Here is some sweet news for Diabetics! Star Health brings you Diabetes Safe Insurance Policy that covers not just complications of Diabetes (both Type I and Type II) but also regular hospitalization, Personal Accident and Outpatient Expenses as well!

**Eligibility**
- Any person with Type I or Type II Diabetes Mellitus aged between 18 years and 65 years
- Floater policy can be taken only for a family.
- Family means Self and Spouse only provided at least either of the person is having Diabetes Mellitus.

**Renewal:** Life long

**Tenure of policy:** 1 year

**Plans and Sum Insured Options**

<table>
<thead>
<tr>
<th>Section</th>
<th>Plan A</th>
<th>Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Covers Hospitalization Expenses due to complications of Diabetes without any waiting period.</td>
<td>Covers Hospitalization Expenses due to complications of Diabetes after a waiting period of 12 months</td>
</tr>
<tr>
<td>2</td>
<td>Covers Hospitalization Expenses arising out of Accidents and Non Diabetes. Subject to 30 days, 24 months specified diseases and 48 months Pre-existing Disease waiting period</td>
<td>Same as Plan A</td>
</tr>
<tr>
<td>3</td>
<td>Out Patient Medical Expenses</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Personal Accident Cover for Accidental Death of the chosen insured person</td>
<td></td>
</tr>
</tbody>
</table>

**Change of Plan:** You are advised to select an appropriate plan as once opted you may not be allowed to change.

**Pre-acceptance Medical Screening**

<table>
<thead>
<tr>
<th>Plan A</th>
<th>Plan B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-acceptance medical screening applicable.</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**Coverage**

**Section 1:** Covers Hospitalization Expenses due to complications of Diabetes.

<table>
<thead>
<tr>
<th>Sum Insured Type</th>
<th>Sum Insured Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 3,00,000/-, Rs. 4,00,000/-, Rs. 5,00,000/- and Rs. 10,00,000/-</td>
<td></td>
</tr>
</tbody>
</table>

| Section 2: Covers Hospitalization Expenses due to Accident and Non Diabetes. |
| Applicable for both Plan A and Plan B |
| 1. Room (Single Standard A/c room), Boarding and nursing charges |
| 2. Surgeon’s fees, Consultant’s fees and/or Anesthetist’s fees |
| 3. Cost of Blood, Oxygen, diagnostic expenses |
| 4. Cost of medicines and drugs |

**Note:** Expenses relating to (1) to (3) as stated above will be considered in proportion to the eligible room category.

**5. Emergency Ambulance charges up-to a sum of Rs.2000/-per policy period for transportation of insured to the hospital**

**6. Sub-limits for Cataract**

<table>
<thead>
<tr>
<th>Sum Insured (Rs.)</th>
<th>Cataract Limits (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,00,000/- to 5,00,000/-</td>
<td>20,000/- per eye per hospitalization and 30,000/- per policy period</td>
</tr>
<tr>
<td>10,00,000/-</td>
<td>30,000/- per eye per hospitalization and 40,000/- per policy period</td>
</tr>
</tbody>
</table>

Automatic Restoration of Basic Sum Insured by 100% upon exhaustion of the Basic Sum Insured

| Section 3: Outpatient Expenses |
| Out Patient Expenses incurred at Networked Facility under the following heads provided the policy is in force. |
| a. The Cost of Fasting and Post Prandial and HbA1C tests - once every six months – up to Rs. 750/- per event up to Rs. 1500/- per policy period. |
| b. Other expenses like medical consultation, other diagnostics, medicines and drugs up to the limits given below per policy period. |

| Section 4: Personal Accident |
| Provides Accidental Death cover for the chosen Insured Person. |

**Note:** At any point of time only one person will be eligible to be covered under this Section.

<table>
<thead>
<tr>
<th>Waiting Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
</tr>
<tr>
<td>30 days except for accidents</td>
</tr>
<tr>
<td>B</td>
</tr>
<tr>
<td>12 Months for diseases directly or indirectly relating to Cardio Vascular System, Renal System, Diseases of eye, Diabetic Peripheral Vascular Diseases and Foot Ulcer</td>
</tr>
<tr>
<td>No Waiting Period</td>
</tr>
</tbody>
</table>
3. Any claim arising out of mental disorder, suicide or attempted suicide, self-inflicted injuries,
2. Any claim arising out of accident of the insured person from
31. Other excluded expenses as detailed in the website www.starhealth.in
29. Hospital registration charges, admission charges, telephone charges and such other
28. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of
27. Expenses incurred on Lasik Laser or other procedures for refractive error correction and its
26. Medical and/or surgical treatment of sleep apnea, treatment for genetic and endocrine
20. Hospital record charges and such other charges
18. All types of cosmetic, aesthetic treatment of any description, all treatment for priapism
9. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
7. Venereal Disease and Sexually Transmitted Diseases,
3. Convalescence, general debility, run-down condition or rest cure, nutritional deficiency
states.
4. Psychiatric, mental and behavioral disorders.
5. Intentional self-injury
6. Use of intoxicating substances, substances abuse, drugs/alcohol, smoking and tobacco chewing
7. Venereal Disease and Sexually Transmitted Diseases,
8. Injury/disease directly or indirectly caused by or arising from or attributable to war,
9. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
10. All expenses arising out of any condition directly or indirectly caused by or associated with
human T-cell Lympho Trophic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any condition or syndrome of a similar kind commonly referred to as AIDS and sexually transmitted diseases.
11. Expenses incurred on weight control services including surgical procedures such as
Bariatric Surgery and/or medical treatment of obesity.
12. Expenses incurred on High Intensity Focused Ultrasound Sound, Uterine Fibroid Embolisation,
Balloon Sinuplasty, Enhanced External Counter Pulsation Therapy and related therapies,
Chestion therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field
Quantum Magnetic Resonance Therapy; VAX-D, Low level laser therapy, Photodynamic
therapy and such other therapies similar to those mentioned herein under exclusion no. 12.
13. Charges incurred on diagnostics that are not consistent with the treatment for which
the insured is admitted in the hospital/nursing home. Admission primarily for diagnostic
purpose with no positive existence of sickness/disease/ailment/injury and no further
treatment is indicated.
14. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as
certified by the attending Physician of the hospital where the insured underwent treatment.
15. Unconventional, Untested, Unproven, Experimental therapies.
17. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as
an in-patient, when clinically indicated and hospitalization warranted.
18. All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism
and erectile dysfunctions, Change of Sex.
19. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
20. Hospital record charges and such other charges
21. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for
therapeutic reasons.
22. Dental treatment or surgery unless necessitated due to accidental injuries and requiring
hospitalization. (Dental implants are not payable).
23. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage,
abortion and complications of any of these (other than ectopic pregnancy).
24. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedure
related hospitalization expenses, walkers and crutches, wheel chairs, CPAP, BiPAP,
Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids.
25. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the
same.
26. Medical and/or surgical treatment of Sleep Apnea, treatment for genetic and endocrine
 disorders.
27. Expenses incurred on Lasik Laser or other procedures for refractive error correction and its
complications, all treatment for disorders of eye requiring intra-vitreal injections.
28. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of
medicine other than allopathy.
29. Hospital registration charges, admission charges, telephone charges and such other
charges
30. Any hospitalizations which are not medically necessary
31. Other excluded expenses as detailed in the website www.starhealth.in
Exclusion nos. 21 to 28 are not applicable for Section 3
For Section 4 (Both Plan A and Plan B)
1. Any claim relating to events occurring before the commencement of the cover or
otherwise outside the period of insurance.
2. Any claim arising out of Accident of the Insured Person from
   a. Intentional self-injury / suicide or attempted suicide or
   b. Whist under the influence of intoxicating liquor or drugs or
   c. Self-endangerment unless in self defense or to save human life.
3. Any claim arising out of mental disorder, suicide or attempted suicide self-inflicted injuries,
or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any
loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and/or any
HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and/or
any mutant derivative or variations thereof howsoever caused.
4. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on
an aircraft property licensed to carry passengers. For the purpose of this exclusion Air
Travel means being in or on or boarding an aircraft for the purpose of flying therein or
alighting therefrom.
5. Accidents that are results of war and warlike occurrence or invasion, acts of foreign
enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the
proportions of or amounting to an uprising, military or usurped power, seizure capture
arrest restraint detainments of all kings princes and people of whatever nation, condition or
quality whatsoever.
6. Participation in riots, confiscation or nationalization or requisition or of destruction of or
damage to property by or under the order of any government or local authority.
7. Any claim resulting or arising from or any consequential loss directly or indirectly caused
by or contributed to or arising from:
   a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any
nuclear waste from the combustion of nuclear fuel or from any nuclear waste from
combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
   b. Nuclear weapons material
   c. The radioactive, toxic, explosive or other hazardous properties of any explosive
nuclear assembly or nuclear component thereof.
   d. Nuclear, chemical and biological terrorism
8. Any claim arising out of sporting activities in so far as they involve the training or
participation in competitions of professional or semi-professional sports persons.
9. Participation in Hazardous Sport / Hazardous Activities
10. Persons who are physically challenged, unless specifically agreed and endorsed in
the policy.
11. Any loss arising out of the Insured Person’s actual or attempted commission of or willful
participation in an illegal act or any violation or attempted violation of the law.
12. Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether
directly or indirectly.
* Free Look: A free look period of 15 days from the date of receipt of the policy by the insured is
available to the insured to review the terms and conditions of the policy. In case the insured is
not satisfied with the terms and conditions, the insured may seek cancellation of the policy and
in such an event the Company may allow refund of premium paid after adjusting the cost of pre-
medical screening, stamp duty charges and proportionate risk premium for the period
concerned provided no claim has been made until such cancellation.
Free look period is not applicable at the time of renewal of the policy
* Renewal and Grace Period
The policy will be renewed except on grounds of misrepresentation / Non-disclosure of material
fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard or
non cooperation of the insured. A grace period of 30 days from the date of expiry of the policy is
available for renewal. If renewal is made within this 30 days period, the continuity of benefits
with reference to waiting period will be allowed.
Note:
1. The actual period of cover will start only from the date of payment of premium.
2. Renewal premium is subject to change with prior approval from Regulator
* Revision in Sum Insured: Any revision in sum insured is permissible only at the time of
renewal. The insured person can propose such revision and may be allowed subject to
Company’s approval and payment of appropriate premium
* Modification of the terms of the policy: The company reserves the right to modify the policy
terms and conditions or modify the premium of the policy with the prior approval of the
Competent Authority. In such an event the insured will be intimated three months in advance.
* Withdrawal of the policy: The company reserves the right to withdraw the product with prior
approval of the Competent Authority. In such an event the insured will be intimated three months in advance.
* Automatic Expiry of the policy: 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 Limit of coverage under the policy as a whole
* Cancellation: The Company may cancel this policy on grounds of misrepresentation, fraud,
moral hazard, non disclosure of material fact as declared in the proposal form and/or claim form
at the time of claim and non co-operation of the insured by sending the Insured 30 days notice
by registered letter at the Insured person’s last known address. No refund of premium will be
made except where the cancellation is on the grounds of non co-operation of the insured,
in which case the refund of premium will be on pro-rata basis. The insured may at any time cancel
this policy and in such event the Company shall allow refund after retaining premium at
Company’s short period rate only (table given below) provided no claim has occurred up to the
date of cancellation
<table>
<thead>
<tr>
<th>Plan</th>
<th>PLAN A</th>
<th>PLAN B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Insured Rs.</td>
<td>30000</td>
<td>40000</td>
</tr>
<tr>
<td>18 - 30</td>
<td>6,825</td>
<td>8,535</td>
</tr>
<tr>
<td>31 - 35</td>
<td>7,355</td>
<td>9,195</td>
</tr>
<tr>
<td>36 - 40</td>
<td>8,060</td>
<td>10,075</td>
</tr>
<tr>
<td>41 - 45</td>
<td>9,565</td>
<td>11,955</td>
</tr>
<tr>
<td>46 - 50</td>
<td>12,695</td>
<td>15,870</td>
</tr>
<tr>
<td>56 - 60</td>
<td>19,930</td>
<td>24,915</td>
</tr>
<tr>
<td>61 - 65</td>
<td>25,880</td>
<td>32,350</td>
</tr>
<tr>
<td>66 - 70</td>
<td>34,620</td>
<td>43,275</td>
</tr>
<tr>
<td>71 - 75</td>
<td>44,500</td>
<td>55,625</td>
</tr>
<tr>
<td>76 - 80</td>
<td>55,585</td>
<td>69,485</td>
</tr>
<tr>
<td>Above 80</td>
<td>67,930</td>
<td>84,910</td>
</tr>
</tbody>
</table>

"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE/COMMERIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS; THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER."