



































Version_1.0_SP		Parameters		Star Comprehensive Insurance Policy									
				UIN: SHAHLIP21263V062021									
Features		About the policy		Covers hospitalization expenses incurred as a result of illness and/or accidental injuries									
		Type of Cover		Individual Sum Insured / Floater Sum Insured (Family Size - 2 Adults + 3 Dependent Children)									
		Entry Age		For Adults: 18years – 65years 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 is above 60 years									
		Renewal		Lifelong									
		Policy Term		One Year, Two years & Three Years									
		Pre Policy Medical Checkup		Not Required									
		Sum Insured Options (Rs. in Lacs)		5	7.5	10	15	20	25	50	75	100	
		Hospitalization - Room Rent		Private Single AC Room (Actuals)									
	ICU, Dr Fees, Tests, Medicines		Covered (Actuals)										
	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 (Actuals)										
	Organ Donor Expenses		Covered (Actuals) 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 (Actuals) Covered for the period exceeding three days										
	Psychiatric & Psychosomatic		Covered (Actuals)										
	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 Lacs)		5	7.5	10	15	20	25	50	75	100		
	Accidental Death & PTD		5	7.5	10	15	20	25	50	75	100		
Primary Cover & Additional benefits		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	
			Vaccination Exp.,	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		Monthly/ Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).									
	Optional Cover	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									
		Moratorium Period		Available after completion of 8 years									