| ersion_1.0_SF | Parameters                                   | Star Health Assure Insurance Policy   |          |                               |              |             |    |    |               |           |  |
|---------------|--|---|----------|-------------------------------|--------------|-------------|----|----|---------------|-----------|--|
|               |  | UIN: SHAHLIP23131V022223  |          |                               |              |             |    |    |               |           |  |
|               | About the policy                             | Covers hospitalization expenses incurred as a result of illness and/or accidental injuries  |          |                               |              |             |    |    |               |           |  |
| i¶Ti          | Type of Cover                                | Individual and Floater  |          |                               |              |             |    |    |               |           |  |
|               | Entry Age                                    | Individual: Min 18 Years to Max 75 Years, Dependent Children: Min 91 Days to Max17 Years  Floater: Min 18 Years to Max 75 Years, Dependent Children: Min 16 Days to Max17 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  |          |                               |              |             |    |    |               |           |  |
| i <b>†</b> Ťi | 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 wants 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  |          |                               |              |             |    |    |               |           |  |
| 7             | Zone based pricing                           | Zone A: Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad,<br>Surat and Vadodara   |          |                               |              |             |    |    |               |           |  |
|               |  | Zone B: Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad,<br>Secunderabad and Rest of Gujarat<br>Zone C: Rest of India   |          |                               |              |             |    |    |               |           |  |
| B             | 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 an above.  |          |                               |              |             |    |    |               |           |  |
| (4)           | Renewal                                      | Lifelong  |          |                               |              |             |    |    |               |           |  |
| E             | Policy Term                                  | One Year, Two years & Three Years   |          |                               |              |             |    |    |               |           |  |
|               | Long Term Discount                           | Two year policy: 10 % discount on 2 <sup>nd</sup> year premium  Three year policy: 10% discount is available on 2 <sup>nd</sup> and 3 <sup>rd</sup> year premium  |          |                               |              |             |    |    |               |           |  |
| (3)           | 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 1Apremium for each parent when they come under floater policy  |          |                               |              |             |    |    |               |           |  |
|               | Pre Medical Screening                        | For those who declare adverse medicalhistory, company may subject them to undergo pre-policy medical check-up. 100% cost of such medical examination isborne 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. |          |                               |              |             |    |    |               |           |  |
| T             | Sum Insured Options (Rs. in Lakhs)           | 5   | 10       | 15                            | 20           | 25          | 50 | 75 | 100           | 200       |  |
|               |  |   | ,        | Rs 100 Lakhs<br>is applicable |              |             |    |    | for persons a | ged up to |  |
|               | Room Rent                                    | 1% of SI  | Any Rooi | m (Except sı                  | iite or abov | e category) | -  | Aı | ny 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   |          |                               |              |             |    |    |               |           |  |
| <u>@</u> \$   | Emergency Road Ambulance                     | Covered upto sum insured (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence   |          |                               |              |             |    |    |               |           |  |
| <b>4- →</b>   | Pre & Post Hospitalization                   | 60 days & 180 days. Covered upto sum insured  |          |                               |              |             |    |    |               |           |  |
| -             | Organ Donor Expenses                         | Coveredupto sum insured. Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery/ICU admission  |          |                               |              |             |    |    |               |           |  |
| i ii          | Day Care Treatments                          | All day care treatments are covered upto sum insured  |          |                               |              |             |    |    |               |           |  |
| خدي           | 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 Health Assure Insurance Policy UIN: SHAHLIP23131V022223 |  |  |              |            |            |              |             |                                       |                |               |  |
|--|--|--|--------------|------------|------------|--------------|-------------|---------------------------------------|----------------|---------------|--|
| T  | Sum Insured Options (Rs. in Lakhs)                                       | 5  | 10           | 15         | 20         | 25           | 50          | 75                                    | 100            | 200           |  |
| <b>Š</b>   | Health Check up Assure   | 1500   | 2000         | 4000       | 5000       | 5000         | 5000        | 8000                                  | 8000           | 8000          |  |
|  | Each policy year (Irrespective of claim)                                 | 2500   | 5000         | 8000       | 10000      | 10000        | 10000       | 15000                                 | 15000          | 15000         |  |
| Ť  | Cumulative Bonus   | 25% of sum insured for each claim free and maximum up to 100% of the sum insured   |              |            |            |              |             |                                       |                |               |  |
|  | Ayush Treatment<br>(For Ayurveda, Unani, Sidha &<br>Homepathy)           | Covered up to sum insured  |              |            |            |              |             |                                       |                |               |  |
| Ġ.   | 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       |  |
| 3  | Delivery Expenses (Per Policy Year)  In Utero Fetal surgery/Intervention | 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  Covered up to sum insured, Waiting period: 2 years from the date of inception of this policy |              |            |            |              |             |                                       |                |               |  |
| i.   |  |  |              |            | <i></i>    |              |             | · · · · · · · · · · · · · · · · · · · |                |               |  |
|  | Sum Insured Options (Rs. in Lakhs)                                       | 5  | 10           | 15         | 20         | 25           | 50          | 75                                    | 100            | 200           |  |
| (8)  | Hospitalization Expenses for<br>Treatment of New Born Cover              | 2 Lakhs  | 2 Lakhs      | 2 Lakhs    | 2 Lakhs    | 2 Lakhs      | 4 Lakhs     | 4 Lakhs                               | 4 Lakhs        | 4 Lakhs       |  |
| Ġ~   | Treatment for Chronic Severe<br>Refractory Asthma                        | Payable up to 10% of sum insured not exceeding Rs.5 Lakhs per policy period  |              |            |            |              |             |                                       |                |               |  |
| <b>M</b> * <b>C</b> *  | 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        |              |            |            |              |             |                                       |                |               |  |
| i 🏯  | Treatment in Valuable<br>Service Providers Network                       | 1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum  |              |            |            |              |             |                                       |                |               |  |
| <del>Č</del>   | 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.   |              |            |            |              |             |                                       |                |               |  |
|  |  | Sum Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization.   |              |            |            |              |             |                                       |                |               |  |
|  | Automatic Restoration  | Restoration will trigger immediately upon partial/full utilization of the sum insured, which can be utilized for a subsequent hospitalization.   |              |            |            |              |             |                                       |                |               |  |
|  | Automato restoration   | 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           |              |            |            |              |             |                                       |                |               |  |
| 44   | Modern treatments  | Maximum payable amount for a single claim under restoration benefit shall not more than the sum insured  Covered up to sum insured   |              |            |            |              |             |                                       |                |               |  |
| <u>ili</u>   | Rehabilitation and Pain Management                                       |  | •            |            | naximum up | to 20% of th | e sum insur | red whicheve                          | er is less, pe | r policy year |  |
|  | Managoment   |  | W            | aiting Per | iod        |              |             |                                       |                |               |  |
| pururu   | Initial waiting period   | 30 days  | for all illn | esses (exc | ept accide | ent)         |             |                                       |                |               |  |
| <b>25</b>  | 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  | Delivery Expenses Cover 2 years  |              |            |            |              |             |                                       |                |               |  |
|  | In Utero Fetal Surgery /<br>Intervention                                 | 2 years  |              |            |            |              |             |                                       |                |               |  |
|  | Assisted Reproduction<br>Treatment                                       | 2 years  |              |            |            |              |             |                                       |                |               |  |