

Star Diabetes safe policy - FAQ's

Q1.Is pre-insurance medical is compulsory?

Ans : There are 2 plans, Plan A & Plan B, Pre insurance is not required for B but compulsory for Plan A

Q2.Who does pay for the Pre insurance medical cost?

Ans: Company will bear the cost for pre insurance medical

Q3. Can Non diabetic buy this policy?

Ans : No, to take the policy person has to be diabetic

Q4 .Do the proposer and spouse both have to be diabetic in case of floater plan?

Ans : No, either of them should be diabetic

Q5 .Is the cost of health check - up is given after every claim free renewal?

Ans : No, Rs. 1500/- will be payable towards cost of health check up every year irrespective of claim or no claim

Q6.What is Accident sum insured, how much it is covered in the policy?

Ans: Upon Accidental death of the insured, a sum amount equal to policy Sum Insured is given to the nominee under the Personal accident cover

Q7.Can a person renew this policy under any other plan of Star Health?

Ans : No, It is a special plan, policy can be renewed lifelong but under the same plan only

Q8. Can OPD consultation be claimed from any hospital?

Ans : OPD consultation can be done at only Network Hospitals.

Q9.Can this policy be given to person suffering from Type-I, i.e insulin dependent diabetes?

Ans: Yes, they can submit the proposal for underwriting, the acceptance depends on the treatment undergone and other co-morbid conditions etc

Q10.is there any specific limit for dialysis claim?

Ans : Rs. 1000 per sitting up to 24 months from the month of dialysis