

Customer Information Sheet - Star Unique Health Insurance Policy

Unique Identification No. : IRDA/NL-HLT/SHAI/P-H/V.I/135/13-14

TITLE	Description	Clause no. of the policy
Coverage	a. In-patient Treatment- Covers hospitalisation expenses for period more than 24 hrs.	1(A)(B)&(C)
	b. Emergency Ambulance- Up to Rs. 750/- per hospitalization for utilizing ambulance service for transporting insured person to hospital in case of an emergency subject to a maximum of Rs.1500/- per policy period	1(D)
	c. Pre-Hospitalisation- Medical Expenses incurred up to 30 days prior to hospitalisation	1(E)
	d. Post-Hospitalisation- Medical Expenses incurred up to 7% of hospitalization expenses subject to a maximum of Rs.5000/-	1(F)
	e. Sublimits for pre-existing diseases	Refer Policy Schedule
Major Exclusions	1. Any hospital admission primarily for investigation/diagnostic purposes	3(14)
	2. Pregnancy (other than ectopic pregnancy) infertility, congenital external disease/defects per policy period)	3(16),3(12)
	3. Non Allopathic system of Medicine(Covered upto 25% of sum insured subject to a maximum of Rs.25000/-	3(21)
	4. Treatment out side India	4(14)
	5. Circumcision, Sex change surgery, cosmetic surgery and plastic surgery (other than for accidents or covered disease)	3(9)
	6. 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(19),3(11), 3(20)
	7. Intentional self injury and use of intoxicating drugs/alcohol/HIV or AIDS HIV	3(12),3(13)
	8. War and nuclear perils	3(7)
	9. Naturopathy Treatment	3(17)
	10. 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 : waiting period of 11 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)
	d. 12 months for specific illness during the first year from the commencement date of the policy (not applicable for subsequent renewals)	3(4)
	e. 48 months for specific illness during the first 4 years from the commencement date of the policy (not applicable for subsequent renewals)	4(5)
Payout	Cashless or reimbursement of covered expenses upto the specified limit	1(A)(B)&(C)
Renewal Condition	Life long renewal subject to payment of renewal premium in full before the due date	4(8)
	Grace period of 30 days for renewing the policy is provided	4(8)
Copayment	30% of each and every admissible claim	3(6)
Cancellation	Policy can be cancelled on grounds of misrepresentation, fraud, 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(11)
Claim under 2 policy periods	If any admissible claim falls under 2 policy period, the renewal policy sum insured shall be taken into account for claims settlement	4(6)

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(LEGAL DISCLAIMER) NOTE : The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD (also known as Customer Information Sheet) and the policy document the terms and conditions mentioned in the policy document shall prevail