


















































































Star

Health

One Pager



















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	<ul style="list-style-type: none"> 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) <ul style="list-style-type: none"> 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							
	Initial waiting period	30 days (not applicable for Accidents)					
	For Specific diseases	12 Months <ul style="list-style-type: none"> (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Varicocele, 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					
Waiting Period							

	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	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	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	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									


	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 and 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 1A premium 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 is borne 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 Each policy year (Irrespective of claim)	Individual (Rs)	1500	2000	4000	5000	5000	5000	8000	8000	8000
		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									
	Modern treatments	Maximum payable amount for a single claim under restoration benefit shall not more than the 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 This deductible is applicable for every policy year (on Aggregate basis)	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












Features

Primary Cover & Additional benefits

	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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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 pregnancy period 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
	Room Rent (Per day)	1% of SI	Any Room (Except suite or above category)			Any room		
	Star Mother cover	<ul style="list-style-type: none"> 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

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)						
		<ul style="list-style-type: none"> ▪ Open Fetal Surgery ▪ Fetendo Fetal Surgery ▪ Fetal Image-Guided Surgery (FIGS-IT) ▪ EXIT Procedure 						
	Voluntary Sterilization Expenses Waiting period : 2 years	Covered (Actuals)						
		<ul style="list-style-type: none"> ▪ (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	<ul style="list-style-type: none"> ▪ 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)	<ul style="list-style-type: none"> ▪ Covered up to 100% of the sum insured ▪ In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies) 					
		Vaccination expenses	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ Payable once for each new born subject to a limit of Rs 3,500 					
		Pediatrician Consultation	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ 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						





	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	4 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
		750	1000	1500	2000	2500	3000	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						

* 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.


	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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		Star Extra Protect - Add on Cover			
Parameters		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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		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	<table border="1"> <thead> <tr> <th>Defined Limit (in Rs.)</th> <th>Recharge Limit (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>3 lakhs</td> <td>50,000</td> </tr> <tr> <td>5 lakhs</td> <td>75,000</td> </tr> <tr> <td>10 lakhs</td> <td>1,00,000</td> </tr> <tr> <td>15 lakhs & above</td> <td>2,50,000</td> </tr> </tbody> </table>	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
	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										

* 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 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/-	
		Number of Hospital Cash Days Options (per policy year)	Basic Plan Options: 30 / 60 / 90 / 120 / 180 days	Enhanced Plan Options: 90 / 120 / 180 days	
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) <ul style="list-style-type: none"> Individual Policy: ICU Hospital Cash is payable for maximum of 30 days Floater Policy: ICU Hospital Cash is payable for maximum of 90 days 		
Enhanced Plan		Convalescence Hospital Cash	1 Day additional hospital cash amount is payable if the hospitalization is beyond 5 consecutive Days.		
		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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	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						

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.

STAR ACCIDENT CARE

TABLE B + TABLE C

















SMU INSURED	GROUP 1			GROUP 2			GROUP 3		
	1 Year	2 Year	3 Year	1 Year	2 Year	3 Year	1 Year	2 Year	3 Year
10LAC (with 10LAC TTD)	1475	2844	4118	2065	3988	5770	2360	4555	6596
15LAC (with 15LAC TTD)	2213	4266	6177	3098	5983	8655	3540	6832	9894
25LAC (with 15LAC TTD)	3039	5859	8490	4632	8944	12939	5605	10821	15665
50LAC (with 15LAC TTD)	5104	9841	14272	8467	16349	23647	10768	20792	30090
1CR (with 15LAC TTD)	9235	17805	25836	16137	31158	45064	21093	40734	58941
1.5CR (with 15LAC TTD)	13364	25771	37400	23807	45967	66481	31418	60676	87792
2CR (with 15LAC TTD)	17494	33736	48964	31477	60776	87898	41743	80618	116643
2.5CR (with 15LAC TTD)	21624	41701	60528	39147	75585	109315	52068	100560	145494
3CR (with 15LAC TTD)	25754	49666	72092	46817	90394	130732	62393	120502	174345
3.5CR (with 15LAC TTD)	29884	57361	83656	54487	105203	152149	72718	140444	203196
4CR (with 15LAC TTD)	34014	65596	99220	62157	120012	173566	83043	160386	232047
4.5CR (with 15LAC TTD)	38144	73561	106784	69827	134821	194983	93368	180328	260898
5CR (with 15LAC TTD)	42247	81526	118348	77497	149630	216400	103693	200270	289749
5.5CR (with 15LAC TTD)	46404	89491	129912	85167	164439	237817	114018	220212	318600
6CR (with 15LAC TTD)	50534	97456	141476	92837	179248	259234	124343	240154	347451
6.5CR (with 15LAC TTD)	54664	105421	153040	100507	194057	280651	134668	260096	376302
7CR (with 15LAC TTD)	58794	113386	164604	108177	208866	302068	144993	280038	405153

GROUP 1	ADMINISTRATIVE WORK
GROUP 2	REST OF GROUP 1 & 3
GROUP 3	HAZAROUS WORK
















Version_1.0_SP		Parameters	FAMILY ACCIDENT CARE INSURANCE POLICY Unique Identification No: SHAHLIP21042V012021
Features		About the policy	Covers all accident-related eventualities of the insured and proves to be the best defence against the odd slips, twists and turns of life.
		Age at entry	Adult: 18 years to 65 years Dependant children: 16 Days to 25 years Maximum Up to 3 Children (2A+3C) covered in a single policy
		Policy Term	1 and 2 years
		Sum insured (Rs)	Minimum 1 Lac; Maximum 50 Lac Sum Insured in Multiples of Rs 50,000
	Risk Covered		
		Death Benefit	100% of the Sum Insured Within 12 Calendar months from the date of Accident
		Permanent Total Disablement (PTD)	100% of the Sum Insured Within 12 Calendar months from the date of Accident Disability is confirmed and claimed within 60 days from the occurrence of disablement
		Coverage for Dependent Children	Compensation for death or PTD will be 25% of the sum insured.
		Coverage	World wide Cover applicable
		Premium	One Year Policy Rs 75 Per Lac (Per Family) Two year Policy Rs 145 Per Lac (Per Family)
* 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.			

Star Family Accidental Insurance (With GST)

































Insurance	1 year	2 year
10 Lakh	885	1711
20 lakh	1770	3422
25 Lakh	2213	4278
30 Lakh	2655	5133
40 Lakh	3540	6844
50 Lakh	4425	8555

























		Parameters	STAR OUT PATIENT CARE INSURANCE POLICY			
			UIN:SHAHLIP22231V012122			
	About of the policy	<ul style="list-style-type: none"> Covers out patient consultation under three different variants- Silver Plan, Gold Plan and Platinum Plan 				
	For Whom	<ul style="list-style-type: none"> For Individual & Family (Family means - Self, Spouse and financially dependent children) 				
	Entry Age	<ul style="list-style-type: none"> For Adults: 18 years – 50 years For Children: 31st Day - 25 years 				
	Renewal	<ul style="list-style-type: none"> Lifelong renewal 				
	Maximum covered	<ul style="list-style-type: none"> 6 Persons 				
	Policy Term	<ul style="list-style-type: none"> One Year 				
	Medical Checkup	<ul style="list-style-type: none"> Not required 				
	Plan Name	Silver Plan	Gold Plan	Platinum Plan		
	Sum Insured (Rs.)	25,000	50,000	75,000	1,00,000	
	Outpatient consultation	<ul style="list-style-type: none"> Consultation expenses incurred at any Networked Facility In India 				
	Non Allopathic treatment	<ul style="list-style-type: none"> Outpatient medical consultation and treatment expenses incurred under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines 				
	Diagnostics, Physiotherapy & Pharmacy	<ul style="list-style-type: none"> Expenses incurred at any Networked Facility In India 				
	Dental treatment expenses	<ul style="list-style-type: none"> To a natural tooth or teeth arising out of accidents incurred at any Networked Facility in India as an Outpatient 				
	Ophthalmic treatment expenses	<ul style="list-style-type: none"> Arising out of accident incurred at any Networked Facility in India as an Outpatient 				
	Renewal Discount	<ul style="list-style-type: none"> 25% of the premium after every block of two continuous claim free years. 				
	Initial waiting period	<ul style="list-style-type: none"> 30 days for all illnesses (except accident) 				
	For Pre-existing diseases	<ul style="list-style-type: none"> Silver plan - 4 Years, Gold plan - 2 Years, Platinum plan - 1Year 				

* 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.

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	<p>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.</p> <p>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)</p> <p>C) Maximum One Claim only is payable in a Policy Year</p> <p>D) Insured person is eligible for renewal if atleast one category is left where there has been no claim made</p> <p>E) Only one claim is admissible under each group</p>
	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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













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				

	About the policy	Persons who have been diagnosed with a Cardiac ailment/ disorder in the past and undergone a Cardiac Surgical intervention or procedure for the same. Note - Person with pacemaker can also apply for this policy.			
	Type of Cover	Individual Sum Insured			
	Entry Age	7 years to 70 years			
	Co-payment	Not Applicable			
	Renewal	Lifelong			
	Policy Term	1 year / 2 years / 3 years			
	Premium Payment	Quarterly / Half-Yearly / Yearly / Biennial (once in 2 years) / Triennial (once in 3 years)			
	Pre Policy Medical Checkup	Not Required			
	Medical Records for U/W	ECHO, ECG (taken within 6 months), Consultation and all medical records related to the intervention/ surgery/ medical management should be submitted at the time of proposal			
	Sum Insured Options (Rs. in Lakhs)	5 / 7.5 / 10 / 15			
	Hospitalization - Room Rent	Single Private AC Room (Actuals)			
	ICU, Dr Fees, Tests, Medicines	Covered (Actuals)			
	Road Ambulance Charges	Covered (Actuals)			
	Pre & Post Hospitalization	30 days & 60 days (Actuals)			
	Day Care Procedures	All day care procedures are covered (Actuals) (Note: Sub-limits applicable only for Cataract treatment)			
	Heart Transplantation expenses	Covered up to 200% of the Sum Insured (Expenses including harvesting and transportation of Heart by Air and/or Road are covered) Waiting Period: 2 Years			
	Cardiac Devices (like Pacemaker)	Covered up to 50% of the Sum Insured Waiting Period: 30 Days			
	Modern Treatments	Covered up to the Sub-limits mentioned in the policy clause			
	Rehabilitation & Pain Management	Covered up to the Sub-limits (or) up to 10% of the Sum Insured whichever is less			
	E-Medical Opinion	Available mail at: e_medicalopinion@starhealth.in			
	Wellness Rewards Program	Insured can avail renewal discount, if submitted the following reports. ECHO (Echocardiogram) (ii) Lipid Profile (iii) HbA1c (Hemoglobin A1c) and, if all the 3 tests results are normal 10% discount will be available on renewal premium if any 2 tests results are normal 5% discount will be available on renewal premium			
	Wellness Services	Diet consultation, Counselling (for stress management), Unlimited-Tele Consultation, E-pharmacy			
	Sum Insured (Rs. in Lakhs)	5	7.5	10	15
	Cataract treatment	Rs 30,000 per eye Rs 40,000 in a policy year	Rs 40,000 per eye and Rs 60,000 in a policy year		
	Conventional Coronary Angiogram Test	Rs 20,000	Rs 20,000	Rs 25,000	Rs 25,000
	Health Check-up benefit (available after every policy year)	Rs 2,000	Rs 2,000	Rs 3,000	Rs 4,000
	Out-Patient Treatment Expenses (Including vaccination) "Covered from- Day 1"	Rs 2,500	Rs 3,000	Rs 3,500	Rs 5,000
	No Claim Bonus	10% of the sum insured for each claim free year and maximum upto 100% of the sum insured			
	Automatic Restoration (Up to 100%)	Available once in a policy year (does not cover same illness/cardiac ailments/ modern treatments)			
Waiting Periods					
	Cardiac ailments	30 days			
	Initial waiting period	30 days for all illnesses (except for accidents)			
	Specific diseases	2 years			
	PED (Other than Cardiac)	4 years			

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)	<p>A) On payment on additional premium. Lumpsum of 50% of (section:1) sum insured.</p> <p>B) This lumpsum sum insured cannot vary.</p> <p>C) Payable when insured person suffers a recurrence, metastasis, and / or a second malignancy unrelated to first cancer.</p> <p>D) This benefit is addition to the sum insured of Indemnity cover under Section I.</p> <p>E) Claim for lump-sum, the coverage under Section II ceases and the policy will continue with Section I</p> <p>F) Waiting period: 30 months</p>		
	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		

* 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.