









































	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 : 18 Years to 75 Years, Dependent Children: 91 Days to 18 Years									
		Floater : 18 Years to 75 Years, Dependent Children: 16 Days to 18 Years									
		Note: In case of dependent children, when they complete 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	Under floater policy, premium for child aged up to 17 years will be according to the family size. Above 17 years, the child can continue under the floater policy by paying the premium applicable for the child based on his/her appropriate age from the 1A premium table with a floater discount of 40%. The premium for parents (in-laws) is based on their appropriate age from the 1A table with a floater discount of 10% for each parent.									
	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	Upto 1% of Sum Insured or upto Rs.20,000/- per day whichever is less						No limit (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	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. Available for Insured aged => 18 yrs									

	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 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

* 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.