

*The world of today is fraught with dangers and difficulties. Every day we pray for the good health of our family and self. In such a scenario, HEALTH has assumed great significance and we, at STAR, have taken the lead to provide world-class service for insurance of Health and Health-related risks.*

**THE COMPANY:**

STAR is an exclusive Health Insurance Company. Being the first of its kind in India, the company is committed to setting international benchmarks in service and personal caring.

**OUR VISION:**

- "PROTECTING HEALTH – PROMOTING HEALTH".

**OUR MISSION:**

- Ultimate Customer Satisfaction.

**OUR EXCLUSIVITY:**

- Cashless service without TPA intervention – the USP for the Company.
- Direct tie-up with hospitals on an All India basis.
- 24 hours General Practitioner advice and medical counselling.
- 24x7 In-house Call center.
- Toll free Telephone line assistance.
- Fully knowledge backed website to offer medical information, including health tips.

**WHO CAN BENEFIT FROM THIS POLICY?**

- Any person aged between 26 years and 75 years can take this insurance policy.

**How to avail the benefits under this policy:**

- Call 24 hour help-line for assistance.
- Inform ID number for easy reference.
- For planned hospitalisation, please inform 24 hours prior to admission to the hospital.
- For emergency hospitalisation, information to be given within 24 hours after hospitalisation.
- Cashless facility can be availed at all network hospitals.
- For treatment in non-network hospitals, reimbursement of expenses will be effected on submission of all medical documents.

**How to buy this insurance:**

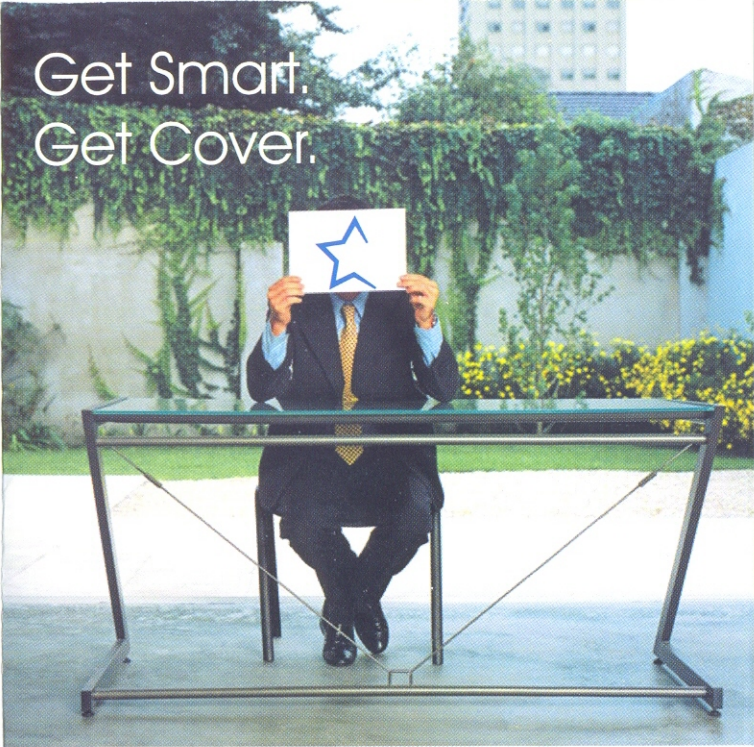
- Contact our marketing executive at:



**Star Health & Allied Insurance Company Limited**

**1, New Tank Street, Valluvar Kottam High Road,  
Chennai - 600 034.**

[www.starhealth.in](http://www.starhealth.in)



**Get Smart.  
Get Cover.**

**MEDI Premier  
INSURANCE**

from



*This policy has been specifically designed to cater to the hospitalisation expenses for treatment of illnesses/diseases and/or accidental injuries and also provides for a lump sum compensation in case the Insured Person is diagnosed with a Major Illness, as listed in the policy, for the first time during the policy period.*



## THE BENEFITS:

### Under Section I

- Hospitalisation cover – In-patient hospitalisation expenses for a minimum of 24 hours. Includes room rent @ 2% of Sum Insured subject to a maximum of Rs. 4,000/- per day.
- Boarding and Nursing expenses.
- Surgeon's fees, Consultant's fees, Anaesthetist's fees.
- Cost of blood, oxygen, diagnostic expenses, cost of pace-makers, artificial limbs, etc.
- Cost of medicines and drugs.
- Emergency ambulance charges for transporting the insured patient @ Rs.750/- per hospitalisation and Rs.1500/- per policy period.
- Pre-hospitalisation medical expenses upto 30 days prior to date of admission into the hospital.
- A lump-sum calculated at 7% of the specified hospitalisation expenses payable towards post-hospitalisation, subject to a maximum of Rs.5000/- per occurrence.

### Under Section II

- Lump Sum Compensation under Section II in addition to payment of hospitalisation under Section I.
- Such hospitalisation expenses would be paid only till the date of diagnosis of the major illness.
- On entitlement for payment of lump-sum under this section, all further benefits under the policy of insurance shall cease and the policy automatically terminates.
- Only one lump-sum payment will be made during the insured person's lifetime regardless of the number of the major illness incapacities or treatments suffered by the insured person.
- Survival Period - In case of detection of major illness, the insured person must survive beyond 30 successive days from such date of detection to be eligible for a claim under this policy.

### What are the Specified Major Illnesses:

Stroke | Renal Failure | Cancer

## How much to pay:

### Sum Insured (Rs)

100000 | 150000 | 200000 | 250000 | 300000 | 350000 | 400000

### 26-35 years

1488 | 2231 | 2950 | 3544 | 4200 | 4794 | 5375

### 36-45 years

1700 | 2525 | 3275 | 4000 | 4650 | 5325 | 5800

### 46-55 years

3107 | 4390 | 5807 | 7102 | 7870 | 9438 | 10992

### 56-65 years

4104 | 5856 | 6800 | 9252 | 10300 | 12848 | 14101

### 66-70 years

5723 | 8481 | 11041 | 13557 | 15983 | 18380 | 20626

### 71-75 years

6133 | 9175 | 12010 | 14811 | 17556 | 20236 | 22802

### Can this policy be taken by a Group:

- This policy is not available for Groups.

### I.T.BENEFIT:

- Premium paid by cheque upto Rs.10000/- is eligible for relief under Section 80-D of the Income Tax Act.

### RENEWAL FEATURES:

- Renewal of policy under mutual consent.
- Where Claims ratio is 100% for immediately preceding two consecutive years, a loading on the premium may be imposed ranging from 20% to 50%.

### WHAT CANNOT BE CLAIMED:

- Expenses incurred for treatment of any illness/ disease/ condition, which is pre-existing at the time of commencement of insurance.
- Any expenses incurred for treatment of illness/ disease/ sickness contracted by the Insured Person during the first 30 days from the commencement of the policy.
- First Year exclusions – Hernia, Piles, Hydrocele, Congenital Internal disease/ defect, Sinusitis, Gall Stone / Renal Stone removal / treatment.
- Two Years Exclusions – Hysterectomy, Cataract, Knee Replacement Surgery (other than caused by an accident), Joint Replacement Surgery (other than caused by an accident), Prolapsed Intervertebral Disc, Varicose veins / ulcers.
- Naturopathy treatment.
- Expenses, which are purely diagnostic in nature with no positive existence of any disease.
- Expenses that are mainly cosmetic in nature
- Expenses incurred for treatment by systems of medicines other than Allopathy shall be limited to 25% of Sum Insured, subject to a maximum of Rs.25000/- in the entire policy period.

**For a detailed list, please refer the policy prospectus and conditions.**