STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,
Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in
Website : www.starhealth.in ★ CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

Kind Attention : Policyholder

Please check whether the details given by you about the insured persons in the proposal form (a copy of which was provided at the time of issuance of cover for the first time) are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the person/s covered would be taken as correct.

So also the coverage details may also be gone through and in the absence of any communication from you within 15 days from the date of receipt of this policy, it would be construed that the policy issued is correct and the claims if any arise under the policy will be dealt with based on proposal / policy details.

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Customer Information Sheet - MEDICLASSIC INSURANCE POLICY (INDIVIDUAL)

UIN: SHAHLIP20063V031920

S.No.	TITLE	DESCRIPTION	CLAUSE No. OF THE POLICY
Product Name		Mediclassic Insurance Policy(Individual)	
1	What am I Covered for Basic Cover	a. In-patient Treatment- Covers hospitalisation expenses for period more than 24 hrs.	I(A,B,C)
		b. Pre-Hospitalisation- Medical Expenses incurred up to 30 days prior to the date of hospitalisation,	I(E)
		c. Post-Hospitalisation- Medical Expenses incurred up to 60 days from the date of discharge from the hospital. Expenses incurred upto 7% of hospitalisation subject to a maximum of Rs. 5000 /-	I(F)
		d. **Ambulance charges** up-to Rs. 750/- per hospitalization and overall limit of Rs.1,500/- per policy period for transportation of the insured person	I(D)
		e. **Cost of Health checkup** up to 1% of the average Basic Sum Insured of the eligible block subject to a maximum of Rs.5000/- is payable	I(G)
		f. Expenses incurred on treatment of cataract are payable up to the limits mentioned under the table	I(H)
		g. **Psychiatric And Psychosomatic Disorder** expenses up to Basic Sum Insured	I(I)
		h. **Cumulative Bonus-** 5% of the basic sum insured for every claim free year subject to a maximum of 25%	I(J)
		I. **Automatic Restoration of Basic Sum Insured:** Automatic restoration of Basic sum insured once during the currency of the policy period upon exhaustion of the limit of coverage	I(K)
		j. **Non Allopathic Treatment** up to 25% of the Basic Sum Insured subject to a maximum of Rs 25000/- during entire policy period.	I(L)
	What am I Covered for Optional Cover (Gold Plan)	A. In-patient Treatment- Covers hospitalisation expenses for period more than 24 hrs.	II 1(A), II 1(B), II 1(C)
		B. Pre-Hospitalisation- Medical Expenses incurred up to 30 days prior to the date of hospitalisation,	II 1(E)
		C. Post-Hospitalisation- Medical Expenses incurred up to 60 days from the date of discharge from the hospital	II 1(F)
		D. **Ambulance charges** up-to Rs. 2,000/- per hospitalization for transportation of the insured person	II 1(D)
		E. **Cost of Health checkup** Expenses incurred towards cost of health check-up up to limits	II 1(G)
		F. **Psychiatric And Psychosomatic Disorder** expenses up to Basic Sum Insured	II 1(I)
		G. **Cumulative Bonus-** In respect of claim free year, cumulative bonus calculated at 25% of the basic sum insured in the second year and additional 20% of the basic sum insured for each subsequent years subject to a maximum of 100%	II 1(J)
		H. **Automatic Restoration of Basic Sum Insured** Automatic restoration of Basic sum insured by 200% once during the currency of the policy period upon exhaustion of the limit of coverage	II 1(K)
		I. **Super Restoration-**Super Restoration of basic Sum Insured of 100% would be provided once for the remaining policy period for the subsequent hospitalization upon exhaustion of Limit of Coverage	II 1(L)

		J. Domiciliary hospitalization treatments for a period exceeding three days	II 1(M)
		K. **Organ Donor Expenses:**Expenses incurred for organ transplantation from the Donor to the recipient insured person are payable provided the claim for transplantation is payable	II 1(N)
		L. **Shared accommodation** If the Insured person occupies shared accommodation during in patient hospitalisation, then a lump sum payment as stated will be payable	II 1(O)
		M. **Additional Basic Sum Insured for Road Traffic Accident (RTA)** If the insured person meets with a Road Traffic Accident resulting in patient hospitalization, then the basic sum insured shall be increased by 50%	II 1(P)
		N. **Hospitalization expenses for treatment of New Born Baby:** The coverage for new born baby starts from the 16th day after its birth and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less	II 1(Q)
		O. **Non Allopathic Treatment** up to 25% of the Basic Sum Insured subject to a maximum of Rs 25000/- during entire policy period.	II 1(R)
		2. **Patient Care** expenses are payable up-to Rs 400/- for each completed day up-to 5 days per occurrence and 14 days per policy period	II(2)
		3. **Hospital cash-**Cash Benefit of Rs 1000/-for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period	II(3)
2	What are the Major Exclusions in the policy	I. Any hospital admission primarily for investigation diagnostic purpose	V (11)
		II. Pregnancy, infertility	V (21)
		III. Treatment outside India	VI (18)
		IV. Circumcision, sex change surgery, cosmetic surgery & plastic surgery	V(1) and V(17)
		V. Substance abuse, self-inflicted injuries	V(4) and V(5)
		VI. War, terrorism, civil war or breach of law	V(7)
		(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)	
3	Waiting Periods - Applicable	Initial Waiting Period : 30 days	IV(I)
		Specific waiting period: 24 months	IV(II)
		Pre-existing diseases : 48 months	IV(III)
4	Payment basis	Reimbursement of covered expenses up to specified limits	I (A, B, C, D, & F)
		Fixed amount on the occurrence of a covered event	
5	Loss Sharing	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the followings Sublimits 1. Room/ICU charges 2. For the following specified diseases: 3. Deductible of Rs…… per claim / per year /both 4. Co-payment	I (A) and II(A) NIL NIL Point no: 6 under Important Note
6	Renewal Conditions	Lifelong Renewal	VI(8)
		Grace period of 30 days for renewing the policy is provided	
7	Renewal Benefits	Renewal Benefits	Nil
8	Cancellation	The Company may cancel this policy on grounds of non co-operation of the insured by sending the Insured 30 days notice	VI (14)
9	Claims	For Cashless Service:	VI (7)
		For Reimbursement of claim:	
10	Policy servicing / Grievances / Complaints	Company Officials IRDAI/(IGMS/Call Centre): Ombudsman	VI(23) and VI(25)
11	Insured's Rights	Free Look:	VI(12)
		Implied renewability	VI(8)
		Migration and Portability	VI(15)
		Increase in SI during policy term	NIL
		Turn Around Time (TAT) for Settlement of claim	VI(3)
12	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	VI(5)
		Disclosure of Material Information during the policy period such as change in occupation	Not Applicable

LEGAL DISCLAIMER NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail.

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MEDICLASSIC INSURANCE POLICY (INDIVIDUAL)

Unique Identification No.: IRDA/NL-HLT/SHAI/P-H/V.II/400/13-14

The proposal, declaration and other documents if any given by the proposer shall be the basis of this Contract and is deemed to be incorporated herein.

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the Company agrees as under :-

That if during the period stated in the Schedule the insured person shall contract any disease or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the insured Person/s, upon the advice of a duly **Qualified Medical Practitioner** to incur Hospitalization expenses for medical/surgical treatment at any **Hospital** in India as an **in-patient**, the **Company** will pay to the **Insured Person/s** the amount of such expenses as are **reasonably and necessarily** incurred up-to the limits stated in the schedule.

I. COVERAGE

A. Room, boarding, nursing expenses as provided by the Hospital / Nursing Home as per the limits given below;

Basic Sum Insured Rs	Limits (Rs)
1,50,000/-	2% of Basic Sum Insured maximum of Rs.5,000/-
2,00,000/-	
3,00,000/-	
4,00,000/-	
5,00,000/-	
10,00,000/-	
15,00,000/-	

B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.

C. Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic materials and X-ray, Diagnostic Imaging modalities, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, stent and such other similar expenses. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent. In respect of medicines, Implants and such other similar items, the Company will pay up to the cost of alternate indigenous make.

D. Ambulance charges up-to Rs. 750/- per hospitalization and overall limit of Rs.1,500/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided there is an admissible claim under the policy

E. Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim for hospitalization under the policy.

F. Post Hospitalization: Medical expenses incurred for a period up to 60 days from the date of discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs.5000/- per hospitalisation. 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

G. Expenses incurred towards Cost of Health checkup up to 1% of the average Basic Sum Insured of the eligible block subject to a maximum of Rs.5000/- is payable. This benefit is available for Basic Sum Insured of Rs.200000/- and above only. The insured person becomes eligible for this benefit subject to continuous coverage under this policy with the Company after every block of 4 claim free years and payable on renewal.

Note : Payment under this benefit does not form part of the Basic Sum Insured.

H. The expenses incurred on treatment of cataract are payable up to the limits mentioned hereunder

Basic Sum Insured (Rs.)	Limit for Cataract Surgery (Rs.)
Up to 2,00,000/-	12,000/- per person per policy period
3,00,000/- to 5,00,000/-	20,000/- per eye per person and not exceeding 30,000/- per person per policy period
10,00,000/- and 15,00,000/-	30,000/- per eye per person and not exceeding 40,000/- per person per policy period

I. **Psychiatric And Psychosomatic Disorder:** If the insured person is diagnosed with psychiatric or psychosomatic disorder for the first time and hospitalized for minimum period of 5 consecutive days under this policy, then the Company will pay hospitalization expenses up to Basic Sum Insured provided the insured person has been covered under this policy for a continuous period of 24 months without any break.
Note: The treatment should be taken at Authorized Psychiatric hospital licensed by Mental Health Authority or any similar Authority of Central and State Government / Union Territory

J. **Cumulative Bonus**: The insured person will be eligible for Cumulative bonus calculated at 5% of the basic sum insured for every claim free year subject to a maximum of 25%.

Special Conditions

1. The Cumulative bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less.
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced basic sum insured.
3. **In the event of a claim resulting in :-**
   a. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
   b. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
   c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
   d. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero".

K. **Automatic Restoration of Basic Sum Insured**: There shall be automatic restoration of the Basic Sum Insured by 200%, once during the policy period, immediately upon exhaustion of the limit of coverage which has been defined.
It is made clear that such restored Basic Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The restored Basic Sum Insured cannot be carried forward

L. **Non Allopathic Treatment:** In patient Hospitalizations Expenses incurred for treatment of diseases / illness / accidental injuries by system of medicines other than allopathic Up to 25% of the Basic Sum Insured subject to a maximum of Rs 25000/- during entire policy period.

II.OPTIONAL COVERS

1. **Gold Plan**

A. Room, boarding, nursing expenses as provided by the Hospital / Nursing Home as per the limits given below;

Basic Sum Insured Rs	Limits (Rs)
3,00,000/-	Up to 5000/- per day
4,00,000/-	
5,00,000/-	Private Single A/c Room
10,00,000/-	
15,00,000/-	
20,00,000/-	
25,00,000/-	

B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.

C. Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic materials and X-ray, Diagnostic Imaging modalities, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, stent and such other similar expenses. With regard to coronary stenting, the company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent. In respect of medicines, Implants and such other similar items, the Company will pay up to the cost of alternate indigenous make.

D. Ambulance charges up-to Rs. 2,000/- per hospitalization for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided there is an admissible claim under the policy.

E. Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim for hospitalization under the policy.

F. Post Hospitalization: Medical expenses incurred for a period up to 60 days from the date of discharge from the hospital wherever recommended by the Medical Practitioner / Hospital, where the treatment was taken, following an admissible claim for hospitalization provided however such expenses so incurred are in respect of ailment for which the insured person was hospitalized.

G. Expenses incurred towards Cost of Health check-up

Basic Sum Insured (Rs.)	Limits (Rs.)
3,00,000/- to 5,00,000/-	Up to 1500/- for every claim free year
10,00,000/- and 15,00,000/-	Up to 2500/- for every claim free year
20,00,000/- and 25,00,000/-	Up to 5000/- for every claim free year

Note :

1. This benefit is payable on renewal and when the renewed policy is in force.
2. Payment under this benefit does not form part of the Basic Sum Insured.

H. The expenses incurred on treatment of cataract are payable up to the limits mentioned hereunder

Basic Sum Insured (Rs.)	Limit for Cataract Surgery (Rs.)
3,00,000/- to 5,00,000/-	30,000/- per eye and not exceeding. 40,000/- per person per policy period
10,00,000/- and 15,00,000/-	40,000/- per eye and not exceeding 50,000/- per person per policy period
20,00,000/- and 25,00,000/-	45,000/- per eye and not exceeding 60,000/- per person per policy period

I. **Psychiatric And Psychosomatic Disorder:** If the insured person is diagnosed with psychiatric or psychosomatic disorder for the first time and hospitalized for minimum period of 5 consecutive days under this policy, then the Company will pay hospitalization expenses up to Basic Sum Insured provided the insured person has been covered under this policy for a continuous period of 24 months without any break.

Note: The treatment should be taken at Authorized Psychiatric hospital licensed by Mental Health Authority or any similar Authority of Central and State Government / Union Territory

J. **Cumulative Bonus** In respect of claim free year, the insured person will be eligible for Cumulative bonus calculated 25% of basic sum insured in the second year and additional 20% of the basic sum insured for each subsequent years subject to a maximum of 100% overall

Special Conditions

1. The Cumulative bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less.
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced basic sum insured.
3. In the event of a claim resulting in
   a. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
   b. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
   c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
   d. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero"

K. **Automatic Restoration of Basic Sum Insured**: There shall be automatic restoration of the Basic Sum Insured by 200% once during the policy period, immediately upon exhaustion of the limit of coverage which has been defined.

It is made clear that such restored Basic Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The restore Basic Sum Insured cannot be carried forward

L. **Super Restoration:** If the limit of coverage under this policy is exhausted during the policy period, an additional Basic Sum Insured of 100% would be provided once for the remaining policy period for the subsequent hospitalization. This additional basic sum insured can be utilized even for illness / disease for which claim/s was / were made. The unutilized additional Basic Sum Insured cannot be carried forward.

M. **Domiciliary hospitalization treatments for a period exceeding three days:** Coverage for medical treatment for a period exceeding three days, for an illness / disease / injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances

- ✓ The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- ✓ The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism. Pre-hospitalisation and Post-hospitalization expenses are not payable for this cover

N. **Organ Donor Expenses** In patient hospitalization expenses incurred for organ transplantation from the Donor to the recipient insured person are payable provided the claim for transplantation is payable. Donor screening expenses and post-donation complications of the donor are not payable.

O. **Shared accommodation:** If the Insured person occupies, a shared accommodation in a networked hospital during in-patient hospitalization, then amount as per the table given below will be payable for each continuous and completed period of 24 hours of stay, provided the hospitalization exceeds 48 hours in such shared accommodation.

Basic Sum Insured Rs.	Limits Rs.
3,00,000/-	500/- per day subject to maximum of 3000/- per hospitalization
4,00,000/-	
5,00,000/-	
10,00,000/-	1,000/- per day subject to maximum of 6000/- per hospitalization
15,00,000/-	
20,00,000/- and 25,00,000/-	

- **Note:**
  - This benefit is payable only if there is an admissible claim for hospitalization under the policy
  - Insured person's stay in Intensive Care Unit or High Dependency Units / wards will not be counted for this purpose
  - Payment under this benefit does not form part of the Basic sum insured but will impact the Cumulative bonus
  - Date of admission and date of discharge will not be counted for this purpose

P. **Additional Basic Sum Insured for Road Traffic Accident (RTA):** If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic Sum Insured shall be increased by 50% subject to the following:

- It is evidenced that the insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.
- The additional Basic Sum Insured shall be available only once during the policy period.
- The additional Basic Sum Insured shall be available after exhaustion of the limit of coverage.
- The additional Basic Sum Insured can be utilized only for that particular hospitalization following the Road Traffic Accident
- Automatic Restoration of Basic Sum Insured and Super restoration shall not apply for this benefit
- This benefit shall not be applicable for day care treatment
- The unutilized balance cannot be carried forward for the remaining policy period or for renewal
- Claim under this benefit will impact the Cumulative bonus

Q. **Hospitalization expenses for treatment of New Born Baby**. The coverage for New Born Baby starts from the **16th day** after its birth till the expiry date of the policy and is subject to a limit of 10% of the Basic Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the Basic Sum Insured, provided the mother has been insured under the policy for a continuous period of 12 months without break.

Note:

- Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence.
- Waiting periods as stated under IV (I) shall not apply for the New Born Baby
- All other terms, conditions and exclusions shall apply for the New Born Baby

R **Non Allopathic Treatment:** In patient Hospitalizations Expenses incurred for treatment of diseases / illness / accidental injuries by system of medicines other than allopathic Up to 25% of the Basic Sum Insured subject to a maximum of Rs 25000/- during entire policy period.

2. **Patient Care**

The Company will pay the cost of engaging one attendant at the residence of the insured person immediately after discharge from the hospital provided the same is recommended by the attending physician. Such expenses are payable up-to Rs 400/- for each completed day up-to 5 days per occurrence and 14 days per policy period. No payment will be made for the first day.

This benefit is applicable only for insured persons above 60 years of age and becomes payable only upon a valid claim for hospitalization.

3. **Hospital Cash**

The Company will pay a Cash Benefit of Rs 1000/- for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period, provided, however there is a valid claim for hospitalization. For the purpose of this optional cover, the days of admission and discharge will not be taken into account.

No claim under this head shall lie with the Company where the admission is for physiotherapy and/or any epidemic.

Note : Patient Care and Hospital Cash are available on payment of additional premium under Gold Plan also.

Important Note : Applicable for I Coverage and Optional Covers

1. Where Gold Plan is opted, in the event of a claim, the benefits under Gold Pan only shall be applicable.
2. Company's liability in respect of all claims admitted during the period of insurance shall not exceed the Limit of Coverage per person mentioned in the schedule
3. Expenses relating to hospitalization will be considered in proportion to the eligible room category stated in the policy or actual whichever is less
4. All day care procedures are covered under this policy.

5. Expenses on Hospitalization for a minimum period of 24 hours only are admissible. However this time limit will not apply for the day care treatments / procedures, where treatment is taken In Hospital/Nursing Home and the Insured is discharged on the same day.
6. **Co-payment (Not Applicable for Patient Care and Hospital Cash)** This policy is subject to co-payment of 10% of each and every claim amount, for fresh as well as for the policies subsequently renewed for insured persons whose age at the time of entry is in to this policy is above 60 years. This co-payment will not apply for those insured persons who have entered the policy before attaining 60 years of age and renew the policy continuously without any break.

III.DEFINITIONS

Accident means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Any one Illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken

Basic Sum Insured: means the sum insured opted for and for which the premium is paid.

Cashless Facility means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved

Company means Star Health and Allied Insurance Company Limited

Condition Precedent means the policy term or condition upon which the insurer's liability under the policy is conditional upon.

Congenital Anomaly: means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

a) **Congenital Internal** means congenital anomaly which is not in the visible and accessible parts of the body.
b) **Congenital External** means congenital anomaly which is in the visible and accessible parts of the body

Co-payment is a cost-sharing requirement under a health insurance policy that provides that the insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Basic Sum Insured.

Cumulative Bonus shall mean any increase in the sum insured granted by the insurer without an associated increase in premium

Day Care Centre means any institution established for day care treatment of illness and / or injuries or a medical set up within a hospital and which has been registered with the local authorities, wherever applicable and is under the supervision of a Registered and Qualified Medical Practitioner and must comply with all minimum criteria as under :-

- has qualified nursing staff under its employment;
- has qualified medical practitioner/s in charge;
- has a fully equipment operation theatre of its own where surgical procedures are carried out.
- maintains daily records of patients and will make these accessible to the insurance company's authorized personal

Day Care treatment means medical treatment and/or surgical procedure which is;

1. Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
2. Which would have otherwise required a hospitalization of more than 24 hours

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

Dental Treatment means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

Dependent Child means a child (natural or legally adopted) aged between 16 days and 25years, who is financially dependent and does not have his or her independent source of income.

Diagnosis means Diagnosis by a registered **medical practitioner**, supported by clinical, radiological and histological, histo-pathological and laboratory evidence and also surgical evidence wherever applicable, acceptable to the Company.

Disclosure to information norms means the policy shall be void and all premium paid hereon shall forfeited to the Company, in the event of mis-representation, mis description or non disclosure of any material fact.

Domiciliary Hospitalization means medical treatment for an illness/disease/injury, which in the normal course would require care and treatment at a Hospital butis actually taken whilst confined at home under any of the following circumstances:

a) The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
b) The patient takes treatment at home on account of non-availability of room in a hospital.

Family means Self, Spouse, Dependent children.

Grace Period means the specified period of time immediately following premium due date during which the payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting period and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received

Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:

a. Has qualified nursing staff under its employment round the clock;
b. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
c. Has qualified medical practitioner(s) in charge round the clock;
d. Has a fully equipped operation theatre of its own where surgical procedures are carried out;
e. Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

Hospitalization means admission in a hospital for a minimum period of 24 in patient care consecutive hours except for specified procedures/treatment where such admission could be for a period of less than 24 consecutive hours.

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

(a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery

(b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:

1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
2. it needs ongoing or long-term control or relief of symptoms
3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
4. it continues indefinitely
5. it recurs or is likely to recur

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

Insured Person means the name/s of person/s shown in the schedule of the Policy.

In-Patient means an Insured Person who is admitted to Hospital and stays there for a minimum period of 24 hours for the sole purpose of receiving treatment.

ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

Intensive Care Unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

Limit of Coverage means Basic Sum Insured plus the Cumulative Bonus earned, wherever applicable.

Medical Advise means any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

Medical expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the

Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

Medically Necessary means any treatment, tests, medication or stay in hospital or part of a stay in a hospital which – is required for the medical management of the illness or injury suffered by the Insured – must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity – must have been prescribed by a Medical Practitioner – must conform to the professional standards widely accepted in international medical practice or by the medical community In India.

Network Hospital means all such hospitals or other providers that the Company have mutually agreed with, to provide services like cashless access to policyholders. The list is available with the Company and subject to amendment from time to time.

New Born Baby means baby born during the policy period and is aged above 15 days

Non Network Hospital means any hospital or other provider that is not part of the network

Notification of claim is the process of notifying a claim to the insurer by specifying the timelines as well as the address / telephone number to which it should be notified.

Post Hospitalization Expenses: means medical expenses incurred immediately after the insured person is discharged from the hospital provided that

a. Such medical expenses are incurred for the same condition for which the insured person's hospitalization was required and
b. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

Portability means transfer by an individual health insurance policy holder (including family cover) of the credit gained for pre-existing conditions and time bound exclusions if he/she chooses to switch from one insurer to another.

Policy period means the period commencing from the Policy Period Start Date and Time; and ending at the Policy Period End Date and Time of the Policy, as specified in the Policy Schedule.

Pre-Existing Disease means any Condition, ailment or injury or related condition (s) for which the insured person had signs or symptoms, and/or was diagnosed, and/or received medical advice / treatment within 48 months prior to the insured person's first policy with any Indian insurer.

Pre-hospitalization Expenses means medical expenses incurred immediately before the insured person is hospitalized, provided that

a. Such medical expenses are incurred for the same condition for which the insured person's hospitalization was required and
b. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

Private Single A/c Room means a single occupancy air-conditioned room with attached wash room and a couch for the attendant. The room may have a television and /or a telephone. Such room must be the most economical of all accommodations available in that hospital as single occupancy. This does not include Deluxe room or a suite

Psychiatric Disorders means clinically significant psychological or behavioural syndrome that causes significant distress, disability or loss of freedom (and which is not merely a socially deviant behaviour or an expected response to a stressful life event) as certified by a Medical Practitioner specialized in the field of Psychiatry after physical examination of the Insured Person in respect of whom a claim is lodged.

Psychosomatic Disorders means one or more psychological or behavioural problems that adversely and significantly affect the course and outcome of general medical condition or that significantly increase a person's risk of an adverse outcome as certified by a Medical Practitioner specialized in the field of Psychiatry after physical examination of the Insured Person in respect of whom a claim is lodged.

Qualified Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

Qualified Nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state In India.

Reasonable and Customary charges. means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved

Renewal defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.

Room Rent means the amount charged by the hospital for occupancy of a bed on per day (24 hrs) basis and shall include associated medical expenses.

Surgery/Surgical Operation means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner

Unproven/Experimental treatment: Treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

Zone 1 means Mumbai, Thane, Delhi (including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat

Zone 2 mean rest of India (other than those mentioned in Zone 1)

IV. WAITING PERIODS

The Company shall not be liable to make any payment under this policy if the hospitalization is directly or indirectly for :-

I. Any disease contracted by the insured person during the first 30 days from the commencement date of this policy

II. The following specified ailments / illness / diseases for 24 consecutive months from the inception date of this policy:-

- A. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
- B. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma , Neurofibroma, Fibroadenoma, Ganglion and similar pathology
- C. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
- D. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),
- E. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
- F. All types of Hernia,
- G. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
- H. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
- I. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
- J. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
- K. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- L. Varicose veins and Varicose ulcers
- M. All types of transplant and related surgeries (Other than bone marrow transplant for acute hematological malignancies and acute medical emergencies when indicated).
- N. Congenital Internal disease / defect

Note: Such of those Pre-Existing Diseases which fall under waiting period II (A) to II (N) above will be covered only after 48 consecutive months of continuous coverage from the inception of this policy.

III. Pre Existing Diseases as defined in the policy until 48 consecutive months of continuous coverage have elapsed; since first inception of this policy.

The waiting periods I,II and III above are subject to Portability Regulations.

V.EXCLUSIONS

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of :-

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. Intentional self injury
5. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
6. Venereal Disease and Sexually Transmitted Diseases(Other than HIV)
7. 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)
8. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
9. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
10. 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 this exclusion
11. 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.
12. 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.
13. Unconventional, Untested, Unproven, Experimental therapies.
14. Stem cell Therapy, Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
15. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
16. All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism and erectile dysfunctions, Change of Sex.
17. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
18. Hospital record charges and such other charges
19. Inoculation or Vaccination (except for post–bite treatment and for medical treatment for therapeutic reasons).
20. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable).
21. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy)
22. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same.
23. Medical and / or surgical treatment of Sleep apnea, treatment endocrine disorders
24. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreal injections.
25. Cochlear implants and procedure related hospitalization expenses
26. 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.
27. Hospital registration charges, admission charges, telephone charges and such other charges
28. Any hospitalization which are not Medically Necessary / does not warrant hospitalization.
29. Other Excluded Expenses as detailed in the website www.starhealth.in

VI.CONDITIONS

1. The premium under this policy shall be payable in advance. No receipt of premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance of fulfillment of the terms, provision, conditions and endorsements of this policy by the Insured Person/s, in so far as they relate to anything to be done or complied with by the Insured Person/s, shall be a condition precedent to any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions, and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of the Company.
2. Upon the happening of the event, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event irrespective of whether the event is likely to give rise to a claim under the policy or not.
3. Claim must be filed within 15 days from the date of discharge from the Hospital.
   Post hospitalization bills are to be submitted within 15 days after completion of 60 days from the date of discharge from hospital
   Note: Conditions 2 and 3 are precedent to admission of liability under the policy.
   However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

4. Any medical practitioner authorized by the Company shall be allowed to examine the Insured Person in case of any alleged injury or diseases requiring Hospitalization when and as often as the same may reasonably be required on behalf of the Company at Company's cost.
5. The Company shall not be liable to make any payment under the policy in respect of any claim if information furnished at the time of proposal is found to be incorrect or false or such claim is in any manner fraudulent or supported by any fraudulent means or device, misrepresentation whether by the Insured Person or by any other person acting on his behalf.
6. The Insured Person/s shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim.
7. Claiming process and documents to be submitted in support of claim:

   For Reimbursement claims:
   a. Duly completed claim form, and
   b. Pre Admission investigations and treatment papers.
   c. Discharge Summary from the hospital
   d. Cash receipts from hospital, chemists
   e. Cash receipts and reports for tests done
   f. Receipts from doctors, surgeons, anesthetist
   g. Certificate from the attending doctor regarding the diagnosis.
   h. Copy of PAN card

   For Cashless Treatment:
   a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 104 2277
   b. Inform the ID number for easy reference
   c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
   d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
   e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
   f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
   g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
   h. In case of emergency hospitalization information to be given within 24 hours after hospitalization
   I. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit www.starhealth.in or contact the nearest branch or refer to the list of Networked Hospitals provided with the policy document.

   In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

   Note: The Company reserves the right to call for additional documents wherever required.

   Organ transplant on the Insured Person shall satisfy the requirements of the Transplantation of Human Organs Act of 1994 and any amendments thereto

   Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

   The Company shall pay interest as per Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests) Regulations, 2017, in case of delay in payment of an admitted claim under the Policy.
8. **Renewal:** 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 periods IV (I),IV (II) and IV (III) 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
9. **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
10. **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.
11. **Revision of Basic Sum Insured:**
    Reduction or enhancement of Basic Sum Insured is permissible only at the time of renewal.
    The acceptance for enhancement and the amount of enhancement will be at the discretion of the Company. Where the basic sum insured is enhanced, the amount of such additional basic sum insured including the respective sublimits shall be subject to the following terms

    Waiting period as under shall apply afresh from the date of such enhancement for the increase in the Basic Sum Insured, that is, the difference between the expiring policy Basic Sum Insured and the increased current Basic Sum Insured.
    a) First 30 days as per clause IV (I)
    b) 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments for ailments / illness / diseases as per clause IV (II)
    c) 48 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases as per clause IV (III).
    d) 48 months of continuous coverage without break (with grace period) for diseases / conditions diagnosed / treated irrespective of whether any claim is made or not in the immediately preceding three policy periods
    The above applies to each relevant insured person
12. **Free Look Period:** At the time of inception of the policy, the Insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the policy if not acceptable. In such a case , the premium refund shall be as follows :

    If the Insured has not made any claim during the free look period, the Insured shall be entitled to –
    1) a refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured persons and the stamp duty charges
    or
    2) where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deduction towards the proportionate risk premium for period on cover
    or
    3) where only a part of the insurance coverage has commenced , such proportionate premium commensurate with the insurance coverage during such period.
    Free look period shall not be applicable at the time of renewal.
13. **Disclosure to information norms:** The policy shall become void and all premium paid hereon shall be forfeited to the Company, in the event of non disclosure of any material fact and/or mis-representation, fraud, moral hazard, mis description as declared in the proposal form and/or claim form at the time of claim
14. **Cancellation**: The Company may cancel this policy on grounds of non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address 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

Policy Term with 1 year	
Period on risk	**Rate of premium to be retained**
Up to one month	30% of the policy premium
Exceeding one month up to 3 months	40% of the policy premium
Exceeding 3 months up to 6 months	60% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

Policy Term with 2 years	
Period on Risk	**Rate of premium to be retained**
Up to 1 Month	25% of the policy premium
Exceeding one month up to 3 months	30% of the policy premium
Exceeding 3 months up to 6 months	40% of the policy premium
Exceeding 6 months up to 9 months	50% of the policy premium
Exceeding 9 months up to 12 months	60% of the policy premium
Exceeding 12 months up to 15 months	70% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full Policy Premium

15. **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
16. **Automatic Expiry**:

    Applicable for I Coverage

    The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:
    - ✓ Upon the death of the Insured Person.
    - ✓ Upon exhaustion of Limit of Coverage Plus Restored Basic Sum Insured wherever applicable

    Applicable for Gold Plan

    The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:
    - ✓ Upon the death of the Insured Person.
    - ✓ Upon exhaustion of Limit of Coverage Plus Restored Basic Sum Insured wherever applicable
    - ✓ Upon exhaustion of Limit of Coverage Plus Restored Basic Sum Insured Plus Super Restored Basic Sum Insured, wherever applicable.
17. **Arbitration** If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing

by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years from the date of such disclaimer have been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

18. All claims under this policy shall be payable in Indian currency. All treatments under this policy shall have to be taken In India.
19. **Relief under Section 80-D**: Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.
20. **IMPORTANT NOTE**
    a) Where the policy is issued for more than 1 year, the Basic Sum Insured is for each of the year, without any carry over benefit thereof
    b) The Policy Schedule and any Endorsement are to be read together and any word or such meaning wherever it appears shall have the meaning as stated in the Act / Indian Laws
    c) The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each relevant insured person. Failure to comply with may result in the claim being denied.
    d) The attention of the policy holder is drawn to our website www.starhealth.in for anti fraud policy of the company for necessary compliance by all stake holders.
21. **Special conditions applicable to Family Package Plan (available only under 1 Coverage)**
    a) Family means the Insured Person, insured spouse and insured dependent children not exceeding two in numbers.
    b) This plan is applicable for Basic Sum Insured of Rs.2,00,000/- and Rs.3,00,000/- only.
    c) Plan is applicable for Age band of 5 months to 45 years.
    d) The Basic Sum Insured is to be equally apportioned among all the persons insured.
    e) Each family member is covered up-to his/her limit only.
    f) No transfer of unutilized balance Basic Sum Insured to other insured persons is permissible.
    g) Health check- up benefit will be calculated on the policy Basic Sum Insured and equally divided among all the insured persons.
    h) Where any insured member has made a claim then he/she would not be eligible for his/her share of Health check-up benefit. However the other insured members can avail the health check-up benefit up-to their respective share.
    I) The automatic restoration of Basic Sum Insured facility is not applicable for this Plan.
22. **Policy disputes**: Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.
23. **Notices** : Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile/email to Star Health and Allied Insurance Company Limited, No 1 New Tank Street, Vallurvar Kottam High Road Nungambakkam Chennai 600034 Fax 04428319100 Toll Free Fax No. 1800 425 5522 E-Mail support@starhealth.in.

    Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.
24. **Customer Service** If at any time the Insured Person requires any clarification or assistance, the insured may contact the offices of the Company at the address specified, during normal business hours
25. **Grievances**: In case the Insured Person is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours.
    Grievance Department: Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034. or Call 044-28233921 during normal business hours or Send e-mail to grievances@starhealth.in. Senior Citizens may call 044-28243923
    In the event of the following grievances:
    a. any partial or total repudiation of claims by an insurer;
    b. any dispute in regard to premium paid or payable in terms of the policy;
    c. any dispute on the legal construction of the policies in so far as such disputes relate to claims;
    d. delay in settlement of claims;
    e. non-issuance of any insurance document to customer after receipt of the premium.
    the insured person may approach the Insurance Ombudsman at the address given below, within whose jurisdiction the branch or office of Star Health and Allied Insurance Company Limited or the residential address or place of the policy holder is located.

LIST OF OMBUDSMAN OFFICE DETAILS

Jeevan Prakash Bldg, 6th Floor, Tilak Marg, Relief Road, Ahmedabad - 380001.
Phone: 079 - 25501201/02/05/06
Email ID : bimalokpal.ahmedabad@ecoi.co.in
Website : www.ecoi.co.in
JURISDICTION : Gujarat, Dadra & Nagar Haveli, Daman and Diu.

Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.
Tel.: 044 - 24333668 / 24335284,
Fax: 044 -24333664.
Email:bimalokpal.chennai@ecoi.co.in
JURISDICTION : Tamil Nadu, Pondicherry Town and Karaikal

Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462003. Fax: 0755 -2769203,
Tel.: 0755 - 2769201 / 2769202.
Email: bimalokpal.bhopal@ecoi.co.in
JURISDICTION : Madhya Pradesh, Chattisgarh.

6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226001. Tel.: 0522 - 2231330 / 2231331,
Fax: 0522 -2231310
Email:bimalokpal.lucknow@ecoi.co.in
JURISDICTION : Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkar nagar, Sultanpur, Maharajgang, Santkabir nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.

Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,Jaipur - 302 005.
Tel.: 0141 -2740363
Email:Bimalokpal.jaipur@ecoi.co.in
JURISDICTION : Rajasthan.

1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.
Tel.: 0612-2680952
Email:bimalokpal.patna@ecoi.co.in
JURISDICTION : Bihar,Jharkhand.

62, Forest park, Bhubneshwar – 751 009.
Tel.: 0674 - 2596461 / 2596455,
Fax: 0674 -2596429
Email: bimalokpal.bhubaneswar@ecoi.co.in
JURISDICTION : Orissa.

2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road,Ernakulam - 682 015.
Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336
Email:bimalokpal.ernakulam@ecoi.co.in
JURISDICTION : Kerala, Lakshadweep, Mahe - a part of Pondicherry.

3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.
Tel.: 022 -26106552 / 26106960,
Fax: 022 -26106052
Email:bimalokpal.mumbai@ecoi.co.in
JURISDICTION : Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781 001 (ASSAM). Tel.: 0361 - 2132204 / 2132205
Email:bimalokpal.guwahati@ecoi.co.in
JURISDICTION : Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17–D, Chandigarh–160 017.
Tel.: 0172 - 2706196 / 2706468,
Fax: 0172 -2708274
Email: bimalokpal.chandigarh@ecoi.co.in
JURISDICTION : Punjab, Haryana,Himachal Pradesh, Jammu & Kashmir, Chandigarh.

Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078.
Tel. : 080 - 26652048 / 26652049
Email : bimalokpal.bengaluru@ecoi.co.in
JURISDICTION : Karnataka.

Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15,
Distt: Gautam Buddh Nagar, U.P-201301.
Tel.: 0120 - 2514250 / 2514252 / 2514253
Email:bimalokpal.noida@ecoi.co.in
JURISDICTION : State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffar nagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram nagar, Saharanpur.

Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555
Email:bimalokpal.pune@ecoi.co.in
JURISDICTION : Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.
Tel.: 011 - 23232481 / 23213504
Email:bimalokpal.delhi@ecoi.co.in
JURISDICTION : Delhi.

6-2-46, 1st floor, "Moin Court",
Lane Opp. Saleem Function Palace,
A. C. Guards, Lakdi-Ka-Pool,
Hyderabad - 500 004. Fax: 040 -23376599
Tel.: 040 - 65504123 / 23312122,
Email:bimalokpal.hyderabad@ecoi.co.in
JURISDICTION : Andhra pradesh, Telangana, Yanam and part of Territory of Pondicherry.

Hindustan Bldg. Annexe, 4th Floor,
4, C.R. Avenue, KOLKATA - 700 072.
Tel.: 033 - 22124339 / 22124340,
Fax : 033 -22124341.
Email:bimalokpal.kolkata@ecoi.co.in
JURISDICTION : West Bengal,Sikkim, Andaman & Nicobar Islands.