rs.10,00,000/-	Up to 2% of the sum insured.
Rs.15,00,000/- to Rs.25,00,000/-	Actuals

- C. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees subject to a maximum of 25% of the sum insured per hospitalisation

- D. Anaesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker and similar expenses subject to a maximum of 50% of the sum insured per hospitalisation. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent

- E. Emergency ambulance charges as per the table given below is payable for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment provided such hospitalisation claim is admissible under the Policy.

Sum Insured (Rs.)	Limit per hospitalisation (Rs.)	Limit per policy period (Rs.)
1,00,000/- to 4,00,000/-	600/-	1,200/-
5,00,000/- to 10,00,000/-	1,000/-	2,000/-
15,00,000/- to 25,00,000/-	1,500/-	3,000/-

- F. **Pre hospitalisation** medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalisation, for disease/illness, injury sustained following an admissible claim for hospitalisation under the policy.

- G. **Post-Hospitalization :** Wherever recommended by the treating medical practitioner, Post Hospitalization medical expenses equivalent to 7% of the hospitalization expenses comprising of Nursing Charges, Surgeon / Consultant fees, Diagnostic charges, Medicines and drugs expenses, subject to a maximum as per the table given below

Sum Insured (Rs.)	Limits per occurrence (Rs.)
1,00,000/- to 7,50,000/-	5,000/-
10,00,000/- and 15,00,000/-	7,000/-
20,00,000/- and 25,00,000/-	10,000/-

Important Note

1. Expenses falling under 1A to 1G and 1J are payable only where the in-patient hospitalization is for a minimum period of 24 hours. However this time limit will not apply for the day care treatments / procedures, where treatment is taken in the Hospital / Nursing Home and the Insured is discharged on the same day. All day care procedures are covered under this policy
2. Expenses relating to the hospitalization will be considered in proportion to the room rent limit stated in the policy or actuals whichever is less.
- H. Expenses on **Medical Consultations as an Out Patient** incurred in a Network Hospital up to the limits mentioned in the table given below with a limit of Rs.200/- per consultation. Payment under this benefit will not reduce the sum insured and is payable only when the policy is in-force.

Sum Insured (Rs.)	Limit per person per policy period for policy with Sum Insured on Individual Basis	For Policy with Sum Insured on Floater Basis		
		Limit Per Person Rs.	Limit Per Policy Period Rs.	
1,00,000	Not Available	Not Available	Not Available	
2,00,000				
3,00,000				
4,00,000				
5,00,000				
7,50,000	1,200	1,400	2,400	
10,00,000	1,400			
15,00,000	1,800			3,000
20,00,000	2,200			3,800
25,00,000	2,600			4,400

Note: Payment of any claim under OPD section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease for hospitalization expenses under hospitalization provisions of the policy contract.

- I. **Cost of Health Checkup:** Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year provided the health check-up is done at network hospitals and the policy is in force.

Sum Insured (Rs.)	Limit per person per policy period for policy with Sum Insured on Individual Basis Rs.	For Policy with Sum Insured on Floater Basis	
		Limit Per Person Rs.	Limit Per Policy Period Rs.
5,00,000 and 7,50,000	1,000	NA	
10,00,000 and 15,00,000	2,000	2,000	3,500
20,00,000 and 25,00,000	2,500	2,500	4,500

Note

1. **Applicable for Policy with sum insured on Floater Basis:** If a claim is made by any of the insured persons, the health check up benefits will not be available under the policy.

2. Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and / or Pre-Existing Diseases in terms of the policy

The expenses payable during the entire policy period for treatment of the following diseases / conditions (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below

For Policy with Sum Insured on Individual Basis

Sum Insured (Rs.)	Cataract	Cerebro vascular Accident, Cardio vascular Diseases, Cancer (Including Chemotherapy / Radiotherapy) Medical Renal Diseases (Including Dialysis) Treatment of Breakage of Long Bones	All other major surgeries
1,00,000	15,000	75,000	60,000
2,00,000	15,000	1,50,000	1,20,000
3,00,000	18,000	2,00,000	1,50,000
4,00,000	20,000	2,25,000	2,00,000
5,00,000	21,500	2,75,000	2,25,000
7,50,000	23,000	3,00,000	2,50,000
10,00,000	25,000	3,50,000	2,75,000
15,00,000	30,000	4,00,000	3,00,000
20,00,000	35,000	4,50,000	3,25,000
25,00,000	40,000	5,00,000	3,50,000

For Policy with Sum Insured on Floater Basis

Sum Insured (Rs.)	Cataract		Cerebro vascular Accident, Cardio vascular Diseases, Cancer (Including Chemotherapy / Radiotherapy) Medical Renal Diseases (Including Dialysis) Treatment of Breakage of Long Bones		All other major surgeries	
	Limit per person	Limit per policy period	Limit per person	Limit per policy period	Limit per person	Limit per policy period
10,00,000	25,000	45,000	3,50,000	6,00,000	2,75,000	4,50,000
15,00,000	30,000	50,000	4,00,000	7,00,000	3,00,000	5,00,000
20,00,000	35,000	60,000	4,50,000	7,50,000	3,25,000	5,50,000
25,00,000	40,000	70,000	5,00,000	8,50,000	3,50,000	6,00,000

Note: The limits are applicable for treatment of each disease / condition

Note: Company's liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured mentioned in the policy schedule.

J. **Coverage for Modern Treatments:** The expenses payable during the entire policy period for treatment of the following treatment / procedure (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below.

On Individual Basis: Limit per person per policy period (Rs.)

Sum Insured in Rs.	Uterine artery Embolization and HFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotherapy* (Sublimits including Pre and Post Hospitalisation)	Immunotherapy- Monoclonal Antibody to be given as injection	Intra Vitreal injections	Robotic surgeries
1,00,000	60,000	60,000	60,000	75,000	75,000	10,000	60,000
2,00,000	1,20,000	1,20,000	1,20,000	1,50,000	1,50,000	15,000	1,20,000
3,00,000	1,50,000	1,50,000	1,50,000	2,00,000	2,00,000	20,000	1,50,000
4,00,000	2,00,000	2,00,000	2,00,000	2,25,000	2,25,000	25,000	2,00,000
5,00,000	2,25,000	2,25,000	2,25,000	2,75,000	2,75,000	30,000	2,25,000
7,50,000	2,50,000	2,50,000	2,50,000	3,00,000	3,00,000	40,000	2,50,000
10,00,000	2,75,000	2,75,000	2,75,000	3,50,000	3,50,000	50,000	2,75,000
15,00,000	3,00,000	3,00,000	3,00,000	4,00,000	4,00,000	60,000	3,00,000
20,00,000	3,25,000	3,25,000	3,25,000	4,50,000	4,50,000	75,000	3,25,000
25,00,000	3,50,000	3,50,000	3,50,000	5,00,000	5,00,000	1,00,000	3,50,000

Sum Insured in Rs.	Stereotactic radio surgeries	Bronchical Thermoplasty	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	IONM-(Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
1,00,000	60,000	60,000	60,000	60,000	75,000
2,00,000	1,20,000	1,20,000	1,20,000	1,20,000	1,50,000
3,00,000	1,50,000	1,50,000	1,50,000	1,50,000	2,00,000
4,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,25,000
5,00,000	2,25,000	2,25,000	2,25,000	2,25,000	2,75,000
7,50,000	2,50,000	2,50,000	2,50,000	2,50,000	3,00,000
10,00,000	2,75,000	2,75,000	2,75,000	2,75,000	3,50,000
15,00,000	3,00,000	3,00,000	3,00,000	3,00,000	4,00,000
20,00,000	3,25,000	3,25,000	3,25,000	3,25,000	4,50,000
25,00,000	3,50,000	3,50,000	3,50,000	3,50,000	5,00,000

On Floater Basis

Sum Insured in Rs.	Immunotherapy- Monoclonal Antibody to be given as injection	Limit Per Policy Period	Limit Per Person	Oral Chemotherapy* (Sublimits including Pre and Post Hospitalisation)	Limit Per Policy Period	Limit Per Person	Deep Brain Stimulation	Limit Per Policy Period	Limit Per Person	Balloon Sinuplasty	Limit Per Policy Period	Limit Per Person	Uterine artery Embolization and HFU	Limit Per Policy Period	Limit Per Person
15,00,000	7,00,000	4,00,000	7,00,000	4,00,000	5,00,000	3,00,000	5,00,000	3,00,000	5,00,000	5,00,000	3,00,000	5,00,000	5,00,000	5,00,000	
20,00,000	7,50,000	4,50,000	7,50,000	4,50,000	5,50,000	3,25,000	5,50,000	3,25,000	5,50,000	5,50,000	3,25,000	5,50,000	5,50,000	5,50,000	
25,00,000	8,50,000	5,00,000	8,50,000	5,00,000	6,00,000	3,50,000	6,00,000	3,50,000	6,00,000	6,00,000	3,50,000	6,00,000	6,00,000	6,00,000	

*Submit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization

Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions	Limit Per Policy Period	6,00,000	7,00,000	7,50,000	8,50,000
	Limit Per Person	3,50,000	4,00,000	4,50,000	5,00,000
IONM-(Intra Operative Neuro Monitoring)	Limit Per Policy Period	4,50,000	5,00,000	5,50,000	6,00,000
	Limit Per Person	2,75,000	3,00,000	3,25,000	3,50,000
Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	Limit Per Policy Period	4,50,000	5,00,000	5,50,000	6,00,000
	Limit Per Person	2,75,000	3,00,000	3,25,000	3,50,000
Bronchical Thermoplasty	Limit Per Policy Period	4,50,000	5,00,000	5,50,000	6,00,000
	Limit Per Person	2,75,000	3,00,000	3,25,000	3,50,000
Stereotactic radio surgeries	Limit Per Policy Period	4,50,000	5,00,000	5,50,000	6,00,000
	Limit Per Person	2,75,000	3,00,000	3,25,000	3,50,000
Robotic surgeries	Limit Per Policy Period	4,50,000	5,00,000	5,50,000	6,00,000
	Limit Per Person	2,75,000	3,00,000	3,25,000	3,50,000
Intra Vitreal injections		50,000	60,000	75,000	1,00,000
Sum Insured in Rs.		10,00,000	15,00,000	20,00,000	25,00,000

❖ **Exclusions:** The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

1. Pre-Existing Diseases: - Code Excl 01

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with insurer
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage
- Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer

2. Specified disease / procedure waiting period - Code Excl 02

- Expenses related to the treatment of following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion

E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage

F. List of specific diseases/procedures;

- Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, and Diseases related to Thyroid, Benign diseases of the breast
- Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
- All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident]
- All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident)
- All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
- All types of Hernia
- Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
- All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
- All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
- Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
- Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- Varicose veins and Varicose ulcers
- All types of transplant and related surgeries
- Congenital Internal disease / defect

3. 30-day waiting period - Code Excl 03

- Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
- This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

4. Investigation & Evaluation - Code Excl 04

- Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

5. Rest Cure, rehabilitation and respite care - Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes;

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
- Any services for people who are terminally ill to address physical, social, emotional and spiritual needs

6. Obesity / Weight Control - Code Excl 06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;

- Surgery to be conducted is upon the advice of the Doctor
- The surgery/Procedure conducted should be supported by clinical protocols
- The member has to be 18 years of age or older and
- Body Mass Index (BMI);
 - greater than or equal to 40 or
 - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - Uncontrolled Type2 Diabetes

7. Change-of-Gender treatments - Code Excl 07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

8. Cosmetic or plastic Surgery - Code Excl 08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

9. **Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
10. **Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
11. **Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - **Code Excl 12**
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - **Code Excl 13**
14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - **Code Excl 14**
15. **Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
16. **Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
17. **Sterility and Infertility - Code Excl 17:** Expenses related to sterility and infertility. This includes;
 - a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
18. **Maternity - Code Excl 18**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
19. Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA - **Code Excl 19**
20. Congenital External Condition / Defects / Anomalies - **Code Excl 20**
21. Convalescence, general debility, run-down condition, Nutritional deficiency states - **Code Excl 21**
22. Intentional self injury - **Code Excl 22**
23. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - **Code Excl 24**
24. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - **Code Excl 25**
25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies - **Code Excl 26**
26. Unconventional, Untested, Experimental therapies - **Code Excl 27**
27. Autologous derived Stromal vascular Fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
29. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
30. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
31. Cochlear implants and procedure related hospitalization expenses - **Code Excl 35**
32. Any hospitalizations which are not Medically Necessary - **Code Excl 36**
33. Other Excluded Expenses as detailed in the website www.starhealth.in - **Code Excl 37**

34. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**

35. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicine other than allopathy - **Code Excl 39**

Note: Exclusion Nos. 15, 17, 18, 29, 31 and 35 are not applicable for Coverage under (H)

- ❖ **Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract

- ❖ **Claim Procedure**

Claiming process and documents to be submitted in support of claim:

A. **For Cashless Treatment**

- a. Call the 24 hour help-line for assistance - 1800 425 2255 / 1800 102 4477 Senior Citizens may call at 044-69007500
- b. Inform the ID number for easy reference
- c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment.
- f. This form is submitted to the Company
- g. The Company will process the request and call for additional documents/ clarifications if the information furnished is inadequate.
- h. Once all the details are furnished, the Company will process the request as per the terms and conditions of the policy as well as the exclusions therein and either approve or reject the request based on the merits.
- i. In case of emergency hospitalization information is to be given within 24 hours after hospitalization
- j. Cashless facility can be availed only in networked Hospitals.
- k. In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

Please note that denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim.

B. **For Reimbursement claims:** Time limit for submission of

Sl.No.	Type of Claim	Prescribed time limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital
2.	Reimbursement of Post hospitalization	Claim for post hospitalisation expenses are to be made within 15 days after discharge from the hospital

- C. **Notification of Claim:** Upon the happening of any event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event.

Note: Conditions C and D are precedent to admission of liability under the policy.

However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

D. **For Reimbursement claims**

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers in original.
- c. Discharge Summary in original from the hospital
- d. Cash receipts in original from hospital, chemists.
- e. Cash receipts and reports for tests done in original
- f. Receipts from doctors, surgeons, anaesthetist in original
- g. Certificate from the attending doctor regarding the diagnosis.
- h. Copy of PAN Card
- i. Copy of Aadhaar Card
- j. Any other document specific to the treatment/ illness
- k. Prescriptions and receipt for Pre and Post-Hospitalization expenses

Note: Call the 24 hour help-line for assistance - 1800 425 2255 / 1800 102 4477, Senior Citizens may call at 044-69007500

- E. **Out Patient Consultation:** Claims of Out Patient Consultations / treatments will be settled on a reimbursement basis on production of cash receipts in original and supporting medical records.

Note: The Company reserves the right to call for additional documents wherever required.

F. **Provision of Penal Interest**

- a) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.

- b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- d) In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- e) "Bank rate" shall mean the rate fixed by the Reserve Bank of India

❖ **What is the co-payment under the policy?**

This policy is subject to co-payment of 30% for all claims.

❖ **Claim Illustration for Sub limit and Co-pay?**

Treatment for Cerebro Vascular Accident (Individual basis)

Sum Insured	Rs.15,00,000	
Claim amount	Rs.10,00,000	
Sublimit for CVA	Rs. 4,00,000	
Admissible claim amount	Rs. 4,00,000	(claim amount is higher than sublimit hence our admissible claim amount is 400000) - A
Less: Co-pay (30%)	Rs. 1,20,000	(30% co-pay on admissible claim amount) - B
Final claim amount payable	Rs. 2,80,000	A (-) B

❖ **What is the renewal procedure?**

Renewal of Policy: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
- Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience

❖ **Revision of Sum Insured:**

Reduction or enhancement of sum insured is permissible only at the time of renewal.

Enhancement of sum insured is subject to no claim being lodged or paid under this policy, Both the acceptance for enhancement and the amount of enhancement will be at the discretion of the Company. Where the sum insured is enhanced, the amount of additional sum insured including the respective sub-limits by way of such enhancement shall be subject to the following terms

A Waiting period as under shall apply afresh from the date of such enhancement for the increase in the sum insured, that is, the difference between the expiring policy sum insured and the increased sum insured.

- First 30 days as under exclusion - **Code Excl 03**
- 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments falling under exclusion - **Code Excl 02**
- 12 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases as defined under exclusion - **Code Excl 01**
- 24 months of continuous coverage without break (with grace period) in respect of Pre-Existing Diseases which fall under Exclusion - **Code Excl 02**
- 12 months of continuous coverage without break (with grace period) for diseases / conditions diagnosed / treated irrespective of whether any claim is made or not in the immediately preceding three policy periods

The above applies to each relevant insured person

❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

❖ **Withdrawal of Policy**

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

- ❖ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

- ❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

❖ **Cancellation**

- The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below

Cancellation table applicable for Policy Term 1 Year without instalment option	
Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium
Cancellation table applicable for Policy Term 1 Year with instalment option of	
Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received
Cancellation table applicable for Policy Term 1 Year with instalment option of	
Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received
Cancellation table applicable for Policy Term 2 Years without instalment option	
Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full of the policy premium

Cancellation table applicable for Policy Term 2 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

Cancellation table applicable for Policy Term 3 Years without instalment option

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	22.5% of the policy premium
Exceeding 3 months up to 6 months	30% of the policy premium
Exceeding 6 months up to 9 months	37.5% of the policy premium
Exceeding 9 months up to 12 months	42.5% of the policy premium
Exceeding 12 months up to 15 months	50% of the policy premium
Exceeding 15 months up to 18 months	57.5% of the policy premium
Exceeding 18 months up to 21 months	65% of the policy premium
Exceeding 21 months up to 24 months	72.5% of the policy premium
Exceeding 24 months up to 27 months	80% of the policy premium
Exceeding 27 months up to 30 months	85% of the policy premium
Exceeding 30 months up to 33 months	92.5% of the policy premium
Exceeding 33 months	Full of the policy premium

Cancellation table applicable for Policy Term 3 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 27 months	95% of the total premium received
Exceeding 27 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 33 months	92.5% of the total premium received
Exceeding 33 months	100% of the total premium received

Cancellation table applicable for Policy Term 3 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 25 months	97.5% of the total premium received
Exceeding 25 months up to 27 months	100% of the total premium received
Exceeding 27 months up to 28 months	97.5% of the total premium received
Exceeding 28 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 31 months	95% of the total premium received
Exceeding 31 months up to 33 months	100% of the total premium received
Exceeding 33 months up to 34 months	95% of the total premium received
Exceeding 34 months	100% of the total premium received

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud
- ❖ **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)
 - i. Grace Period of 7 days would be given to pay the instalment premium due for the policy.
 - ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
 - iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
 - iv. No interest will be charged If the instalment premium is not paid on due date
 - v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
 - vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
 - vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.
 - ❖ **Disclosure of Information:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
 - ❖ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:
 - ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, the cover for the surviving members of the family will continue, subject to other terms of the policy
 - ✓ Upon exhaustion of the sum insured under the policy
 - ❖ **Income Tax Benefits:** Insured Person is eligible for relief under Section 80-D of the Income Tax Act 1961 in respect of the amount paid by any mode other than cash.
 - ❖ **How much does it cost to take this insurance?**
The premium is given below (excluding tax)
 - ❖ **What are the discounts available in the premium?**
 1. 5% discount for first purchased online and its renewals (If the policy is first purchased online and the same is renewed online, then 5% discount will be given for such renewals too).
 2. A discount of 10% of the premium will be allowed if the proposer produces the following documents
 - a. Stress Thallium Report
 - b. BP Report
 - c. Sugar (blood & urine)
 - d. Blood urea & creatinine

The tests should have been taken not before 45 days from the date of proposal or prior to the renewal. If the prospect submits these documents at the time of proposal or at the time of renewal, the discount will be given for all subsequent renewals if the policy is renewed continuously without break.

Sl.No.	Inception	Renewal
Online discount	Yes	Yes
Health check-up report discount	Yes	Yes

❖ **How to buy this insurance?**

Please contact our nearest Branch Office / our Agent or visit our website www.starhealth.in for online purchase

❖ **Important Note:** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

❖ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

PREMIUM CHART (Excluding Tax)

Individual (1A)

Policy Term	1 year	2 years	3 years
Sum Insured			
1,00,000	4,450	8,589	12,482
2,00,000	8,456	16,320	23,719
3,00,000	12,900	24,897	36,185
4,00,000	15,501	29,917	43,480
5,00,000	18,000	34,740	50,490
7,50,000	21,000	40,530	58,905
10,00,000	22,500	43,425	63,113
15,00,000	29,205	56,366	81,920
20,00,000	32,710	63,130	91,752
25,00,000	35,985	69,451	1,00,938

Floater (2A)

Policy Term	1 year	2 years	3 years
Sum Insured			
10,00,000	38,250	73,823	1,07,291
15,00,000	49,650	95,825	1,39,268
20,00,000	55,610	1,07,327	1,55,986
25,00,000	61,175	1,18,068	1,71,596

Benefit Illustration in respect of policies offered on individual and family floater basis

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
68	22,500	10,00,000	22,500	Nil	22,500	10,00,000	45,000	6,750	38,250	10,00,000
61	22,500	10,00,000	22,500		22,500	10,00,000				
Total Premium for all members of the family is Rs.45,000/- , when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-			Total Premium for all members of the family is Rs.45,000/- , when they are covered under a single policy. Sum insured available for each family member is Rs.10,00,000/-				Total Premium when policy is opted on floater basis is Rs.38,250/- , Sum insured of Rs.10,00,000/- is available for the entire family (2A)			
Illustration 2										
68	35,985	25,00,000	35,985	Nil	35,985	25,00,000	71,970	10,795	61,175	25,00,000
61	35,985	25,00,000	35,985		35,985	25,00,000				
Total Premium for all members of the family is Rs.71,970/- , when each member is covered separately. Sum insured available for each individual is Rs.25,00,000/-			Total Premium for all members of the family is Rs.71,970/- , when they are covered under a single policy. Sum insured available for each family member is Rs.25,00,000/-				Total Premium when policy is opted on floater basis is Rs.61,175/- , Sum insured of Rs.25,00,000/- is available for the entire family (2A)			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.