










Version 1.0_SP















Parameters

Young Star Insurance Policy
SHAHLIP22036V042122


Features

	About the policy	This is an indemnity policy available for Youngsters
	Policy Type	For Individuals & Family
	Entry Age	18 years – 40 years For Adults: 18 years – 40 years (Family Size – 2 Adults + 3 Dependent Children) For Dependent Children: 91 days - 25 years
	Midterm Inclusion	<ul style="list-style-type: none"> Available for including newly married spouse and/or legally adopted child (Intimation should be given within 45 days from the date of marriage or date of adoption) New Born on paying additional premium (Intimation should be given within 90 days from D.O.B)
	Renewal	Available - Lifelong
	Policy Term	One Year, Two Years & Three Years
	Premium Payment Options	Quarterly/ Half-Yearly/ Yearly/ Once in 2 Years/ Once in 3 Years
	Pre - Medical Screening	Not required
	Sum Insured (Lakhs)	3L/ 5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L (3 Lakhs sum insured is not available for Floater)
	Plan Options	Silver Plan & Gold Plan

Coverage

Coverage					
	In-patient Hospitalization	Room - Single Private AC Room			
	Day Care Procedures	All day care procedures are covered (Actuals)			
	Pre & Post-Hospitalization	60 Days & 90 Days			
	Road Ambulance	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital			
	E-Medical Opinion	Available from the Company's expert panel mail id: e_medical.opinion@starhealth.in			
	Health Check-up (available after each policy year)	Sum Insured	3 Lakhs	5 Lakhs	10 Lakhs
		Individual Cover	1,500	2,000	3,000
		Floater Cover	N.A	3,000	4,000
	Automatic Restoration (Up to 100%, Once in every policy year)	Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover= Basic suminsured +NCB) <ul style="list-style-type: none"> 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 			
	No Claim Bonus	20% for each claim free year subject to a maximum of 100%			
	Additional Cover for RTA	In case of RTA, 25% of sum insured (or) max up to Rs 10 Lakhs			
	Star Wellness Program (for Insured aged = > 18 years)	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			
	Discount for early Entry	If entered before 36 years, continued the policy, from 41 years age 10% discount will be given. Life long available			
	Delivery Expenses (Gold Plan)	Covered - Up to Rs.30,000 per delivery (Waiting period - 36 months for 1 st delivery & 24 months for 2 nd delivery)			
	Hospital Cash Benefit (Gold Plan)	Rs.1,000 per day, Maximum 7days per admission, 14 days per policy period			
	Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details			

Waiting Period

Waiting Period		
	Initial waiting period	30 days (not applicable for Accidents)
	For Specific diseases	12 Months (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Varicocele, Piles, Fistula and Fissure in Ano (c) Diseases of Female Reproductive System (d) Calculus diseases of the Gall Bladder, Kidney and Urinary Tract
	For Pre-existing diseases	12 months