

STAR COMPREHENSIVE INSURANCE POLICY



HIGHLIGHTS

- No capping on room rent - Treatment at Single Standard A/C room.
- Covers medical expenses incurred on Bariatric surgical procedures and its complications.
- Air ambulance assistance, Second medical opinion are covered.
- Cost of health check up for every block of 3 claim free years.
- Cover for maternity (normal and caesarean delivery) and New born baby.
- Automatic restoration of entire Sum insured by 100%.
- Dental / ophthalmic cover on OPD basis.
- Hospital cash benefit.
- Cover for over 400 day care procedures.
- Personal accident cover against Death and Permanent total disablement (equal to the Health Insurance cover) at no additional cost.
- 100% Increase in Sum Insured upon a claim free renewal

BENEFITS

Section 1:

- Hospitalization cover protects the insured for in patient hospitalization expenses for a minimum period of 24 hrs. These expenses include room rent (Single Standard A/C room), nursing and boarding charges, Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees, Cost of Medicines and Drugs.
- Ambulance charges for emergency transportation to hospital as per specified limits.
- Air Ambulance Benefit: Permitted up to 10% of the Sum Insured opted, during one policy period, applicable for sum insured of Rs.7.5 lakhs and above only.
- Pre hospitalization expenses up to 30 days prior to admission in the hospital
- Post hospitalization expenses up to 60 days after discharge from the hospital
- Out-patient consultation (other than dental and ophthal) expenses up to limits mentioned in the table of benefits
- Coverage for Domiciliary hospitalization for a period exceeding three days

Section 2:

- Expenses for Delivery - including Pre-natal and Post natal expenses up-to the limits specified. A waiting period of 36 months of continuous coverage under this policy with Star will apply.
- Automatic coverage for the New Born (including internal and external congenital problems) up to the expiry of the current policy (On renewal this new born baby should be covered specifically)
- Vaccination expenses for the New Born upto Rs.1000/- payable

Section 3: Outpatient Dental, Ophthalmic treatment

- Dental / Ophthalmic treatments as an out-patient - once in a block of every three years irrespective of whether a claim is made or not

Section 4: Hospital Cash

- Hospital cash benefit for each completed day of hospitalization

Section 5: Health Check up

- Cost of Health Check-up once after a block of every three claim-free years

Section 6: Bariatric Surgery

- Expenses incurred on hospitalization for bariatric surgical procedure and its complications thereof are payable subject to a maximum of Rs.2,50,000/- during the policy period
- This maximum limit of Rs.2,50,000/- is inclusive of pre-hospitalization and post hospitalization expenses
- Claim under this section shall be processed only on cashless basis
- Coverage under this section is subject to a waiting period of 36 months and payable only while the policy is in force

Section 7: Accidental Death and Permanent Total Disablement

- Cover against Accidental Death
- The person chosen by the Proposer at the time of payment of premium as mentioned in the schedule herein is covered for Personal Accident
- The sum insured for this section is equal to the sum insured opted for the Health insurance

Section 8: Option for Second Medical Opinion

- The Insured Person is given the facility of obtaining a Second Medical Opinion in electronic mode from a Doctor in the Company's network of Medical Practitioners
- Medical records can be sent to the mail id e_medicalopinion@starhealth.in

Automatic Restoration of Sum Insured (Applicable for Section 1 Only)

- Upon exhaustion of Basic sum insured and the Bonus, sum insured will be automatically restored by 100% once policy period. Such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made.
- Such restoration will be available for section 1 other than Section 1G

EXCLUSIONS

30 DAYS WAITING PERIOD:- Any Hospitalisation - Except Hospitalisation arising out of Accidents

24 MONTHS WAITING PERIOD :- Like-Cataract, Prolapse of intervertebral Disc(Non-Accidental), Varicose-Veins&Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease.

48 MONTHS WAITING PERIOD:- Pre-Existing Diseases (PED) declared in Proposal, Accepted and Endorsed in Policy.

BONUS: Following a claim free year bonus at 50% of the basic sum insured (max.100%) would be allowed. Where there is a claim the Bonus would be reversed in the same order in which it was given.

ELIGIBILITY

- Persons between 18 years and 65 years of age at the time of entry can take this Insurance. Dependent children can be covered from 3 months and up to 25years of age. There is no upper age limit for continuous renewals.
- This policy is both on Individual basis and on Family Floater basis. Family for the purpose of this policy means self, spouse and dependent children, not exceeding