



**STAR**

Personal & Caring

Health  
Insurance

*The Health Insurance Specialist*

**Senior Citizens Red Carpet Health Insurance Policy**

# Senior Citizens Red Carpet Health Insurance Policy

Unique Identification No.: SHAHLIP22040V052122

Turning sixty is a major milestone and for people, a time to start being more careful about their health. It is a matter of concern that insurance policies are hardly available to address this critical requirement.

STAR Health's Senior Citizens Red Carpet Health Insurance Policy is aimed specifically at senior citizens. It provides cover to anyone from the age of 60 and permits entry right up to the age of 75 with continuing cover thereafter till lifetime. It is our way of caring for a generation that has done so much to build the country we have today.

## ❖ Eligibility

- Entry age between 60 and 75 years
- Guaranteed Lifelong renewals

❖ **Policy Term:** The policy is available for 1/2/3 years which can be renewed. Where the policy is issued for more than 1 year, the Sum Insured is for each year, without any carry over benefit thereof.

❖ **Policy Type:** Available on Individual Sum Insured and Floater Sum Insured basis.

**Floater Sum Insured basis** means the sum insured floats amongst the insured persons.

❖ **Day Care Procedures:** All day care procedures are covered.

## ❖ Sum Insured Options

| Sum Insured on Individual Basis (Rs.)           | 1,00,000/-  | 2,00,000/- | 3,00,000/-  | 4,00,000/- | 5,00,000/-  | 7,50,000/- |             |
|---|-------------|------------|-------------|------------|-------------|------------|-------------|
| Sum Insured on Individual & Floater Basis (Rs.) | 10,00,000/- |            | 15,00,000/- |            | 20,00,000/- |            | 25,00,000/- |

❖ **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).

For instalment mode of payment, there will be loading as given below:

- Quarterly: 3%
- Half Yearly: 2%

❖ **Pre-acceptance Medical Screening:** No pre-acceptance medical screening. 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) - Fasting / Postprandial
4. Blood urea & creatinine

The tests should have been taken within 45 days prior to the date of proposal. 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.

For Floater Policies both self and spouse should submit the medical report to avail discount.

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.

## ❖ Coverage

1. **Hospitalization Cover:** Room, Boarding and Nursing expenses as per the table given below;

| Sum Insured (Rs.)                  | 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/-           |

**Note: Expenses relating to the hospitalization will be considered in proportion to the room rent limit stated in the policy or actuals whichever is less.**

## 2. Coverage for Modern Treatments

Expenses are subject to the limits: (For details please refer website: www.starhealth.in)

## 3. ICU charges

| Sum Insured (Rs.)                  | 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                      |

4. Surgeon, Anesthetist, Medical Practitioner, Consultants and Specialist's fees up to 25% of the sum insured per hospitalization

5. Anesthesia, Blood, Oxygen, Operation Theatre charges, Cost of Pacemaker etc up to 50% of the sum insured per hospitalization
6. Emergency ambulance charges as per the table given below for transporting the insured person by private ambulance services to the hospital

| 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/-                       |

7. **Pre hospitalization** 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

8. **Post Hospitalisation:** 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/-                    |

## ❖ Special Features

A. **Out Patient Consultation:** Expenses on Medical Consultations as an Out Patient incurred in Network hospitals 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  | Not Available                                | Not Available               |       |       |
| 10,00,000         | 1,400  |  |                             |       |       |
| 15,00,000         | 1,800  |  |                             |       |       |
| 20,00,000         | 2,200  |  |                             |       |       |
| 25,00,000         | 2,600  |  |                             |       |       |
| 1,00,000          | Not Available  |  |                             | 1,400 | 2,400 |
| 2,00,000          |  |  |                             | 1,800 | 3,000 |
| 3,00,000          |  |  |                             | 2,200 | 3,800 |
| 4,00,000          |  |  |                             | 2,600 | 4,400 |
| 5,00,000          |  |  |                             | 2,600 | 4,400 |
| 7,50,000          |  | 2,600  | 4,400                       |       |       |
| 10,00,000         |  | 2,600  | 4,400                       |       |       |
| 15,00,000         |  | 2,600  | 4,400                       |       |       |
| 20,00,000         |  | 2,600  | 4,400                       |       |       |
| 25,00,000         |  | 2,600  | 4,400                       |       |       |

**Note:** Payment of any claim under Out Patient Consultation 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.

B. **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 our network hospitals and the policy is in force

| Sum Insured (Rs.)        | Limit per person per policy period (Sum Insured on Individual Basis) (Rs.) | For Floater Policies |                             |
|--------------------------|--|----------------------|-----------------------------|
|                          |  | Limit Per Person Rs. | Limit Per Policy Period Rs. |
| 1,00,000/- to 4,00,000/- | Not Available  | Not Available        | Not Available               |
| 5,00,000 and 7,50,000    |  |                      |                             |
| 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

❖ **Co-Payment:** This policy is subject to Co-payment mentioned below;

| Sum Insured Rs.            | Co-pay   |
|----------------------------|--|
| 1,00,000/- to 10,00,000/-  | PED Claims : 50% of each and every admissible claim<br>Non PED Claims : 30% of each and every admissible claim |
| 15,00,000/- to 25,00,000/- | PED and Non PED Claims: 30% each and every admissible claim<br>PED means Pre Existing Disease                  |

❖ **Sublimits**

**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 |
|-------------------|----------|---|--|---------------------------|
|                   |          | Limit per person, per policy period for each diseases / Condition Rs.   |  |                           |
| 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 Rs. | Limit per policy period Rs. | Limit per person Rs.  | Limit per policy period Rs. | Limit per person Rs.      | Limit per policy period Rs. |
| 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

**All Other Major Surgery** means Intestinal obstruction – acute / sub acute / chronic, Bilo Pancreatic surgery, Gastro-Intestinal surgeries, Total Knee Replacement surgery, Total Hip Replacement surgery, Other major surgeries of joints, Hemi-Orthro Plasty surgeries, Surgeries on Prostrate, Surgery related to Genito-Urinary Tract.

**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.

❖ **Claim Illustration for Sublimit and Co-pay:** Treatment for Cerebro Vascular Accident (Individual Basis);

|                                      |               |   |
|--------------------------------------|---------------|---|
| Sum Insured                          | Rs. 15,00,000 |   |
| Actual claim amount                  | Rs. 10,00,000 |   |
| Sublimit for CVA                     | Rs. 4,00,000  |   |
| Admissible claim amount              | Rs. 8,00,000  | (After considering<br>1. Limit for room rent,<br>2. Limit for ICU Charges,<br>3. Limit for medical practitioner fee [25% of the Sum Insured],<br>4. Limit for Anesthesia / OT Charges [50% of the Sum Insured]) - A |
| Less: Co-pay (30%)                   | Rs. 2,40,000  | (30% co-pay on admissible claim amount) - B   |
| Claim amount payable after 30% copay | Rs. 5,60,000  | A (-) B   |
| Final Settled amount                 | Rs. 4,00,000  | Claim amount payable is greater than sublimit. Hence Company's liability is up to sublimit  |

❖ **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
- 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
- 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

- D. Body Mass Index (BMI);
1. greater than or equal to 40 or
  2. 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;
    - a. Obesity-related cardiomyopathy
    - b. Coronary heart disease
    - c. Severe Sleep Apnea
    - d. 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, Bum(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 dioptres.
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, ICS
  - 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. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) - **Code Excl 23**
24. 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**
25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - **Code Excl 25**
26. 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**
27. Unconventional, Untested, Experimental therapies - **Code Excl 27**
28. Autologous derived Stromal vascular Fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
30. All treatment for Priapism and erectile dysfunctions - **Code Excl 30**
31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) - **Code Excl 32**
33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - **Code Excl 33**
34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
35. Cochlear implants and procedure related hospitalization expenses - **Code Excl 35**
36. Any hospitalizations which are not Medically Necessary - **Code Excl 36**
37. Other Excluded Expenses as detailed in the website [www.starhealth.in](http://www.starhealth.in) - **Code Excl 37**
38. 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**
39. 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, 31, 32, 33, 35 and 39 are not applicable for Outpatient Consultation
- ✦ **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.
- ❖ **Renewal and Grace Period:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;
1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
  2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
  3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
  4. 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
  5. Coverage is not available during the grace period
  6. No loading shall apply on renewals based on individual claims experience
- ❖ **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.
- ❖ **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.
- ❖ **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](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)
- ❖ **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 details contact "portability@starhealth.in" or call Telephone No +91-044-28288669.
- For Detailed Guidelines on portability, kindly refer the link**  
[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)
- ❖ **Withdrawal of the policy**
- i. 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

- ii. 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

❖ **Instalment Premium Options:** 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

❖ **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;

- i. 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
- ii. 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
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

❖ **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 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  | 100% of the total premium received  |
| Cancellation table applicable for Policy Term 1 Year 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  | 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
- ❖ **Automatic Expiry of the policy:** The insurance under this policy with respect to each relevant insured person shall expire immediately upon death of the insured person or on expiry of the sum insured whichever shall first occur.
  - ❖ **Disclosure to information norms:** 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.
  - ❖ **Claims Procedure**
    - Call the 24 hour help-line for assistance-1800 425 2255 / 1800 102 4477
    - 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 hospital.
    - In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
  - ❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.
  - ❖ **Star Advantages**
    - No Third Party Administrator, direct in-house claims settlement
    - Faster and hassle – free claim settlement
    - Cashless hospitalization
  - ❖ **Tax Benefits:** 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.
  - ❖ **Prohibition of rebates:** (Section 41 of Insurance Act 1938): 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 lakhs rupees.

#### 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.) |
| <b>Illustration 1</b>  |  |                   |  |                    |                              |                   |  |                            |                              |                   |
| 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 <b>Rs.45,000/-</b> , when each member is covered separately. Sum insured available for each individual is <b>Rs.10,00,000/-</b> |  |                   | Total Premium for all members of the family is <b>Rs.45,000/-</b> , when they are covered under a single policy. Sum insured available for each family member is <b>Rs.10,00,000/-</b> |                    |                              |                   | Total Premium when policy is opted on floater basis is <b>Rs.38,250/-</b> , Sum insured of <b>Rs.10,00,000/-</b> is available for the entire family (2A) |                            |                              |                   |
| <b>Illustration 2</b>  |  |                   |  |                    |                              |                   |  |                            |                              |                   |
| 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 <b>Rs.71,970/-</b> , when each member is covered separately. Sum insured available for each individual is <b>Rs.25,00,000/-</b> |  |                   | Total Premium for all members of the family is <b>Rs.71,970/-</b> , when they are covered under a single policy. Sum insured available for each family member is <b>Rs.25,00,000/-</b> |                    |                              |                   | Total Premium when policy is opted on floater basis is <b>Rs.61,175/-</b> , Sum insured of <b>Rs.25,00,000/-</b> 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. |  |                   |  |                    |                              |                   |  |                            |                              |                   |

| PREMIUM CHART (Excluding Tax) |        |          | Amount in Rs.             |
|-------------------------------|--------|----------|---------------------------|
| <b>Individual (1A)</b>        |        |          |                           |
| 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                  |
| <b>Floater (2A)</b>           |        |          |                           |
| 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                  |
| <b>A - Adult</b>              |        |          | <b>2A = Self + Spouse</b> |

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

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