

		Subject		Super Surplus Insurance Policy (Gold Plan)					
Features		About the policy		This is a top-up policy with Individual sum insured					
		For Whom		For Individuals & Family (with Individual SI) (Family means - 2A + 3C)					
		Entry Age		for Adults: 18years – 65 years					
				for Children: 91days - 25 years					
		Co-payment		Not Applicable					
		Renewal		Lifelong renewal					
		Policy Term		One Year/ Two Year					
		Instalment facility		Available (Monthly, Qtrly, Half-Yearly)					
		Pre Policy Medical Check-up		Not required					
Sum Insured and Defined Limit Options									
Basic Covers		Sum Insured (Rs. in Lacs)		5L/7L / 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L					
		Defined Limits (Rs. in Lacs)		3L/ 5L/ 10L/ 15L/ 20L/ 25L					
		What is Defined Limit		Defined Limit means the limit of covered medical expenses up to which the company will not be liable during the policy period					
		Payment of Claim		Under this policy claim gets paid only when the aggregate of covered medical expenses exceed the defined limit in a policy year					
	Coverage								
		In-patient Hospitalization		Room - Single Private AC Room					
		ICU, Doctor Fees, Diagnostic Tests, Drugs & Medicines		Covered up to Sum Insured					
		Day Care Procedures		All day care procedures are covered up to the sum insured					
		Pre-Hospitalization		60 Days					
Additional Covers		Post-Hospitalization		90 Days					
		Road Ambulance		Up to Rs.3,000/- Per hospitalization					
		Air Ambulance		Covered up to 10% of SI (available for SI of Rs.7 Lac and above)					
		Organ Donor Expenses		Covered up to Sum Insured					
		Modern Treatments		Covered (with sub-limits)					
		Recharge	Defined limit	3 Lac	5 Lac	10 Lac	15 Lac & above		
			Recharge	50,000/-	75,000/-	1,00,000/-	2,50,000/-		
Additional Covers		Option for Migration		Available after 5 policy yrs with continuity benefits (subject to Underwriting approval) (a) If the Person insured with the Company under this policy before 50 yrs and have been continuously renewed without any break (b) No claim has been made during the immediately preceding 5 years (c) The proposer should exercise this option for all the insured persons (d) This policy shall not be further renewed if the option is exercised					
		Medical Second Opinion		Available: " e_medicalopinion@starhealth.in "					
		Delivery Expenses		Covered up to Rs.50,000/- per policy year (waiting period 1 year)					
		Wellness Services		Can be availed from our Mobile App 'Star Power' & Customer Portal					
		Waiting periods		(i) Initial - 30 days (ii) Specific diseases - 12 months (iii) P.E.Ds – 12 months					

* 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.