

Features		Star Critical Illness Multipay Insurance Policy SHAHLIP22140V012122
	About the policy	Multipay Insurance Policy is a standalone critical illness policy providing lumpsum on diagnosis of 4 groups of Critical illness
	Type of Cover	Individual Sum Insured
	Entry Age	18 years to 65 years
	Policy Term	One / Two / Three years
	Continuity	Insured person is eligible for renewal if atleast one category is left where there has been no claim made
	Sum Insured Options	Minimum Rs 5 Lakhs to Maximum Rs 25 Lakhs (In multiples of Rs 1 Lakh)
	Sum Insured for Earning Persons	12 times of yearly income for 18 – 35 years age and 10 times of yearly income for above 35 years age. The maximum sum insured cannot exceed Rs 25 Lakhs
	Sum Insured for Non Earning Persons	Maximum up to Rs 15 Lakhs. Non-earning sum insured cannot be more than the sum insured for the primary member
	Pre Policy Medical Screening	For the person proposed for insurance is above 50 years of age and for those who declare adverse medical history in the proposal form.
	Premium Payment Options	Quarterly, Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)
	Covered Major Diseases	Group Number 1 - Cancer; Group Number 2 - Heart Related Conditions, Group Number 3 - Brain & Nervous System related Conditions, Group Number 4 - Major Organ & Other conditions
	Lumpsum Cover	<p>A) Maximum One lump-sum (up to 100% of the Sum Insured) can be paid from each Group of covered Major Diseases and total payout over a life time of the Insured cannot exceed 400% of Sum Insured.</p> <p>B) Waiting period of 12 - months shall apply between the occurrence of each condition (i.e between the first and second condition or between the second and third condition or between the third and fourth condition)</p> <p>C) Maximum One Claim only is payable in a Policy Year</p> <p>D) Insured person is eligible for renewal if atleast one category is left where there has been no claim made</p> <p>E) Only one claim is admissible under each group</p>
	Star Wellness Program	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
Waiting Period		
	Initial waiting period	90 days
	Between the occurrence of each condition	12 months
	Survival Period	15 days (Insured person should have survived from the date of diagnosis of major disease)

* 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.