



























Version_1.0_SP	Parameters	Diabetes Safe Insurance Policy Unique Identification No: SHAHLIP21266V062021				
Features		<b>About the policy</b>	An innovation policy by Star health dedicated to diabetic persons that covers diabetic, regular hospitalization & out patient expenses			
		<b>Age at entry</b>	18 years to 65 years			
		<b>Eligibility</b>	Person with Type 1 or Type 2 diabetes Only 2A available for husband and wife - any one must be diabetic			
		<b>Renewal</b>	Life long			
		<b>Policy Term</b>	1, 2 & 3 years			
		<b>Policy Type</b>	Individual & Floater			
		<b>Plan Options</b>	Plan A & Plan B			
		<b>Medical screening</b>	Plan A is must			
		<b>Sum Insured (Rs)</b>	<b>3 Lac</b>	<b>4 Lac</b>	<b>5 Lac</b>	<b>10 Lac</b>
		<b>Coverage under plan options</b>	<b>Plan A</b>		<b>Plan B</b>	
			Medical screening is must		No Medical screening	
			Cover from Day 1 - for diabetic complications		Cover from Day - 31 st - for diabetic complications(except for cardio vascular, Renal/ Eye/ Foot ulcer	
			All diabetic complications covered from Day 1		complications for cardio vascular, Renal/ Eye/ Foot ulcer - 13 th month only	
			No sublimit restrictions		Sublimit for cardio - vascular complications	
			Premium is lower		Premium is higher	
			Medical screening for every entry		No medical screening even for fresh entry aged >50	
			No sublimit restrictions		Sublimit for cardio - vascular complications	
			Higher outpatient benefits		Slightly less outpatient benefits	
		<b>Room rent (Rs) ( Per day)</b>	Single Standard A/C room			
		<b>Ambulance charges</b>	Rs 2000 per hospitalization			
		<b>Pre hospitalization</b>	30 days prior to date of hospitalization			
		<b>Post hospitalization</b>	60 days from date of discharge ( 7% of hospitalization expenses max Rs 5000)			
	<b>Daycare procedures</b>	All daycare procedures are covered				
	<b>Donor Expenses coverage for Kidney Transplantation</b>	donor Screening and Post Donation Complications of the donor not covered				
	<b>Dialysis Expenses coverage</b>	@ Rs 1000 per sitting upto 24 months from the month of dialysis recommendation				
	<b>Cost of Artificial Limbs</b>	On Amputation – upto 10% of Sum Insured – if Amputation surgery claim is admitted				
	<b>Sum insured (Rs)</b>	<b>3 Lac</b>	<b>4 Lac</b>	<b>5 Lac</b>	<b>10 Lac</b>	
	<b>Sub limit of Cardio vascular Plan A</b>	No sublimit				
	<b>Sub limit of Cardio vascular Plan A</b>	3 Lac	4 Lac	5 Lac	10 Lac	

		<b>Cataract limits</b>	Per Eye - Rs 20,000 Per policy period Rs 30,000	Per Eye - Rs 30,000 Per policy period - Rs 40,000
		<b>Personal Accidental Cover</b>	Death sum insured equal to health sum insured & covers accidental death	
		<b>Outpatient</b>	Rs 750 per hospitalization and Rs 1500 per policy year, Blood test cost is reimbursed	
		<b>Automatic restoration</b>	100 % Sum insured when basic sum insured is exhausted. Can be used for non-diabetic related hospitalization only, Available in individual policies.	
		<b>Modern Treatments</b>	Based on the sum insured chosen limits vary	
<b>Waiting period - Hospitalization Diabetes Related</b>				
	<b>Particulars related hospitalization</b>	Plan B	Plan A	
	<b>For hospitalization not related to Cardio Vascular System, Renal System, Diseases of Eye, Diabetic Peripheral Vascular</b>	30 days	No waiting period	
	<b>For hospitalization related to Cardio Vascular System, Renal System, Diseases of Eye, Diabetic Peripheral Vascular Diseases and Food Ulcer</b>	12 months	No waiting period	
	<b>Any Transplant related Surgery</b>	24 months	No waiting period	
<b>Waiting period - Hospitalization - other than Diabetes Related</b>				
	<b>Particulars related hospitalization</b>	<b>Both Plan A &amp; Plan B</b>		
	<b>Initial waiting period</b>	30 days for illness/diseases/treatments (Other than accidents)		
	<b>Specific diseases</b>	24 months		
	<b>Pre Existing Diseases</b>	48 months		