

Star Cancer Care Gold (Pilot Product)



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Unique Identification No.: SHAHLIP21216V022021

Period offered : From 24/10/2017 To 23/10/2022

For the first time in Indian Insurance History an insurance plan (on pilot basis) for Cancer affected lives covering risk of recurrence/ Spreading of Cancer (metastasis) / Second cancer (Second Malignancy) unrelated to first cancer.

❖ What is meant by a Pilot Product ?

A pilot product is one which is launched on a test basis for period of 5 years. However period of insurance shall be one year and renewable thereon. Based on the performance, the product may be converted to a regular product or may be modified or withdrawn. Don't worry if the product is withdrawn, the insured person shall be offered a suitable alternate product .

❖ Who can avail this insurance ?

Persons between the age of 5 months and 65 years, who have already been diagnosed with Cancer (Stage 1 or Stage 2) can avail this insurance.

❖ What is the Policy Term ?

The policy term is 1 year.

❖ Is there any Pre-acceptance Medical Check Up?

There is no requirement of pre acceptance Medical Check Up.

It is enough to submit previous medical records including details of latest treatment along with the proposal form.

❖ Sum Insured Options: Rs.3,00,000/- and Rs.5,00,000/-

You are advised to select an appropriate Sum Insured as once opted you may not be allowed to change.

❖ Coverage

Section	Sum Insured (Rs.)	Sum Insured (Rs.)
Section 1 – Lumpsum benefit when there is a recurrence / metastasis and / or a second cancer	1,50,000/-	2,50,000/-
*Section 2 – Indemnity Cover Surgical and Interventional Therapy	1,00,000/-	1,50,000/-
*Section 3 – Indemnity Cover Non Surgical and Non Interventional Therapy	50,000/-	1,00,000/-
Total	3,00,000/-	5,00,000/-
*Applicable only for accidents & diseases other than Cancer and its related ailments		

❖ Coverage for Modern Treatments (Applicable for Section 2 and Section 3)

Expenses are subject to the limits: (For details please refer website: www.starhealth.in)

❖ Expenses covered under Section 2 and Section 3

- Room Rent (Single Standard A/c), Boarding, Nursing expenses
- Surgeon, Anesthetist, Medical practitioner, Consultants, Specialist Fees
- Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Medicines and drugs etc.
- Emergency Ambulance charges for transporting the Insured person to the hospital up to a sum of Rs.1500/- per hospitalization and Rs.2000/- per policy period.
- Pre hospitalization:** Relevant medical expenses incurred up to 30 days prior to the date of admission
- Post hospitalization:** Relevant Medical expenses incurred up to 60 days after discharge from the hospital are payable
- All day care treatments

Expenses relating to hospitalization will be considered in proportion to the eligible room category

❖ Co-payment: 10% co-pay shall be applicable on each and every claim under Section 2 and 3 whose age at the time of entry in to this policy is 61 years and above. Such co-payment shall be applicable for renewal also.

If the age is upto 61 years during first inspection of this policy then co-payment condition shall not be applicable.

❖ Exclusion

A. Exclusion Applicable for Section 1: The company shall not liable to make any payment under this policy until the expiry of 30 months from the date of commencement of this policy and its continuous renewal without break.

For policies which are issued with continuity of benefits under portability guidelines either from existing health products of the Company or from any other General/ Standalone Health Insurance Company, this waiting period of 30 months will apply from the commencement of Star Cancer Care Gold and its renewal without break.

B. Exclusions Applicable for Section 2 and Section 3: 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

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- 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
- Coverage under the policy after the expiry of 48 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

- Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 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
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- 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
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
- 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
- List of specific diseases/procedures;
 - 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
 - Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - 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]
 - 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)
 - 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
 - All types of Hernia
 - Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
 - All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 - All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
 - Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
 - Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 - Varicose veins and Varicose ulcers
 - All types of transplant and related surgeries
 - 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 comorbidities 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 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: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopters - **Code Excl 15**

16. Unproven Treatments: 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 - **Code Excl 16**

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

Applicable for all Sections

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. 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 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. 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. Cost of spectacles and contact lens, hearing aids, walkers and crutches, wheel chairs, Nutritional Supplements, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis [CAPD], infusion pump and such other similar aids, Cochlear implants and procedure related hospitalization expenses - Code Excl 35

36. Other excluded expenses as detailed in the website "www.starhealth.in" - Code Excl 37

37. 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

38. Treatment of diseases / illness / accidental injuries by systems of medicines other than Allopathy - **Code Excl 39**

39. Naturopathy - **Code Excl 40**

40. Treatment for Cancer and Cancer related ailments - **Code Excl 43**

❖ **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.

❖ **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;

Period On Risk	Rate of Premium to be Retained
Up to one-month	25% of annual premium
Exceeding one month and Up to three months	40% of annual premium
Exceeding three months and Up to six months	60% of annual premium
Exceeding six months and Up to nine months	80% of annual premium
Exceeding nine months	Full annual premium

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

❖ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;

i. Upon the death of the Insured Person

ii. Upon exhaustion of the sum insured under the policy

❖ **Migration (Applicable for Section 2 and Section 3 only):** 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 (Applicable for Section 2 and Section 3 only):** 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

❖ **Renewal**

A. **Applicable for Section 1:** Where a claim is paid / payable under Section 1 the coverage under Section 1 will cease. However the policy will continue until the date of expiry with coverage under Section 2 and Section 3. Thereafter the policy will be renewed with Section 2 and Section 3 only.

B. **Applicable for Section 2 and Section 3:** 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.

- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- 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.
- Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience

C. **Special Condition for Pilot product (Applicable for all Sections)**

This policy is offered on a pilot basis. Therefore renewal under this policy shall be up to the time the pilot product is offered. Until the product is withdrawn, 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.

The Company may withdraw the product at any time in case it is found unviable to continue. In the event of the Company withdrawing the product the insured will be intimated three months in advance prior to their renewal due date and the insured person shall be offered a suitable alternate product as decided by the Company with the specific exclusion of the disease / condition for which the pilot product was introduced and the coverage will be subject to the terms and conditions of the alternate product. Credit period shall be provided for time bound waiting period in the alternate product for the duration the pilot product policy was in force.

❖ **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.

❖ **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;

- 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
- 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
- where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

❖ **Enhancement of Sum insured:** Sum insured once opted cannot be enhanced even on renewal.

❖ **Claims Procedure**

For Section 1

- Certificate from the Treating Doctor confirming the recurrence/metastasis / second malignancy of Cancer
- Clinical, radiological, histological, pathological, histopathological and laboratory reports in support.

For Section 2 and Section 3

- Call the 24 hour help-line for assistance-1800 425 2255/ 1800 102 4477. 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 of hospitalization
- Cashless facility can be availed in all network hospitals wherever possible
- In non-network hospitals payment, must be made up-front and then reimbursement will be effected on submission of documents if claim is found admissible

❖ **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 (in Rs.)

(Excluding Tax)

Age Band in(years)	Premium (before Claim under Section 1) Rs. (Excluding Tax)		Premium for Section 2 and Section 3 (Post claim under Section 1) Rs. (Excluding Tax)	
	Sum Insured Rs.3,00,000/	Sum Insured Rs.5,00,000/	Sum Insured Rs.1,50,000/	Sum Insured Rs.2,50,000/
5 mths - 29	17,400	27,300	12,250	18,700
30 - 39	17,800	27,900	12,650	19,300
40 - 49	18,900	29,200	13,750	20,600
50 - 59	21,000	32,000	15,850	23,400
60 - 65	23,200	35,100	18,050	26,500
66 - 69*				

***Applicable for renewals only**

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

The Health Insurance Specialist

IRDAI IS NOT INVOLVED IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENT OF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

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Unique Identification No.: SHAHLIP21216V022021

Buy this insurance online at www.starhealth.in

Call Toll-free: 1800-425-2255 / 1800-102-4477, sms STAR to 56677

Fax Toll Free No: 1800-425-5522 ★ Email : support@starhealth.in

CIN : L66010TN2005PLC056649 ★ IRDAI Regn. No: 129

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