

GIN: SHATEP 25151V022225										
	About the policy	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries								
	Type of Cover	Individual and Floater								
	Entry Age	Individual : Min 18 Years to Max 75 Years, Dependent Children: Min 91 Days to Max 17 Years Floater : Min 18 Years to Max 75 Years, Dependent Children: Min 16 Days to Max 17 Years Note: In case of dependent children, at the time of renewal when they become 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								
	Maximum Family Size	Maximum family size is 2A+3C+4P. Self, Spouse, Dependent children, Parents and Parents in law. (or) 6 Adults + 3 Children (6 Adults = Self + Spouse + Parents + Parents-in-law). If Dependent parents and parents in-laws alone want to cover under this policy separately, the same is possible under 2A family scheme.								
	Midterm Inclusion	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								
	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								
	Co-payment	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.								
	Renewal	Lifelong								
	Policy Term	One Year, Two years & Three Years								
	Long Term Discount	Two year policy: 10 % discount on 2 nd year premium Three year policy: 10% discount is available on 2 nd and 3 rd year premium								
	Floater Discount	For Child : 40% discount is available from 1A premium when he/she becomes 18 years at the time of renewal in floater policy For Parent/Parent in law - 10% discount is available from 1A premium for each parent when they come under floater policy								
	Pre Medical Screening	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 Note : For children whose age is less than 12 years, Paediatrician letter, Vaccination report or Health Report should be submitted and the proposal will be routed to our CMU Team for medical opinion.								
	Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	75	100	200
		Note: 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								
	Room Rent	1% of SI	Any Room (Except suite or above category)				Any Room			
	Coverage for Non Medical Items (Consumables)	If there is an admissible claim under inpatient / day care the policy, then Items as per List I will become payable								
	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								
	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								
	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.								

Star Health Assure Insurance Policy											
UIN: SHAHLIP23131V022223											
	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		25% of sum insured for each claim free and maximum up to 100% of the sum insured								
	Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)		Covered up to sum insured								
	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								
			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								
	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		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								
	Modern treatments		Maximum payable amount for a single claim under restoration benefit shall not more than the sum insured Covered up to sum insured								
	Rehabilitation and Pain Management		Covered up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year								
Optional Cover											
	Optional Cover to choose deductible This deductible is applicable for every policy year (on Aggregate basis)		Sum Insured				Aggregate Deductible Option		Discount Offered		
			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%									
Waiting Period											
	Initial waiting period		30 days for all illnesses (except accident)								
	For Specific diseases		2 years								
	For Pre-existing diseases		Applicable for 3 year policy term: 2.5 years. Applicable for 1 year and 2 year policy term :3 years								
	Delivery Expenses Cover		2 years								
	In Utero Fetal Surgery / Intervention		2 years								
	Assisted Reproduction Treatment		2 years								
	New Born Baby Cover		1 year								