

If the insured has not made any claim during the free look period, the insured shall be entitled to

- 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;
- Where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deductions towards the proportionate risk premium for period on cover or;
- Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

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

★ **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 exclusion no.1, 2 and 3 under section 2 will be allowed. Any diseases/illness contracted or injury sustained during the grace period will be deemed as pre-existing and will be subject to waiting period as per exclusion No.1 under section 2 from the date of payment of renewal premium.

- Note:**
- The actual period of cover will start only from the date of payment of premium.
 - Renewal premium is subject to change with prior approval from Regulator.

★ **Enhancement of Sum Insured**

The sum insured can be enhanced at the time of renewal of this policy subject to no claim being lodged or paid under this policy. Both the acceptance for enhancement and the amount of enhancement will be at the discretion of the Company. Where the sum insured is enhanced, the amount of such additional sum insured shall be subject to the following terms

A Waiting period as under shall apply afresh from the date of such enhancement for the increase in the sum insured, that is, the difference between the previous sum insured and the increased current sum insured.

- First 30 days as under Exclusion No. 2 of Section 2
- 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments falling under exclusion No.3 of Section 2
- In respect of Plan A:** 48 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases as defined, under Exclusion No.1 of Section 2 and

- In respect of Plan B:** 48 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases as defined, under Exclusion No.1 of Section 2. However under Section 1 this waiting period will be 15 months
- 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.

- ★ **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.
- ★ **Automatic Expiry of the Policy:** 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. This also means that in case of family floater policy, the cover for the surviving members of the family will continue, subject to other terms of the policy.
 - ✓ Upon exhaustion of the Limit of coverage under the policy as a whole

- ★ **Cancellation:** The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form and / or claim form at the time of claim, and non-co-operation of the insured person, 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 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 |

- ★ **Portability:** This policy is portable. If the insured is desirous of porting this policy to another Insurer towards renewal, application in the appropriate form should be made to the Company at least before 45 days from the date when the renewal is due.

Where the outcome of acceptance of portability is still waiting from the new insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on the written request by the Insured Person, subject to a minimum pro rata premium for one month. If the Insured Person requests in writing to continue the policy with the Company without porting, it will be allowed by charging the regular premium with the same terms as per the expiring policy. In case of a claim made by the Insured person and admitted by the Company during such extension, the policy will be extended for the remaining period by charging the regular premium. Portability is not possible during the policy period. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869.

★ **Claims Procedure**

- Call the 24 hour help-line for assistance-1800 425 2255. Inform the ID/Policy number for easy reference.
- 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 hospitals
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents



- ★ **Tax Benefit:** 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

★ **The Company:**

Star Health and Allied Insurance Company Ltd commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. It has a capital base of Rs. 733 crores. 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 claim settlement.
- Faster & hassle-free claim settlement.
- Cashless hospitalization wherever possible.
- Network of more than 6000 hospitals across India.
- 24x7 Toll Free Helpline.
- Information on health through free health magazine.
- Maintain personal health records in electronic format

Prohibition of Rebates: Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 lakh rupees.

Premium Chart

| INDIVIDUAL | | | | | | | | |
|-----------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| Age in years / Sum Insured in Rs. | PLAN A | | | | PLAN B | | | |
| | 300000 | 400000 | 500000 | 1000000 | 300000 | 400000 | 500000 | 1000000 |
| 18-30 | 8270 | 10340 | 11895 | 15465 | 10195 | 12745 | 14660 | 19060 |
| 31-35 | 8910 | 11140 | 12815 | 16660 | 11315 | 14145 | 16270 | 21155 |
| 36-40 | 9765 | 12210 | 14045 | 18260 | 13190 | 16490 | 18965 | 24655 |
| 41-45 | 11590 | 14490 | 16665 | 21665 | 15790 | 19740 | 22705 | 29520 |
| 46-50 | 15385 | 19235 | 22125 | 28765 | 18905 | 23635 | 27185 | 35345 |
| 51-55 | 19415 | 24270 | 27915 | 36290 | 24050 | 30065 | 34575 | 44950 |
| 56-60 | 24155 | 30195 | 34725 | 45145 | 30250 | 37815 | 43490 | 56540 |
| 61-65 | 31365 | 39210 | 45095 | 58625 | 42345 | 52935 | 60880 | 79145 |
| 66-70 | 41960 | 52450 | 60320 | 78420 | 55955 | 69945 | 80440 | 104575 |
| 71-75 | 53935 | 67420 | 77535 | 100800 | 68055 | 85070 | 97835 | 127190 |
| 76-80 | 67375 | 84220 | 96855 | 125915 | 87715 | 109645 | 126095 | 163925 |
| Above 80 | 82335 | 102920 | 118360 | 153870 | 105860 | 132325 | 152175 | 197830 |

Service Tax Extra

| FLOATER (2A) | | | | | | | | |
|-----------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| Age in years / Sum Insured in Rs. | PLAN A | | | | PLAN B | | | |
| | 300000 | 400000 | 500000 | 1000000 | 300000 | 400000 | 500000 | 1000000 |
| 18-30 | 12070 | 15090 | 17355 | 22565 | 14565 | 18210 | 20945 | 27230 |
| 31-35 | 12985 | 16235 | 18675 | 24280 | 16160 | 20200 | 23230 | 30200 |
| 36-40 | 14200 | 17750 | 20415 | 26540 | 18840 | 23550 | 27085 | 35215 |
| 41-45 | 16810 | 21015 | 24170 | 31425 | 22555 | 28195 | 32425 | 42155 |
| 46-50 | 22230 | 27790 | 31960 | 41550 | 27005 | 33760 | 38825 | 50475 |
| 51-55 | 27985 | 34985 | 40235 | 52310 | 34355 | 42945 | 49390 | 64210 |
| 56-60 | 34760 | 43450 | 49970 | 64965 | 43210 | 54015 | 62120 | 80760 |
| 61-65 | 45055 | 56320 | 64770 | 84205 | 60495 | 75620 | 86965 | 113055 |
| 66-70 | 60195 | 75245 | 86535 | 112500 | 79935 | 99920 | 114910 | 149385 |
| 71-75 | 77300 | 96625 | 111120 | 144460 | 97220 | 121525 | 139755 | 181685 |
| 76-80 | 96505 | 120635 | 138735 | 180360 | 125305 | 156635 | 180135 | 234180 |
| Above 80 | 117875 | 147345 | 169450 | 220285 | 151230 | 189040 | 217400 | 282620 |

Service Tax Extra

"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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STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.

Diabetes Safe Insurance



Insurance is the subject matter of solicitation



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