

Features		Star Comprehensive Insurance Policy								
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	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: 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 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
		For Dependent Child & Persons aged above 70 years, this cover is available up to 10 Lacs 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, Siddha & 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	50,000	50,000	50,000
		Caesarean	20,000	40,000	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.) (7 days 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										
	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								