ersion_1.0_SP	Para	meters	Star Health Assure Insurance Policy									
		UIN: SHAHLIP23017V012223										
13	About the policy		Covers hospitalization expenses incurred as a result of illness and/or accidental injuries									
i ŤŤ i	Type of Cover	Individual and Floater										
	Entry Age	Family Size - 6 Adults (Self +Spouse+Parents +Parent's in Law)+ 3 Dependent Children 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										
	Midterm Inclusion	n	Available	dult and he/she can continue under floater sum insured till he/she gets married vailable for Newly Wedded spouse, New born baby and Legally adopted child. Intimation should be iven 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										
B	Co-payment	10% of each and every claim amount for fresh as well as renewal policies for insured person whose age a the time of entry is 61 years an above.								whose age at		
(6)	Renewal	Lifelong										
X	Policy Term		One Year, Two years & Three Years									
	Pre Medical Screen	ning	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									
T	Sum Insured Option	ons (Rs. in Lakhs)	5	10	15	20	25	50	75	100	200	
					l s 100 Lakhs applicable d				l be available policy	l e for persons	aged up to	
	Room Rent		Upto 1% of Sum Insured or upto Rs.20,000/- per day whichever is less									
	Coverage for Non (Consumables)	If there is an admissible claim under inpatient / day care the policy, then Items as per List I will become payable										
9 5	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									
Ī.	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									
之	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.									
T	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	s	25% of sum insured for each claim free and maximum up to 100% of the sum insured									
	Ayush Treatment (For Ayurveda, Un Homepathy)	Covered up to sum insured										

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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									
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	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									
		payable an	nount for a s	single claim	under resto	ration bene	fit shall not	more than t	he sum insured	
Modern treatments	Maximum	payable an	•	single claim	under resto	ration bene	fit shall not	more than t	he sum insured	
Modern treatments Rehabilitation and Pain Management	Maximum Covered ι	ip to sum in	sured						he sum insured er policy year	
Rehabilitation and Pain	Maximum Covered ι	p to sum in	sured							
Rehabilitation and Pain	Maximum Covered ι	p to sum in	osured o-limit (or) r	naximum иµ	o to 20% of	the sum ins	ured whiche	ver is less, p	er policy year	
Rehabilitation and Pain	Maximum Covered u	p to sum in p to the sul Option Sum Ins	osured o-limit (or) r	naximum up	o to 20% of Aggregate Opt	the sum ins	ured whiche		er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate	Maximum Covered ι	p to sum in p to the sul Option Sum Ins	osured o-limit (or) r	naximum up	o to 20% of Aggregate	the sum ins	ured whiche	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for	Maximum Covered u Covered u Upto Rs 2	p to sum in p to the sul Option Sum Ins	osured o-limit (or) r	Rs 5	o to 20% of Aggregate Opt 0,000	the sum ins	ured whiche	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate	Maximum Covered u Covered u Upto Rs 2	op to sum in p to the subset of the subset o	osured o-limit (or) r	Rs 5	Aggregate Opt 0,000 Lakh	the sum ins	ured whiche	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate	Maximum Covered u Covered u Upto Rs 2	op to sum in p to the subset of the subset o	osured o-limit (or) r	Rs 5 Rs 1	Aggregate Opt 0,000 Lakh	the sum ins	45% 35%	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis)	Maximum Covered u Covered u Upto Rs 2	p to sum in p to the subset of	o-limit (or) r	Rs 5 Rs 1 Rs 5	Aggregate Opt 0,000 Lakh	the sum ins	45% 35%	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis) Initial waiting period	Maximum Covered u Covered u Upto Rs 2 Above Rs 30 days fo	p to sum in p to the subset of	o-limit (or) r	Rs 5 Rs 1 Rs 5	Aggregate Opt 0,000 Lakh	the sum ins	45% 35%	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis)	Maximum Covered u Covered u Upto Rs 2 Above Rs 30 days fc 2 years Applicable	op to sum in p to the sul p to	o-limit (or) r	Rs 5 Rs 1 Rs 5 Rs 1 ccident)	Aggregate Opt 0,000 Lakh 0,000	the sum ins	45% 35%	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis) Initial waiting period For Specific diseases	Maximum Covered u Covered u Upto Rs 2 Above Rs 30 days fc 2 years Applicable	op to sum in p to the sul p to	aiting Peri	Rs 5 Rs 1 Rs 5 Rs 1 ccident)	Aggregate Opt 0,000 Lakh 0,000	the sum ins	45% 35%	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis) Initial waiting period For Specific diseases For Pre-existing diseases	Maximum Covered u Covered u Upto Rs 2 Above Rs 30 days fc 2 years Applicable Applicable	op to sum in p to the sul p to	aiting Peri	Rs 5 Rs 1 Rs 5 Rs 1 ccident)	Aggregate Opt 0,000 Lakh 0,000	the sum ins	45% 35%	ver is less, p	er policy year	
Rehabilitation and Pain Management Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis) Initial waiting period For Specific diseases For Pre-existing diseases Delivery Expenses Cover In Utero Fetal Surgery /	Maximum Covered u Covered u Upto Rs 2 Above Rs 30 days fc 2 years Applicable Applicable 2 years	op to sum in p to the sul p to	aiting Peri	Rs 5 Rs 1 Rs 5 Rs 1 ccident)	Aggregate Opt 0,000 Lakh 0,000	the sum ins	45% 35%	ver is less, p	er policy year	
	In Utero Fetal surgery/Intervention Sum Insured Options (Rs. in Lakhs) Hospitalization Expenses for Treatment of New Born Cover Treatment for Chronic Severe Refractory Asthma Compassionate Travel Repatriation of mortal remains Treatment in Valuable Service Providers Network Shared Accommodation Second Medical Opinion	In Utero Fetal surgery/Intervention Sum Insured Options (Rs. in Lakhs) Hospitalization Expenses for Treatment of New Born Cover Treatment for Chronic Severe Refractory Asthma Compassionate Travel Company Family me Repatriation of mortal remains Treatment in Valuable Service Providers Network Shared Accommodation Second Medical Opinion Can obtain All medical Post/Counter Sum Insuracion be utili Restoration for a subse	In Utero Fetal surgery/Intervention Sum Insured Options (Rs. in Lakhs) Hospitalization Expenses for Treatment of New Born Cover Treatment for Chronic Severe Refractory Asthma Compassionate Travel Company will reimbut family member (other.) Repatriation of mortal remains Company shall reimbut Payable towards the embalming and coffin the embalming and coffin to form the embalming and company shall reimbut family member (other.) Treatment in Valuable Service Providers Network Shared Accommodation Payable for in-patient continuous and company shall reimbut family member (other.) Can obtain a Second All medical records shall	In Utero Fetal Surgery/Intervention Sum Insured Options (Rs. in Lakhs) Hospitalization Expenses for Treatment of New Born Cover Refractory Asthma Compassionate Travel Company will reimburse the transfamily member (other than the transfamily member (other than the transfamily and coffin charges) to Treatment in Valuable Service Providers Network Shared Accommodation Payable for in-patient hospitalization of mortal open Compassionate Travel (Can obtain a Second Medical Opinion) Second Medical Opinion Can obtain a Second Medical Opinion (Restoration will trigger immediate for a subsequent hospitalization.)	Both self and spouse are covered under this period: 2 In Utero Fetal surgery/Intervention Sum Insured Options (Rs. in Lakhs) Hospitalization Expenses for Treatment of New Born Cover Refractory Asthma Compassionate Travel Repatriation of mortal remains Company will reimburse the transportation of family member (other than the travel company shall reimburse up to Rs. 15,000/- in embalming and coffin charges) to the resider Treatment in Valuable Service Providers Network Shared Accommodation Payable for in-patient hospitalization, then a continuous and completed period of 24 hours. Second Medical Opinion Can obtain a Second Medical Opinion from a continuous and completed period of 24 hours. Sum Insured will be restored unlimited numbican be utilized for a subsequent hospitalization. Restoration will trigger immediately upon parafor a subsequent hospitalization.	Both self and spouse are covered under this policy for a complete floater sum insured In Utero Fetal	Both self and spouse are covered under this policy for a continuous particular sum insured In Utero Fetal Covered up to sum insured, Waiting period: 2 years from the date of surgery/Intervention Sum Insured Options (Rs. in Lakhs) 5 10 15 20 25 50	Both self and spouse are covered under this policy for a continuous period of 2 y floater sum insured Covered up to sum insured, Waiting period: 2 years from the date of inception of the surgery/Intervention Sum Insured Options (Rs. in Lakhs) For the Born Cover Treatment of New Born Cover Treatment for Chronic Severe Refractory Asthma Compassionate Travel Company will reimburse the transportation expenses by air incurred up to Rs. 10, 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 embalming and coffin charges) to the residence of the Insured as recorded in the Treatment in Valuable Service Providers Network Shared Accommodation Payable for in-patient hospitalization, then amount of Rs. 1,000/- per day will be continuous and completed period of 24 hours of stay in such shared accommoded. All medical records should be forwarded to the mail-id e_medicalopinion@starh Post/Courier. Sum Insured will be restored unlimited number of times and maximum up to 100 can be utilized for a subsequent hospitalization. Restoration will trigger immediately upon partial/ full utilization of the sum insured for a subsequent hospitalization.	Both self and spouse are covered under this policy for a continuous period of 2 years under Infloater sum insured	

^{*} 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.