

Version_1.0_SP		Parameters		Star Comprehensive Insurance Policy UIN: SHAHLIP2077V041920									
Features		About the policy		Covers hospitalisation expenses incurred as a result of illness and/or accidental injuries									
		Type of Cover		Individual Sum Insured / Floater Sum Insured (Family Size - 2 Adults + 3 Dependent Children)									
		Entry Age		For Adults: 18years – 65years For Dependent Children: 91 days to 25 years									
		Midterm Inclusion		Available for including Newly married spouse and New Born on paying additional premium (Intimation about the marriage/ newborn should be given within 60 days from the date of marriage/ new born)									
		Co-payment		10% Co-payment is applicable if the Insured age at entry is above 60 years									
		Renewal		Lifelong									
		Policy Term		One Year & Two year									
		Pre Policy Medical Checkup		Not Required									
		Sum Insured Options (Rs. in Lacs)		5	7.5	10	15	20	25	50	75	100	
Primary Cover & Additional benefits		Hospitalization - Room Rent		Private Single AC Room (Actuals)									
		ICU, Dr Fees, Tests, Medicines		Covered (Actuals)									
		Road Ambulance Charges		Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence									
		Pre & Post Hospitalization		60 days & 90 days (Actuals)									
		Organ Donor Expenses		Covered (Actuals) Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission									
		Day Care Procedures		All day care procedures are covered (Actuals)									
		Domiciliary hospitalization		Covered (Actuals) Covered for the period exceeding three days									
		Psychiatric & Psychosomatic		Covered (Actuals)									
		Air Ambulance		Covered Up to Rs.2,50,000/- per hospitalization and maximum up to Rs.5,00,000/- per policy year									
		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 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.									
		Sum Insured Options (Rs. in Lacs)		5	7.5	10	15	20	25	50	75	100	
		Accidental Death & PTD		5	7.5	10	15	20	25	50	75	100	
				For Dependent Child & Persons aged above 70 years, this cover is available up to 10 Lacs only.									
		Bariatric Surgery (Waiting Period 36 months)		2,50,000	2,50,000	2,50,000	2,50,000	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	
		Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)		15,000	15,000	15,000	15,000	20,000	20,000	30,000	30,000	30,000	
		Delivery Exp., (Waiting Period 24 months) & New Born Cover	Normal	15,000	25,000	30,000	30,000	30,000	30,000	50,000	50,000	50,000	
			Caesarean	20,000	40,000	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000	
			New Born Cover	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,00,000	2,00,000	2,00,000
			Vaccination Exp.,	5,000	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
		OP Dental/ Ophthalmic treatment (after every block of 3 policy yrs)		5,000	5,000	10,000	10,000	10,000	10,000	15,000	15,000	15,000	
	Health Check-up benefit (Rs.) (for every claim free year)		2,000	2,500	3,000	4,000	4,500	4,500	5,000	5,000	5,000		
	Out Patient Consultation (Rs.) (Limit per consultation - Rs.300/-)		1,200	1,500	2,100	2,400	3,000	3,300	5,000	5,000	5,000		
	Hospital Cash Benefit (Rs.) (7days per admission, 120 days in P.yr)		500	750	750	1,000	1,000	1,500	2,500	2,500	2,500		
	No Claim Bonus (Up to 100% of the Basic SI)		50% + 50%	100%	100%	100%	100%	100%	100%	100%	100%		
	Automatic Restoration (Up to 100%, Once in every policy year)		Can be utilized for illness/ disease for which claim/s was/ were already made during the policy year.										
Optional Cover													
Optional Cover		Buy back of PED waiting period		Will reduce the PED/s waiting period to 12 months from 36 months - This Option is available only for the first purchase of this Star Comprehensive Insurance Policy - In case of floater policy, this reduction is applicable only for the persons who opted for this facility - This Option is not available for renewal/ migrated/ ported policies									
	Waiting Period												
	Initial waiting period		30 days for all illnesses (except accident)										
	For Specific diseases		2 years										
	For Pre-existing diseases		3 years										

* 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.