

Star Cardiac Care Insurance Policy

Unique ID: SHAHLIP18006V021819

The trauma of a surgery and the financial drain thereafter is best known to those who have undergone one. Post surgery you must be certainly feeling better, but still worried.....

Only Star health, the Health Insurance specialist, understands your needs better and offers a custom made solution, just apt to ensure, you keep smiling, always.....

Eligibility :

- Persons aged between 10 years and 65 years who have undergone any of the following
 1. Percutaneous Transluminal Coronary Angioplasty (PTCA) / Coronary Artery Bypass Graft (CABG) within 7 years period prior to proposal or
 2. Atrial Septal Defect (ASD) or Ventricular Septal Defect (VSD) that has been corrected or
 3. Patent Ductus Arteriosus (PDA) that has been treated or
 4. RF Ablation or RF Ablation done to correct the underlying cardiac condition or
 5. Had an Angiogram done but no intervention was medically found necessary.

Renewal: Life long

Coverage

- Section 1 : Hospitalization Cover for Accidents and Non-cardiac ailments:
- Section 2 : Hospitalization Cover for Cardiac Ailments
- Section 3 : Cover for Outpatient medical expenses
- Section 4 : Personal Accident cover for Accidental Death

Sum Insured Options: Rs.3,00,000/- and Rs.4,00,000/-

(Applicable for Section 1, 2 and 3 put together)

Personal Accident Sum Insured as per Section 4 shall be equal to Sum Insured opted

Plan options: Gold and Silver

Policy Benefits

Section	Gold Plan	Silver Plan
1	Applicable for Accident and Non-cardiac ailments	Applicable for Accident and Non-cardiac ailments
2	Applicable for Cardiac Ailments and complications. Cover available for both surgical intervention and medical management.	Applicable for Cardiac Ailments and complications. Cover available only for surgical intervention
3	Outpatient expenses in networked facility*: Rs.500/- per event subject to a maximum of Rs.1500/- per policy period	Outpatient expenses in networked facility*: Rs.500/- per event subject to a maximum of Rs.1500/- per policy period
4	Personal Accident : Death only cover equal to chosen Sum Insured	Personal Accident : Death only cover equal to chosen Sum Insured
*Networked Facility means hospitals, day care centers, clinics, diagnostic centers that the Company has mutually agreed with to provide medical services. Details available in our website www.starhealth.in		

- ✓ Room, Boarding and Nursing Expenses all inclusive as provided by the Hospital / Nursing Home subject to a maximum of Rs.5,000/- per day. Expenses relating to the hospitalization will be considered in proportion to the eligible room rent as stated above or actual whichever is less
- ✓ Emergency ambulance charges upto Rs.750/- per hospitalization and Rs.1500/- per policy period
- ✓ Pre hospitalization expenses – for a period not exceeding 30 days prior to the date of hospitalization
- ✓ Post hospitalization expenses – for a period not exceeding 60 days after discharge from hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs5,000/- per hospitalization. For the purpose of calculation of the 7%, only nursing expenses, surgeon's / consultants fees, diagnostic charges and cost of drugs and medicines will be taken.

Day Care Procedures: All day care procedures are covered.

Sublimits for treatment of Cataract

Expenses for treatment of Cataract are payable up to Rs.20,000/- per hospitalization and Rs.30,000/- for the entire policy period.

Co-Payment

10% of each and every claim made by insured person who is above 60 years at entry level and renewals thereafter. This co-pay is applicable for Section 1 only. If your age is upto 60 years during first inception of this policy then co-payment condition shall not be applicable

Pre-acceptance Medical Screening: There is no requirement of Pre-acceptance Medical Screening. It is enough to submit previous medical records including details of latest treatment along with the proposal form

Waiting Periods:

Section 1

1. 30 days for illness/diseases/treatments (Not applicable for accidents)

2. 24 months for specified illness/diseases/treatments

3. 48 months for Pre existing diseases

Section 2:

90 days waiting period irrespective of whether it is pre existing or not .

Section 3 and Section 4: No waiting period

Exclusions

For Section 1 :

1. Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
2. Congenital External Condition / Defects / Anomalies
3. Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
4. Psychiatric, mental and behavioral disorders.
5. Intentional self injury
6. Use of intoxicating substances, substances abuse, drugs / alcohol, smoking and tobacco chewing
7. Venereal Disease and Sexually Transmitted Diseases,
8. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
9. All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism and erectile dysfunctions, Change of Sex.
10. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
11. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons.
12. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable).
13. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).
14. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids.
15. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same.
16. Medical and / or surgical treatment of Sleep apnea, treatment for genetic and endocrine disorders.
17. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreous injections.

Common exclusions for Section 1, Section 2 and Section 3:

1. 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)
2. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
3. 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.
4. Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.
5. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.
6. Unconventional, Untested, Unproven, Experimental therapies
7. Hospital registration charges, admission charges, telephone charges and such other charges
8. 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, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion no8.
9. Stem cell Therapy, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
10. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
11. Hospital record charges and such other charges
12. Any hospitalizations which are not Medically Necessary
13. Other Excluded Expenses as detailed in the website www.starhealth.in
14. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of

medicine other than allopathy

15. Cochlear implants and procedure related hospitalization expenses

Exclusions no: 14 and 15 are not applicable for Section 3

For Section 4 :

- 1 Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
- 2 Any claim arising out of Accident of the Insured Person from
 - a) Intentional self injury / suicide or attempted suicide or
 - b) Whilst under the influence of intoxicating liquor or drugs or
 - c) Self endangerment unless in self defense or to save human life.
- 3 Any claim arising out of mental disorder, suicide or attempted suicide self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and / or any mutant derivative or variations thereof howsoever caused.
- 4 Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.
- 5 Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detentions of all kings princes and people of whatever nation, condition or quality whatsoever.
- 6 Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- 7 Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
 - b. Nuclear weapons material
 - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - d. Nuclear, chemical and biological terrorism
- 8 Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.
- 9 Participation in Hazardous Sport / Hazardous Activities
- 10 Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.
- 11 Any loss arising out of the Insured Person's actual or attempted commission of or willful, participation in an illegal act or any violation or attempted violation of the law.
- 12 Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly.

➤ **Renewal and Grace Period**

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, 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 with reference to waiting will be allowed .

Note:

1. The actual period of cover will start only from the date of payment of premium.
2. Renewal premium is subject to change with prior approval from Regulator

➤ **Revision in Sum Insured:**

Any revision in sum insured is permissible only at the time of renewal. The insured person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium

➤ **Modification of the terms of the policy:** The company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance.

➤ **Withdrawal of the policy:** The Company reserves the right to withdraw the product with prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance and the insured shall have the option to choose to be covered by an equivalent or similar policy offered by the Company.

➤ **Free Look Period:** A free look period of 15 days from the date of receipt of the policy by the insured 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 may allow refund of premium paid after adjusting stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look Period is not applicable at the time of renewal of the policy

➤ **Cancellation:**

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in the proposal form and/or claim form at the time of claim and non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address. No refund of premium will be made except where the cancellation is on the grounds of non co-operation of the insured, in which case the refund of premium will be on pro-rata basis. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining 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 RETAINED
Up to one-month	25% of annual premium
Exceeding one month and Up to three months	40% of annual premium
Exceeding three months and Up to six months	60% of annual premium
Exceeding six months and Up to nine months	80% of annual premium
Exceeding nine months	Full annual premium

➤ **Automatic Expiry of the policy:** The insurance under this policy with respect to each relevant insured person shall expire immediately upon death of the insured person or on exhaustion of the sum insured whichever shall first occur

➤ **Portability:** This policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

➤ **Prohibition of rebates:** (Section 41 of Insurance Act 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 prospectuses or tables of 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 lakhs rupees

➤ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 with the business interests in Health Travel and Personal Accident Insurance. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring

➤ **Star Advantages:**

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle – free claim settlement.
- Cashless hospitalization

➤ **Claims Procedure:**

- Call the 24 hour help-line for assistance - 1800 425 2255 / 1800 102 4477
- In case of planned hospitalization, inform 24 hours prior to admission in the hospital.
- In case of emergency hospitalization information to be given within 24 hours after hospitalization.
- Cashless facility wherever possible in network hospital
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

➤ **Tax Benefits:** Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961

Premium Chart

Premium Rs. (Excluding Tax).				
Sum Insured Rs.	3,00,000/-		4,00,000/-	
Plan/Age Band in Yrs	Silver Plan	Gold Plan	Silver Plan	Gold Plan
10-60 yrs	14,095	18,790	16,110	21,475
61-65 yrs	16,210	21,610	18,525	24,695
66-70 yrs	18,640	24,850	21,300	28,400
71-80 yrs	20,505	27,335	23,430	31,240
Above 80 yrs	22,555	30,070	25,775	34,365



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*The information provided in this brochure is only indicative.
For more details on the risk factors, terms and conditions,
please read the policy wordings before concluding a sale.
Or Visit Website: www.starhealth.in*



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