

STAR SPECIAL CARE

UID No.: SHAHLIP18079V011718

Star Special Care is health insurance designed to cover children aged between 3 years and 25 years who are diagnosed with Autism Spectrum Disorder..

What is the Policy Term? 1 year

Is there any pre-acceptance Medical Check up?

There is no requirement of pre-acceptance medical check up.

However along with the signed proposal, copy of prior treatment records from all concerned specialists should be submitted.

Sum Insured : Rs.3,00,000/-

Coverage :

A. Room, boarding, nursing expenses (all inclusive) as provided by the Hospital / Nursing Home up to Rs.5,000/- per day.

If the insured person occupy a Shared Accommodation, then Rs.500/- per day subject to a maximum of Rs.2000/- per hospitalization and Rs.10,000/- per policy period shall be paid.

Note: Insured's stay in Intensive Care Unit or High Dependency Units / wards will not be considered as stay in Shared Accommodation.

B. Surgeon, anesthetist, medical practitioner, consultants, specialist fees.

C. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs

Expenses relating to hospitalization will be considered in proportion to the eligible room rent if room of higher rent is opted

D. Emergency Ambulance charges for transporting the Insured person to the hospital up to a sum of Rs.750/- per hospitalization and Rs.1500/- per policy period.

E. Post Hospitalization expenses: A sum equivalent to 7% of the hospitalization expenses or actuals incurred up to 60 days after discharge from the hospital..

Where package rates are charged by the hospitals the Post-Hospitalization benefit will be calculated after taking the room, boarding and nursing charges at Rs 5,000/- per day.

F. All day care treatments

Sublimits for Ailments/Treatments

Ailment / Treatment	Limit per policy period Rs.
Adeno Tonsilectomy	Rs.25,000/-
Hospitalization for Treatment of Seizures	Rs.30,000/-
Hospitalization for Treatment of fractures requiring surgery	Up to 20% of the sum insured
Botox injection (Payable when administered during inpatient hospitalization only)	Rs.5000/- per sitting subject to a maximum of Rs.20,000/- per policy period.
Behavioral Therapy, Physiotherapy, Occupational Therapy and Speech Therapy These therapies can be taken as out patient also.	Up to Rs.1,500/-

Co-payment:

This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies.

Waiting Periods:

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 the 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 cease 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