








































UIN: SHAHLIP22217V012122

Features		About the policy	Exclusive health product designed to meet the needs of today's women and her family, by the way of providing cover for regular hospitalization and comprehensive maternity-related benefits. This product comes with a host of special features such as no pre-acceptance medical screening, entry during pregnancy and instalment option in premium payment.						
		Type of Cover	<ul style="list-style-type: none"><li>Individual (Available only for Females) and Floater</li><li>In floater at-least one female (adult) should be there in the family along with the spouse and dependent children)</li></ul>						
		Entry Age	<b>For Adults:</b> 18 years – 75 years <b>For Dependent Children:</b> 91 days to 25 years						
		Midterm Inclusion	Available for including Newly Married / Wedded spouse and/or legally adopted child married spouse on paying additional premium (Intimation within 45 days from the date of marriage or date of adoption) New born baby: Intimation about the new born baby should be given within 90 days from the date of birth						
		Special Benefits	<ul style="list-style-type: none"><li>Daughter can continue as a dependent child if Unmarried and/or Un-employed beyond 25 years and max up to 30 years, and beyond 30 years she will be treated as an Adult</li><li>Pregnant women can also buy this policy by submitting the scan reports taken at star health specified scan centres during their 12<sup>th</sup> and 20<sup>th</sup> week of their pregnancy period</li><li>For Females, the continuity benefits accrued under this policy before marriage will also be considered for claims under the Maternity Section.</li></ul>						
		Renewal	Lifelong						
		Policy Term	One Year, Two years & Three Years						
		Pre Policy Medical Checkup	Not Required						
		Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	100
Primary Cover & Additional benefits		Hospitalization - Room Rent (Per day)	1% of sum insured or maximum up to Rs 20,000 /-						
		Star Mother cover	<ul style="list-style-type: none"><li>Where the insured person is a child age less than 12 years, the Company will provide expenses up to Single Private A/c room for stay of the mother in the hospital provided Insured child is under treatment in ICU</li><li>If the room is not available in the same hospital, the company will reimburse Rs 2500/- per day subject to maximum of 7 days per hospitalization towards stay of mother in the hotel room, if the hotel room is within 2 kms from the hospital</li></ul>						
		Road Ambulance Charges	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence						
		Air Ambulance	Covered for sum insured of Rs 10 Lakhs & above only. Up to 10% of the sum insured per year is payable						
		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. This is utilized by the donor and not by the insured						
		Day Care Procedures	All day care procedures are covered (Actuals)						
		Coverage for Non-Medical items	If there is an admissible claim then items as per list 1 (refer policy wording) will become payable						
		Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)	Covered (Actuals)						
		Star Wellness Program Available for Insured aged => 18 years	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.						
		Shared Accommodation	Rs 2000/- per day Maximum of 7 days (per hospitalization)						
		Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	100
		Bariatric Surgery (Rs. in Lakhs) (Waiting Period 2 years)	2.50	2.50	2.50	5	5	5	5
		NCB (Rs. In Lakhs)	20% of the expiring Sum Insured from the second year onwards Up to 100% of the Basic SI						
		Automatic Restoration (Up to 100% of the Basic SI) (Available immediately upon partial/full utilization of the limit of coverage)	5	10	15	20	25	50	100
		Rehabilitation and Pain Management	Covered up to the sub-limit (or) maximum up to 10% whichever is less per policy year. Treatment taken at authorized centres (www.Starhealth.in)						
		Modern Treatments	Upto 50% of sum insured			Upto 40% of sum insured			Upto 30% of sum insured
		Assisted Reproduction Treatment (Rs. in Lakhs) (Waiting Period 3 years)	0.50	1	1.50	2		2.50	3
		Ante-Natal Care (Pregnancy Care) Per policy year After confirmation of pregnancy, incurred as an out-patient (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year	2500			5000			

	Sum Insured Options (Rs. in Lakhs)		5	10	15	20	25	50	100
	Utero Fetal Surgery/ Repair (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Types of Utero Fetal Surgery/ Repair. Covered (Actuals) <ul style="list-style-type: none"><li>Open Fetal Surgery</li><li>Fetendo Fetal Surgery</li><li>Fetal Image-Guided Surgery (FIGS-IT)</li><li>EXIT Procedure</li></ul>						
	Voluntary Sterilization Expenses Waiting period : 2 years		Covered (Actuals) <ul style="list-style-type: none"><li>(Tubectomy / Vasectomy) provided the insured person is married person and his/her age is 22 years and above</li></ul>						
	Miscarriage due to Accident (Once in life time)  (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Rs 25,000/-			Rs 35,000/-		Rs 40,000/-	
	Delivery Expenses (Including CSec) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Rs 25,000/-	Rs 50,000/-			Rs 75,000/-		Rs 1 Lakh/-
	Treatment for New born baby	Hospitalization expenses	<ul style="list-style-type: none"><li>Maximum of 25% of the sum insured (including medical and surgical treatment expenses, neonatal and Postnatal surgery / repair)</li><li>In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies) are covered from day 1</li></ul>						
		Subsequent year (On payment of applicable premium)	<ul style="list-style-type: none"><li>Covered up to 100% of the sum insured</li><li>In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies)</li></ul>						
		Vaccination expenses	<ul style="list-style-type: none"><li>Payable up to 12 months from the birth of the new born</li><li>For Rs 5 &amp; 10 Lakhs sum insured : RS 2,500 ; For Rs 15 Lakhs &amp; above: Rs 3,500</li></ul>						
		Metabolic Screening	<ul style="list-style-type: none"><li>Payable once for each new born subject to a limit of Rs 3,500</li></ul>						
		Pediatrician Consultation	<ul style="list-style-type: none"><li>Covered up to 4 consultations per year</li><li>Payable up to 12 year of age</li><li>Limit per consultation is up to Rs 500</li></ul>						
	Outpatient (Available only for female insured person). Limit per policy year		Rs 2500/-			Rs 3500/-		Rs 5000/-	
	Preventive Health Checkup (Inclusive of costs of vaccination)		Based on age of the insured person limits differ per policy year						
	Instalment Options		Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years).						
Optional Cover									
	Lump sum cover for cancer		<ul style="list-style-type: none"><li>If the insured person shall contract cancer as a first incidence, lumpsum is payable</li><li>Sum insured of 5/10/15/20 and 25 Lakhs</li><li>Individual sum insured basis only</li><li>Available only for female insured persons who is aged between 91 days to 65 years.</li><li>Waiting period: 180 days</li></ul>						
Waiting Period									
	Initial waiting period		30 days for all illnesses (except accident)						
	For Specific diseases		2 years						
	For Pre-existing diseases		2 years						
	Bariatric Surgery		2 years						
	Assisted Reproduction Treatment		3 years						
	Voluntary Sterilization		2 years						
	Ante natal care		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year						
	In Utero Fetal surgery / Repair		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year						
	Delivery expenses		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year						
	Miscarriage due to Accident		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year						

\* 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.