

Features

	About the policy	Persons who have been diagnosed with a Cardiac ailment/ disorder in the past and undergone a Cardiac Surgical intervention or procedure for the same. Note - Person with pacemaker can also apply for this policy.			
	Type of Cover	Individual Sum Insured			
	Entry Age	7 years to 70 years			
	Co-payment	Not Applicable			
	Renewal	Lifelong			
	Policy Term	1 year / 2 years / 3 years			
	Premium Payment	Quarterly / Half-Yearly / Yearly / Biennial (once in 2 years) / Triennial (once in 3 years)			
	Pre Policy Medical Checkup	Not Required			
	Medical Records for U/W	ECHO, ECG (taken within 6 months), Consultation and all medical records related to the intervention/ surgery/ medical management should be submitted at the time of proposal			
	Sum Insured Options (Rs. in Lakhs)	5 / 7.5 / 10 / 15			
	Hospitalization - Room Rent	Single Private AC Room (Actuals)			
	ICU, Dr Fees, Tests, Medicines	Covered (Actuals)			
	Road Ambulance Charges	Covered (Actuals)			
	Pre & Post Hospitalization	30 days & 60 days (Actuals)			
	Day Care Procedures	All day care procedures are covered (Actuals) (Note: Sub-limits applicable only for Cataract treatment)			
	Heart Transplantation expenses	Covered up to 200% of the Sum Insured (Expenses including harvesting and transportation of Heart by Air and/or Road are covered) Waiting Period: 2 Years			
	Cardiac Devices (like Pacemaker)	Covered up to 50% of the Sum Insured Waiting Period: 30 Days			
	Modern Treatments	Covered up to the Sub-limits mentioned in the policy clause			
	Rehabilitation & Pain Management	Covered up to the Sub-limits (or) up to 10% of the Sum Insured whichever is less			
	E-Medical Opinion	Available mail at:e_medicalopinion@starhealth.in			
	Wellness Rewards Program	Insured can avail renewal discount, if submitted the following reports. ECHO (Echocardiogram) (ii) Lipid Profile (iii) HbA1c (Hemoglobin A1c) and, if all the 3 tests results are normal 10% discount will be available on renewal premium if any 2 tests results are normal 5% discount will be available on renewal premium			
	Wellness Services	Diet consultation, Counselling (for stress management), Unlimited-Tele Consultation, E-pharmacy			
	Sum Insured (Rs. in Lakhs)	5	7.5	10	15
	Cataract treatment	Rs 30,000 per eye Rs 40,000 in a policy year	Rs 40,000 per eye and Rs 60,000 in a policy year		
	Conventional Coronary Angiogram Test	Rs 20,000	Rs 20,000	Rs 25,000	Rs 25,000
	Health Check-up benefit (available after every policy year)	Rs 2,000	Rs 2,000	Rs 3,000	Rs 4,000
	Out-Patient Treatment Expenses (Including vaccination) "Covered from- Day 1"	Rs 2,500	Rs 3,000	Rs 3,500	Rs 5,000
	No Claim Bonus	10% of the sum insured for each claim free year and maximum upto 100% of the sum insured			
	Automatic Restoration (Up to 100%)	Available once in a policy year (does not cover same illness/cardiac ailments/ modern treatments)			
Waiting Periods					
	Cardiac ailments	30 days			
	Initial waiting period	30 days for all illnesses (except for accidents)			
	Specific diseases	2 years			
	PED (Other than Cardiac)	4 years			

Coverage