Features
- Flat amount of Rs. 15,284/- only irrespective of the sum insured or age of the persons or number of persons covered.
- Coverage for both inpatient and outpatient treatments under one policy.
- Any unutilized amount under outpatient benefit can be carried forward to the next one year.

Eligibility
- Any person aged between 5 months and 65 years can be covered under this insurance. Beyond 65 years, only renewals can be made.
- Option to take policy on an individual basis or for the entire family (maximum of 2 adults plus 3 children).

Benefits
- Hospitalization Cover
  Expenses in a hospital for inpatient hospitalization (minimum 24-hour stay).
- Contingency Cover
  - During the first two years of continuous operation of Insurance cover, the expenses on treatment of Cataract, Hysterectomy for Menorrhagia or Fibromyoma, Knees Replacement Surgery (other than caused by an accident), Joint Replacement Surgery (other than caused by an accident), Podoplastic (if other than caused by an accident), Varicose veins and Varicose ulcers. Beyond such period also, if these diseases are Pre-Existing at the time of the proposal they shall be covered subject to exclusion no 1 above.
- Exclusions (for inpatient cover only)
  1. Pre Existing Diseases as defined in the policy until 48 consecutive months of continuous coverage have elapsed, since inception of the first policy with any Indian Insurance Company, if requested for by the Insured Person, at the relevant point of time.
  2. Exclusions of the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent health insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.
- Renewal
  Life time renewal of the policy, except on grounds such as moral hazard, misrepresentation or fraud.
- Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act, 1961.

Policy Premium
- Low premium of just Rs 15,353/- inclusive of Service Tax 15%.
- Tax Benefit
  Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act, 1961.

Outpatient treatment cover
Covers cost of treatment incurred as an out-patient in any hospital or nursing home. Treatment costs covered even for pre-existing conditions/diseases, dental expenses, prenatal and post-natal care.

Renewal
- Lifelong renewal of the policy, except on grounds such as moral hazard, misrepresentation or fraud.
- Enhancement of Sum Insured is permitted only during renewal.
- A grace period of 30 days from the date of expiry of the policy is available for renewal.

Exclusions
- The above exclusions from 1 to 4 do not apply for benefits under Section 2
- The exclusions 2, 3 and 4 shall not however apply in case of the Insured Person/s having been covered under any insurance scheme with any of the Indian Insurance companies for a continuous period of preceding 12/23 months respectively without any break.
- 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).
- Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons or materials.
- Cost of spectacle and contact lens, hearing aids, walkers, crutches, wheel chairs, artificial limbs and such other aids.
- Dental treatment or surgery of any kind unless necessitated due to accidental injuries and requiring hospitalization.
- Convalvalescence, general debility, mental disorder, Run-down condition or rest cure, congenital external disease or defects or anomalies, sterility, venereal disease, intentional self injury and use of intoxicating drugs/alcohol.
- All expenses arising out of any condition directly or indirectly caused to or associated with human T-cell Lymphotropic Virus type II (HTLV-II) or Lymphadendritis Associated Virus (LAV) or the Variants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.
- Charges insured at Hospital or Nursing Home primarily for Diagnostic, X-ray or laboratory Examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital or nursing home.
- Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
- Treatment arising from or traceable to, pregnancy (other than ectopic pregnancy) childbirth, miscarriage, abortion or complications of any of these including caesarian section.
- Naturopathy/Treatment.
- Hospital registration charges, record charges telephone charges and such other charges.
- Expenses incurred on Laser/Surgery or Refractive Error Correction treatment.
- Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control /loss programs.
- Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicines other than Allopathic.
- Other expenses as detailed elsewhere in the policy.

Cancellation
- The company may cancel this policy on grounds of misrepresentation, fraud, moral hazard and non-disclosure of material fact or non-co-operation by the insured person.
- The insured may at any time cancel this policy and in such event the company shall allow refund of premium after retaining premium at company’s short period rate (table given below provided no claim has occurred up to the date of cancellation.)
Free Look Period

A free look period of 15 days from the date of receipt of the policy 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 shall allow refund of premium paid after adjusting the cost of pre-acception medical screening, stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation. Free look cancellation is not applicable at the time of renewal of the policy.

Portability

This policy is portable. If the insured is desirous of porting this policy to another Insurer towards renewal, application in the appropriate form should be made to the Company at least before 45 days from the date when the renewal is due. Where the outcome of acceptance of portability is still waiting from the new Insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on the written request by the Insured Person, subject to a minimum pro rata premium for one month. If the Insured Person requests in writing to continue the policy without porting, it will be allowed by charging the regular premium as per the expiring policy. The policy will be extended for the remaining period by charging the regular premium. Portability is not possible during the policy period. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869.

Claims Procedure

• Call the 24 hour help-line for assistance 1800 425 2255. Inform the ID/Policy number for easy reference.
• In case of planned hospitalization, inform 24 hours prior to admission in the hospital.
• In case of emergency hospitalization information to be given within 24 hours after hospitalization.
• Cashless facility wherever possible in network hospitals
• In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Star Advantages

• No Third Party Administrator, direct in-house claims settlement.
• Faster & hassle-free claim settlement.
• Cashless hospitalization wherever possible
• Network of more than 6000 hospitals across India
• 24 x 7 Toll Free Helpdesk
• Facility of maintaining personal health record in electronic format

The information provided in this brochure is only indicative. Please visit our website www.starhealth.in for complete information.