Everyone Counts

The affordable health insurance plan

STAR Personal & Caring | Health Insurance

The Health Insurance Specialist

Star Micro Rural and Farmers Care

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Unique Identification No.: SHAHMIP21242V022021

Star Micro Rural and Farmers Care caters to the needs of individuals and their families in rural areas, when they are hospitalized due to an illness or an accident.

- **Eligibility**
  - Adults from 18 Years and 65 Years
  - Dependent Children:12 months to 25 years
  - Family means Self, Spouse and up to 2 dependent children.
- **Policy Term:** 1 Year
- **Pre-acceptance medical screening:** No Pre-acceptance medical screening
- **Sum Insured Options:** Rs.1,00,000 for Individual and Rs.2,00,000 for Floater.
- **Instalment Facility available:** Premium can be paid Monthly, Quarterly, Half-yearly. Premium can also be paid Annually.
- **Coverage**
  - A) Room, boarding, nursing expenses as provided by the Hospital / Nursing Home up to 1% of Sum Insured per day.
  - B) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
  - C) Anesthesia, blood, oxygen, operation theatre charges, ICU charges surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent, 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.
  - D) Expenses incurred on treatment of Cataract is limited to Rs.10,000/- per eye and up to Rs.15,000/- per policy period
  - E) All day care procedures are covered under this policy
  - F) **Coverage for Modern Treatments:** Expenses are subject to the limits (For details please refer website: www.starhealth.in)

  Note:
  1. 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.
  2. **Expenses relating to the hospitalization will be considered in proportion to the room rent stated in the policy**
- **Co-payment:** This policy is subject to co-payment of 20% of each and every admissible claim amount, for fresh as well as for the policies subsequently renewed for insured persons whose age at the time of entry in to this policy is 61 years and above. This co-payment will not apply for those insured persons who have entered the policy before attaining 61 years of age and renew the policy continuously without any break
- **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. Pre-Existing Diseases - Code Excl 01
  - A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 6 months of continuous coverage after the date of inception of the first policy with insurer
  - B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
  - C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage
  - D. Coverage under the policy after the expiry of 6 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer

  2. Specified disease / procedure waiting period - Code Excl 02
  - A. Expenses related to the treatment of the following listed Conditions, surgeries / treatments shall be excluded until the expiry of 6 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
  - B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
  - C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply
  - D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
  - E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage
  - F. List of specific diseases/procedures;
    1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye(Other than retinal detachment), Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast
    2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
    3. 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]
    4. 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)
    5. 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
    6. All types of Hernia
    7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
    8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
    9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
    10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
    11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
    12. Varicose veins and Varicose ulcers
    13. All types of transplant and related surgeries
    14. Congenital Internal disease / defect

  3. 30-day waiting period - Code Excl 03
  - A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
  - B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
  - C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

  4. Investigation & Evaluation - Code Excl 04
  - A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
  - B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

  5. Rest Cure, rehabilitation and respite care - Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes;
  1. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
  2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs

  6. Obesity/ Weight Control - Code Excl 06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
  - A. Surgery to be conducted is upon the advice of the Doctor
  - B. The surgery/Procedure conducted should be supported by clinical protocols
  - C. The member has to be 18 years of age or older and
  - D. Body Mass Index (BMI)
    1. greater than or equal to 40 or
    2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
       - a. Obesity-related cardiomyopathy

b. Coronary heart disease
c. Severe Sleep Apnea
d. Uncontrolled Type2 Diabetes

7. **Change-of-Gender treatments - Code Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

8. **Cosmetic or plastic Surgery - Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

9. **Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

10. **Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

11. **Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof **- Code Excl 12**

13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons **- Code Excl 13**

14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure **- Code Excl 14**

15. **Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7. 5 dioptres.

16. **Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

17. **Sterility and Infertility - Code Excl 17:** Expenses related to sterility and infertility, This includes;
    a. Any type of contraception, sterilization
    b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
    c. Gestational Surrogacy
    d. Reversal of sterilization

18. Maternity **- Code Excl 18**
    a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
    b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

19. Circumcision unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA **- Code Excl 19**

20. Congenital External Condition / Defects / Anomalies **- Code Excl 20**

21. Convalescence, general debility, run-down condition, Nutritional deficiency states **- Code - Excl 21**

22. Intentional self injury **- Code Excl 22**

23. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) **- Code Excl 23**

24. 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) **- Code Excl 24**

25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials **- Code Excl 25**

26. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies **- Code Excl 26**

27. Unconventional, Untested, Experimental therapies **- Code Excl 27**

28. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy **- Code Excl 28**

29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted **- Code Excl 29**

30. All treatment for Priapism and erectile dysfunctions **- Code Excl 30**

31. Inoculation or Vaccination (except for post–bite treatment and for medical treatment for therapeutic reasons) **- Code Excl 31**

32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) **- Code Excl 32**

33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders **- Code Excl 33**

34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges **- Code Excl 34**

35. Cochlear implants and procedure related hospitalization expenses **- Code Excl 35**

36. Any hospitalizations which are not medically necessary **- Code Excl 36**

37. Other Excluded Expenses as detailed in the website www.starhealth.in **- Code Excl 37**

38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes **- Code Excl 38**

39. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicine other than allopathy **- Code Excl 39**

❖ **Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

❖ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;
1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy
5. Coverage is not available during the grace period
6. No loading shall apply on renewals based on individual claims experience

❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

❖ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869.

For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

- **Possibility of Revision of Terms of the Policy including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

- **Instalment Premium Options:** If the insured person has opted for Payment of Premium on an instalment basis i.e.Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
  i. Grace Period of 7 days would be given to pay the instalment premium due for the policy
  ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company
  iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
  iv. No interest will be charged If the instalment premium is not paid on due date
  v. In case of instalment premium due not received within the grace period, the policy will get cancelled
  vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
  vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy

- **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

  The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

  If the insured has not made any claim during the Free Look Period, the insured shall be entitled to;
  i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
  ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
  iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

- **Withdrawal of the policy**
  i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
  ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break

- **Automatic Expiry:** 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 the sum insured under the policy

- **Cancellation**
  i. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy Term 1 Year without instalment option

Period on risk	Rate of premium to be retained
Up to one mth	22.5% of the policy premium
Exceeding one mth up to 3 mths	37.5% of the policy premium
Exceeding 3 mths up to 6 mths	57.5% of the policy premium
Exceeding 6 mths up to 9 mths	80% of the policy premium
Exceeding 9 mths	Full of the policy premium

Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to 1 Mth	87.5% of the total premium received
Exceeding one mth up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

Note: If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis".

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

- **Claim Procedure**
  a. Call our 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
  b. In case of planned hospitalization, information to be given 24 hours prior to admission in the hospital
  c. In case of emergency hospitalization information to be given within 24 hours after hospitalization
  d. Cashless facility wherever possible in network hospital.
  e. In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

- **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

- **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.

- **Star Advantages**
  - No Third Party Administrator, direct in-house claims settlement
  - Faster and hassle – free claim settlement
  - Cashless hospitalization

- **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

- **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 lakhs rupees.

Premium Chart (Excluding Tax)						
Sum Insured (Rs.)	1,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Age Bands (in yrs)	1A	1A+1C	1A+2C	2A	2A+1C	2A+2C
18-35	1,735	2,215	2,605	2,480	2,785	3,060
36-50	2,430	3,100	3,645	3,470	3,900	4,285
51-65	3,400	4,335	5,100	4,860	5,460	5,995
Above 65	4,420	5,635	6,630	6,315	7,095	7,795

A-Adult | C-Child

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale
Or
Visit our website www.starhealth.in

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"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" PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

Call Toll-free
1800-425-2255 / 1800-102-4477

Fax Toll Free No
1800-425-5522

www.starhealth.in

sms STAR to 56677
support@starhealth.in

STAR HEALTH AND ALLIED INSURANCE CO LTD
Regd. & Corporate Office: 1, New Tank Street,
Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.
CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No: 129

Insurance is the subject matter of solicitation

BRO / SMRF / V.3 / 2020