































	<b>About the policy</b>	A unique indemnity health insurance product <b>only available online</b> , which offers five different optional covers which helps the insured to customize the policy as per his/her choice	
	<b>Type of Cover</b>	Individual cover & Floater cover	
	<b>Entry Age</b>	<b>Individual</b>	18 years – 50 years
		<b>Floater</b>	Adults: 18 years – 50 years (In Floater Maximum Family Size : 2A + 3C) Dependent Children: 91days - 25 years
	<b>Midterm Inclusion</b>	Available for Newly Wedded Spouse, New Born baby and Legally adopted Child Intimation about the new born baby should be given within 45 days from the date of birth.	
	<b>Policy Term</b>	One Year / Two Year / Three Year	
	<b>SI Options (Rs. In Lacs)</b>	5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L	
	<b>Pre-Policy Medical check-up</b>	Not required. Based on declared medical history, company may subject the applicant/s to undergo pre-policy medical check-up.	
<b>Discounts Available</b>			
	<b>Upfront Discount</b>	5% on the premium if the additional questions related to lifestyle and habits are answered by the insured at the time of purchasing this policy	
	<b>Long term Discount</b>	If the policy term opted is 2 years, 10% discount is available on 2 <sup>nd</sup> year premium and if the policy term opted is 3 years, 12.5% is available on 3 <sup>rd</sup> year premium	
	<b>Floater Discount</b>	20% floater discount is applicable on individual premium for each adult and this floater discount is not applicable on child premium	
	<b>Online Discount</b>	If the insured buys this policy online at <a href="http://www.starhealth.in">www.starhealth.in</a> and avail 10 % discount for first purchase and its renewals	
	<b>Star Wellness Program</b>	Insured can get discount up to 20% on the renewal premium	
<b>Coverage</b>			
	<b>Room Rent</b>	Private Single A/c Room	
	<b>ICU, Doctor Fees, Diagnostic Tests, Drugs &amp; Medicines</b>	Covered up to Sum Insured	
	<b>Day Care Procedures</b>	Covered up to Sum Insured	
	<b>Pre &amp; Post-Hospitalization</b>	60 Days & 180 Days (Covered up to Sum Insured)	
	<b>Road Ambulance</b>	Covered up to Sum Insured	
	<b>Air Ambulance</b>	10% of sum insured per policy year	
	<b>Domiciliary Hospitalization</b>	Covered up to Sum Insured	
	<b>Modern Treatments</b>	Covered up to Sum Insured	
	<b>Ayush Treatment</b> (For Ayurveda, Unani, Sidha & Homeopathy)	Covered up to Sum Insured	

## Smart Health Pro

UIN: SHAHLIP23172V012223

	<b>Annual Health Check-up</b> (Can be availed any time during the policy year)	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs
		Individual	1500	2000	4000	5000	5000	5000	8000	8000
		Floater	2500	5000	8000	10000	10000	10000	15000	15000
	<b>Home Care Treatment</b>	Payable upto 10% of the sum insured subject to max of Rs 5 Lakhs in a policy year								
	<b>Hospitalization expenses for treatment of New Born Baby</b>	Covered upto 10% of the sum insured and maximum upto Rs 2 Lakhs Payable from Day 1 of its birth till the expiry date of the policy (including congenital internal disease / defects for the new born)								
	<b>Automatic Restoration</b> (Up to 100%, Once in every policy year)	Restoration triggers upon partial/full utilization of limit of cover 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								
	<b>Cumulative Bonus</b>	50% for each claim free year subject to a maximum 100% of sum insured								
	<b>Value Added Services</b>	Star Tele- health services, Medical concierge services, Digital Health Vault, Wellness Content, Post Operative Care, Discounts from Network Providers								
<b>Optional Covers (On payment of additional premium)</b>										
	<b>Cumulative Bonus Booster</b>	50% of sum insured for each claim free year and maximum upto 600% of the sum insured								
	<b>Modification of room Category</b>	Insured person can enhance/ reduce the room category from Private Single A/c Room to Any Room / Shared Accommodation								
	<b>Reduction of Pre-Existing Diseases Waiting Period</b>	Insured person can reduce the Pre-Existing Diseases/ waiting period from 48 months to 36/24/12 months.								
	<b>Coverage for Non-medical Items (Consumables)</b>	Items as per List I will become payable if there is an admissible claim under the policy for inpatient / daycare treatment								
	<b>Unlimited Automatic Restoration of Sum Insured</b>	Sum insured will be restored unlimited number of times and maximum upto 100% each time, which can be utilized for subsequent hospitalization . Restoration triggers upon partial/full utilization of limit of cover 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								
<b>Waiting Period</b>										
	<b>Initial waiting period</b>	30 days (Accidents are covered from Day 1)								
	<b>For Specific diseases</b>	2 years								
	<b>For Pre-existing diseases</b>	4 years								

\* The information provided in this document is only indicative. please read the policy wordings before concluding a sale.