

**Prepared by:**

**Profit Tantra Financial Services**

Note : This write up is prepared as all the terms and condition are not mentioned in brochure



- Cannot be claimed in first year of policy  
Benign Prostate Hypertrophy, Hernia, Hydrocele, Conginital Internal disease/defect, Fustula in anus, Piles, Sinusitis and related disorders, gallstone, and renal stone.
- Cannot be claimed in first two year of policy  
Cataract, Hysterectomy, for Menorrhagia or Fibromyoma, Knee Replacement Surgery, Joint Replacement Surgery Prolapse of intervertebral disc, Varicose ulcers.

**Sub limits:**

- 50% co-payment applicable for all Pre-existing diseases/conditions
- 30% co-payment applicable for all other claims.
- Amount payable in case of following disease : Cataract 15,000/- in respect of one and both eyes in the entire policy period
- Lithotripsy (Kidney stone removal ) : 20,000
- Tonsillectomy : 7,500
- Cutting and Draining of Abscess : 1,500
- Liver Aspiration : 2,000
- Pleural Effusion Aspiration : 2,000
- Colonoscopy : 2,000
- Sclerotherapy : 5,000

**Other Limits:**

- Room rent and boarding expenses 1% of sum insured per day
- ICU 2% of sum insured per day
- Post hospitalization- a lumpsum calculated at 7% of the hospitalization (excluding room charges) subject to a maximum of Rs. 5000 payable
- Emergency ambulance charges for transporting the insured patient to the hospital upto a sum insured of Rs 600/- per hospitalization and overall limit of Rs 1200/ per policy period.
- Pre-existing disease after 1 years



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Product : Star Red Carpet

The expenses payable during the entire policy period in respect of the following diseases/conditions is limited to the amount mentioned there against:

Sl. No.	Disease	Sum Insured	Limit of Company's Liability
1	Cerebro Vascular Accident / Cardio Vascular Disease/ Cancer and Breakage of bones	100000	75000
		200000	150000
2	Renal Complications	100000	75000
		200000	150000
3	All other major surgeries	100000	60000
		200000	120000

- Call the 24-hour helpline 1800 425 2255 for assistance
- ❖ Customer care no : for policy queries : 1800 425 2255
- ❖ Profit Tantra Financial Services Customer Support contact no :
  - Mr Alok 9035009808
  - Mr Sunil 9035009808
  - Mr Niraj 9916740560