























































































Version_1.0_SP		Parameters		Star Comprehensive Insurance Policy										
SHAHLIP22028V072122														
                                              		About the policy	Covers hospitalization expenses incurred as a result of illness and/or accidental injuries											
			Type of Cover	Individual and Floater (Family Size - 2 Adults + 3 Dependent Children)										
			Entry Age	For Adults: 18 years – 65 years										
				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 61 years and above										
			Renewal	Lifelong										
			Policy Term	One Year, Two years & Three Years										
			Pre Policy Medical Checkup	Not Required										
			Sum Insured Options (Rs. in Lakhs)	5	7.5	10	15	20	25	50	75	100		
			Hospitalization - Room Rent	Private Single AC Room										
			ICU, Dr Fees, Tests, Medicines	Expenses Medically Necessary, Reasonable and Customary Charges are covered in policy										
			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										
			Organ Donor Expenses	Covered 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 Covered for the period exceeding three days										
			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 Lakhs)	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 Lakhs 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	2,00,000	2,00,000	2,00,000	
				New Born Vaccination	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.										
		Modern treatments	Based on the Sum insured chosen limits differ, refer policy wording for further details											
		Instalments Options	Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).											
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.