

STAR PACKAGE CUSTOMER INFORMATION SHEET

Description is illustrative and not exhaustive

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	Product Name	Star Package	
2	What am I covered for?	SECTION 1 HOSPITAL CASH: The Daily Allowance in a range of Rs 500/- to 2500/- for each continuous and completed period of 24 hours of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury or illness the Daily Allowance will get double in case of hospitalisation in ICU for a maximum period of 7 days for each hospitalization. The maximum period for which the daily allowance would be paid individually or collectively would not exceed Thirty days during any one-policy period	Part A, Section 1
		SECTION 2 HEALTH GUARD 1. Medical Expenses If You are hospitalized on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You, Reasonable and Customary Medical Expenses incurred as below:- . a. Hospitalization expenses As an in-patient in a Hospital for accommodation, Boarding Expenses including patients diet as provided by the hospital / nursing home, nursing care; the attention of medically qualified staff, undergoing medically necessary procedures, medical consumables.	Part A, Section 2
		b. Pre Hospitalisation Expenses In respect of the medical treatment of an Illness during the consecutive 60-day period immediately preceding Your admission to Hospital for that Illness, provided that the aforesaid 60 day period commences and ends within the Policy Period	
		c. Post Hospitalisation Expenses In respect of medical treatment and essential investigations for a period of upto 90 days after discharge from a Hospital for medical treatment related to the Illness or Accidental Bodily Injury	
		2. Ambulance Expenses: If a claim under Cover 1) is accepted, We will also pay the reasonable cost to a maximum of Rs 1000/- per valid hospitalization claim for transferring You to or between Hospitals in the Hospital's ambulance or in an ambulance provided by any ambulanceservice provider	
		SECTION 3 CRITICAL ILLNESS: If the Insured diagnosed as suffering from a Critical Illness which first occurs or manifests itself during the Policy Period, and if the Insured survives for a minimum of 30 days from the date of diagnosis, the Company shall pay a Critical Illness Benefit. List of Critical Illnesses covered: 1. First Heart Attack - Of Specified Severity 2. Open Chest CABG 3. Stroke Resulting In Permanent Symptoms 4. Cancer Of Specified Severity 5. Kidney Failure Requiring Regular Dialysis 6. Major Organ Transplant 7. Multiple Sclerosis With Persisting Symptoms 8. Surgery Of Aorta 9. Primary Pulmonary Arterial Hypertension 10. Permanent Paralysis Of Limbs 11. Neuro Surgery 12. Joint Replacement	Part A, Section 3

		<p>SECTION 4 PERSONAL ACCIDENT:</p> <ul style="list-style-type: none"> • 100% of sum insured payable In case of death due to accident. • 125% of sum insured payable in case of Permanent Total Disability • For Permanent Partial Disability, the benefit is as per the PPD table in the policy document. • 1% of the sum insured per week, up to a maximum of 100 weeks is payable for Temporary Total Disability. • The Company will reimburse the actual medical expenses incurred or 40% of the admissible claim; whichever is lower, towards the cost of treatment of accidental bodily injury sustained by the insured 	Part A, Section 4
		<p>SECTION 5 EDUCATION GRANT: The company will pay the amount in the event of the insured person (Self) suffering.</p> <ol style="list-style-type: none"> 1. Accidental Bodily Injury causing the Insured's death within 12 months of the Accidental Bodily Injury being sustained, whereafter this Policy shall expire. 2. In the event of Accidental Bodily Injury causing the Insured's Permanent Total Disability within 12 months of the Accidental Bodily Injury being sustained. The Amount would be payable to the nominee under the policy for the continuing education of the deceased's child/ children 	Part A, Section 5
		<p>SECTION 6 BURGLARY (HOUSEHOLD CONTENTS ONLY) & FIRE (HOUSEHOLD CONTENTS) – FIRST LOSS COVER The Company will indemnify the Insured in respect of loss of or damage to the Contents or any part thereof whilst contained in the Insured Premises (address given in the schedule) caused by actual or attempted Burglary or Housebreaking or accidental fire as below:</p> <ul style="list-style-type: none"> • The householders contents will be covered on the first loss basis as per coverage under the Standard Fire policy (Including earthquake) and burglary policy @ 25% of the value at risk. Any valuable with value more than 5 % of the sum insured in this section is to be specifically declared along with the value at the time of proposing insurance • Or at the time of loss the amount payable will be restricted to 5% of the first loss sum insured 	Part A, Section 6
		<p>SECTION 7 –TRAVELING BAGGAGE (ANYWHERE IN WORLD) –VALUABLES EXCLUDED The Company will indemnify the Insured and/or the Insured's Family in respect of the accidental loss of, destruction of or damage caused to personal baggage accompanying the Insured and/or the Insured's Family or for which the Insured is responsible whilst travelling anywhere in world.</p>	Part A, Section 7
		<p>SECTION 8 – PUBLIC LIABILITY The Company will indemnify the Insured against:</p> <ol style="list-style-type: none"> 1. His legal liability to pay Damages for civil claims of Bodily Injury or Property Damage arising out of the Insured's use, ownership or occupation of the Insured Premises for solely domestic purposes and caused by the negligent act, error or omission of the Insured, the Insured's Family or the Insured's Household Staff, save that no indemnity is available hereunder for any liability that may be incurred under the Public Liability Insurance Act 1991 or any other statute or law based on no fault or strict liability, or for any civil claim brought by the Insured or his Family; and 2. As the keeper and owner of domestic pets 	Part A, Section 8
3	What are the major exclusions in the policy	<p>SECTION 1 Hospital Cash:</p> <ul style="list-style-type: none"> • Pre-existing disease and related complications. • Any treatment not performed by a Physician or any treatment of a purely experimental nature. • Any and all variants of the condition commonly referred to as Cancer, except in case of invasive malignant melanoma. 	Part A, Section 1 Exclusion

	<ul style="list-style-type: none"> Any routine or prescribed medical check up or examination. Medical Expenses relating to any hospitalization for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or accidental Bodily Injury for which hospitalization is required. 	
	<ul style="list-style-type: none"> Any illness that has been classified as an Epidemic by the Central or State Government. 	
	<ul style="list-style-type: none"> Circumcision, cosmetic or aesthetic treatments of any description change of life surgery or treatment. 	
	<ul style="list-style-type: none"> Plastic surgery unless necessary for the treatment of Illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same. 	
	<ul style="list-style-type: none"> Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury. 	
	<ul style="list-style-type: none"> Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterility, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalization undertaken as a preventive or recuperative measure. 	
	<ul style="list-style-type: none"> Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol. 	
	<ul style="list-style-type: none"> Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus type or any Syndrome or condition of a similar kind commonly referred to as AIDS. 	
	<ul style="list-style-type: none"> Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy) 	
	<ul style="list-style-type: none"> Hospitalization for the sole purpose of physiotherapy. 	
	<ul style="list-style-type: none"> Medical expenses where hospitalisation is not warranted. 	
	<ul style="list-style-type: none"> War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith, naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like. 	
	<ul style="list-style-type: none"> Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard). 	
	<ul style="list-style-type: none"> Participation in any hazardous activity. 	
	<ul style="list-style-type: none"> Radioactive contamination. 	
	<ul style="list-style-type: none"> Non-allopathic treatment. 	
	<ul style="list-style-type: none"> Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever. 	
	<p>Section 2: Health Guard</p>	<p>Part A, Section 2 Exclusion</p>
	<ul style="list-style-type: none"> Benefits will not be available for Any Pre-existing condition, ailment or injury, until 48 months of continuous coverage have elapsed, after the date of inception of the first Star Package policy with Health guard section. 	
	<ul style="list-style-type: none"> First 2 years waiting period applicable for below diseases: any types of gastric or duodenal ulcers, cataracts, benign prostatic hypertrophy, hernia of all types, hydrocele, all types of sinuses, fistulae, haemorrhoids, fissure in ano, dysfunctional uterine bleeding, fibromyoma, endometriosis, hysterectomy, stones in the urinary and biliary systems, surgery on ears/tonsils/adenoids/paranasal sinuses, Surgery for any skin ailment, Surgery on all internal or external tumours/ cysts/ nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth. 	

	<ul style="list-style-type: none"> • 4 years waiting period applicable for below ailments: joint replacement surgery, surgery for prolapsed inter vertebral disc (unless necessitated due to accident), Surgery to correct deviated nasal septum and hypertrophied turbinate, congenital internal diseases or anomalies and laser treatment for correction of eye sight due to refractive error. 	
	<ul style="list-style-type: none"> • 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury. 	
	<ul style="list-style-type: none"> • War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials. 	
	<ul style="list-style-type: none"> • Circumcision, cosmetic or aesthetic treatments, surgery for change of life/ gender. 	
	<ul style="list-style-type: none"> • Plastic surgery unless necessary for the treatment of cancer, burns or accidental Bodily Injury 	
	<ul style="list-style-type: none"> • The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external medical equipments or devices 	
	<ul style="list-style-type: none"> • Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization 	
	<ul style="list-style-type: none"> • Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy 	
	<ul style="list-style-type: none"> • Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction 	
	<ul style="list-style-type: none"> • Human Immunodeficiency Virus or Variant/mutant viruses and AIDS, Venereal disease or any sexually transmitted disease 	
	<ul style="list-style-type: none"> • Hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations 	
	<ul style="list-style-type: none"> • Medical expenses where hospitalisation is not warranted 	
	<ul style="list-style-type: none"> • Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy) 	
	<ul style="list-style-type: none"> • Vaccination or inoculation unless forming a part of post bite treatment. 	
	<ul style="list-style-type: none"> • Any fertility, sub fertility, impotence, assisted conception operation or sterilization procedure. 	
	<ul style="list-style-type: none"> • Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Doctor 	
	<ul style="list-style-type: none"> • Experimental, unproven or non-standard treatment. 	
	<ul style="list-style-type: none"> • Treatment for any other system other than modern medicine (also known as Allopathy) 	
	<p>Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery. (not applicable for Daycare procedure no.111)</p>	
	<ul style="list-style-type: none"> • Weight management services and treatment related to weight reduction programmes including treatment of obesity. 	
	<ul style="list-style-type: none"> • Treatment for any mental illness or psychiatric illness, Parkinson's and Alzheimer's disease. 	

	<p>Section 3: Critical Illness</p> <ul style="list-style-type: none"> Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy. Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies. Occupational diseases. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard). Radioactive contamination. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol. 	Part A, Section 3 Exclusion
	<p>Exclusion under 4 and 5 sections: Personal Accident And Education Grant</p> <ul style="list-style-type: none"> Suicide, attempted suicide or self inflicted injury or illness Whilst under the influence of intoxicating liquor or drugs Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials. Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs. Any loss caused either directly or indirectly by nuclear energy, radiation. Curative treatments or interventions that the Insured performs or has had performed on his body. Venereal or sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused. 	Part A, Section 4 & 5 Exclusion

	<ul style="list-style-type: none"> • Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing. 	
	<ul style="list-style-type: none"> • The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 	
	<p>SECTION 6 BURGLARY (HOUSEHOLD CONTENTS ONLY) & FIRE (HOUSEHOLD CONTENTS) – FIRST LOSS COVER</p> <p>Fire, excluding destruction or damage caused to the contents insured by:</p> <ul style="list-style-type: none"> 2.1.1. Its own fermentation, natural heating or spontaneous combustion. 2.1.2. Its undergoing any heating or drying process. 2.1.3. Burning of property insured by order of any Public Authority. 	Part A, Section 6 Exclusion
	<p>Section 7: Traveling Baggage</p> <ul style="list-style-type: none"> • loss or damage due to cracking scratching or breakage of lens or glass whether part of china, marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by the Insured and/or the Insured's Family 	Part A, Section 7 Exclusion
	<ul style="list-style-type: none"> • loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected • loss or damage caused by moth, mildew or vermin • loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included) • loss or damage caused by mechanical derangement or over winding of watches and clocks • theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied • loss or damage whilst being conveyed by any carrier under contract of affreightment • loss of or damage to Jewellery or Valuables • loss of or damage to article which did not form part of the Contents of the baggage when the journey commenced unless specifically declared and accepted by the Company • loss or destruction of or damage to baggage of a consumable nature • loss of or damage to carried loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about • loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature • any tour or travel undertaken within the municipal limits of the village, town or city wherein the Insured permanently resides. 	
	<p>Section 8: Public Liability</p> <ul style="list-style-type: none"> • any voluntarily assumed liability unless such liability would have attached to the Insured in the absence of such agreement <p>any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision</p> <ul style="list-style-type: none"> • liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of Bodily Injury or Property Damage caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thoroughfare 	Part A, Section 8 Exclusion

		<ul style="list-style-type: none"> liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any watercraft, hovercraft, air- or spacecraft 	
		<ul style="list-style-type: none"> any interest and/or penalty imposed on the Insured on account of his failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto 	
		<ul style="list-style-type: none"> the transmission of any communicable disease or virus 	
		<ul style="list-style-type: none"> occupation or business, trade or employment 	
		Exclusions applicable to all sections	Part B Exclusion
		<ul style="list-style-type: none"> war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith. 	
		<ul style="list-style-type: none"> Loss or damage caused by depreciation or wear and tear. 	
		<ul style="list-style-type: none"> Consequential loss of any kind or description. 	
		<ul style="list-style-type: none"> Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission). 	
4	Waiting periods	<p>Waiting Periods Applicable for Section 1 Hospital cash</p> <ol style="list-style-type: none"> 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury. 1 year waiting period applicable for below diseases: cataracts, benign prostatic hypertrophy, hysterectomy, menorrhagia, fibromyoma, D&C, endometriosis, hernia of all types, hydrocele, fistulae, haemorrhoids, fissure in ano, stones in the urinary and biliary systems, surgery on tonsils or sinuses, skin and all internal tumours/cysts/nodules/polyps of any kind including breast lumps, gastric or duodenal ulcer, back ache, prolapsed intervertebral disc, If the above diseases are pre existing then those will be permanently excluded from the policy. 	Part A, Section 1 Exclusion
		<p>Waiting Periods Applicable for Section 2: Health Guard</p> <ol style="list-style-type: none"> 4 years waiting period applicable for any pre existing condition, ailment or injury, if declared on the proposal form. First 2 years waiting period applicable for below diseases: any types of gastric or duodenal ulcers, cataracts, benign prostatic hypertrophy, hernia of all types, hydrocele, all types of sinuses, fistulae, haemorrhoids, fissure in ano, dysfunctional uterine bleeding, fibromyoma, endometriosis, hysterectomy, stones in the urinary and biliary systems, surgery on ears/tonsils/adenoids/paranasal sinuses, Surgery for any skin ailment, Surgery on all internal or external tumours/ cysts/nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth" 4 years waiting period applicable for below ailments: joint replacement surgery, surgery for prolapsed inter vertebral disc (unless necessitated due to accident), Surgery to correct deviated nasal septum and hypertrophied turbinate, congenital internal diseases or anomalies and laser treatment for correction of eye sight due to refractive error 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury. 	Part A, Section 2 Exclusions
		<p>Waiting Periods Applicable for Section 3: Critical Illness Section</p> <p>Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed by the Named Insured, without a break, for subsequent years.</p>	Part A, Section 3 Exclusions

5	Payout basis	Payout under Health Guard, Household contents, Travel baggage, Public Liability section is on Indemnity basis.	Part A, Section 2, 6, 7 and 8
		Payout under sections Hospital Cash, Critical Illness, Personal Accident, Education Grant is on benefit basis.	Part A, Section 1,3,4 and 5
6	Cost sharing	Cost Sharing under Section 2: Health Guard	Section D Point no. 7
		1. In case of admission in non network hospital 10% Co-payment Applicable, a waiver of this can be availed by paying 10% of loading on the standard premium.	
		2. 20% co-payment would be applicable for each and every claim for members who have opted for Health Guard at entry age 56 yrs and above.	
		3. If you are hospitalized and have opted for a voluntary deductible , our liability would be over and above the deductible amount in each and every claim.	
7	Renewal Conditions	<p>i. Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.</p> <p>ii. In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. Any medical expenses incurred as result of disease condition/ Accident contracted during the break period will not be admissible under the policy.</p>	Section D Point no. 13
8	Special Condition	<p>This package policy has 8 sections & a person would have to opt for a minimum of 3 sections under the policy.</p> <p>I. Section Discounts:</p> <p>a. 10% discount applicable if 4 or 5 sections are opted</p> <p>b. 15% discount applicable if 6, 7 or 8 sections are opted</p> <p>II. Long Term Policy Discount:</p> <p>a. 10% discount is applicable if policy is opted for 2years</p> <p>b. 15% discount is applicable if policy is opted for 3years</p>	Section D Point no. 10
		<p>Free Look Period</p> <p>You have a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation.</p> <p>If you have not made any claim during the Free look period, you shall be entitled to refund of premium subject to,</p> <ul style="list-style-type: none"> • a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges and if the risk has not commenced • If the risk has commenced the stamp duty charges, medical examination charges & proportionate risk premium for period on cover would be deducted. • Where only a part of risk has commenced, such proportionate risk premium commensurate with the risk covered during such period. 	Section D Point no. 12
9	Renewal Benefits:	<p>RENEWAL BENEFITS UNDER SECTION 2: Health Guard</p> <p>1. Cumulative Bonus – 10% increase in your annual inpatient benefit sum insured for every claim free year, subject to a maximum of 50% . In case a claim is made during a policy year, the cumulative bonus would reduce by 10% in the following year.</p> <p>2. Medical Check-up: At the end of every continuous period of 4 years during which You have held Our Health Guard policy without making a claim You may apply to Us for a free medical check up (Physician Consultation, ECG, Complete Blood Count, , Fasting Blood Sugar,Lipid Profile, Serum Creatinine, SGOT, SGPT and Urine Routine) at a Bajaj Allianz Diagnostic Centre, the location of which We will specify at the time of Your application.</p>	<p>Section D Point no. 6</p> <p>Section A Point no 2</p>

10	Cancellation	We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and /or lodging any fraudulent claim	Section D Point no 13							
		You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below								
		<table border="1"> <thead> <tr> <th>PERIOD ON RISK</th> <th>RATE OF PREMIUM REFUNDED</th> </tr> </thead> <tbody> <tr> <td>Upto one month</td> <td>75% of annual rate</td> </tr> <tr> <td>Upto three months</td> <td>50%of annual rate</td> </tr> <tr> <td>Upto six months</td> <td>25% of annual rate</td> </tr> <tr> <td>Exceeding six months</td> <td>Nil</td> </tr> </tbody> </table>		PERIOD ON RISK	RATE OF PREMIUM REFUNDED	Upto one month	75% of annual rate	Upto three months	50%of annual rate	Upto six months
PERIOD ON RISK	RATE OF PREMIUM REFUNDED									
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Upto three months	50%of annual rate									
Upto six months	25% of annual rate									
Exceeding six months	Nil									

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the KFD and the policy document the terms and conditions mentioned in the policy document shall prevail.