

❖ Expenses covered under Section 2 and Section 3:

- a) Room Rent (Single Standard A/c), Boarding, Nursing expenses
- b) Surgeon, Anesthetist, Medical practitioner, Consultants, Specialist Fees
- c) Anesthesia, Blood, Oxygen, Operation Theatre charges, Medicines and drugs etc.
- d) Emergency Ambulance charges for transporting the Insured person to the hospital up to a sum of Rs.1500/- per hospitalization and Rs.2000/- per policy period.
- e) **Pre hospitalization:** Relevant medical expenses incurred up to 30 days prior to the date of admission
- f) **Post hospitalization:** Relevant Medical expenses incurred up to 60 days after discharge from the hospital are payable.
- g) All day care treatments

Expenses relating to hospitalization will be considered in proportion to the eligible room category

❖ **Co-payment:** 10% co-pay shall be applicable on each and every claim under Section 2 and 3 if you are aged above 60 years during first inception of this policy. Such co-payment shall be applicable for renewal also.

If your age is upto 60 years during first inception of this policy then co-payment condition shall not be applicable

❖ **Waiting Periods:**

Section 1:

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one month	25% of the annual premium
Exceeding one month up to 3 months	40% of the annual premium
Exceeding 3 months up to 6 months	60% of the annual premium
Exceeding 6 months up to 9 months	80% of the annual premium
Exceeding 9 months	Full annual premium

- ❖ **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
- ❖ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person policy shall expire immediately on the earlier of the following events:
 - ✓ Upon the death of the Insured Person.
 - ✓ Upon exhaustion of the sum insured under the policy.
- ❖ **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.
- ❖ **Claims Procedure**
For Section 1:
 - a) Certificate from the Treating Doctor confirming the recurrence/metastasis / second malignancy of Cancer
 - b) Clinical, radiological, histological, pathological, histopathological and laboratory reports in support.

For Section 2 and Section 3:

*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 sale*

Or

Visit our website www.starhealth.in

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Insurance is the subject matter of solicitation