

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								
Coverage		Plan Options	Silver Plan & Gold Plan								
	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				
Waiting Period		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'										
		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, Varicocele, 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.