




































	<b>About the policy</b>	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries									
	<b>Type of Cover</b>	Individual and Floater Family Size - 6 Adults (Self +Spouse+Parents +Parent's in Law)+ 3 Dependent Children									
	<b>Entry Age</b>	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									
	<b>Midterm Inclusion</b>	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									
		<b>Zone based pricing</b>									
		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</b>	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.									
	<b>Renewal</b>	Lifelong									
	<b>Policy Term</b>	One Year, Two years & Three Years									
	<b>Pre Medical Screening</b>	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									
	<b>Sum Insured Options (Rs. in Lakhs)</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>50</b>	<b>75</b>	<b>100</b>	<b>200</b>	
		<b>Note:</b> 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									
	<b>Room Rent</b>	Upto 1% of Sum Insured or upto Rs.20,000/- per day whichever is less						No limit (Any room)			
	<b>Coverage for Non Medical Items (Consumables)</b>	If there is an admissible claim under inpatient / day care the policy, then Items as per List I will become payable									
	<b>Emergency Road Ambulance</b>	Covered upto sum insured (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence									
	<b>Pre &amp; Post Hospitalization</b>	60 days & 180 days. Covered upto sum insured									
	<b>Organ Donor Expenses</b>	Covered upto sum insured. Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission									
	<b>Day Care Treatments</b>	All day care treatments are covered upto sum insured									
	<b>Domiciliary hospitalization</b>	Covered upto sum insured.Treatment taken at home for the period exceeding three days									
		<b>Home Care Treatment</b>									
		Payable up to 10% of the sum insured subject to maximum of Rs 5 Lakhs in a policy year									
	<b>Air Ambulance</b>	Covered up to 10% of sum insured per policy year									
	<b>Star Wellness Program</b> 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.									
	<b>Sum Insured Options (Rs. in Lakhs)</b>	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>50</b>	<b>75</b>	<b>100</b>	<b>200</b>	
		<b>Note:</b> 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									
	<b>Health Check up Assure</b> Each policy year (Irrespective of claim)	<b>Individual (Rs)</b>	1500	2000	4000	5000	5000	5000	8000	8000	8000
		<b>Floater (Rs)</b>	2500	5000	8000	10000	10000	10000	15000	15000	15000
	<b>Cumulative Bonus</b>	25% of sum insured for each claim free and maximum up to 100% of the sum insured									
	<b>Ayush Treatment (For Ayurveda, Unani, Sidha &amp; Homeopathy)</b>	Covered up to sum insured									

	<b>Assisted Reproduction Treatment (Limit of Liability in a policy year)</b>	1 Lakh	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs
	<b>Delivery Expenses (Per Policy Year)</b>	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								
	<b>In Utero Fetal surgery/Intervention</b>	Covered up to sum insured, Waiting period: 2 years from the date of inception of this policy								
	<b>Sum Insured Options (Rs. in Lakhs)</b>	5	10	15	20	25	50	75	100	200
	<b>Hospitalization Expenses for Treatment of New Born Cover</b>	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	2 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs	4 Lakhs
	<b>Treatment for Chronic Severe Refractory Asthma</b>	Payable up to 10% of sum insured not exceeding Rs.5 Lakhs per policy period								
	<b>Compassionate Travel</b>	Company will reimburse the transportation expenses by air incurred up to Rs.10,000/- for one immediate family member (other than the travel companion)								
	<b>Repatriation of mortal remains</b>	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								
	<b>Treatment in Valuable Service Providers Network</b>	1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum								
	<b>Shared Accommodation</b>	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								
	<b>Second Medical Opinion</b>	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.								
	<b>Automatic Restoration</b>	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								
	<b>Modern treatments</b>	Covered up to sum insured								
	<b>Rehabilitation and Pain Management</b>	Covered up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year								
<b>Optional Cover</b>										
	<b>Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis)</b>	<b>Sum Insured</b>				<b>Aggregate Deductible Option</b>			<b>Discount Offered</b>	
		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%				
<b>Waiting Period</b>										
	<b>Initial waiting period</b>	30 days for all illnesses (except accident)								
	<b>For Specific diseases</b>	2 years								
	<b>For Pre-existing diseases</b>	Applicable for 3 year policy term: 2.5 years. Applicable for 1 year and 2 year policy term :3 years								
	<b>Delivery Expenses Cover</b>	2 years								
	<b>In Utero Fetal Surgery / Intervention</b>	2 years								
	<b>Assisted Reproduction Treatment</b>	2 years								
	<b>New Born Baby Cover</b>	1 year								