

# STAR HEALTH MEDI-CLASSIC INSURANCE POLICY (INDIVIDUAL)



## HIGHLIGHTS

- No claim bonus of 5% for every claim free year up to 25%.
- Health Checkup costs up to Rs.5,000/- for every block of 4 claim free years.
- Automatic restoration of entire Sum insured by 200%.
- Optional Covers : Hospital cash and patient care cover.
- 101 day-care procedures covered.

## BENEFITS

### HOSPITALISATION COVER:

- Protects the insured for in patient hospitalisation expenses for a minimum of 24 hrs. These expenses include room rent, nursing and boarding charges, Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees, Cost of Medicines and Drugs.
- Ambulance charges for emergency transportation to hospital as per specified limits.
- Pre-Hospitalization expenses up to 30 days prior to admission in the hospital.
- Post-hospitalisation paid as lump-sum upto the limit specified.
- 101 Day-care treatments covered.

## NON-ALLOPATHIC TREATMENTS:

Covered up-to specified limits.

### Pre-existing Diseases / Illness:

Are Covered After 48 Months Of Continuous Insurance Without Break With Any Indian Insurance Company.

### 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 .

## ADD-ON COVERS

(subject to payment of additional premium):

### • Patient Care:

Available for persons above 60 years. Pays for attendant charges after discharge from hospital for maximum 5 days per hospitalisation and 14 days per policy period.

### • Hospital Cash:

Hospital cash benefit for each completed day of hospitalization.

## POLICY TERM:

Policy is available for one year term and two years term. In case of two year policy a discount of 5% on the two year premium paid, available.

## FAMILY PACKAGE:

• Available for persons from 5 months to 45 years. The sum insured is apportioned equally among insured family members. Health Checkup benefit will be calculated on the policy sum insured and equally divided among all the insured persons.

• Optional Benefit of New Born Baby cover available under this Plan. Sum Insured : 10% of the mother's sum insured. Premium : 10% of the policy premium.

## HEALTH CHECK-UP BENEFITS:

- Cost of Health Check-up once after a block of every four claim-free years.
- This benefit is available for sum insured of Rs.2,00,000/- and above only.

## AUTOMATIC RESTORATION OF SUM INSURED

(NOT APPLICABLE FOR FAMILY PACKAGE):

In the event of a claim, during the currency of the policy, if the entire sum insured is exhausted and the policy has not yet expired then the automatic restoration of Sum Insured will operate and the sum insured will be restored to the original amount i.e. 200% only once. This restored sum insured can be utilized, during the remaining policy period, for any other illness / diseases unrelated to the ones for which claim/s has /have been made.

## BONUS:

- Bonus calculated at 5% of the basic sum insured for every claim-free year subject to a maximum of 25% is allowable. In the event of the claim the bonus will reduced by 5%.
- Bonus is not available for Family Package Plan.

## ELIGIBILITY

- Policy can be taken by any person between 5 months and 65 years of age.
- Children can be covered only along with parents.