

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 :**

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:**



"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS" THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

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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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Insurance is the subject matter of solicitation