



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Registered and Corporate Office
 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,
 Chennai - 600 034. Phone : 044 - 2828 8800, CIN : U66010TN2005PLC056649
 Email : support@starhealth.in Web : www.starhealth.in IRDAI. Reg. No : 129



IndiaFirst Life Insurance Company Limited

Registered and Corporate Office
 301, (B) Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (E),
 Mumbai - 400 097, Web : www.indiafirstlife.com Email : customer.first@indiafirstlife.com
 CIN: U66010MH2008PLC183679, IRDAI. Reg. No. 143,

Kind Attention : Policyholder

Please check whether the details given by you about the insured persons in the proposal form (Copy enclosed) are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the person/s covered would be taken as correct.

So also the coverage details may also be gone through and in the absence of any communication from you within 15 days from the receipt of the policy, it would be construed that the policy issued is correct and the claims if any arise under the policy will be dealt with based on proposal / policy details.



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Customer Information Sheet - Star First Delite

Unique ID: IRDAI / HLT / SHAI / Combi / V.I / 2 / 2016-17

TITLE	DESCRIPTION	CLAUSE No. OF THE POLICY
COVERAGE FOR SECTION (1)	a. In-patient Treatment- Covers hospitalisation expenses for period more than 24 hrs.	1.0 (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	1.0 (D)
	c. Pre-Hospitalisation- Medical Expenses incurred up to 30 days prior to hospitalisation,	1.0 (E)
	d. Post-Hospitalisation- Medical Expenses incurred up to 7% of hospitalization expenses subject to a maximum of Rs.5000/-	1.0 (F)
	e. Sublimits for diseases/conditions- Refer table below 1 (F)	Tabular column
MAJOR EXCLUSIONS SECTION 1	1. Any hospital admission primarily for investigation/diagnostic purposes	3.0 (11)
	2. Pregnancy (other than ectopic pregnancy) infertility, congenital external (other than for new born)	3.0 (13)
	3. Non Allopathic Medicine	3.0 (18)
	4. Treatment out side India	4.0 (14)
	5. Circumcision, Sex change surgery, cosmetic surgery and plastic surgery (other than for accidents or covered disease)	3.0 (6.a)
	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	3.0(16),3.0(8), 3.0(17)
	7. Intentional self injury and use of intoxicating drugs/alcohol/HIV or AIDS HIV	3.0(9),3.0(10)
	8. Expenses incurred on High Intensity Focused Ultra Sound, 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.	3.0 (19)
	9. War and nuclear perils	3.0(4)
	10. Naturopathy Treatment	3.0(14)
	11. Hospital registration charges, admission charges, record charges telephone charges and such other charges	3.0(15)
The exclusions given above are only a partial list. Please refer the policy clause for the complete list		

TITLE	DESCRIPTION	CLAUSE No. OF THE POLICY
WAITING PERIOD SECTION 1	a. Pre existing diseases will be covered after a waiting period of 48 months	3.0(1)
	b. Diseases contracted during the first 30 days from the commencement date of the policy (not applicable for subsequent renewals)	3.0(2)
	c. 24 months for specific illness during the first 2 years from the commencement date of the policy (not applicable for subsequent renewals)	3.0(3)
PAYOUT (SECTION 1)	Cashless or reimbursement of covered expenses upto the specified limit	1.0(A)(B)©
RENEWAL CONDITION (SECTION 1)	Lifelong renewal subject to payment of renewal premium in full before the due date	4.0(8)
	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 prior approval of the Competent Authority.	
CANCELLATION SECTION 1	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.	4.0(11)
CLAIM UNDER 2 POLICY PERIODS SECTION 1	If any admissible claim falls under 2 policy period, the available sum insured under both the current and renewal policies shall be taken in to account for claims settlement	4.0(6)
COVERAGE FOR SECTION (2)	a. Pure term life insurance coverage	Section 2

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Key Feature Document and the policy document the terms and conditions mentioned in the policy document shall prevail


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SECTION 1 – HEALTH INSURANCE COVERAGE

The proposal and declaration given by the proposer and other documents if any shall be the basis of this Contract and is deemed to be incorporated herein.

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the Company agrees as under

That if during the period stated in the Schedule the insured person shall contract any disease or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the insured Person/s, upon the advice of a duly Qualified Physician/Medical Specialist /**Medical Practitioner** or of duly **Qualified Surgeon** to incur Hospitalization expenses for medical/surgical treatment at any **Nursing Home / Hospital** in India as an **in-patient**, the Company will pay to the **Insured Person/s** the amount of such expenses as are reasonably and necessarily incurred up-to the limits indicated but not exceeding the sum insured in aggregate in any one period stated in the schedule hereto.

1.0 Coverage

- A. Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home at 1% of the sum insured per day.
- B. Intensive Care Unit charges upto 1.5% of the Sum Insured.
- C. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees, anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker and similar expenses
- D. Emergency ambulance charges up-to a sum of Rs. 750/- per hospitalization and overall limit of Rs. 1,500/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment provided such hospitalization claim is admissible as per the Policy.
- E. Relevant Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of Hospitalization, for the disease/illness, injury sustained following an admissible claim under the policy.
- F. A sum equivalent to 7% of the hospitalization expenses incurred comprising of Nursing Charges, Surgeon/Consultant fees, Diagnostic charges, Medicines and Drugs only subject to a maximum of Rs. 5,000/- per occurrence, incurred within 60 days from the date of discharge from the hospital, towards **Post Hospitalization** medical expenses wherever recommended by the attending Medical Practitioner.

Where Package rates are charged by the hospitals the Post-Hospitalization benefit will be calculated after taking the room and boarding charges at the applicable limits for the location as provided for in 1.0

Expenses on Hospitalization for minimum period of 24 hours are admissible. However this time limit will not apply for Dialysis, Chemotherapy, Radiotherapy, Cataract surgery, Dental Surgery following accident, Lithotripsy, Tonsillectomy, Incision and Draining of Abscess, Liver Aspiration, Pleural Effusion Aspiration, Sclerotherapy, taken in the Hospital / Nursing Home and the Insured is discharged on the same day.

The amount payable in respect of the following treatment is up-to the limit mentioned there-against and subject to waiting period mentioned in the exclusions

Lithotripsy (Kidney stone removal)	Rs.15000/-
Tonsillectomy/Adenoidectomy	Rs.12000/-
Incision and drainage of abscess	Rs.1500/-
Liver aspiration / Pleural effusion aspiration	Rs.2000/-
Sclerotherapy	Rs.5000/-

Expenses incurred on treatment of cataract are limited to the amount stated in the Schedule

Note :- Company's liability in respect of all claims admitted during the period of insurance shall not exceed the Sum insured per family mentioned in the Schedule.

Note :- Expenses relating to the hospitalization will be considered in proportion to the room rent stated in the policy

The expenses payable in respect of the following diseases/ conditions is up-to the amount mentioned there-against:

SCHEDULE OF BENEFITS			
Sr No.	DISEASES / CONDITIONS	Limit of Company's liability in one policy period (For single room occupancy)	
		Sum Insured Rs 200000/-	Sum Insured Rs 300000/-
1	All Cardiac diseases /ailments a. For Coronary Artery By-Pass Grafting(CABG) b. PTCA (All inclusive irrespective of the number of stents used) (The limits mentioned are inclusive of cost of Angiogram)	Rs. 110000/- Rs. 70000/-	Rs. 125000/- Rs. 80000/-
2	Minor surgeries warranting Hospitalisation	Rs. 12000/-	Rs. 15000/-
3	Admissions for medical diseases related to Cardio-Vascular System / Central Nervous System	Rs. 35000/-	Rs. 45000/-
4	Major Surgeries (other than what is specifically provided)	Rs. 35000/-	Rs. 45000/-
5	Oncology (all modes of therapy)	Rs. 70000/-	Rs. 100000/-
6.	Accidental grievous injuries	Rs. 70000/-	Rs. 100000/-
7.	Joint Replacement	Rs. 70000/-	Rs. 100000/-
8	Renal Transplant surgery Dialysis Per sitting cost limited to Rs 1000/-	Rs. 70000/- Rs. 150000/-	Rs. 10000/- Rs. 20000/-
9	Cataract	Rs. 15000/-	Rs. 20000/-
10	Treatment for infectious diseases	Up-to Rs 3000/- per day subject to a maximum of Rs 9000/- per hospitalization	Up-to Rs4500/- per day subject to a maximum of Rs12000/- per hospitalization

2.0 DEFINITIONS

Any one illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

Company means Star Health and Allied Insurance Company Limited

Condition Precedent means the policy term or condition upon which the insurer's liability under the policy is conditional upon.

Congenital Internal means congenital anomaly which is not in visible and accessible parts of the body.

Congenital External means congenital anomaly which is in visible and accessible parts of the body

Co-payment is a cost-sharing requirement under a health insurance policy that provides that the insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the sum insured.

Day Care treatment means medical treatment and/or surgical procedure which is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and which would have otherwise required a hospitalization of more than 24 hours

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

Diagnosis means Diagnosis by a registered **medical practitioner**, supported by clinical, radiological and histological, histo-pathological and laboratory evidence and also surgical evidence wherever applicable, acceptable to the Company.

Disclosure to information norms means the policy shall be void and all premium paid hereon shall forfeited to the Company, in the event of misrepresentation, mis description or non disclosure of any material fact.

Family means Insured Person, spouse, dependent children not over 25 years of age

Grievous injury means emasculation, permanent privation of the sight of either eye, permanent privation of hearing of either ear, privation of any member or joint, destruction or permanent impairing of the powers of any member or joint, permanent disfiguration of head or face, fracture or dislocation of a bone or tooth

Grace Period means the specified period of time immediately following premium due date during which the payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting period and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received

Hospital/Nursing Home means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:

- a. Has qualified nursing staff under its employment round the clock;
- b. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. Has qualified medical practitioner(s) in charge round the clock;
- d. Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

Insured Person means the name/s of person/s shown in the schedule of the Policy.

In-Patient means an Insured Person who is admitted to Hospital and stays there for a minimum period of 24 hours for the sole purpose of receiving treatment.

Major surgeries mean a surgical procedure that is extensive, involving removal of organs, and/or life-threatening, other than what is specifically provided for in the schedule of benefits.

Minor surgeries means any surgical procedure that can be performed in a brief period of time—under local anesthesia, does not—under normal circumstances—constitute a major hazard to life or function of organs or body parts.

Medically Necessary means any treatment, tests, medication or stay in hospital or part of a stay in a hospital which – is required for the medical management of the illness or injury suffered by the Insured – must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity – must have been prescribed by a Medical Practitioner – must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

Network Hospital means all such hospitals or other providers that the Company have mutually agreed with, to provide services like cashless access to policyholders. The list is available with the Company and subject to amendment from time to time.

Non Network Hospital means any hospital or other provider that is not part of the network

Pre-Existing Disease means any Condition, ailment or injury or related condition (s) for which the insured person had signs or symptoms, and/or was diagnosed, and/or received medical advice / treatment within 48 months prior to the insured person's first policy with any Indian insurer.

Post Hospitalization: means medical expenses incurred immediately after the insured person is discharged from the hospital provided that

- a. Such medical expenses are incurred for the same condition for which the insured person's hospitalization was required and
- b. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

Portability means transfer by an individual health insurance policy holder (including family cover) of the credit gained for pre-existing conditions and time bound exclusions if he/she chooses to switch from one insurer to another.

Qualified Nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

Reasonable and Customary charges means a charge for medical care which shall be considered reasonable and necessary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age, for a similar disease, illness, medical condition or injury.

Room Rent means the amount charged by the hospital for occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.

Sum Insured means the Sum Insured opted for and for which the premium is paid.

Surgery/Surgical Operation means manual and / or operative procedure for correction of deformities and defects, repair of injuries, diagnosis and cure of diseases, relief of suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

Unproven/Experimental Treatment: Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

3.0 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 as defined in the policy until 48 consecutive months of continuous coverage has elapsed, since inception of the first policy with any Indian Insurer. However the limit of the Company's liability in respect of claim for Pre-existing Diseases under such Portability shall be limited to the Sum Insured under first policy with any Indian Insurance Company.
2. Any disease contracted by the insured person during the first 30 days from the commencement date of the policy. This exclusion shall not apply in case of the insured person having been covered under any health insurance policy (Individual or Group Insurance policy) with any of the Indian Insurance companies for a continuous period of preceding 12 months without a break.

3. During the First two Years of continuous operation of insurance cover,
 - a) The expenses for treatment of cataract, degenerative disc of vertebral diseases and prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, benign prostatic hypertrophy, deviated nasal septum, sinusitis Tonsillitis, Nasal polyps, Chronic Suppurative Otitis Media and related disorders, hernia, hydrocele, fistula / fissure in ano and hemorrhoids congenital internal disease/defect .
 - b) All treatments (conservative, interventional, open, Laparoscopic) for Hepatobiliary Gall Bladder and Pancreatic stones and Genitourinary calculi.
 - c) All treatments (conservative, interventional, open, laparoscopic) for Uterine prolapse, Dysfunctional Uterine Bleeding, Fibroids, Pelvic Inflammatory Diseases, all diseases of fallopian tubes and ovaries,
 - d) Arthroscopic repair /removal [other than caused by an accident]

If these are Pre-Existing at the time of proposal they will be covered subject to the waiting period mentioned in Exclusion 1 above

The exclusions 3 shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break. The Claim for such illnesses/diseases/disabilities contracted /suffered if admitted will be processed as per the Sum Insured of immediately preceding 24 months policy only and where there is a change in the Sum Insured in the second continuous policy year the lower of the Sum Insured will apply.

4. 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)
5. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials
6.
 - a) Circumcision unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident,
 - b) vaccination (except for post-bite treatment and for medical treatment other than for prevention of diseases.)
 - c) inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery (other than as necessitated due to an accident or as a part of any illness).
7. Cost of spectacles and contact lens, hearing aids including cochlear implants, walkers, crutches wheel chairs and such other aids.
8. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization.
9. Convalescence, general debility, Run-down condition or rest cure, nutritional deficiency states, psychiatric, Psychosomatic disorders, Congenital external disease or defects or anomalies sterility, venereal disease, intentional self injury and use of intoxicating drugs/alcohol smoking and tobacco chewing
10. All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment Other than for opportunistic infections and for treatment of HIV /AIDS ,provided at the time of first commencement of Insurance under this policy their CD4 count is not less than 350.
11. Charges incurred 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/nursing home.
12. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician.
13. Treatment arising from or traceable to pregnancy, miscarriage, abortion or complications of any of these (other than ectopic pregnancy).
14. Naturopathy Treatment.
15. Hospital registration charges, admission charges, record charges telephone charges and such other charges.
16. Expenses incurred on Lasik Laser or Refractive Error Correction, treatment of Eye disorders requiring intra-vitreous injections.
17. Expenses incurred on weight control services including surgical procedures for treatment of obesity, medical treatment for weight control/loss programs)
18. Expenses incurred on Non Allopathic treatment.
19. Expenses incurred on Enhanced External Counter Pulsation therapy and related therapies and Rotational Field Quantum Magnetic Resonance Therapy

4.0 CONDITIONS:

1. The premium payable under this policy shall be payable in advance. No receipt of premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance of fulfilment of the terms, provision, conditions and endorsements of this policy by the Insured Person/s, in so far as they relate to anything to be done or complied with by the Insured Person/s, shall be a condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions, and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of the Company.

2. Upon the happening of any event, which may give rise to a claim under this policy, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event.
3. Claim must be filed within 15 days from the date of discharge from the Hospital.

Note: This is a condition precedent to admission of liability under the policy.

However, the Company will examine and relax the time limit mentioned in condition 3 & 4 as per the merits of the case.

4. The Insured Person/s shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim.
 - a. Documents to be submitted in support of claim are - Duly completed claim form, and
 - b. PreAdmission investigations and treatment papers.
 - c. Discharge Summary from the hospital in original
 - d. Cash receipts from hospital, chemists
 - e. Cash receipts and reports for tests done
 - f. Receipts from doctors, surgeons, anaesthetist
 - g. Certificate from the attending doctor regarding the diagnosis.
 - h. For Cashless Treatment:

Prescriptions and receipts for Pre and Post-hospitalisation to be obtained from the insured person along with the required documents from the hospital as mentioned above for reimbursement claims

Note: The Company reserves the right to call for additional documents wherever required

In case of delay in payment of any claim that has been admitted as payable under the Policy terms and conditions, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2002, the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is approved by the Company. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

5. If the claim event falls within two policy periods, the claims shall be paid taking into consideration the available sum insured in the two policy periods, including the deductibles for each policy period. Such eligible claim amount to be payable to the insured shall be reduced to the extent of premium to be received for the renewal/due date of premium of health insurance policy, if not received earlier.
6. Any medical practitioner authorized by the company shall be allowed to examine the Insured Person/s in case of any alleged injury or diseases requiring Hospitalization when and as often as the same may reasonably be required on behalf of the Company.
7. The Company shall not be liable to make any payment under the policy in respect of any claim if information furnished at the time of proposal is found to be incorrect or false or such claim is in any manner fraudulent or supported by any fraudulent means or device, misrepresentation whether by the Insured Person or by any other person acting on his behalf.
8. **Renewal:** 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, if any, 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 will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

If the policy is to be renewed or ported from other Indian Insurance Company for enhanced sum insured, such enhanced sum insured will not be available for an illness, disease, injury already contracted under the preceding policy periods. Further, for illness / disease / sickness already contracted, the sum insured will be restricted to that policy sum insured when the signs or symptoms was diagnosed or received medical advice / treatment.

In the event of this policy being withdrawn / modified with revised terms and/or premium with 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.

9. **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-medical screening if any, 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.

10. **Portability:** This policy is portable for Health benefits only and not applicable for Life Insurance benefit. 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 with the Company without porting, it will be allowed by charging the regular premium with the same terms as per the expiring policy. In case of a claim made by the Insured person and admitted by the Company during such extension, 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 +91-044-2828886

11. Cancellation:

The Company may cancel this policy on grounds of misrepresentation, fraud, non disclosure of material fact as declared in the proposal form, or non-co-operation by the insured person, by sending the Insured 30 days notice by registered letter at the Insured person's last known address. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation.

PERIOD ON RISK	RATE OF PREMIUM TO BE CHARGED
Up to one-month	1/3rd of Annual premium
Up to three Months	½ of Annual premium
Up to six months	3/4th of premium
Exceeding six months	full Annual premium

12. **Automatic Termination:** The insurance under this policy with respect to each relevant Insured Person policy shall terminate immediately on the earlier of the following events:

- ✓ Upon the death of the Insured Person
- ✓ Upon exhaustion of the sum insured under the policy as a whole

SECTION 2 : PURE TERM-LIFE INSURANCE COVERAGE

IndiaFirst Life Insurance Company Limited (herein after called "the Company") having received a proposal and declaration with the statements contained and referred to hereunder, and the first premium from the proposer/life assured named in the schedule hereunder, and the said proposal and declaration and the statements thereto having been agreed to by the proposer/Life Assured and the company as basis of this assurance, do by this policy agree, in consideration and subject to the due receipt of premiums on the days stipulated in the schedule annexed, to pay the Sum Assured under this policy, to the person/s to whom the same is payable as per the schedule, on submitting that the said sum becomes payable as set out in the schedule, together with the proof of the claimant's right to the policy moneys, and acceptable proof of age of the policy holder, if age is not admitted earlier. Further, it is hereby declared that this policy of insurance shall be subject to the conditions and privileges printed in the policy document and that the following schedule and any endorsement placed by the Company shall be deemed part of the policy.

ANNEXURE A - PLAN SCHEDULE

I. PLAN DETAILS	
Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Plan (Traditional Non-Participating Pure Protection Term Plan)
UIN:	(143N007V02)
Plan No.:	
Proposal Form No.:	
Plan Commencement Date:	DD MM YY
Risk Commencement Date:	DD MM YY
Expiry Date	DD MM YY
II. POLICYHOLDER AND LIFE ASSURED'S DETAIL	
Policyholder's Name:	
Date of Birth:	DD MM YY
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No:	

Email:	
Life Assured's Name:	
Date of Birth:	DD MM YY
Client ID:	Age:
Gender:	Age admitted: Yes/ No
Life Assured's Address:	
Telephone No./ Mobile No.:	
Email:	
III. NOMINEE (AS PER SECTION 39 OF THE INSURANCE ACT, AS AMENDED BY INSURANCE LAWS (AMENDMENT) ACT, 2015) DETAILS	
Name:	
Date of Birth:	DD MM YY
Appointee's Name*:	
*If any of the Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and will be entitled to receive the death benefit from us for and on behalf of the Nominee.	
IV. PREMIUM AND BENEFIT DETAILS	
Sum Assured:	Plan Term:
Premium Frequency: Regular Premium/ Single Premium	Premium Paying Term:
Regular Premium Payment Mode: Annual/ Six Monthly/ Monthly	Regular Premium Due Dates: DD MM YY
Due Date for Payment of Last Regular Premium: DD MM YY	Premium (in INR):
Extra Premium (in INR):	Service Tax (in INR): Education Cess:
Total Premium (including Service Tax and Education Cess) (in INR):	
V. INSURANCE AGENT/ INSURANCE BROKER DETAILS	
Name:	
License No. :	
Telephone No.:	
Address:	
Email ID:	
VI. SPECIAL CONDITIONS	
NIL	

Note: ON EXAMINATION OF THIS PLAN, if you notice any mistake, then, you may contact us for correction of the same.

The Premium payable under this Plan may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor.

Please read the terms and conditions of this Plan carefully to understand the terms referred to in this Plan Schedule.

2. Definitions

We have listed below a few words, terms and phrases which have been used in this Plan along with their meaning for your easy reference.

Word	Meaning
Age	Age of the Life Assured or the Nominee as at the last birthday on the Plan Commencement Date and on any subsequent Plan Anniversary.
Annexure	Any Annexure, endorsement attached to this Plan as changed/ modified and issued by us from time to time.
Appointee	The person nominated/ chosen by you to receive the proceeds or the benefits under this Plan, if the Age of the Nominee is less than 18 (Eighteen) years.
Expiry Date	The date on which the Plan Term expires and the Plan terminates.
Extra Premium	An additional amount you may have to pay, depending on our board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through the Life Assured's medical examination. For example: We may charge an Extra Premium in case of a Life Assured who is a smoker
Grace Period	An additional period of 30 (Thirty) days from the due date for payment of Premium for yearly Premium payment mode.
Income Tax Act	Income Tax Act, 1961.
Insurance Act	Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.
Life Assured	The person on whose life this Plan has been issued by us.
Nominee	The person nominated/ chosen by you as Nominee in accordance with Section 5, who is entitled to receive the death benefit.
Plan	This IndiaFirst Life Plan which includes this Plan wording (as may be changed/ modified by us subject to prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Plan Schedule, any tables, information and documents which form a part of this Plan. This Plan includes the entire contract of insurance between you and us
Plan Anniversary	The annual anniversary of the Plan Commencement Date. Example: If the Plan Commencement Date is December 18, 2013, then, every December 18 will be the Plan Anniversary thereafter.
Plan Commencement Date	The date on which this Plan is issued by us. This is specified in the Plan Schedule.
Plan Schedule	The schedule attached to this Plan as Annexure A and if we have issued a revised Plan Schedule, then, such revised Plan Schedule.
Plan Term	The period which starts on the Plan Commencement Date and ends on the Expiry Date. This is specified in the Plan Schedule.
Plan Year	A period of 12 (Twelve) consecutive months starting from the Plan Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Plan Term. Example: If the Plan Commencement Date is December 18, 2013, then, the first Plan Year will be December 18, 2013 to December 17, 2014.
Premium	An amount that you pay us as Regular Premiums for securing the benefits under this Plan. The Premium payable under this Plan includes Extra Premiums (if any) and excludes any taxes, cesses or levies (if any). This is specified in the Plan Schedule.
Premium Paying Term	The time period during which you need to pay your Premiums regularly to us for securing the benefits under this Plan. Your Premium Paying Term is specified in the Plan Schedule
Proposal Form	The Proposal Form completed and submitted by you based on which we have issued this Plan.
Risk Commencement Date	The date on which the insurance coverage starts under this Plan. This is specified in the Plan Schedule.
Regular Premium	The amount which is payable by you during Premium Paying Term at regular intervals as specified in the Plan Schedule
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Sum Assured	The guaranteed amount payable on the Life Assured's death during the Plan Term provided we have received the due Premiums and this Plan is in force. The Sum Assured is specified in the Plan Schedule.
Surrender	Termination or cancellation of this Plan prior to the Expiry Date.
We or us or our or Insurer or Company	IndiaFirst Life Insurance Company Limited
You or your or Policyholder	The person named as the Policyholder in the Plan Schedule, who has taken this Plan from us. You may or may not be the Life Assured under this Plan

3. Payment of premium:

- 3.1. Under this Plan, you have an option to pay your Premiums as a Regular Premiums.
- 3.2. Regular Premiums can be paid to us as a yearly payment mode. The Premiums should be paid on or before the due dates to avoid any lapsation.

4. Missing your Premium

- 4.1. You are provided a Grace Period in case you miss paying your Regular Premium on the due dates. All your Plan benefits continue during the Grace Period.
- 4.2. In case of the Life Assured's death during the Grace Period, we will pay the death benefit only after deducting the unpaid due Regular Premiums till such date.

5. Reviving your Lapsed Plan

- 5.1. You may revive the lapsed Plan within 2 (Two) years from the due date of first unpaid Regular Premium but before the Expiry Date by:
 - 5.1.1. submitting a written request for revival of the lapsed Plan;
 - 5.1.2. paying all unpaid due Premiums without interest; and
 - 5.1.3. providing a declaration of good health and undergoing a medical examination, if needed. You will have to bear the cost of medical examinations, if any.
- 5.2. A lapsed Plan will only be revived along with all its benefits when we issue a written endorsement to you in accordance with our board approved underwriting policy.
- 5.3. The Plan will terminate and you will not be entitled to receive any benefits, if the lapsed Plan is not revived till the expiry of the revival period.

6. Nomination

- 6.1. Appointing a Nominee to receive the Death Benefit
The death benefit will be payable to the person nominated as Nominee by you in accordance with Section 39 of the Insurance Act, as amended by Insurance Laws (Amendment) Act, 2015
- 6.2. If the Nominee is a minor
If the Nominee is a minor, then, you need to appoint an Appointee to receive and hold the death benefits for the benefit of the Nominee until the Nominee attains the Age of 18 (Eighteen) years.
- 6.3. Making/ Changing a Nomination
You can also nominate a person or change a nomination at any time during the Plan Term and while this Plan is in force, by submitting a written request to us. The nomination or change in nomination will become effective only after it is recorded by us in accordance with Section 39 of the Insurance Act, as amended by Insurance Laws (Amendment) Act, 2015
- 6.4. Our Liability in a Nomination
In accepting or recording a nomination or a change of nomination, we do not accept any responsibility or express any opinion as to its validity or legality.

7. Assignment

- 7.1. Assignment of the Plan
You may assign this Plan by making an endorsement on the Plan itself or through a separate instrument in accordance with Section 38 of the Insurance Act, as amended by Insurance Laws (Amendment) Act, 2015. In either case, you should submit a written request to us for registration of the assignment.
Any assignment made by you under this Plan will become effective only after it is recorded by us.
Any assignment will automatically cancel any nomination made by you except in case of any assignment made by you in our favour, in accordance with Section 39 of the Insurance Act, as amended by Insurance Laws (Amendment) Act, 2015.
Assignment is not permitted, if this Plan has been procured under the Married Women's Property Act, 1874.
- 7.2. Our Liability in an Assignment
In accepting or recording an assignment, we do not accept any responsibility or express any opinion as to its validity or legality.

8. Death Benefit Claim not Admitted under this Plan

- 8.1. You are not entitled to receive death benefits under this Plan, if the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months from the Plan Commencement Date. In such a case, we will pay 80% (Eighty percent) of the total Premiums received by us and this Plan will terminate.
- 8.2. You are not entitled to receive death benefits under this Plan, if the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months after revival of the Plan. In such a case, we will pay higher of 80% (Eighty percent) of the total Premiums or Surrender Value, if any and this Plan will terminate.

9. Loan

Under this plan, you are not entitled to receive any loans.

10. Plan Ceases/ Ends/ Terminates

10.1. This Plan will cease immediately and automatically on the happening of the earliest of any of the following:

- 10.1.1. on the date of payment of the Sum Assured upon the death of the Life Assured; or
- 10.1.2. on the date of intimation of rejection of claim by us; or
- 10.1.3. on the date of Surrender of this Plan; or
- 10.1.4. on the Expiry Date; or
- 10.1.5. on the date of receipt of free look request ; or
- 10.1.6. on the expiry of the revival period provided we have not received the due unpaid Regular Premiums along with interest from you till the expiry of such period.

11. Disclosures

11.1. Misrepresentation/Fraudulent Disclosures

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec. 45 of the Insurance Act 1938, as amended by Insurance Laws (Amendment), Act, 2015.

Section 45 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

- + No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- + A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- + Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- + A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
- + Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal

11.2 Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 prospectus or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by 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 lakh rupees

12 Death Benefit

The Sum Assured is payable on the Life Assured's death on or after the Risk Commencement Date but before the Expiry Date.

Subject to Sections 10, 13 and 14, the aforesaid death benefit will become payable to the Nominee/ Appointee/ legal heir (as applicable) as specified in Section 13.1 provided this Plan is in force and we have received the due Premiums.

13. Surrender Benefit

- 13.1. No surrender benefit is payable under this plan.

14. Payments of Benefits

- 14.1. The death benefit under this Plan will be payable to the Nominee/ the Appointee/ legal heirs/ assignee/ person as directed by a court of competent jurisdiction.
- 14.2. All benefits including the Sum Assured and other sums, if any, under this Plan will only be paid in India and in Indian Rupees.
- 14.3. Upon payment of the proceeds or the Sum Assured to a person specified in Section 13.1, the same will constitute a good, valid and sufficient discharge of our liability under this Plan.

15. Making a Claim

- 15.1. Steps involved in making a claim

In order to process a claim under this Plan, we will need a written intimation about the claim, upon the death of the Life Assured during the Plan Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

- 15.1.1. Proof of Age of the Life Assured, if the Age of the Life Assured has not been admitted by us
- 15.1.2. Claimant's statement and claim intimation report
- 15.1.3. Death certificate issued by the local health and medical authority (only in case of death of the Life Assured)
- 15.1.4. Copies of First Information Report, post mortem report, duly attested by the police (only in case of unnatural death of the Life Assured including accidental death etc.)
- 15.1.5. Hospitalization documents including discharge summary, all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death)
- 15.1.6. Original Plan document
- 15.1.7. A copy of photo-identity proof of the claimant and documents establishing the rights of claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- 15.1.8. Any other document or information that we may need for validating the claim and to process the claim

16. Right to Revise/ Delete/ Alter the Terms and Conditions of this Plan

- 16.1. We may revise, delete and/ or alter any of the terms and conditions of this Plan subject to receipt of the prior approval of the Regulatory Authority. We will intimate you by sending a prior written notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Plan.

17. Loss of Plan Document

- 17.1. You should submit a written intimation about the loss of the Plan document and the reason for the loss. We will issue you a duplicate Plan document if we are satisfied that the original Plan document is lost or misplaced. The original Plan document immediately and automatically ceases to have any validity upon issue of the duplicate Plan document.
- 17.2. You agree to indemnify us and hold us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Plan document.

18. Electronic Transactions

- 18.1. You or the Life Assured will always adhere to and comply with all our terms and conditions in relation to electronic transactions and any electronic transaction effected by you or the Life Assured, as the case may be, will constitute a legally binding and valid transaction.
- 18.2. Such electronic transactions will include any transactions effected by you through internet, teleservice operations, short messaging services, electronic data interchange, call centres, or by means of electronic automated machines or through other means of telecommunications, established by us or on our behalf for and in relation to this Plan or our other products and services.

19. Force Majeure

- 19.1. If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control, which restricts performance of our obligations under this Plan, then, this Plan will be wholly or partially suspended during the continuance of such force majeure conditions.
- 19.2. Once the force majeure conditions ceases to exist, then, we will resume our obligations under this Plan for such period during which the force majeure conditions existed.

20. Issuance of Notices

- 20.1. We also have the discretion to issue either individual notices to you or to publish general notices on our website www.indiafirstlife.com in relation to this Plan and/or for services in relation to the same.

21. Governing Law and Jurisdiction

- 21.1. All claims, disputes or differences arising under or in connection with this Plan will be governed by and construed in accordance with Indian laws and shall be subject to the jurisdiction of the Indian Courts.

22. Taxes

- 22.1. We will deduct the applicable taxes in accordance with the applicable provisions of Indian tax laws. Any Premium and benefit payable under this Plan is subject to applicable taxes, levies, cess, etc. which shall always be paid by you. You are liable to pay all applicable taxes, levies, cess etc. as levied by the Government/ statutory authorities from time to time.
- 22.2. You should consult your tax advisor for understanding the tax benefits and liabilities under this Plan. We do not accept any responsibility or express any opinion as to the validity or legality of tax benefits or liabilities as may be applicable to you.

Common conditions applicable to both Section 1 and Section 2**1. Cooling off Period (Free Look Period) :**

If the policyholder disagree with the 'Terms and conditions' of the policy, the policy can be cancelled within 15 days from the date of receipt of the policy. In case Policyholder has bought this plan through distance marketing mode, he/she may cancel the Plan within 30 days from the date of receipt of the policy. However, the company reserves the right to deduct medical examination fees, cancellation fee*, stamp duty charges for issue of the policy and proportionate risk premium for the period concerned.

* Cancellation fee is not applicable for Pure Term Life Insurance Coverage

2. Liability to settle claims :

The liability to settle health insurance claim under Section 1 vests with Star Health and Allied Insurance Company Limited and the liability to settle pure term life insurance claim under Section 2 vests with IndiaFirst Life Insurance Company Limited.

3. Policy Disputes :

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

4. Legal / Quasi legal disputes :

The legal / quasi legal disputes, if any, shall be dealt with the respective insurers for respective benefits.

5. Discontinuance of insurance :

The Insured has the option to continue with either section of the policy discontinuing the other section during the policy term. The continuation of benefits as provided under each section would be available.

6. Premium payment options :

Premium shall be paid annually.

7. Policy servicing facility :

Star Health and Allied Insurance Company Limited will be the nodal point for policy servicing. Any queries relating to the coverage under the policy shall be obtained through the following Toll Free Numbers **1800 425 2255 and 1800 425 6116**

8. Claim Servicing :

Health Insurance claim payable under Section 1 will be serviced and settled by Star Health and Allied Insurance Company Limited and Pure Term life cover payable under Section 2 will be serviced and settled by IndiaFirst Life Insurance Company Limited.

9. Customer Service :

If at any time the Insured Person requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

10. Notices :

Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or facsimile/email to **Star Health and Allied Insurance Company Limited** : No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Fax no: 044-28319100, Toll free no: 1800-425-2255, Toll free fax no: 1800-425-5522 Email: support@starhealth.in

IndiaFirst Life Insurance Company Limited : Reg. No. 143, Registered and Corporate Office : 301, (B) Wing, The Qube, Infinity Park, Dindoshi -Film City Road, Malad (E), Mumbai - 400 097, Web : www.indiafirstlife.com Email : customer.first@indiafirstlife.com CIN: U66010MH2008PLC183679, IRDAI. Reg. No. 143, UIN for IndiaFirst Life Plan 143N007V02, Toll Free number – 1800 209 8700

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail

11. Grievances :

In case the Insured Person is aggrieved in any way, the insured may contact the Company at the specified address, during normal business hours.

Grievance Department,

Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034. or Call 044-28288821 during normal business hours. or Send e-mail to grievance@starhealth.in

In case the Insured Person is aggrieved in any way, the Insured may contact the Company and Company at the specified address, during normal business hours.

In the event of the following grievances:

- a. any partial or total repudiation of claims by the Company
- b. any dispute in regard to premium paid or payable in terms of the policy;
- c. any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- d. delay in settlement of claims;
- e. Non-issuance of any insurance document to customer after receipt of the premium.

The Insured Person may approach the Insurance Ombudsman at the address given below, within whose jurisdiction the branches or offices of Star Health and Allied Insurance Company Limited and IndiaFirst Life Insurance Company Limited.

LIST OF OMBUDSMAN

Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, 5,Navyug Colony, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546150/27546139 Fax : 079-27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar,Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 003. Tel.:- 0755-2769201/2769202 Fax : 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in
Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596461/2596455 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor,Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706196/2706468 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@gbic.co.in	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633/23237532 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in
Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/2132205 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in	Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp.Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in
Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in	Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA-700 072. Tel : 033-22124339/22124340 Fax : 033-22124341 Email: bimalokpal.kolkata@gbic.co.in
Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522-2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in
Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, JAIPUR – 302005 Tel : 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in	Office of the Insurance Ombudsman 3rd Floor, Jeevan Darshan Bldg, C.T.S.No195 to 198, N.C. Kelkar Road, Narayan peth, PUNE – 411030. Tel: 020-32341320 Email: bimalokpal.pune@gbic.co.in
Office of the Insurance Ombudsman, 19/19, Jeevan Soudha Bldg, PID No.57-27-N-19 Ground Floor, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078. Tel No: 080-26652048/26652049 Email: bimalokpal.bengaluru@gbic.co.in	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in
Office of the Insurance Ombudsman, 1st Floor,Kalpna Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel No: 0612-2680952 Email: bimalokpal.patna@gbic.co.in	

12. Important Note :

The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.

For all purposes under the scope of this policy, "Company" under Section 1 means Star Health and Allied Insurance Company Limited and "Company" under Section 2 mean IndiaFirst Life Insurance Company Limited.

OTHER EXCLUDED EXPENSES

Sl.No.	TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS		37	TELEPHONE CHARGES	Not Payable
1	HAIR REMOVAL CREAM	Not Payable	38	TISSUE PAPER	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable	39	TOOTH PASTE	Not Payable
3	BABY FOOD	Not Payable	40	TOOTH BRUSH	Not Payable
4	BABY UTILITES CHARGES	Not Payable	41	GUEST SERVICES	Not Payable
5	BABY SET	Not Payable	42	BED PAN	Not Payable
6	BABY BOTTLES	Not Payable	43	BED UNDER PAD CHARGES	Not Payable
7	BRUSH	Not Payable	44	CAMERA COVER	Not Payable
8	COSY TOWEL	Not Payable	45	CLINIPLAST	Not Payable
9	HAND WASH	Not Payable	46	CREPE BANDAGE	Not Payable /Payable by the patient
10	MOISTURISER PASTE BRUSH	Not Payable	47	CURAPORE	Not Payable
11	POWDER	Not Payable	48	DIAPER OF ANY TYPE	Not Payable
12	RAZOR	Payable	49	DVD, CD CHARGES	Not Payable (However if CD is specifically sought by Insurer/TPA then payable)
13	SHOE COVER	Not Payable	50	EYELET COLLAR	Not Payable
14	BEAUTY SERVICES	Not Payable	51	FACE MASK	Not Payable
15	BELTS/ BRACES	Payable for surgery of thoracic or lumbar spine	52	FLEXI MASK	Not Payable
16	BUDS	Not Payable	53	GAUSE SOFT	Not Payable
17	BARBER CHARGES	Not Payable	54	GAUZE	Not Payable
18	CAPS	Not Payable	55	HAND HOLDER	Not Payable
19	COLD PACK/HOT PACK	Not Payable	56	HANSAPLAST/ ADHESIVE BANDAGES	Not Payable
20	CARRY BAGS	Not Payable	57	INFANT FOOD	Not Payable
21	CRADLE CHARGES	Not Payable	58	SLINGS	Reasonable costs for one sling in case of upper arm fractures payable
22	COMB	Not Payable	ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES		
23	DISPOSABLES RAZORS CHARGES (for site preparations)	Payable	59	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Not Payable
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable	60	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Not Payable
25	EYE PAD	Not Payable	61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Not Payable
26	EYE SHEILD	Not Payable	62	HORMONE REPLACEMENT THERAPY	Not Payable
27	EMAIL / INTERNET CHARGES	Not Payable	63	HOME VISIT CHARGES	Not Payable
28	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable	64	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Not Payable
29	FOOT COVER	Not Payable	65	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Not Payable
30	GOWN	Not Payable	66	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Not Payable
31	LEGGINGS	Payable for Varicose Veins surgeries if Varicose veins surgery is payable	67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Not Payable
32	LAUNDRY CHARGES	Not Payable	68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Not Payable
33	MINERAL WATER	Not Payable			
34	OIL CHARGES	Not Payable			
35	SANITARY PAD	Not Payable			
36	SLIPPERS	Not Payable			

OTHER EXCLUDED EXPENSES

69	DONOR SCREENING CHARGES	Not Payable	85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
70	ADMISSION/REGISTRATION CHARGES	Not Payable	86	Antiseptic or disinfectant lotions	Not Payable-Part of Dressing Charges
71	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Not Payable	87	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable-Part of Dressing Charges
72	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable	88	COTTON	Not Payable-Part of Dressing Charges
73	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not Payable, except to the extend provided under exclusion No. 10	89	COTTON BANDAGE	Not Payable-Part of Dressing Charges
74	STEM CELL IMPLANTATION/ SURGERY and Storage	Not Payable except Bone Marrow Transplantation where covered by policy. Stem cell storage not payable	90	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed, otherwise included as Dressing Charges
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS					
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately	91	BLADE	Not Payable
76	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.	92	APRON	Not Payable-Part of Hospital Services/ Disposable linen to be part of OT/ICU charges
77	MICROSCOPE COVER	Payable under OT Charges, not separately.	93	TORNIQUET	Not Payable (service is charged by hospitals, consumables cannot be separately charged)
78	SURGICAL BLADES,HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not separately	94	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
79	SURGICAL DRILL	Payable under OT Charges, not separately	95	URINE CONTAINER ELEMENTS OF ROOM CHARGE	Not Payable
80	EYE KIT	Payable under OT Charges, not separately	96	LUXURY TAX	Actual tax levied by government is payable. Part of room charge for sub limits
81	EYE DRAPE	Payable under OT Charges, not separately	97	HVAC	Part of room charge not payable separately
82	X-RAY FILM	Payable under Radiology Charges, not as consumable	98	HOUSE KEEPING CHARGES	Part of room charge not payable separately
83	SPUTUM CUP	Payable under Investigation charges, not as consumable	99	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
84	BOYLES APPARATUS CHARGES	Part of OT charges, not separately			

OTHER EXCLUDED EXPENSES

100	TELEVISION & AIR CONDITIONER CHARGES room charges not if separately levied	Payable under	128	MEDICINE BOX	Not Payable
101	SURCHARGES	Part of room charge not payable separately	129	MORTUARY CHARGES	Payable upto 24 hrs, shifting charges not payable
102	ATTENDANT CHARGES	Not Payable-Part of Room Charges	130	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
103	IM IV INJECTION CHARGES	Part of nursing charges, not payable	EXTERNAL DURABLE DEVICES		
104	CLEAN SHEET	Part of Laundry/ Housekeeping not payable separately	131	WALKING AIDS CHARGES	Not Payable
105	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable	132	BIPAP MACHINE	Not Payable
106	BLANKET/WARMER BLANKET	Not payable-part of room charges	133	COMMODE	Not Payable
ADMINISTRATIVE OR NON-MEDICAL CHARGES			134	CPAP/ CAPD EQUIPMENTS	Device not Payable
107	ADMISSION KIT	Not Payable	135	INFUSION PUMP - COST	Device not Payable
108	BIRTH CERTIFICATE	Not Payable	136	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
109	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable	137	PULSEOXYMETER CHARGES	Device not Payable
110	CERTIFICATE CHARGES	Not Payable	138	SPACER	Not Payable
111	COURIER CHARGES	Not Payable	139	SPIROMETRE	Device not Payable
112	CONVENYANCE CHARGES	Not Payable	140	SPO2 PROBE	Not Payable
113	DIABETIC CHART CHARGES	Not Payable	141	NEBULIZER KIT	Not Payable
114	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable	142	STEAM INHALER	Not Payable
115	DISCHARGE PROCEDURE CHARGES	Not Payable	143	ARMSLING	Not Payable
116	DAILY CHART CHARGES	Not Payable	144	THERMOMETER	Not Payable (paid by patient)
117	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable	145	CERVICAL COLLAR	Not Payable
118	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible	146	SPLINT	Not Payable
119	FILE OPENING CHARGES	Not Payable	147	DIABETIC FOOT WEAR	Not Payable
120	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable	148	KNEE BRACES (LONG/ SHORT/ HINGED)	Not Payable
121	MEDICAL CERTIFICATE	Not Payable	149	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
122	MAINTAINANCE CHARGES	Not Payable	150	LUMBO SACRAL BELT	Payable for surgery of lumbar spine.
123	MEDICAL RECORDS	Not Payable	151	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/ quadriplegia for any reason and at reasonable cost of approximately Rs.200/day
124	PREPARATION CHARGES	Not Payable	152	AMBULANCE COLLAR	Not Payable
125	PHOTOCOPIES CHARGES	Not Payable	153	AMBULANCE EQUIPMENT	Not Payable
126	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable	154	MICROSHEILD	Not Payable
127	WASHING CHARGES	Not Payable			

OTHER EXCLUDED EXPENSES

155	ABDOMINAL BINDER	Payable in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.		166	LOZENGES	Payable when prescribed	
				167	MOUTH PAINT	Payable when prescribed	
				168	NEBULISATION KIT	If used during hospitalization is payable reasonably	
				169	NOVARAPID	Payable when prescribed	
				170	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed	
				171	ZYTEE GEL	Payable when prescribed	
				172	VACCINATION CHARGES	Routine Vaccination not payable/Post Bite Vaccination payable	
ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION				PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE			
156	BETADINE \ HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital		173	AHD	Not Payable-Part of Hospital's internal Cost	
157	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Post hospitalization nursing charges not payable		174	ALCOHOL SWABES	Not Payable-Part of Hospital's internal Cost	
158	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES-DIET CHARGES	Patient Diet provided by hospital is payable		175	SCRUB SOLUTION/STERILLIUM	Not Payable-Part of Hospital's internal Cost	
159	SUGAR FREE Tablets	Payable-Sugar free variants of admissible medicines are not excluded		OTHERS			
160	CREAMS POWDERS LOTIONS (TOILETERIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)	Payable when prescribed		176	VACCINE CHARGES FOR BABY	Not Payable	
161	Digestion gels	Payable when prescribed		177	AESTHETIC TREATMENT / SURGERY	Not Payable	
162	ECG ELECTRODES	Upto 5 electrodes are required for every case visiting OT or ICU, For longer stay in ICU, may require a change and at least one set every second day must be payable.		178	TPA CHARGES	Not Payable	
163	GLOVES Sterilized Gloves payable/ unsterilized gloves	not payable		179	VISCO BELT CHARGES	Not Payable	
164	HIV KIT	Payable - payable pre operative screening		180	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable	
165	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed		181	EXAMINATION GLOVES	Not Payable	
				182	KIDNEY TRAY	Not Payable	
				183	MASK	Not Payable	
				184	OUNCE GLASS	Not Payable	
				185	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not Payable	
				186	OXYGEN MASK	Not Payable	
				187	PAPER GLOVES	Not Payable	
				188	PELVIC TRACTION BELT	Payable in case of PIVD requiring traction as this is generally not reused	
				189	REFERAL DOCTOR'S FEES	Not Payable	

OTHER EXCLUDED EXPENSES

190	ACCU CHECK (Glucometry/ Strips)	Not Payable pre hospitalization or post hospitalization/ Reports and Charts required/Device not payable	196	TEGADERM / VASOFIX SAFETY	Payable maximum of 3 in 48 hrs and then 1 in 24 hrs
191	PAN CAN	Not Payable	197	URINE BAG	Payable where medically necessary till a reasonable cost maximum 1 per 24 hrs
192	SOFNET	Not Payable	198	SOFTOVAC	Not Payable
193	TROLLY COVER	Not Payable	199	STOCKINGS	Payable for case like CABG etc
194	UROMETER, URINE JUG	Not Payable			
195	AMBULANCE	Payable Ambulance from home to hospital or interhospital shifts is payable/RTA as specific requirement is payable			

