

Customer Information Sheet - Star Care Insurance Policy

Unique Identification No. : IRDA/NL-HLT/SHAI/P-H/V.I/10/14-15

TITLE	Description	Clause no. of the policy
Coverage	a. In-patient Treatment-Covers hospitalisation expenses for minimum period more than 24 hrs.	1(A-D)
	b. Pre-Hospitalisation- Medical Expenses incurred up to 30 days prior to hospitalisation.	1(F)
	c. Post-Hospitalisation- Medical Expenses incurred up to 60 days subject to a maximum of 7% of hospitalization expenses or Rs.3000/- whichever is less	1(G)
	d. Emergency Ambulance-Up to Rs. 500/- per hospitalization for utilizing ambulance service for transporting insured person to hospital in case of an emergency subject to a maximum of Rs.1000/- per policy period.	1(E)
	e. Hospital cash benefit will be paid at the rate of Rs.1000/-per day subject to a maximum of 14 days of hospitalization where the surgical treatment was taken in Government hospital	1(H)
Exclusions	a. Any hospital admission primarily for investigation/diagnostic purposes	3(14)
	b. Pregnancy (other than ectopic pregnancy) infertility, congenital external disease/defects	3(10)
	c. Non Allopathic treatment	3(19)
	d. Treatment out side India	4(15)
	e. Naturopathy Treatment, unconventional, untested/unproven experimental therapies	3(16)
	f. Circumcision, Sex change surgery, cosmetic surgery and plastic surgery (other than for accidents or covered disease)	3(4)
	g. Refractive error correction/ hearing impairment correction, corrective and cosmetic dental surgery, weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs	3(13), 3(11)
	h. Intentional self injury and use of intoxicating drugs/alcohol/HIV or AIDS	3(6), 3(9)
	i. War and nuclear perils	3(7), 3(8)
	j. Expenses incurred on High Intensity Focused Ultra Sound, Uterine fibroid embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, Photodynamic therapy and such other similar therapies	3(12)
	k. Hospital registration charges, admission charges, record charges, telephone charges and such other charges	3(18)
The exclusions given above is only a partial list. Please refer the policy clause for the complete list		
Waiting Period	a. Pre existing diseases will be covered after a waiting period of 48 months	3(1)
	b. Diseases contracted during the first 30 days from the commencement date of the policy (not applicable for subsequent renewals)	3 (2)
	c. 24 months for specific illness during the first 2 years from the commencement date of the policy (not applicable for subsequent renewals)	3 (3)
Payout	Cashless or reimbursement of covered expenses upto the specified limit	1(A-D)
Renewal Condition	Life long renewal subject to payment of renewal premium in full before the due date	4(9)
	Grace period of 30 days for renewing the policy is provided	
	In the event of policy withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority.	
Cancellation	Policy can be cancelled on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form / at the time of claim, or non-co-operation by the insured person, by sending the insured 30 days notice without refund of premium	4(12)
Claim under 2 policy periods	If any admissible claim falls under 2 policy period, the available sum insured under both the current and renewal policies shall be taken into account for claims settlement	4(7)

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