

### ★ Free Look In Period

- ★ Free look period of 15 days from the date of receipt of policy is available (under 4 year period policy only)
- ★ During this free look period if the insured person is not satisfied, he / she has option to cancel the policy. On doing so the premium paid will be refunded after deduction of 5% subject to there being no claim.

### ★ Renewability

- ★ A grace period of 15 days from the date of expiry of the policy is available for renewal. If renewal is made within this 15 day period the continuity of benefits will be allowed. However, the actual period of cover will commence only from the date of payment of premium. In other words, no protection is available between the policy expiry date and the date of payment of premium for the renewal.
- ★ Where the average claims ratio under the insurance for immediately preceding policy exceeds 100%, the Company may impose a loading of premium as per the scales below:

Claims Ratio	Loading on basic Premium
> 100% upto 125%	20%
> 125% upto 150%	30%
> 150%	50%

Claim for delivery of a child will not be taken as claim for the purpose of loading.

However, in respect of disease/sickness/illness/condition for which claim/s has/have been made the sum insured will be restricted to that policy sum insured where the claim/s was/were first made.



Star Wedding Gift

### ★ Exclusions

- ★ Expenses for treatment of any illness / diseases / condition which are pre-existing.
- ★ Expenses for delivery of a child within 36 months of continuous coverage from the date of commencement of this policy with the company.
- ★ Treatment of illness/disease/sickness contracted by the insured person during the first 30 days from the commencement date of this policy.
- ★ First Two Years Exclusions: Cataract, Hysterectomy, Dysfunctional Uterine Bleeding (DUB), Fibroid Uterus, Prolapsed Uterus, Treatment of Internal Derangement of Knee (other than caused by an accident), Treatment for Joints (other than caused by an accident), Intervertebral Disc Prolapse (other than caused by accident), degenerative Vertebral and Disc diseases, Varicose veins and Varicose.
- ★ First year Exclusions : Deviated Nasal Septum, Benign Prostate Hypertrophy, Hernia, Hydrocele, Congenital Internal disease/defect, Fistula in anus, Piles, Fissure in anus, Sinusitis, and related disorders, Nasal Polyps, gall bladder calculi and renal calculi
- ★ Naturopathy Treatment
- ★ Expenses which are purely diagnostic in nature with no positive existence of any disease.
- ★ Treatment of Congenital external defects/anomalies (except for New Born)
- ★ Expenses which are mainly cosmetic in nature.

Note : For a detailed list of exclusions, refer policy condition

### ★ Claims Procedure

- ★ Call the 24 hour help-line for assistance - 1800 425 2255
- ★ Inform the ID 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 can be availed in all net-work hospitals
- ★ In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Note : The Benefits and exclusions mentioned herein are only an outline of the policy. For complete details please contact your nearest Star Health Office.

### ★ The Company

Star Health and Allied Insurance Co. Ltd., is a joint venture between Oman Insurance Company, UAE and leading NRIs and Indian business houses. It has a capital base of INR 303 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 (TPA), direct in-house claims settlement.
- ★ Faster & hassle-free claim settlement.
- ★ Cashless hospitalization.
- ★ Network of more than 4700 hospitals across India
- ★ Free expert medical consultation over phone
- ★ 24 x 7 Toll Free Helpline
- ★ Information on health through free health magazine

### ★ Buy on-line: [www.starhealth.in](http://www.starhealth.in)



STAR HEALTH AND ALLIED INSURANCE CO. LIMITED,  
No. 1, New Tank Street, Valluvarkottam High Road,  
Nungambakkam, Chennai - 34. Ph: 044-28288800

A wedding gift  
you would appreciate  
when you deliver  
your baby



Insurance is the subject matter of solicitation



**Can there be a better gift than the gift of Security and Protection?**

Introducing Star Wedding Gift Insurance Policy – a companion which protects you in adversity and supports you in moments of joy!

**★ Policy Benefits**

**I Hospitalization Cover**

- ★ In-patient hospitalization expenses for a minimum of 24 hours.
- ★ Room, Boarding, Nursing Expenses up to Rs. 4,000/- per day.
- ★ Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees.
- ★ Cost of medicines and drugs
- ★ Emergency ambulance charges for transporting the insured patient to the hospital upto a sum of Rs. 1000/- per hospitalization and overall limit of Rs. 1,500/- per policy period.

**II Delivery including Pre Natal and Post Natal Cover**

- ★ Expenses for delivery of child (Caesarean/Normal Delivery – for one delivery only) upto the limits
- ★ Pre and Post natal expenses included
- ★ Post delivery Complication cover for mother

**III Free Benefit**

- ★ Cost of test incurred for detecting any disorders in the Foetus upto Rs1000/- (after a waiting period of 27 months)

**IV New Born Baby Care**

- ★ Cover for Newborn baby (including Congenital disorders/defects)

**V Non Allopathic Treatments**

- ★ Upto 25% of sum insured per occurrence, subject to a maximum of Rs. 25,000/- per policy period

**VI Pre Existing Disease**

- ★ Pre existing diseases are covered after 48 months of continuous insurance with the company.



**VII Pre & Post Hospitalisation**

- ★ Pre-hospitalization medical expenses upto 30 days prior to the date of admission.
- ★ Post-hospitalization – a lumpsum calculated at 7% of the hospitalization expenses (excluding room charges) subject to a maximum of Rs. 5,000/- is payable.
- ★ Not applicable for child delivery claims.

**★ Is there any pre-acceptance medical screening**

- ★ There is no pre acceptance medical screening.

**★ Policy Period**

Policy is offered for the following periods

- ★ 1 year
- ★ 2 years
- ★ 4 years

**★ Eligibility**

- ★ Any couple aged between 18 years and 40 years residing in India can take this insurance.
- ★ Renewable upto 45 years.

**★ Sum Insured**

Coverage	Option 1	Option 2
a. Hospitalisation Expenses	Rs. 3,00,000/-	Rs. 5,00,000/-
b. Child Delivery Expenses	Rs. 15,000/- for normal delivery and Rs. 20,000/- for caesarean delivery	Rs. 20,000/- for normal delivery and Rs. 25,000/- for caesarean delivery
c. Pre and Post Natal Expenses (as part of Child Delivery Expenses)	Pre Natal : Rs. 1,500/- Post Natal : Rs. 2,000/-	Pre Natal : Rs. 2,000/- Post Natal : Rs. 4,000/-
d. New Born Baby Cover : Hospitalisation expenses for treatment including congenital diseases	Rs. 30,000/-	Rs. 50,000/-
e. New Born Baby Cover : Lump sum payment for Down's Syndrome and Cerebral Palsy	Rs. 60,000/-	Rs. 1,00,000/-
f. Post Delivery Complications	Actuals within Hospitalisation Limits	Actuals within Hospitalisation Limits
g. Test for detecting congenital abnormality in foetus	Rs. 1,000/-	Rs. 1,000/-

Note : The coverage limits mentioned in (b) to (f) above, is part of the overall Sum Insured mentioned under (a) above.

**★ Policy Premium (Service Tax Extra)**

**★ Policy Period for One Year cover (Service Tax Extra)**

Option	Family Size	Premium (Rs.)	
		5 months – 35 years	36 years – 45 years
Option 1	2A	10305	10740
	2A + 1C	10535	11305
Option 2	2A	13960	14680
	2A + 1C	14470	15310

**★ Policy Period for Two Years cover (Service Tax Extra)**

Option	Family Size	Premium (Rs.)	
		5 months – 35 years	36 years – 45 years
Option 1	2A	18550	19335
	2A + 1C	18965	20350
Option 2	2A	25130	26425
	2A + 1C	26050	27560

**★ Policy Period for Four Years cover (Service Tax Extra)**

Option	Family Size	Premium (Rs.)	
		5 months – 35 years	36 years – 45 years
Option 1	2A	43285	45110
	2A + 1C	44250	47485
Option 2	2A	58635	61660
	2A + 1C	60775	65145

**★ Tax Benefits**

- ★ Payment of premium by any mode other than cash for insurance under this policy is eligible for relief under section 80D of the Income Tax Act.