

























		Parameters	Star Super Surplus (Floater) Insurance Policy Unique Identification No: SHAHLIP21213V042021		
Features		About of the policy	This is a top-up policy with floater sum insured having Silver & Gold Plan options		
		For Whom	For Family (Family means - Self, Spouse and financially dependent children)		
		Entry Age	For Adults: 18years – 65 years For Children: 91days - 25 years		
		Co-payment (applicable for Gold Plan)	10% Co-payment is applicable if the age at entry is above 60 years		
		Renewal	Lifelong renewal		
		Max No. of persons covered under one policy	5 Persons (Self, Spouse + 3 Dependent Children)		
		Policy Term	One Year		
		Pre Policy Medical Checkup	Not required		
		Modern Treatments	Coverage based on Sum Insured		
		Plan Name	Silver Plan	Gold Plan	
		Sum Insured (Rs. In Lakhs)	10 L	5L / 10L / 15L / 20L / 25L	
		Deductible & Defined Limits (Rs. In Lakhs)	3L / 5L (Deductible)	3L / 5L / 10L (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 Standard AC Room	
		ICU Charges, Doctor Fees, Diagnostic Tests, Drugs & Medicines	Covered up to Sum Insured		
		Day Care Procedures	All day care procedures are covered	All day care procedures are covered	
		Pre-Hospitalization	30 days	60 Days	
		Post-Hospitalization	60 days	90 Days	
		Road Ambulance	Not available	Rs.3,000/- Per hospitalization	
		Air Ambulance	Not available	Covered up to 10% of Sum Insured (available for SI of Rs.10 Lakh and above)	
		Organ Donor Expenses	Not available	Covered up to Sum Insured	
Additional Covers		Recharge	Not available	Defined Limit (in Rs.)	Recharge Limit (in Rs.)
				3 lakhs	50,000/-
				5 lakhs	75,000/-
				10 lakhs	1,00,000/-
	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.