

ACCIDENT CARE INDIVIDUAL INSURANCE POLICY

Life throws unforeseen risks at unexpected times. So it is wise to be prepared with STAR Health.



A policy that provides ideal protection to the insured in case of an accident. Accidents are unforeseen and they incur huge losses to individuals and their dependent families. In such times, ACCIDENT CARE INDIVIDUAL INSURANCE POLICY proves to be the best solution to overcome the financial hurdles in the course of recovery.



Adult: 18 years to 70 years and Dependent children: 5 months to 25 years.



Policy term is 1, 2 and 3 years.



Sum insured (Rs) On the basis of the monthly income from gainful employment
Minimum - Rs. 1 Lakh to
Maximum Rs. 7 Crore

Highlights:

- Cover for Accidental Death, Permanent Total, Permanent Partial and Temporary Total Disablement.
- 10% discount on total premium if two or more members of a family is covered.
- Compensation for Permanent Total Disablement is 150% of the sum insured.
- Enhanced weekly compensation up to Rs.15000/- per week (maximum 100 weeks).
- Educational Grant for dependent children
- CB: 5% additional S.I. for every claim free year, maximum 50%

Advantages:



Travel expenses of one relative



Vehicle and/or Residence Modification



Purchase of Blood



Transportation of Imported medicines



No claim bonus of 5% for claim free year



Risk Covered up to 150% of Sum Insured under 3 categories

Table A Accidental Death

Table B Accidental Death + Permanent Total Disablement + Permanent Partial Disablement

Table C Accidental Death + Permanent Total Disablement + Permanent Partial Disablement + Temporary Total Disablement

Optional Benefits (On payment of additional premium) Payable in addition to the sum insured



Medical Expenses Extension

25% of the valid claim or 10% of the sum insured up to a limit of Rs.5,00,000/- per policy period.



Coverage for winter sports

Can be granted for the period the Insured person proposes to participate in such sports.



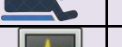
Hospital Cash

Rs 1000/- for each day Hospitalization happening within 30 days from the date of accident.



Home Convalescence

Rs 500/- for each completed day subject to a maximum of 15 days per occurrence and 60 days per policy period.

Features		About the policy	A simple policy loaded with essential benefits
		Type of Cover	Individual and Floater
		Entry Age	Adults: 18 to 65 years (Parent and parent-in laws can be covered in a single policy)
			Dependent children: 3 months to 25 years, children can be covered along with parent(s) Note: Beyond 3 Children can also be covered in a single policy
		Continuity	Life time renewal
		Policy Term	One year
		Medical Screening	Persons above 50 years of age medical screening is required
		Instalment Premium Options	Quarterly/Half-yearly/Annual - Options available
		Co -Pay	5% of Co-pay for all claims
		Sum Insured Options (Rs) Lakhs	0.50, 1, 1.5, 2, 2.5, 3, 3.5, 4, 4.5, 5, 5.5, 6, 6.5, 7, 7.5, 8, 8.5, 9, 9.5, 10
		Room Rent (per day)	Up to 2% of the Sum insured max of Rs.5000
		ICU (Per day)	Up to 5% of sum insured max of Rs 10,000
		Road Ambulance	Rs 2000 per hospitalization
		Day Care Procedures	All Day care procedures are covered
		Pre & Post Hospitalization	30 days and 60 days (Actuals)
		Cataract (Rs)	Up to 25% of Sum insured or Rs.40,000 whichever is lower per each eye in one policy year
		Modern Treatments	Upto 50% of the sum insured
		AYUSH Treatments	Up to 100% sum insured
		NCB	5% in respect of each claim free policy year subject to maximum of 50%
		Tax benefits	Available under section 80 D of the IT Act in respect of the premium paid by any mode other than cash
		Premium Discount	Rural discount: 20% of the premium
Waiting Period			
	Initial waiting period		30 days for all illnesses/surgeries/diseases (except accident)
	Specific diseases		24 consecutive months (Complete list refer the policy wording) 48 consecutive months (Treatment for joint replacement unless arising from accident and Age-related Osteoarthritis & Osteoporosis)
	Pre-existing diseases		48 consecutive months

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Version_1.0_SP		Parameters		Star Comprehensive Insurance Policy									
				SHAHLIP22028V072122									
                                 		About the policy	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries										
		Type of Cover	Individual and Floater (Family Size - 2 Adults + 3 Dependent Children)										
		Entry Age	For Adults: 18 years – 65 years										
			For Dependent Children: 91 days to 25 years										
		Midterm Inclusion	Available for including Newly married spouse and New Born on paying additional premium (Intimation about the marriage/ newborn should be given within 60 days from the date of marriage/ new born)										
		Co-payment	10% Co-payment is applicable if the Insured age at entry 61 years and above										
		Renewal	Lifelong										
		Policy Term	One Year, Two years & Three Years										
		Pre Policy Medical Checkup	Not Required										
		Sum Insured Options (Rs. in Lakhs)	5	7.5	10	15	20	25	50	75	100		
		Hospitalization - Room Rent	Private Single AC Room (Actuals)										
		ICU, Dr Fees, Tests, Medicines	Covered (Actuals)										
		Road Ambulance Charges	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence										
		Pre & Post Hospitalization	60 days & 90 days (Actuals)										
		Organ Donor Expenses	Covered (Actuals) Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission										
		Day Care Procedures	All day care procedures are covered (Actuals)										
		Domiciliary hospitalization	Covered (Actuals) Covered for the period exceeding three days										
		Air Ambulance	Covered. Up to Rs.2,50,000 per hospitalization and maximum up to Rs.5,00,000 per policy year										
		Star Wellness Program Available for Insured aged => 18 yrs	Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.										
		Sum Insured Options (Rs. in Lakhs)	5	7.5	10	15	20	25	50	75	100		
		Accidental Death & PTD	5	7.5	10	15	20	25	50	75	100		
			For Dependent Child & Persons aged above 70 years, this cover is available up to 10 Lakhs only.										
		Bariatric Surgery (Waiting Period 36 months)	2,50,000	2,50,000	2,50,000	2,50,000	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000		
		Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)	15,000	15,000	15,000	15,000	20,000	20,000	30,000	30,000	30,000		
	 	Delivery Exp., (Waiting Period 24 months) & New Born Cover	Normal	15,000	25,000	30,000	30,000	30,000	30,000	50,000	50,000	50,000	
			Caesarean	20,000	40,000	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000	
			New Born Cover	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,00,000	2,00,000	2,00,000	
			New Born Vaccination	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	
		OP Dental/ Ophthalmic treatment (after every block of 3 policy yrs)	5,000	5,000	10,000	10,000	10,000	10,000	15,000	15,000	15,000		
		Health Check-up benefit (Rs.) (for every claim free year)	2,000	2,500	3,000	4,000	4,500	4,500	5,000	5,000	5,000		
		Out Patient Consultation (Rs.) (Limit per consultation Rs.300)	1,200	1,500	2,100	2,400	3,000	3,300	5,000	5,000	5,000		
		Hospital Cash Benefit (Rs.) (7days per admission, 120 days in P.yr)	500	750	750	1,000	1,000	1,500	2,500	2,500	2,500		
		No Claim Bonus (Up to 100% of the Basic SI)	50% + 50%	100%	100%	100%	100%	100%	100%	100%	100%		
		Automatic Restoration (Up to 100%, Once in every policy year)	Can be utilized for illness/ disease for which claim/s was/ were already made during the policy year.										
		Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details										
		Instalments Options	Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).										
Optional Cover													
	Buy back of PED waiting period	Will reduce the PED/s waiting period to 12 months from 36 months This Option is available only for the first purchase of this Star Comprehensive Insurance Policy In case of floater policy, this reduction is applicable only for the persons who opted for this facility This Option is not available for renewal/ migrated/ ported policies											
Waiting Period													
	Initial waiting period	30 days for all illnesses (except accident)											
	For Specific diseases	2 years											
	For Pre-existing diseases	3 years											

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Family Health Optima Insurance Plan - ON: SHANLP 2304072223										
	About the policy		The product provides for regular hospitalization benefits on floater basis							
	Type of Cover		Floater Sum Insured							
	Entry Age		Adults: 18 years – 65 years (Dependent Parents & Dependent Parents-in-law can also be added)							
Dependent Children: 16 days to 25 years										
	Family		Self, Spouse/Live in partner/ Same sex partner/ Dependent children not exceeding three in number, Dependent Parents and Dependent Parents-in-law							
	Co-payment		20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above							
	Long Term Discount		If the policy term opted is 2 years, discount available is at 10% on 2 nd year premium							
	Upfront Discount		5% on the premium, if the additional questions related to lifestyle and habits are answered by the insured at the time of first purchase of this policy and if purchased online. Applicable for adult members answered the questions							
	No Claim Discount		Discount of 5% is offered to the customers who have not made any claim for the preceding three consecutive policy years. This is allowed one time, applicable for those renewals falling in the immediate 12 months after the launch of the revised product							
	Wellness Discount (Available for Insured aged=> 18 years)		Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 20% on the renewal premium by enrolling and achieving the wellness goals. For details, please refer the policy wording / prospectus							
	Renewal		Lifelong							
	Policy Term		One Year / Two year							
	Instalment Facility		Quarterly / Half-yearly (If Instalment facility is opted for 2 year term policies, the full premium applicable for 2 year terms should be paid in quarterly or half yearly within the expiry of the first year)							
	Pre Policy Medical screening		All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the company designated centers							
	Sum Insured Options (Rs. in Lakhs)		3	4	5	10	15	20	25	
	Pricing		Zone based pricing (Refer policy wording for more details)							
	Hospitalization - Room Rent (Per Day)		3 Lakhs & 4 Lakhs - Rs.5000; 5 Lakhs & above Sum Insured- Single Standard A/C Room							
	Treatment in Valuable Service Providers		1% of Sum Insured (With max limit of Rs. 5000) per policy year. Applicable for Rs 3 Lakhs & above sum insured (For the list of providers, visit: www.starhealth.in)							
	Shared Accommodation (Per Day)		Rs 3 Lakhs to 15 Lakhs - Rs. 800; Rs 20 Lakhs & 25 Lakhs - Rs. 1000 - Applicable for Rs 3 Lakhs & above Sum Insured							
	Emergency Road Ambulance		Rs 750 per hospitalization; Rs 1500 per policy period							
	Air Ambulance		10 % of Sum Insured, Available for Rs 5 Lakhs and above Sum Insured							
	Relevant Pre & Post Hospitalization		60 Days & 90 Days							
	Organ Donor Expenses		10 % of Sum insured or Rs 1 Lakhs whichever is less payable provided Insured person is the recipient. Donor screening expenses and post-donation complications of the donor are not payable.							
	Day Care Procedures		All day care procedures are covered (Actuals)							
	Cataract	Sum Insured	Rs 3 Lakhs		Rs 4 Lakhs		Rs 5 Lakhs		Rs 10 Lakhs & Above	
		Limit Per Eye (Rs)	Rs 25,000		Rs 30,000		Rs 40,000		Rs 50,000	
		Limit Per Policy Period (Rs)	Rs 35,000		Rs 45,000		Rs 60,000		Rs 75,000	
	Domiciliary hospitalization		Covered (Actuals) - Covered for the period exceeding three days							
	AYUSH treatment		Up to Rs 4 Lakhs Sum Insured - Rs. 10,000; Rs 5 Lakhs to 15 Lakhs Sum Insured - Rs 15,000; Rs 20 Lakhs & Rs 25 Lakhs Sum Insured - Rs. 20,000							
	New Born Baby cover		10 % of Sum Insured (Maximum Rs. 50,000) provided Mother is covered under the policy for at least 1 year & Coverage starts from 16 th day after its birth till policy expiry (Subject to limit and Sum Insured availability). Coverage for Congenital Internal disease/ defects for New born from Day 1 without any sublimit is provided.							
	Emergency Domestic Medical Evacuation (Limit per hospitalization)		Up to Rs 4 Lakhs sum insured: Rs 5,000; Rs 5 Lakhs sum insured to Rs 15 Lakhs sum insured: Rs 7500; Rs 20 Lakhs & Rs 25 Lakhs sum insured: Rs 10,000							
	Assisted Reproduction Treatment		Rs 5 Lakhs sum insured - Rs. 1,00,000; Rs 10 Lakhs to 25 Lakhs sum insured - Rs. 2,00,000. Waiting period of 36 months from policy inception. Available on every block of 3 years and payable on renewal							
	No Claim Bonus (Every Claim Free Year)		25% of the expiring Sum Insured in the second year. Additional 10% of the expiring sum Insured for the subsequent years. Maximum Accumulation 100%							
	Recharge		Rs 3 Lakhs - 75,000; Rs 4 Lakhs - 1 Lakhs; Rs 5 Lakhs & above - Rs 1.5 Lakhs							
	Automatic Restoration		Available 3 times at 100% each time, during the policy period. Available immediately upon exhaustion of the limit of coverage.							
	Road Traffic Accident		25% of Sum Insured Maximum of Rs 5 Lakhs (Additional sum insured shall be available after exhaustion of the limit of coverage)							
	Health Check up For every claim free year		3 Lakhs 750	4 Lakhs 1000	5 Lakhs 1500	10 Lakhs 2000	15 Lakhs 2500	20 Lakhs 3000	25 Lakhs 3500	
	Free Second Medical Opinion		Medical opinion will be made available directly to the insured; e_medicalopinion@starhealth.in							
	Compassionate Travel		Air Travel expenses of one immediate family member reimbursed up to Rs. 5000, Available for Rs 10 Lakhs sum insured & above only.							
	Modern treatments		Based on the Sum insured chosen limits differ, refer policy wording for further details							
	Repatriation of Mortal Remains		Up to Rs 5000 reimbursed for repatriation of mortal remains to the residence (Per Policy Period)							
Waiting Period										
	Initial waiting period		30 days for all illnesses (Except accident)							
	For Specific diseases		2 years							
	For Pre-existing diseases		4 years							

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	About the policy		Covers hospitalization expenses incurred as a result of illness and/or accidental injuries						
	Type of Cover		Individual						
	Entry Age		For Adults: 18 years – 65 years For Dependent Children: 16 days to 25 years						
	Pricing		Zone based pricing - Zone 1 : Mumbai, Thane, Delhi (Including Faridabad, Gurgaon, Ghaziabad and Noida), Ahmedabad, Baroda and Surat Zone 2: Rest of India (Other than those mentioned in Zone 1)						
	Co-payment		(i) 10% of each and every claim amount for fresh as well as renewal policies (ii) Applicable for insured persons whose age at the time of entry is 61 years and above						
	Renewal		Lifelong						
	Policy Term		One Year, Two Years & Three Years						
	Pre Policy Medical Checkup		Required for persons above 50 years of age						
	Discounts		(iii) 5% if 2 or more family members are covered (Family = Self, Spouse & Dependent Children) (iv) 25% for major organ donor at the time of renewal & subsequent renewals (v) Long Term Discount: If the policy term opted is 2 years, discount available is 10% on 2 nd year premium and if policy term opted is 3 years, discount available is 11.25% on 2 nd and 3 rd year premium						
	Sum Insured Options (Rs.)		3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
	Hospitalization - Room Rent		Rs.5,000 per day		Private Single A/C Room				
	Shared accommodation benefit (admission & discharge days excluded)		500 per day & 3,000 per hospitalisation			1,000 per day & up to 6,000 per hospitalisation			
Payable for every 24hrs of stay in a networked hospital (payable if hospitalization exceeds 48 hrs)									
	Cataract	Limit per eye (Rs)	30,000			40,000		45,000	
		Per policy period (Rs)	40,000			50,000		60,000	
	Health Check-up benefit (for every claim free year)		1,500			2,500		5,000	
	Organ Donor Cover		Covered (Up to Sum Insured)						
	Domiciliary hospitalization		Covered (Actuals) – Covered for the period exceeding three days						
	Road Ambulance		Rs.2,000 per hospitalization						
	Day Care Procedures		All day care procedures are covered						
	Pre & Post Hospitalization		30 days & 60 days						
	Non Allopathic Treatment / AYUSH		Up to 25% of the Basic Sum Insured subject to a maximum of Rs.25000 per policy year (Yoga and Naturopathy systems of treatment are excluded)						
	Psychiatric & Psychosomatic		If diagnosed for the first time and hospitalized for minimum 5 consecutive days (Actuals)						
	Coverage for New Born Baby		Cover starts from 16 th day - up to 10% of the Sum Insured or maximum up to Rs.50,000 (available if the mother is covered under this policy for a continuous period of 12 months)						
	Automatic Restoration		200% of sum insured once in a year - Can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made						
	Super Restoration		Up to 100% of sum insured once in a year – Can be utilized for illness/s for which claim/s was/ were made						
	Additional Sum Insured for RTA		50% of additional sum insured after exhaustion of the limit of coverage (Insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident)						
	No Claim Bonus		25% of basic sum insured in the second year, additional 20% of the basic sum insured for each subsequent years and Maximum 100% overall						
	Instalment Options		Premium can be paid Half yearly instalment. Premium can also be paid Annual, Biennial (once in 2 years) and Triennial (once in 3 years).						
	Modern treatments		Based on the Sum insured chosen limits differ, refer policy wording for further details						
Optional Covers									
	Hospital Cash		Rs.1,000, for each completed day, up to 7 days per hospitalization & max 14 days in a policy year						
	Patient Care		Rs.400, for each completed day, up to 5 days per occurrence & max 14 days in a policy year						
Waiting Period									
	Initial waiting period Code Excl 03		30 days for all illnesses (except accident)						
	For Specific diseases Excl 02		2 years						
	For Pre-existing diseases Code Excl 01		4 years						

	About the policy		Covers for regular hospitalization for elderly persons									
	 Type of Cover		Individual & Floater basis									
	 Entry Age		60 Years to 75 years									
	 Continuity		Lifetime renewal									
	 Policy Term		One Year, Two Years & Three Years									
	 Sum insured		Individual Option - Rs 1 Lakh to 25 Lakhs ; Floater Option - 10 Lakhs to 25 Lakhs									
	 Premium Discount		10% premium discount(If the insured produce the Medical reports for Stress Thallium Report, Blood Pressure Report, Sugar (Blood and Urine), Blood urea and Creatinine) (For all subsequent renewals if the policy is renewed continuously without break)									
	 Sum Insured Options (Rs. in Lakhs)		1	2	3	4	5	7.5	10	15	20	25
	 Room Rent (Per Day)		1000	2000	3000	4000	5000	6000	6000	7000	8500	10000
	 ICU (Per Day)		2000	4000	6000	8000	10000	15000	20000	Actuals		
	 Professional Fees		25000	50000	75000	100000	125000	187500	250000	375000	500000	625000
	 Other Medical Expenses		50000	100000	150000	200000	250000	375000	500000	750000	1000000	1250000
		Per Hospitalization	600	600	600	600	1000	1000	1000	1500	1500	1500
		Per policy period	1200	1200	1200	1200	2000	2000	2000	3000	3000	3000
	 Pre -Hospitalization Expenses		30 days - Actuals									
	 Post-Hospitalization Expenses 7% of the hospitalization Expenses		5000	5000	5000	5000	5000	5000	7000	7000	10000	10000
	 Modern Treatments		Expenses are subject to the limits of sum insured									
	 Day care		All daycare procedures are covered									
		Individual Policy per policy period	NA	NA	600	800	1000	1200	1400	1800	2200	2600
		Floater policy Per person	NA	NA	NA	NA	NA	NA	1400	1800	2200	2600
		Floater policy per policy period	NA	NA	NA	NA	NA	NA	2400	3000	3800	4400
	Cataract	Individual per policy period	15000	15000	18000	20000	21500	23000	25000	30000	35000	40000
		Floater per person	NA	NA	NA	NA	NA	NA	25000	30000	35000	40000
		Floater per policy period	NA	NA	NA	NA	NA	NA	45000	50000	60000	70000
	Health Checkup	Individual per policy period	NA	NA	NA	NA	1000	1000	2000	2000	2500	2500
		Floater per person	NA	NA	NA	NA	NA	NA	2000	2000	2500	2500
		Floater per policy period	NA	NA	NA	NA	NA	NA	3500	3500	4500	4500
	Co-Pay		Irrespective of any Sum Insured 30% co-pay is applicable for all claims									
		Per policy year Individual Plan	75000	150000	200000	225000	275000	300000	350000	400000	450000	500000
		Floater Per person	NA	NA	NA	NA	NA	NA	350000	400000	450000	500000
		Limit Per Policy period	NA	NA	NA	NA	NA	NA	600000	700000	750000	850000
		Sub-limit per policy year Individual Plan	60000	120000	150000	200000	225000	250000	275000	300000	325000	350000
		Sub-limit - per policy year Floater Plan (Per person)	NA	NA	NA	NA	NA	NA	275000	300000	325000	350000
		Sub-limit - per policy year Floater Plan (Per policy period)	NA	NA	NA	NA	NA	NA	450000	500000	550000	600000
	Waiting Period											
		Initial Waiting	First 30 days of cover, no treatment benefits for any diseases/surgeries (Other than Accidents)									
		PED	12 months									
		Specific diseases	24 months									

		Parameters	Star Hospital Cash Insurance Policy Unique Identification No: SHAHLIP20046V011920	
Features		About the policy	Provides benefit on Lump Sum basis for the incidental expenses incurred by the insured during hospitalization due to sickness/illness/injury.	
		For Whom	For Individual and Family (Family means - Self, Spouse and economically dependent children)	
		Entry Age	For Adults: 18 years – 65 years	
			For Dependent Children: 91 days - 25 years	
		Renewal	Lifelong	
		Max. No. of persons covered under floater policy	5 Persons (Self + Spouse + 3 Dependent Children)	
		Plan Type	Basic Plan & Enhanced Plan	
		Policy Term	1 year/ 2 year / 3 year	
		Pre Policy Medical Checkup	Not required	
		Hospital Cash Amount (per day)	Basic Plan (Rs.) Options: 1000/-, 2000/-, 3000/-	Enhanced Plan (Rs.) Options: 3000/-, 4000/-, 5000/-
Applicable for Basic and Enhanced Plan		Sickness Hospital Cash	Hospital Cash Amount chosen by the insured (per day) payable up to maximum number of Days chosen by the insured. (Deductible: 1 day deductible is applicable only for basic plan)	
		Accident Hospital Cash	150% of the Hospital Cash Amount chosen by the insured (per day) payable up to maximum number of Days chosen by the insured.	
		ICU Hospital Cash	200% of the hospital cash amount chosen by the insured (per day) - Individual Policy: ICU Hospital Cash is payable for maximum of 30 days - Floater Policy: ICU Hospital Cash is payable for maximum of 90 days	
		Convalence Hospital Cash	1 Day additional hospital cash amount is payable if the hospitalization is beyond 5 consecutive Days.	
Enhanced Plan		Child Birth Hospital Cash	Hospital Cash Amount chosen by the insured (per day) payable up to maximum number of Days chosen by the insured. (Available for female insured persons only) Waiting Period: 2 years from the first commencement of this policy.	
		Worldwide Hospital Cash	200% of the Hospital Cash Amount chosen by the insured (per day) payable up to maximum number of Days chosen by the insured.	
Day Care Procedures		Day Care Procedures (Applicable for both Basic and Enhanced Plans)	Hospital Cash Amount chosen by the insured (per day) payable for five times in a policy year Available for the following Day Care Procedures: (1) Fractures (other than hairline fractures) (2) Cataract (3) Dilatation and Curettage (4) Hemodialysis (5) Parenteral Chemotherapy (6) Radio Therapy (7) Coronary Angiography (8) Lithotripsy (9) Manipulation for Dislocation under General Anesthesia (10) Cystoscopy under General Anesthesia.	
Waiting Period		Waiting Period	Basic Plan	Enhanced Plan
			30 days waiting period (other than accidents)	30 days waiting period (other than accidents)
			24 months for specified illness/disease/treatment	24 months for specified illness/disease/treatment
			36 months for pre existing diseases	24 months for pre existing diseases

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		Parameters	STAR OUT PATIENT CARE INSURANCE POLICY UIN:SHAHLIP22231V012122			
		About of the policy	■ Covers out patient consultation under three different variants- Silver Plan, Gold Plan and Platinum Plan			
		For Whom	■ For Individual & Family (Family means - Self, Spouse and financially dependent children)			
		Entry Age	■ For Adults: 18 years – 50 years			
			■ For Children: 31 st Day - 25 years			
		Renewal	■ Lifelong renewal			
		Maximum covered	■ 6 Persons			
		Policy Term	■ One Year			
		Medical Checkup	■ Not required			
		Plan Name	Silver Plan		Gold Plan	
		Sum Insured (Rs.)	25,000	50,000	75,000	1,00,000
		Outpatient consultation	■ Consultation expenses incurred at any Networked Facility In India			
		Non Allopathic treatment	■ Outpatient medical consultation and treatment expenses incurred under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines			
		Diagnostics, Physiotherapy & Pharmacy	■ Expenses incurred at any Networked Facility In India			
		Dental treatment expenses	■ To a natural tooth or teeth arising out of accidents incurred at any Networked Facility in India as an Outpatient			
		Ophthalmic treatment expenses	■ Arising out of accident incurred at any Networked Facility in India as an Outpatient			
		Renewal Discount	■ 25% of the premium after every block of two continuous claim free years.			
		Initial waiting period	■ 30 days for all illnesses (except accident)			
		For Pre-existing diseases	■ Silver plan - 4 Years, Gold plan - 2 Years, Platinum plan - 1Year			

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Version_1.0_SP		Parameters	Young Star Insurance Policy SHAHLIP22036V042122				
Features		About the policy	This is an indemnity policy available for Youngsters				
		Policy Type	For Individuals & Family				
		Entry Age	18 years – 40 years				
			For Adults: 18 years – 40 years (Family Size – 2 Adults + 3 Dependent Children)				
			For Dependent Children: 91days - 25 years				
		Midterm Inclusion	- Available for including newly married spouse and/or legally adopted child (Intimation should be given within 45 days from the date of marriage or date of adoption) - New Born on paying additional premium (Intimation should be given within 90 days from D.O.B)				
		Renewal	Available - Lifelong				
		Policy Term	One Year, Two Years & Three Years				
		Premium Payment Options	Quarterly/ Half-Yearly/ Yearly/ Once in 2 Years/ Once in 3 Years				
		Pre - Medical Screening	Not required				
	Sum Insured (Lakhs)	3L/ 5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L (3 Lakhs sum insured is not available for Floater)					
	Plan Options	Silver Plan & Gold Plan					
		Coverage					
	In-patient Hospitalization	Room - Single Private AC Room					
	Day Care Procedures	All day care procedures are covered (Actuals)					
	Pre & Post-Hospitalization	60 Days & 90 Days					
	Road Ambulance	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital					
	E-Medical Opinion	Available from the Company's expert panel mail id:e_medical.opinion@starhealth.in					
	Health Check-up (available after each policy year)	Sum Insured	3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs & above	
		Individual Cover	1,500	2,000	3,000	3,500	
		Floater Cover	N.A	3,000	4,000	5,000	
	Automatic Restoration (Up to 100%, Once in every policy year)	Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover= Basic suminsured +NCB) - Restored sum insured can be utilized for all claims (for subsequent hospitalizations) - The maximum liability in a Single claim will be up to the limit of cover					
	No Claim Bonus	20% for each claim free year subject to a maximum of 100%					
	Additional Cover for RTA	In case of RTA, 25% of sum insured (or) max up to Rs 10 Lakhs					
	Star Wellness Program (for Insured aged = > 18 years)	Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail). The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals					
	Discount for early Entry	If entered before 36 years, continued the policy, from 41 years age 10% discount will be given. Life long available					
	Delivery Expenses (Gold Plan)	Covered - Up to Rs.30,000 per delivery (Waiting period - 36 months for 1 st delivery & 24 months for 2 nd delivery)					
	Hospital Cash Benefit (Gold Plan)	Rs.1,000 per day, Maximum 7days per admission, 14 days per policy period					
	Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details					
		Waiting Period					
Waiting Period		Initial waiting period	30 days (not applicable for Accidents)				
		For Specific diseases	12 Months (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Vericocele, Piles, Fistula and Fissure in Ano (c) Diseases of Female Reproductive System (d) Calculus diseases of the Gall Bladder, Kidney and Urinary Tract				
		For Pre-existing diseases	12 months				

Version_1.0_SP		Parameters	STAR CARDIAC CARE INSURANCE POLICY Unique Identification No: SHAHLIP21264V042021	
Features		About the policy	An innovation policy by Star health dedicated to insured suffers from Cardiac related ailments	
		Age at entry	10 years to 65 years	
		Eligibility	a) PTCA (Percutaneous Transluminal Coronary Angioplasty) / CABG (Coronary Artery Bypass Graft) within 7 years prior to Policy commencement b) ASD (Atrial Septal Defect) or VSD (Ventricular Septal Defect) that has been corrected c) PDA (Patent Ductus Arteriosus) that has been treated d) RF Ablation or RF Ablation done to correct the underlying Cardiac condition e) Angiogram done but no intervention was found medically necessary	
		Policy Term	1, 2 and 3 years	
		Renewal	Life long	
		Plan Options	Gold & Silver	
		Sum Insured (Rs. In Lacs)	3 Lac	4 Lac
	  	Coverage under plan options	Gold Plan	Silver Plan
			Section 1- Hospitalization expenses for Accident and Non-Cardiac Ailments	
			Section 2- Available for cardiac ailments & complications Cover available both for surgical intervention & medical management	Section 2 - Available for cardiac ailments & complications Cover available for surgical intervention
			Section 3- Outpatient expenses in networked facility Rs 500 per hospitalization & Rs 1500 per policy period	
			Section 4 - Personal accident - death cover equal to sum insured	
		Benefits	Can be utilized for treatment of heart diseases (Sec 2) or any other health conditions (Sec 1)	
		Room rent (Rs) (Per day)	Rs 5000	
		Ambulance charges	Up to Rs 750 per hospitalization & Rs 1500 per policy period	
		Pre hospitalization	30 days - prior to the date of hospitalization	
		Post hospitalization	60 days - after discharge from hospital - 7% of the hospitalization expenses max of Rs 5000 per hospitalization.	
		Day Care procedures	All day care procedures are covered	
		Cataract limits	Rs 20,000 per hospitalization and Rs 30,000 per policy period No sub-limits for cataract treatments under sec 2	
		Co-payment	Applicable for Section 1 only. 10 % of claim applicable for each and every claim - Age at entry above 61 years	
		Outpatient consultation	Rs 500 per consultation Max Rs 1500 per policy period at network facilities	
		Pre-acceptance Medical Screening	Not required but previous medical records is a must	
		Coverage for Modern Treatments	Based on the sum insured limits differ	
	Waiting period - Section 1			
		Initial waiting period	30 days illness/diseases/treatments (not applicable for Accidents)	
		For Specific diseases	24 months	
		For Pre-existing diseases	48 months	
Waiting period - Section 2				
	Waiting period	90 days - irrespective of whether PED or not		
Waiting period - Section 3 & 4				
	Waiting period	Not applicable		

	Parameters		Diabetes Safe Insurance Policy SHAHLIP23081V082223				
                                 	About the policy		An innovation policy to diabetic persons that covers diabetic, regular hospitalization & out patient expenses				
	Age at entry		18 years to 65 years				
	Eligibility		2A is available on floater basis (Husband and Wife). Any one or both must be a diabetic				
	Renewal		Life long				
	Policy Term		1 ,2 & 3 years				
	Policy Type		Individual & Floater				
	Plan Options		Plan A & Plan B				
	Medical screening		Plan A is must				
	Instalment Facility		Half-yearly, Yearly, Biennial (Once in 2 years) and Triennial (Once in 3 years)				
	Sum Insured (Rs)		3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	
	Coverage under plan options		Plan A		Plan B		
			Medical Screening mandatory		No Medical Screening required		
			Cover from day 1 for diabetic complications		Diabetic related complications for Cardiovascular/ Renal/Eye/Foot-ulcer covered from 13th month		
			No sub-limit restrictions for cardiovascular complications		Sub-limits for cardiovascular complications		
	Room rent (Rs) (Per day)		Single Standard A/C room				
	Road Ambulance		Rs 2000 per policy period				
	Pre & Post hospitalization		Pre hospitalization: 30 days, Post hospitalization: 60 days (7% of hospitalization expenses max Rs 5000)				
	Daycare procedures		All daycare procedures are covered				
	Kidney Transplantation		Donor expenses for kidney transplantation where the insured person is the recipient are payable. Donor screening expenses and post donation complications of the donor are not payable				
	Dialysis Expenses coverage		Rs 1000 per sitting upto 24 months from the month of dialysis recommendation				
	Cost of Artificial Limbs		On Amputation – upto 10% of Sum Insured – If amputation surgery claim is admitted				
	Sum insured (Rs)		3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	
	Sub limit of Cardio vascular Plan A		No sub-limit				
	Sub limit of Cardio vascular Plan B		2 Lakhs	2.50 Lakhs	3 Lakhs	4 Lakhs	
	Cataract limits (Rs)		Rs 20,000 Limit Per eye Per hospitalization & Rs 30,000 Limit Per Policy Period			Rs 30,000 Limit Per eye Per hospitalization & Rs 40,000 Limit Per Policy Period	
	Outpatient (Plan A)		Individual	1000	2500	3500	5500
			Floater	2000	3500	5500	7500
	Outpatient (Plan B)		Individual	500	2000	3000	5000
			Floater	1500	3000	5000	7000
	Outpatient		Cost of Fasting and Post Prandial & HbA1C tests once every six months upto Rs 750 per event and upto Rs 1500 per policy period				
	Personal Accidental Cover		PA sum insured equal to health sum insured (Provided to one chosen person, husband or wife)				
	Automatic restoration		100% sum insured when basic sum insured is exhausted once, during the policy period Can be used for non-diabetic related hospitalization only				
	Modern treatments		Based on the sum insured chosen limits vary				
	Waiting Period						
	Initial waiting period		30 days (Other than Accidents)				
	Specified disease		24 months				
	PED		4 years				
	Diabetic complications		Plan A: Day 1 , Plan B: 12 Months				

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Saral Suraksha Bima, Star Health And Allied Insurance Co. Ltd.

UIN: SHAPAIP21607V012021

Primary Cover & Additional Benefits

	About the policy	Benefit-oriented policy, which provides for payment of compensation following accidents sustained by the Insured Person during the policy period
	Type of Cover	Individual
	Entry Age	For Adults: 18 years – 70 years
		For Dependent Children: 3 months to 25 years
	Continuity	Life time renewal
	Policy Term	One Year
	Sum Insured Options (Rs. in Lacs)	Minimum: Rs 2.5 Lakhs & Maximum: Rs 1 Cr (Multiples of Rs 50,000)
	Instalment Facility available	Premium can be paid Monthly, Quarterly, Half-yearly and on Annual basis
	Base Covers	Death : 100% of Sum Insured
		Permanent Total Disablement: 100% of Sum Insured
		Permanent Partial Disablement : Specified percentage depending on the disability
	Optional Covers (Payment of Additional Premium)	Temporary Total Disablement: 0.2% of base sum insured per week (till the time the insured person is able to return to work or maximum of 100 weeks)
		Hospitalisation Expenses due to Accident : 10% of Base Sum Insured
		Education Grant: 10% of Base Sum Insured (Per child to all dependent children)
	Road Ambulance Charges	Rs. 2000 per hospitalization
	Day Care Procedures	All day care procedures due to accident are covered (Actuals)
	AYUSH treatment	Incurred on hospitalization due to accident - Actuals
	Dental treatment	Covered due to accident
	Plastic Surgery	Covered due to accident
	NCB (For every claim free year)	5% of SI & Maximum of 50%

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	About the policy	An exclusive product for persons diagnosed or treated of Cancer		
	Type of Cover	Section I - Cancer Lump sum payment - If the treatment for the Second Cancer/recurrence/metastasis is taken after 30 months from the inception of the policy. Section II - Surgical treatment* - other than Cancer Section III - Medical management treatment* - other than Cancer Accidents are covered.		
	Entry Age	05 months to 65 years of age		
	Entry process	All previous records* of Cancer treatment and records will be examined by doctors for risk-acceptance		
	Renewal	It is a "pilot product", it will run for 5 years, after that if it is withdrawn renewal can be offered in a suitable alternate product.		
	Lesser Premium	If the Claim is paid under section 1, Policy will get renewed in section 2 & 3 with lesser premium		
	Pre Acceptance Medical screening	Not required. Underwriting will be based on Previous medical records and latest Reports, Staging & Treatment should have been done at comprehensive cancer care centre.		
	Sum Insured Options (Rs. in Lacs)	SI	3 Lac	5 Lac
		Section 1 (Cancer Lump-sum benefit)	1,50,000	2,50,000
		Section 2 - Surgical management*	1,00,000	1,50,000
		Section 3 - Medical management*	50,000	1,00,000
	Hospitalization - Room Rent	Single standard AC room (Stay in higher class room will result in PROPORTIONATE DEDUCTION)		
	ICU, Dr Fees, Tests, Medicines	Actuals		
	Ambulance Charges	1500/- per hospitalization and 2000/- per policy period		
	Pre & Post Hospitalization	30 days and 60 days		
	Day Care Procedures	All day care procedures are covered (Actuals)		
	Modern Treatments	Based on the Sum insured chosen limits differ, for full particulars refer policy wording		
	Co-Pay	10% for indemnity claims (Section II and III) - 60 years and above age at entry		
	Major declined risks	Cardiovascular Diseases (CVD), Cancer in advanced stages such as Stage 3/ Stage 4, Chronic Kidney Diseases, Cerebrovascular Diseases (CVA), Parkinson's disease, Alzheimer's disease, Psycho-somatic disorders, Cirrhosis of liver, COPD, Auto immune diseases/ Connective tissue disorders, Patients on long-term "Anticoagulant therapy"		
	Claims procedure	If claims under section 1 for cancer is made, the policy will continue until expiry with indemnity cover under section 2 and section 3		
	Initial waiting period (Not applicable for accidents)	30 days		
	For Specific diseases	24 months		
	For Pre-existing diseases	48 months		

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Features		Star Cancer Care Platinum Insurance Policy		
		SHAHLIP22031V022122		
	About the policy	Persons diagnosed with Cancer		
	Type of Cover	Individual Sum Insured		
	Entry Age	5 months to 65 years		
	Co-payment	10% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above		
	Policy Term	1 year		
	Premium Payment	Quarterly / Half-Yearly / Yearly		
	Pre Policy Medical Screening	Not required		
	Medical Records for U/W	Previous medical records including details of treatment to be submitted along with proposal		
	Sum Insured Options (Rs in Lakhs)	5 / 7.5 / 10		
	Lumpsum Cover (Optional cover)	A) On payment on additional premium. Lumpsum of 50% of (section:1) sum insured. B) This lumpsum sum insured cannot vary. C) Payable when insured person suffers a recurrence, metastasis, and / or a second malignancy unrelated to first cancer. D) This benefit is addition to the sum insured of Indemnity cover under Section I. E) Claim for lump-sum, the coverage under Section II ceases and the policy will continue with Section I F) Waiting period: 30 months		
	Hospitalization - Room Rent	Single Standard A/C Room		
	Road Ambulance	Covered (Actuals)		
	Pre & Post Hospitalization	Pre hospitalization 30 days & Post hospitalization 60 days (up to 2% of the basic sum insured per hospitalization)		
	Day Care Procedures	All day care procedures are covered (Actuals)		
	Cataract	Sum Insured (Lakhs)	Per Eye	Per Policy Period
		5	30,000	40,000
		7.5 & 10	40,000	60,000
	Health check up	Upto Rs 2,500 for every claim free year		
	Medical Second Opinion	Available mail to e_medicalopinion@starhealth.in or through post/courier		
	Modern Treatments	Covered upto the Sub-limits mentioned in the policy clause		
	Rehabilitation & Pain Management	Covered upto the Sub-limits (or) up to 10% of the Sum Insured whichever is less, per policy year. Rehabilitation includes Poly Trauma, Head injury, Disease of spine, Stroke		
	Wellness Service	(i) Diet and Nutrition Program, (ii) Weight Management Program, (iii) Specialist Consultation available through Star Tele health app		
	Hospice Care	Payable upto 20% of sum insured at network providers on indemnity basis, payable once in life time. Waiting Period: 12 Months		
	No Claim Bonus	5% of basic sum insured for each claim free year subject to a maximum of 50%		
		Waiting Period		
	Initial waiting period	30 Days (Except for accidents)		
	Specific diseases	24 Months		
	PED (Including Cancer)	30 Months		

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Features		Star Critical Illness Multipay Insurance Policy SHAHLIP22140V012122
	About the policy	Multipay Insurance Policy is a standalone critical illness policy providing lumpsum on diagnosis of 4 groups of Critical illness
	Type of Cover	Individual Sum Insured
	Entry Age	18 years to 65 years
	Policy Term	One / Two / Three years
	Continuity	Insured person is eligible for renewal if atleast one category is left where there has been no claim made
	Sum Insured Options	Minimum Rs 5 Lakhs to Maximum Rs 25 Lakhs (In multiples of Rs 1 Lakh)
	Eligible Relationship	Self, Spouse, Dependent Parents and Parents in law
	Sum Insured for Earning Persons	12 times of yearly income for 18 – 35 years age and 10 times of yearly income for above 35 years age. The maximum sum insured cannot exceed Rs 25 Lakhs
	Sum Insured for Non Earning Persons	Maximum up to Rs 15 Lakhs. Non-earning sum insured cannot be more than the sum insured for the primary member
	Pre Policy Medical Screening	For the person proposed for insurance is above 50 years of age and for those who declare adverse medical history in the proposal form.
	Premium Payment Options	Quarterly, Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)
	Covered Major Diseases	Group Number 1 - Cancer; Group Number 2 - Heart Related Conditions, Group Number 3 - Brain & Nervous System related Conditions, Group Number 4 - Major Organ & Other conditions
	Lumpsum Cover	A) Maximum One lump-sum (up to 100% of the Sum Insured) can be paid from each Group of covered Major Diseases and total payout over a life time of the Insured cannot exceed 400% of Sum Insured. B) Waiting period of 12 - months shall apply between the occurrence of each condition (i.e between the first and second condition or between the second and third condition or between the third and fourth condition) C) Maximum One Claim only is payable in a Policy Year D) Insured person is eligible for renewal if atleast one category is left where there has been no claim made E) Only one claim is admissible under each group
	Star Wellness Program	Wellness platform is available both in our mobile app "Star Power" & Customer Portal (Retail). The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals
Waiting Period		
	Initial waiting period	90 days
	Between the occurrence of each condition	12 months
	Survival Period	15 days (Insured person should have survived from the date of diagnosis of major disease)

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Star Health Gain Insurance Policy

UIN: SHAHLIP2126V032021

		About the policy	Covers for regular hospitalization benefits on floater basis as well as on individual basis along with Out-patient benefits.				
		Type of Cover	Individual and Floater				
		Entry Age	For Adults: 18 years – 65 years				
			For Dependent Children: 91 days to 25 years				
		Renewal	Lifelong				
		Policy Term	One Year				
		Pre Policy Medical Checkup	Applicable for all persons above 50 years of age.				
		Room Rent (Inpatient Hospitalization)	1% of the sum insured per day				
		Ambulance	Rs.750 per hospitalization and overall limit of Rs.1500 per policy period				
		Pre & Post Hospitalization	30 Days & 60 Days				
		Sum Insured Options	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac
		Cataract	Sum Insured	Limit per eye		Limit per policy period	
			1	12,000 per eye, per policy period			
			2	25000		35000	
			3	30000		45000	
			4	40000		60000	

Star Health Gain Insurance Policy

UIN: SHAHLIP2126V032021

	Modern Treatments	Based on the Sum insured chosen, Limits differ (For full details refer Policy wording)
	Co-Payment	20% of each and every claim amount for persons whose age at the time of entry is 61 years and above
	Outpatient Benefit	Provided in networked facility in India, Outpatient benefit will be carry forward to next policy year on renewal. This is available for only one succeeding year.
	ICU, Dr Fees, Tests, Medicines	Covered (Actuals)
	Day Care Procedures	All Day care procedures are covered up to Sum Insured (Except for Cataract)
	Professional Fees	Surgeon, Anasthetist, Medical Practitioner, Consultant, Specialist Fees Actuals
	Other Medical Expenses	Anaesthesia, Blood, Oxygen, OT charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-Ray, Dialysis, Chemotherapy
Waiting Period		
	Initial waiting period	30 Days
	Specified Disease	24 Months
	PED	48 Months

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.

Parameters		Star Micro Rural and Farmer's Care UIN : SHAHMIP21242V022021	
Fea		About the policy	This policy provides regular hospitalization cover for rural population on Individual and Floater Basis.
		For Whom	For Individuals and Family (Family means - Self, Spouse & financially dependent children)
		Entry Age	For Adults: 18years – 65years
			For Dependent Children: 12 months - 25 years
		Co-payment	20% Co-payment is applicable if the insured age at entry is above 61 years
		Renewal	Lifelong
		Max No. of persons covered under a floater policy	4 Persons (Self, Spouse + 2 Dependent Children)
		Policy Term	One Year
		Instalment Facility	Monthly, Quarterly, Half-yearly. Premium can also be paid Annually
		Pre Policy Medical Check-up	Not required
Coverage		Sum Insured (Rs. In Lacs)	For Individual : Rs.1,00,000/- For Floater : Rs.2,00,000/-
		Hospitalization	Room Rent – Up to 1% of Sum Insured per day
		ICU Charges, Doctor Fees, Diagnostic Tests, Drugs & Medicines	Covered up to Sum Insured
		Cataract Treatment	Rs.10,000/- per eye and up to Rs.15,000/- per policy Year
		Modern Treatments	Based on the sum insured limits differ, For full particulars refer policy wording
		Day Care Procedures	All day care procedures are covered up to Sum Insured* (*Except for Cataract)
		Initial waiting period (not applicable for Accidents)	30 days
		For Specific diseases	6 months
		For Pre-existing diseases	6 months

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.

		Parameters	STAR SPECIAL CARE SHAHLIP21243V022021		
		About the policy	An innovation by Star health dedicated to special children		
		For Whom	For autistic children		
		Age at entry	3 years to 25 years		
		Entry Process	Birth discharge summary, prior treatment, investigation report and autism score card		
		Renewal	Guaranteed renewals, after 25 years transferred to a regular health cover		
		Policy Term	One Year		
		Policy type	Individual		
		Hospitalization	Room rent - Max of Rs 5,000 (per day), Doctor's fee & Diagnostic & treatment costs - subject to sum insured limits.		
		Ambulance	Per hospitalization Rs 750	Per policy period Rs 1500	
		Post hospitalization	Max of 7% of hospitalization expense - 60 days		
		Share Accommodation	Per Day Rs 500	Per hospitalization Rs 2000	Per policy Period Rs 10,000
		Sum Insured (Rs. In Lakhs)	Rs 3 Lakhs		
		Co-pay	20% - For each & every claim for fresh & renewal policies		
		Modern Treatments	Coverage available, for full details check policy wording		
		Ailment/Treatment (Sub-limits)	Company's Liability (Per Policy Period)		
		Adeno-Tonsilectomy	Rs 25,000		
		Hospitalization for Treatment of Seizures	Rs 30,000		
		Hospitalization for Treatment of fractures requiring Surgery	Up to 20% of the sum insured		
		Botox Injection (Payable when administered during Inpatient hospitalisation only)	Rs 5,000 per sitting subject to maximum of Rs 20,000 per policy period		
		Behavioral Therapy, Physiotherapy, Occupational Therapy and Speech Therapy	Max of Rs 1,500 (Outpatient expenses paid)		
Waiting period					
	Initial waiting period	30 days (not applicable for Accidents)			
	For Specific diseases	24 months			
	For Pre-existing diseases	48 months			

Features		About the policy	Exclusive health product designed to meet the needs of today's women and her family, by the way of providing cover for regular hospitalization and comprehensive maternity-related benefits.This product comes with a host of special features such as no pre-acceptance medical screening, entry during pregnancy and instalment option in premium payment.						
		Type of Cover	- Individual (Available only for Females) and Floater - In floater at-least one female (adult) should be there in the family along with the spouse and dependent children)						
		Entry Age	For Adults: 18 years – 75 years For Dependent Children: 91 days to 25 years						
		Midterm Inclusion	Available for including Newly Married / Wedded spouse and/or legally adopted child married spouse on paying additional premium (Intimation within 45 days from the date of marriage or date of adoption) New born baby: Intimation about the new born baby should be given within 90 days from the date of birth						
		Special Benefits	- Daughter can continue as a dependent child if Unmarried and/or Un-employed beyond 25 years and max up to 30 years, and beyond 30 years she will be treated as an Adult - Pregnant women can also buy this policy by submitting the scan reports taken at star health specified scan centres during their 12th and 20th week of their pregnancyperiod - For Females, the continuity benefits accrued under this policy before marriage will also be considered for claims under the Maternity Section.						
		Renewal	Lifelong						
		Policy Term	One Year, Two years & Three Years						
		Pre Policy Medical Checkup	Not Required						
		Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	100
Primary Cover & Additional benefits		Room Rent (Per day)	1% of SI	Any Room (Except suite or above category)			Any room		
		Star Mother cover	- Where the insured person is a child age less than 12 years, the Company will provide expenses up to Single Private A/c room for stay of the mother in the hospital provided Insured child is under treatment in ICU - If the room is not available in the same hospital, the company will reimburse Rs 2500/- per day subject to maximum of 7 days per hospitalization towards stay of mother in the hotel room, if the hotel room is within 2 kms from the hospital						
		Road Ambulance Charges	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence						
		Air Ambulance	Covered for sum insured of Rs 10 Lakhs & above only. Up to 10% of the sum insured per year is payable						
		Pre & Post Hospitalization	60 days & 90 days (Actuals)						
		Organ Donor Expenses	Covered (Actuals) Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery/ICU admission. This is utilized by the donor and not by the insured						
		Day Care Procedures	All day care procedures are covered (Actuals)						
		Coverage for Non-Medical items	If there is an admissible claim then items as per list 1 (refer policy wording) will become payable						
		Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)	Covered (Actuals)						
		Star Wellness Program Available for Insured aged >= 18 years	Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.						
		Shared Accommodation	Rs 2000/- per day Maximum of 7 days (per hospitalization)						
		Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	100
		Bariatric Surgery (Rs. in Lakhs) (Waiting Period 2 years)	2.50	2.50	2.50	5	5	5	5
		NCB (Rs. In Lakhs)	20% of the expiring Sum Insured from the second year onwards Up to 100% of the Basic SI						
		Automatic Restoration (Up to 100% of the Basic SI) (Available immediately upon partial/full utilization of the limit of coverage)	5	10	15	20	25	50	100
		Rehabilitation and Pain Management	Covered up to the sub-limit (or) maximum up to 10% whichever is less per policy year. Treatment taken at authorized centres (www.Starhealth.in)						
		Modern Treatments	Upto 50% of sum insured			Upto 40% of sum insured			Upto 30% of sum insured
		Assisted Reproduction Treatment (Rs. in Lakhs) (Waiting Period 3 years)	0.50	1	1.50	2		2.50	3
		Ante-Natal Care (Pregnancy Care) Per policy year After confirmation of pregnancy, incurred as an out-patient (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year	2500			5000			

Star Women Care Insurance Policy

UIN: SHAHLIP22217V012122

		Sum Insured Options (Rs. in Lakhs)						
		5	10	15	20	25	50	100
								
	In-Utero Fetal Surgery/ Repair (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Types of In-Utero Fetal Surgery/ Repair. Covered (Actuals) - Open Fetal Surgery - Fetendo Fetal Surgery - Fetal Image-Guided Surgery (FIGS-IT) - EXIT Procedure					
	Voluntary Sterilization Expenses Waiting period : 2 years		Covered (Actuals) (Tubectomy / Vasectomy) provided the insured person is married person and his/her age is 22 years and above					
	Miscarriage due to Accident (Once in life time) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Rs 25,000/-		Rs 35,000/-		Rs 40,000/-	
	Delivery Expenses (Including CSec) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Rs 25,000/-	Rs 50,000/-		Rs 75,000/-		Rs 1 Lakh/-
	Treatment for New born baby	Hospitalization expenses	- Maximum of 25% of the sum insured (including medical and surgical treatment expenses, neonatal and Postnatal surgery / repair) - In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies) are covered from day 1					
		Subsequent year (On payment of applicable premium)	- Covered up to 100% of the sum insured - In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies)					
		Vaccination expenses	- Payable up to 12 months from the birth of the new born - For Rs 5 & 10 Lakhs sum insured : RS 2,500 ; For Rs 15 Lakhs & above: Rs 3,500					
		Metabolic Screening	Payable once for each new born subject to a limit of Rs 3,500					
		Pediatrician Consultation	- Covered up to 4 consultations per year - Payable up to 12 year of age - Limit per consultation is up to Rs 500					
	Outpatient (Available only for female insured person). Limit per policy year		Rs 2500/-		Rs 3500/-		Rs 5000/-	
	Preventive Health Checkup (Inclusive of costs of vaccination)		Based on age of the insured person limits differ per policy year					
	Instalment Options		Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years).					
Optional Cover								
	Lump sum cover for cancer		- If the insured person shall contract cancer as a first incidence, lumpsum is payable - Sum insured of 5/10/15/20 and 25 Lakhs - Individual sum insured basis only - Available only for female insured persons who is aged between 91 days to 65 years. - Waiting period: 180 days					
Waiting Period								
	Initial waiting period		30 days for all illnesses (except accident)					
	For Specific diseases		2 years					
	For Pre-existing diseases		2 years					
	Bariatric Surgery		2 years					
	Assisted Reproduction Treatment		3 years					
	Voluntary Sterilization		2 years					
	Ante natal care		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					
	In Utero Fetal surgery / Repair		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					
	Delivery expenses		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					
	Miscarriage due to Accident		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					

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		Parameters	Star Super Surplus (Individual) Insurance Policy Unique Identification No: SHAHLIP21580V052021	
		About of the policy	This is a top-up policy with individual sum insured having Silver & Gold Plan options	
		For Whom	For Family (Family means - Self, Spouse and 3 financially dependent children)	
		Entry Age	For Adults: 18 years – 65 years For Children: 91 days - 25 years	
		Renewal	Lifelong renewal	
		Policy Term	One Year and Two Years	
		Pre Policy Medical Checkup	Not required	
		Modern Treatments	Coverage based on Sum Insured	
		Wellness Services	Available for Gold plan	
		Plan Name	Silver Plan	Gold Plan
		Sum Insured (Rs. In Lakhs)	7 L / 10 L	5L / 10L / 15L / 20L / 25L / 50 L / 75 L / 1 Cr
		Deductible & Defined Limits (Rs. In Lakhs)	3L (Deductible)	3L / 5L / 10L / 15L / 20L / 25L (Defined limit)
		Key Difference between Silver Plan & Gold Plan	Payable when covered medical expenses exceed the deductible for every hospitalization	Payable when the aggregate of covered medical expenses exceed the defined limit in a policy year
		Coverage	Silver Plan	Gold Plan
Basic Covers		In-patient Hospitalization	Room Rent – Up to Rs.4,000 per day	Room - Single Private A/C Room
		ICU Charges, Doctor Fees, Diagnostic Tests, Drugs & Medicines	Covered up to Sum Insured	Covered up to Sum Insured
		Day Care Procedures	All day care procedures are covered	All day care procedures are covered
		Pre-Hospitalization	30 days	60 Days
		Post-Hospitalization	60 days	90 Days
		Road Ambulance	Not available	Rs.3,000 Per hospitalization
		Air Ambulance	Not available	Covered up to 10% of Sum Insured (available for SI of Rs.10 Lakh and above)
		Organ Donor Expenses	Not available	Covered up to Sum Insured
Additional Covers		Recharge	Not available	Defined Limit (in Rs.) Recharge Limit (in Rs.)
				3 lakhs 50,000
				5 lakhs 75,000
				10 lakhs 1,00,000
				15 lakhs & above 2,50,000
		Option for Migration	Not available	Available after 5 continuous policy years
		Medical Second Opinion	Not available	Available:- e_medicalopinion@starhealth.in
		Delivery Expenses	Not available	Covered up to Rs.50,000 per policy year (waiting period 1 year)
Waiting		Initial waiting period (not applicable for Accidents)	30 days	30 days
		For Specific diseases	24 months	12 months
		For Pre-existing diseases	36 months	12 months

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Version_2.0_SP		Subject		Smart Health Pro UIN: SHAHLIP23172V012223		
Fe		About the policy		A unique indemnity health insurance product only available online , which offers five different optional covers which helps the insured to customize the policy as per his/her choice		
		Type of Cover		Individual cover & Floater cover		
		Entry Age	Individual	18 years – 50 years		
			Floater	Adults: 18 years – 50 years (In Floater Maximum Family Size : 2A + 3C)		
				Dependent Children: 91days - 25 years		
		Midterm Inclusion		Available for Newly Wedded Spouse, New Born baby and Legally adopted Child Intimation about the new born baby should be given within 45 days from the date of birth.		
		Policy Term		One Year / Two Year / Three Year		
		SI Options (Rs. In Lacs)		5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L		
		Pre-Policy Medical check-up		Not required. Based on declared medical history, company may subject the applicant/s to undergo pre-policy medical check-up.		
	Discounts Available					
		Upfront Discount		5% on the premium if the additional questions related to lifestyle and habits are answered by the insured at the time of purchasing this policy		
		Long term Discount		If the policy term opted is 2 years, 10% discount is available on 2 nd year premium and if the policy term opted is 3 years, 12.5% is available on 3 rd year premium		
		Floater Discount		20% floater discount is applicable on individual premium for each adult and this floater discount is not applicable on child premium		
		Star Wellness Program		Insured can get discount up to 20% on the renewal premium		
	Coverage					
		Room Rent		Private Single A/c Room		
		ICU, Doctor Fees, Diagnostic Tests, Drugs & Medicines		Covered up to Sum Insured		
		Day Care Procedures		Covered up to Sum Insured		
		Pre & Post-Hospitalization		60 Days & 180 Days (Covered up to Sum Insured)		
		Road Ambulance		Covered up to Sum Insured		
		Air Ambulance		10% of sum insured per policy year		
		Domiciliary Hospitalization		Covered up to Sum Insured		
		Modern Treatments		Covered up to Sum Insured		
		Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)		Covered up to Sum Insured		

Smart Health Pro

UIN: SHAHLIP23172V012223

	Annual Health Check-up <i>(Can be availed any time during the policy year)</i>	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs
		Individual	1500	2000	4000	5000	5000	5000	8000	8000
		Floater	2500	5000	8000	10000	10000	10000	15000	15000
	Home Care Treatment	Payable upto 10% of the sum insured subject to max of Rs 5 Lakhs in a policy year								
	Hospitalization expenses for treatment of New Born Baby	Covered upto 10% of the sum insured and maximum upto Rs 2 Lakhs Payable from Day 1 of its birth till the expiry date of the policy (including congenital internal disease / defects for the new born)								
	Automatic Restoration <i>(Up to 100%, Once in every policy year)</i>	Restoration triggers upon partial/full utilization of limit of cover Restored sum insured can be utilized for all claims (for subsequent hospitalizations) The maximum liability in a Single claim will be up to the limit of cover								
	Cumulative Bonus	50% for each claim free year subject to a maximum 100% of sum insured								
	Value Added Services	Star Tele- health services, Medical concierge services, Digital Health Vault, Wellness Content, Post Operative Care, Discounts from Network Providers								
Optional Covers (On payment of additional premium)										
	Cumulative Bonus Booster	50% of sum insured for each claim free year and maximum upto 600% of the sum insured								
	Modification of room Category	Insured person can enhance/ reduce the room category from Private Single A/c Room to Any Room / Shared Accommodation								
	Reduction of Pre-Existing Diseases Waiting Period	Insured person can reduce the Pre-Existing Diseases/ waiting period from 48 months to 36/24/12 months.								
	Coverage for Non-medical Items (Consumables)	Items as per List I will become payable if there is an admissible claim under the policy for inpatient / daycare treatment								
	Unlimited Automatic Restoration of Sum Insured	Sum insured will be restored unlimited number of times and maximum upto 100% each time, which can be utilized for subsequent hospitalization. Restoration triggers upon partial/full utilization of limit of cover Restored sum insured can be utilized for all claims (for subsequent hospitalizations) The maximum liability in a single claim will be up to the limit of cover								
Waiting Period										
	Initial waiting period	30 days (Accidents are covered from Day 1)								
	For Specific diseases	2 years								
	For Pre-existing diseases	4 years								

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		Parameters	Star Extra Protect - Add on Cover UIN: SHAHLIA23061V012223		
		About of the policy	Enhances the limits of existing covers in addition to offering new features to the Base Policy		
		Eligibility	Add on cover can only be bought along with the Base Policy either at inception or during Renewal of the Base Policy Available for Insured having minimum Sum Insured of Rs 10 Lakhs under the Base policy		
		Age/Family Size	As per Base Policy		
		Add on cover Term	As per the Base Policy term		
		Base Policy	Family Health Optima, Star Comprehensive Insurance Policy, Medi-Classic Insurance Policy (Individual)		
		Note	Insured can opt Section I (or) Section II (or) Both If Section I in the Add-on cover is opted, Insured cannot opt-out of it		
	Section - I				
		Enhanced Room Rent	Sum Insured 10 to 20 Lakhs (As per Base Policy)	Above 20 Lakhs (As per Base Policy)	
			Any Room (Except for suite room and above the category of suite room)	Any Room	
		Claim Guard (Coverage for Non-Medical Items - Consumables)	If there is an admissible claim under In-patient/ Day Care Treatment, under the base policy, then the expenses of the items as per List I will become payable		
		Enhanced Limit for Modern Treatments	The certain list of procedures covered under the Base policy with sub-limits are covered up to sum insured of the base policy (For the complete list refer policy wording)		
		Enhanced Limit for Ayush Treatment	Medical expenses for In-patient Hospitalization incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to sum insured of the Base Policy		
		Home Care Treatment	Payable up to 10% of sum insured of the base policy, subject to maximum of Rs.5 lakh in a policy year		
		Bonus Guard	Cumulative bonus available under base policy will not be reduced at renewals unless the bonus is utilized.		
	Section - II Option to choose aggregate deductible				
	Sum Insured (Rs in Lakhs)	Aggregate Deductible Option (Rs)	Discount offered on Premium		
			FHO	CHI	MCI
	10 Lakhs to 20 Lakhs	Rs 25,000	15%		
		Rs 50,000	20%		
		Rs 1,00,000	30%		
	Above 20 Lakhs	Rs 25,000	12%		
		Rs 50,000	18%		
		Rs 1,00,000	25%		
	In Section - II, the Company will be liable under the Base Policy only if admissible claim/s exceeds the aggregate deductible limit				

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	About the policy	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries								
	Type of Cover	Individual and Floater								
	Entry Age	Individual : Min 18 Years to Max 75 Years, Dependent Children: Min 91 Days to Max17 Years								
		Floater : Min 18 Years to Max 75 Years, Dependent Children: Min 16 Days to Max17 Years								
		Note: In case of dependent children, at the time of renewal when they become 18 years of age, such children will be considered as Adult and he/she can continue under floater sum insured till he/she gets married								
	Maximum Family Size	Maximum family size is 2A+3C+4P. Self, Spouse , Dependent children, Parents and Parents in law. (or) 6 Adults + 3 Children (6 Adults = Self + Spouse + Parents + Parents-in-law). If Dependent parents and parents in-laws alone wants to cover under this policy separately, the same is possible under 2A family scheme.								
	Midterm Inclusion	Available for Newly Wedded spouse, New born baby and Legally adopted child. Intimation should be given within 45 days from the date of marriage or date of birth								
	Zone based pricing	Zone A: Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara Zone B: Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat Zone C: Rest of India								
	Co-payment	10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years an above.								
	Renewal	Lifelong								
	Policy Term	One Year, Two years & Three Years								
	Long Term Discount	Two year policy: 10 % discount on 2 nd year premium Three year policy: 10% discount is available on 2 nd and 3 rd year premium								
	Floater Discount	For Child : 40% discount is available from 1A premium when he/she becomes 18 years at the time of renewal in floater policy For Parent/Parent in law - 10% discount is available from 1Apremium for each parent when they come under floater policy								
	Pre Medical Screening	For those who declare adverse medical history, company may subject them to undergo pre-policy medical check-up. 100% cost of such medical examination isborne by the company Note : For children whose age is less than 12 years, Paediatrician letter, Vaccination report or Health Report should be submitted and the proposal will be routed to our CMU Team for medical opinion.								
	Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	75	100	200
		Note: Rs 75 Lakhs, Rs 100 Lakhs and Rs 200 Lakhs sum insured will be available for persons aged up to 65 years only. This is applicable only at the time of inception of this policy								
	Room Rent	1% of SI	Any Room (Except suite or above category)				Any Room			
	Coverage for Non Medical Items (Consumables)	If there is an admissible claim under inpatient / day care the policy, then Items as per List I will become payable								
	Emergency Road Ambulance	Covered upto sum insured (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence								
	Pre & Post Hospitalization	60 days & 180 days. Covered upto sum insured								
	Organ Donor Expenses	Covered upto sum insured. Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission								
	Day Care Treatments	All day care treatments are covered upto sum insured								
	Domiciliary hospitalization	Covered upto sum insured. Treatment taken at home for the period exceeding three days								
	Home Care Treatment	Payable up to 10% of the sum insured subject to maximum of Rs 5 Lakhs in a policy year								
	Air Ambulance	Covered up to 10% of sum insured per policy year								
	Star Wellness Program Available for Insured aged => 18 yrs	Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 20% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.								

Star Health Assure Insurance Policy

UIN: SHAHLIP23131V022223

	Sum Insured Options (Rs. in Lakhs)		5	10	15	20	25	50	75	100	200
	Health Check up Assure	Individual (Rs)	1500	2000	4000	5000	5000	5000	8000	8000	8000
	Each policy year (Irrespective of claim)	Floater (Rs)	2500	5000	8000	10000	10000	10000	15000	15000	15000
	Cumulative Bonus		25% of sum insured for each claim free and maximum up to 100% of the sum insured								
	Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)		Covered up to sum insured								
	Assisted Reproduction Treatment (Limit of Liability in a policy year)		1 Lakh	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs
	Delivery Expenses (Per Policy Year)		Covered up-to 10% of the Sum Insured. Both self and spouse are covered under this policy for a continuous period of 2 years under Individual or floater sum insured								
	In Utero Fetal surgery/Intervention		Covered up to sum insured, Waiting period: 2 years from the date of inception of this policy								
	Sum Insured Options (Rs. in Lakhs)		5	10	15	20	25	50	75	100	200
	Hospitalization Expenses for Treatment of New Born Cover		2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs
	Treatment for Chronic Severe Refractory Asthma		Payable up to 10% of sum insured not exceeding Rs.5 Lakhs per policy period								
	Compassionate Travel		Company will reimburse the transportation expenses by air incurred up to Rs.10,000/- for one immediate family member (other than the travel companion)								
	Repatriation of mortal remains		Company shall reimburse up to Rs.15,000/- in a policy year Payable towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy								
	Treatment in Valuable Service Providers Network		1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum								
	Shared Accommodation		Payable for in-patient hospitalization, then amount of Rs.1,000/- per day will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation								
	Second Medical Opinion		Can obtain a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners. All medical records should be forwarded to the mail-id e_medicalopinion@starhealth.in. or through Post/Courier.								
	Automatic Restoration		Sum Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization. Restoration will trigger immediately upon partial/ full utilization of the sum insured, which can be utilized for a subsequent hospitalization. On partial utilization of the Sum Insured, it will be restored up to extent of utilization. On full utilization of the Sum Insured, it will be restored to 100% Used for all claims including for modern treatment, but for a subsequent hospitalization Maximum payable amount for a single claim under restoration benefit shall not more than the sum insured								
	Modern treatments		Covered up to sum insured								
	Rehabilitation and Pain Management		Covered up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year								

Optional Cover

	Optional Cover to choose deductible <i>This deductible is applicable for every policy year (on Aggregate basis)</i>	Sum Insured	Aggregate Deductible Option	Discount Offered
		Upto Rs 20 Lakhs	Rs 50,000	45%
			Rs 1 Lakh	55%
		Above Rs 20 Lakhs	Rs 50,000	35%
			Rs 1,00,000	50%

Waiting Period

	Initial waiting period	30 days for all illnesses (except accident)
	For Specific diseases	2 years
	For Pre-existing diseases	Applicable for 3 year policy term: 2.5 years. Applicable for 1 year and 2 year policy term :3 years
	Delivery Expenses Cover	2 years
	In Utero Fetal Surgery / Intervention	2 years
	Assisted Reproduction Treatment	2 years
	New Born Baby Cover	1 year

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	Type of Cover		Individual and Floater					
	Entry Age		For Adults: Minimum 50 years (Primary member) and Maximum up to any age					
			For Dependent Children: 91 days to 25 years					
	Midterm Inclusion		Newly Married / Wedded spouse: Intimation about the marriage should be given within 45 days from the date of marriage					
	Zone based pricing		Zone 1: Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Baroda Zone 2: Rest of India					
	Renewal		Lifelong					
	Family size		Maximum 2A+3C					
	Policy Term		One Year, Two years & Three Years					
	Pre Medical Screening		Not Required					
	Sum Insured Options (Rs. in Lakhs)		10	20	30	50	75	100
			For persons above 65 years the sum insured is restricted to Rs 50 Lakhs					
	Room Rent (Per day)		1% of sum insured or maximum up to Rs 20,000 /-					
	Pre & Post Hospitalization		60 days & 90 days (Actuals)					
	Road Ambulance Charges		Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence					
	Air Ambulance		Rs 2.50 Lakhs per hospitalisation and maximum Rs 5 lakhs per policy year					
	Day Care Procedures		All day care procedures are covered (Actuals)					
	Cataract		Sum Insured (Lakhs)		Limit Per Eye (Rs)		Limit Per Policy Year (Rs)	
			10/20/30		50,000		80,000	
			50 & above		60,000		1 Lakh	
	Organ Donor Expenses		Covered up to sum insured Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery/ICU admission. This is utilized by the donor and not by the insured					
	AYUSH		Covered up to sum insured					
	Coverage for Non-Medical items		If there is an admissible claim then items as per list 1 (refer policy wording) will become payable					
	Domiciliary Hospitalization		Treatment taken at home (Including AYUSH) for a period exceeding three days, on the advice of the attending Medical Practitioner					
	Star Wellness Program Available for Insured aged => 18 years		Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.					
	Sum Insured Options (Rs. in Lakhs)		10	20	30	50	75	100
	Bariatric Surgery (Rs. in Lakhs) (Waiting Period 2 years)		2.50	2.50	5	5	5	5
	Cumulative Bonus (Rs. In Lakhs)		20% of sum insured for each claim free year subject to a maximum of 100% sum insured					
	Automatic Restoration (Up to 100% of the Basic SI) (Available immediately upon partial/full utilization of the limit of coverage)		10	20	30	50	75	100
	Rehabilitation and Pain Management		Covered up to the sub-limit (or) maximum up to 10% whichever is less per policy year. Treatment taken at authorized centres (www.Star-health.in)					
	Modern Treatments		Upto 50% of sum insured					
	Sum Insured Rs (Lakhs)		10	20	30	50	75	100
	Health Check up (Payable on renewal after every claim free year)	Individual (Rs)	3000	4000	4500	5000	7000	
		Floater (Rs)	4000	6000	6500	7500	10000	
	Outpatient (Day 1 covered)	Individual (Rs)	3000	4000	4500	5000	7000	
		Floater (Rs)	4000	6000	6500	7500	10000	

Star Health Premier Insurance Policy

UIN: SHAHLIP22226V012122

	Hospice Care	10% of the sum insured subject to a maximum of Rs.5 lakhs, if availed at our Networked facility mentioned in our website www.starhealth.in , payable once in life time for each Insured person.
	Homecare Treatment	10% of the for the sum insured subject to maximum of Rs 5 Lakhs in a policy year For treatment availed by the Insured Person at home, only for the specified conditions. For details please refer policy condition
	Co-payment	20% applicable to claim amount admissible payable whose age at the time of entry is above 65 years
	Instalment Options	Quarterly, Half-yearly
	Long-term discount	Two year policy: 10 % discount on 2 nd year premium Three year policy: 11.25% on 2 nd and 3 rd year premium
	Floater discount	For Adults aged 50 years and above, if spouse is aged less than 50 years, a family floater cover can be offered by considering the premium of age 50 years discounted by 10% for the spouse A Floater discount of 40% is available on the premium for the younger member when 2 adults are covered under the same policy on Floater sum insured basis
	Discount in premium for submitting health checkups	10% discount applicable, If the prospect submits documents at the time of inception, this discount will be given for all subsequent renewals also and if the policy is renewed continuously without break. Stress ECHO Report /TMT (done under guidance), BP Report (3 readings), Fasting Blood Sugar (FBS) and HbA1C, Blood urea & creatinine, Complete Urine Examination (CUE). Test should have taken 45 days prior to the date of proposal
Waiting Period		
	Initial waiting period	30 days for all illnesses (except accident)
	For Specific diseases	2 years
	For Pre-existing diseases	2 years
	Bariatric Surgery	2 years
	Hospice Care	2 years

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