



























Version_1.0_SP		Parameters		Young Star Insurance Policy							
				Unique Identification No: SHAHLIP21217V032021							
Features		About the policy		This is an indemnity policy available for Youngsters							
		For Whom		For Individuals & Family							
		Entry Age	For Individual SI	18 years – 40 years							
			For Floater SI	For Adults: 18years – 40 years (Family Size – 2 Adults + 3 Dependent Children) For Dependent Children: 91days - 25 years							
		Midterm Inclusion		<ul style="list-style-type: none">Available for including Newly Married Spouse and/or legally adopted child (Intimation should be given within 45 days from the date of marriage or date of adoption)New Born on paying additional premium (Intimation should be given within 90 days from D.O.B)							
		Renewal		Available - Lifelong							
		Policy Term		One Year, Two Years & Three Years							
		Premium Payment Options		Monthly/ Quarterly/ Half-Yearly/ Yearly/ Once every Two Years Installment option - available for one year premium & for SI of 10 Lac & above							
		Pre Policy Medical Check-up		Not required							
		Sum Insured (Rs. In Lacs) (3Lac SI is not available for Floater)		3L/ 5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L							
	Plan Options		Silver Plan & Gold Plan								
	Coverage										
Coverage		In-patient Hospitalization		Room - Single Private AC Room							
		ICU, Doctor Fees, Diagnostic Tests, Drugs & Medicines		Covered (Actuals)							
		Day Care Procedures		All day care procedures are covered (Actuals)							
		Pre & Post-Hospitalization		60 Days & 90 Days							
		Road Ambulance		Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital							
		E-Medical Opinion		Available from the Company's expert panel							
		Health Check-up (available after each policy year)	Sum Insured	3 Lac	5 Lac	10 Lac	15 L & above				
			Individual Cover	1,500	2,000	3,000	3,500				
			Floater Cover	N.A	3,000	4,000	5,000				
		Automatic Restoration (Up to 100%, Once in every policy year)		<ul style="list-style-type: none">Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover= Basic SI+NCB)Restored sum insured can be utilized for all claims (for subsequent hospitalizations)The maximum liability in a Single claim will be up to the limit of cover							
		No Claim Bonus (Up to 100% of the Basic SI)		20% for each claim free year subject to a maximum of 100%							
		Additional Cover for RTA		In case of RTA, 25% of SI (or) max up to 10 lac for wearing helmet							
		Psychiatric & Psychosomatic		Covered (Actuals)							
		Star Wellness Program (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							
		Discount for early Entry (available lifelong)		If entered before 36 years, continued the policy, from 41 years age 10% discount will be given							
	The following covers are available only under the 'Gold Plan'										
	Waiting Period		Delivery Expenses		Covered - Up to Rs.30,000/- per delivery (Waiting period - 36 months for 1 st delivery & 24 months for 2 nd delivery)						
			Hospital Cash Benefit (Rs.)		Rs.1,000/- per day, Maximum 7days per admission, 14 days per policy period						
		Modern treatments		Based on the Sum insured chosen limits differ, refer policy wording for further details							
		Initial waiting period		30 days (not applicable for Accidents)							
		For Specific diseases		12 months (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Vericocoe, Piles, Fistula and Fissure in Ano (c) Diseases of Female Reproductive System (d) Calculus diseases of the Gall Bladder, Kidney and Urinary Tract							
		For Pre-existing diseases		12 months							
		Moratorium Period		Available after completion of 8 years							

* 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.