

# Star Health and Allied Insurance Company Limited

**IMPORTANT** 17-DEC-21

To,

shafna ch test 1 test 2

Greater Mumbai (M Corp.) (Part), Mumbai (Suburban), Maharashtra -400053 Mobile : 9745248088.

Dear Customer,

### Re: Health Insurance Policy - P/161130/01/2022/052073

We are extremely thankful for availing health insurance from us and we enclose the policy along with the terms and conditions.

The said policy has been prepared based on the details furnished by you in the proposal form (copy enclosed) and the medical reports, wherever applicable. We shall thank you if you can verify the policy to ensure that all the details are incorporated correctly as per the proposal. In case of any discrepancy noticed, please communicate the same to us immediately. You will appreciate that it is the primary duty of the proposer to fill the proposal form and also to make sure that the proposal contains all the details correctly so also the policy has incorporated the details correctly.

This insurance policy is subject to various exclusions including exclusion for pre-existing diseases and conditions in this policy. If there is suppression of any material fact in the proposal, the contract shall become null and void ab initio.

We would like to mention that we have incorporated the name of the intermediary as indicated by you in the proposal who will be of assistance to you.

The policy is subject to the condition of "free look period". As per this condition, a free look period of 15 days from the date of receipt of the policy is available to you to review the terms and conditions of the policy. In case you are not satisfied with the terms and conditions, you may seek cancellation of the policy and in such an event, we shall allow refund of premium paid after adjusting the cost of pre-acceptance medical screening, if any, stamp duty charges, and proportionate risk premium for the period on cover, provided no claim has been made until such cancellation.

We wish you good health and we look forward to serve you in the days to come.

With kind regards,

**Authorised Signatory** 

"Let Star Health help you to become healthier and happier. Star Wellness Benefits includes Mind Body healing and other Condition management programmes (Weight management, Diabetes etc....) Visit www.starhealth.in / customer portal login and start your journey with us to Better Health".

In case of a need for hospitalization, kindly prefer our network hospital (list is available in our website) for a quick response to your claim request.

Please select the room as per your eligibility stipulated in your policy to avoid additional payment from your pocket towards the proportionate increase which would invariably be charged by the hospital for the higher room category occupied.

Sum insured of this Policy is meant for utilization till its expiry. Bearing this aspect in mind, we have no doubt, you will choose appropriate hospital, room rent and treatment charges, etc.

Should you need any assistance, our customer care will be delighted to assist you, whose toll free no. is 1800-425-2255/1800-102-4477.

However, the ultimate decision will be that of yours only.



### YOUNG STAR INSURANCE POLICY **SCHEDULE (Individual)** UNIQUE ID:SHAHLIP22036V042122

| :   | P/161130/01/2022/052073                              | Previous Policy No.   | :        |  |
|-----|--|---|----------|--|
| :   | AA0019904124   | GSTIN   | :        | 06AAJCS4517L1Z2  |
| :   | shafna ch  | SAC Code  | :        | 997133/Accident and Health Insurance Services  |
| :   | 23090846   | Issuing Office Code   | :        | 161130   |
| :   | shafna ch  | Issuing Office Name   | :        | Branch Office - Gurgaon III  |
| :   | test 1 test 2 Greater Mumbai (M Corp.) (Part) Mumbai | Address   | :        | Ist Floor,, SCO 4, Sector 14<br>Market<br>Near Payal Cinema, Gurgaon<br>Gurgaon-122001   |
|     | (Suburban),Maharashtra-400053                        |   |          |  |
| :   | /9745248088/   | Phone No  | :        | 0124-4797452   |
| :   | shafna@flogic.in                                     | E-mail Id   | :        | gurgaon3@starhealth.in   |
| :   | -  | Place of Supply   | :        | -  |
| :   | 17/12/2021   | Fulfiller Code  | :        | SO161130   |
|     |  | Intermediary Code   |          | : WA000000009  |
| :   | 1439068075   | -<br>Name   |          | : M/S.Policy Bazaar  |
| :   | 17/12/2021   |   |          | · ·  |
|     |  | _   |          | Insurance Web Aggregator Pvt Ltd   |
|     | Total Premium :Rs 5,106/-                            | Phone No<br>E-mail Id   |          | <ul><li>: 1800-208-8787/99999999999</li><li>: Claims@Policybazaar.com</li></ul>  |
| Vor | ds : Rupees Five Thousand One                        | e Hundred Six Only  |          | Installment Facility Optn :No  |
| equ | iency : Annual Installme                             | ent Amount Rs. : 0  |          |  |
|     |  |   | 2/20     | D22 Term : 1 Year  |
|     | : : : : : : : : : : : : : : : : : : :                | : AA0019904124 : shafna ch : 23090846 : shafna ch : test 1     test 2      Greater Mumbai (M Corp.)     (Part),Mumbai     (Suburban),Maharashtra-400053 : /9745248088/ : shafna@flogic.in : - : 17/12/2021 : NEW : 1439068075 : 17/12/2021 27 /- 27 /- 27 /- 27 /- 27 /- 37 /- 38 /-  Total Premium :Rs 5,106 /-  Words : Rupees Five Thousand One requency : Annual Installments | SAC Code | : AA0019904124       GSTIN       :         : shafna ch       SAC Code       :         : shafna ch       Issuing Office Code       :         : shafna ch       Issuing Office Name       :         : test 1       Address       :         (Part), Mumbai (M Corp.) (Part), Mumbai (Suburban), Maharashtra-400053       Phone No       :         : /9745248088/       Phone No       :         : shafna@flogic.in       E-mail Id       :         : -       Place of Supply       :         : 17/12/2021       Fulfiller Code       :         if first policy       : 18-DEC-2021       Intermediary Code         Name       Name         27 /-       Phone No |

### **Details of Insured Persons:**

| SI. | Name of the Insured | Sex | Date of<br>Birth | Age in<br>Yrs | Relationship<br>with<br>Proposer | ID Card No | Plan   | Sum Insured | Bonus | Pre Existing Disease | Inception<br>Date |
|-----|---------------------|-----|------------------|---------------|----------------------------------|------------|--------|-------------|-------|----------------------|-------------------|
| 1   | shafna ch           | М   | 04/12/1996       | 25            | SELF                             | 23090846-1 | SILVER | 500000      | 0     | No PED declared      | 18/12/2021        |

Please check whether the details given by you about the insured persons in the proposal form are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the insured person given in the policy schedule are deemed to have been accepted by you.

STAR\_PORTAL Entered by

**PORTAL** 

For Star Health and Allied Insurance Company Ltd.

Approved by IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Email ID: info@starhealth.in

**Authorised Signatory** 

Q. Mosm

### Attached to and forming part of Policy No: P/161130/01/2022/052073

Warranted that in case of dishonor of premium cheque(s), the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

THE INSURANCE UNDER THIS POLICY IS SUBJECT TO CONDITIONS, CLAUSES, WARRANTIES, EXCLUSIONS ETC., ATTACHED.

### **IMPORTANT**

IN THE EVENT OF HOSPITALIZATION OF INSURED PERSON, INTIMATION SHOULD BE GIVEN TO THE COMPANY IMMEDIATELY, HOWEVER, WITHIN 24 HRS FROM THE TIME OF ADMISSION.

### **Sector Classification:**

Urban

Toll Free No: 1800 425 2255/1800 102 4477 Email: support@starhealth.in, Fax No: 1800 425 5522

### **Nominee Details**

|       | Nominee Details for | or the proposer               | Appointee Details |     |                   |     |                              |
|-------|---------------------|-------------------------------|-------------------|-----|-------------------|-----|------------------------------|
| S.No. | Name                | Relationship<br>with proposer | Age               | %   | Appointee<br>Name | Age | Relationship<br>with Nominee |
| 1     | vee v               | Spouse                        | 32                | 100 |                   |     |                              |

In witness whereof the undersigned being authorised by and on behalf of the company has set his hand at Branch Office - Gurgaon III on 17th Day of December 2021.

### **Permanent Exclusion Details**

| Insured Name | ID Card | Permanent Exclusion Disease |
|--------------|---------|-----------------------------|
|              |         |                             |

Entered by : STAR\_PORTAL

Approved by

**PORTAL** 

For Star Health and Allied Insurance Company Ltd.

**Authorised Signatory** 

Q. Mosm



### Star Health and Allied Insurance Company Limited

Emergency Help Line No. 1800 425 2255 / 1800 102 4477

e-mail: support@starhealth.in Website: www.starhealth.in

### Please quote the Customer Id No. for assistance

- ► This Card is valid until otherwise Cancelled.
- ► This ID Card is invalid, if the insurance cover is not in force
- ► Immediate intimation to 'Star' through above Tel Nos. is a must in case of Hospitalisation.

At the time of hospitalization, kindly submit any **Government approved photo ID Card.** 

Corporate Identity Number: U66010TN2005PLC056649



### Star Health and Allied Insurance Company Limited

#### **Customer Identity Card**

Customer ID No. : 23090846-1

Name: shafna ch

Date Of Birth : 04-DEC-96 Age : 25 Years
Gender : Male Office Code : 161130
Valid From : 18-DEC-21 TA/SSM/SM Code : SO161130

Agent/Broker/TE Code: WA0000000009

IRDAI Regn. No:129

Entered by : STAR\_PORTAL

Approved by : PORTAL

For Star Health and Allied Insurance Company Ltd.

**Authorised Signatory** 

Q. Mosm



### **TAX Invoice**



| Invoice No.        | :      | 6I439Y22P0000031   | Customer ID     | : AA0019904124  |
|--------------------|--------|--|-----------------|---|
| Invoice Date       | :      | 17/12/21   | Policy No       | : P/161130/01/2022/052073   |
| R                  | ecipie | ent  |                 | Supplier  |
| GSTIN              | :      | -  | GSTIN           | : 06AAJCS4517L1Z2   |
| Proposer's<br>Name | :      | shafna ch  | NAME            | <ul><li>Star Health and Allied Insurance Co Ltd</li><li>Branch Office - Gurgaon III</li></ul>                       |
| Address            | :      | test 1<br>test 2   | Address         | <ul> <li>Ist Floor,, SCO 4, Sector 14 Market</li> <li>Near Payal Cinema, Gurgaon</li> <li>Gurgaon-122001</li> </ul> |
| City               | :      | Greater Mumbai (M Corp.)<br>(Part),Mumbai<br>(Suburban),Maharashtra-400053 | City            | : GURGAON III   |
| State              | :      | Maharashtra  | State           | : Haryana   |
| Pincode            | :      | 400053   | Pincode         | : 122001  |
| Client Category    | :      | IND  | Place of Supply | : 6 - Haryana   |

|             | Description of        | Total | Discount | TaxableValue | IGST @ 18%   | CGST @9%       | UT/SGST@9%                 | CESS@1%  | Total Invoice Value |
|-------------|-----------------------|-------|----------|--------------|--------------|----------------|----------------------------|----------|---------------------|
| SAC<br>Code | Service(s)            | A     | В        | C = A - B    | D = C * IGST | E = C<br>*CGST | F = C<br>*UTGST or<br>SGST | G=C*Cess | H =C+D+E +F+G       |
| 997133      | Insurance<br>Services | 4555  | 228      | 4327         | 779          |                |                            |          | Rs. 5106            |

Total Invoice Value (in Figures) : Rs. 5106

Total Invoice Value (in Words) : Rupees: Five thousand one

hundred six only

Amount of Tax Subject to reverse Charge: No

### **Important Note:**

The invoice is issued as per Section 31 of the CGST Act

In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Star Health and Allied Insurance Co Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken.

### E. & O.E

This is a digitally signed document and hence no physical signature is required

IRDAI Regn. No 129 Corporate Identity Number U66010TN2005PLC056649 Email ID: stargst@starhealth.in

Entered by : STAR\_PORTAL

Approved by : PORTAL

For Star Health and Allied Insurance Company Ltd.

**Authorised Signatory** 

Q. Mosm



## Star Health and Allied Insurance Company Limited

| N  | lame Of the Pro                      | duct   | YOUNG STAR INSURANCE POLICY   |  |                        |                                   |       |  |  |  |
|--|--------------------------------------|--|-------------------------------|--|------------------------|-----------------------------------|-------|--|--|--|
| F  | Product UIN No.                      |  |                               | SHAHLIP22036V042122  |                        |                                   |       |  |  |  |
| Summary of Important Benefits  Benefit Limits (in Rs.)  Refer to |                                      |  |                               |  |                        |                                   |       |  |  |  |
| S.No   | Particulars of Benefits              | Coverage /   |                               | Benefit Limits (in Rs.)  |                        |                                   |       |  |  |  |
|  |                                      |  |                               | dividual Individual and Floater   100000/-   1000000/-   1500000/-   2500000/-   2500000/-   5000000/-   7500000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   10000000/-   100000/-   1000000/-   100000/-   100000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000/-   1000000 |                        |                                   |       |  |  |  |
| 1  |                                      | red (in Rs.)   | 300000/- 500000/- 1           | 1  |                        | 000000/-   7500000/-  10000000/-  |       |  |  |  |
| 1  | Plan T                               | ype  |                               | Silver   | Pian<br>               |                                   |       |  |  |  |
| 2  |                                      | r Day) - Up to<br>expenses will be<br>roportion to the eligible  |                               | Single Privat  | e A/c Room             |                                   | II(A) |  |  |  |
| 3  | Fees, Anesthes operation theatr      | hetist, Medical<br>nsultants, Specialist<br>ia, blood, oxygen,<br>e charges, Surgical<br>dicines and Drugs |                               | Actual   |                        |                                   |       |  |  |  |
| 4  | Road Ambuland<br>period)             | ce charges(per policy  |                               | Actuals  |                        |                                   |       |  |  |  |
| 5  | Pre-Hospitaliza                      | tion Expenses  |                               | Up to 60 days prior to admission   |                        |                                   |       |  |  |  |
| 6  | Post-Hospitaliza                     | ation Expenses   |                               | Up to 90 days from the date of discharge   |                        |                                   |       |  |  |  |
| 7  | Day Care Proce                       | edure  |                               | All day care procedure covered.  |                        |                                   |       |  |  |  |
| 8  | Medical Opinion                      | n  | E -M                          | E -Medical Opinion" from the Company's expert panel.   |                        |                                   |       |  |  |  |
|  | Sum Insured/policy type              |  | e Rs3,00,000/-                | Rs5,00,000/-   | Rs10,00,000/-          | Rs15,00,000/-and above            |       |  |  |  |
| 9.   | Health Check                         | Individual   | 1,500/-                       | 2,000/-  | 3,000/-                | 3,500/-                           | II(I) |  |  |  |
|  | up                                   | Floater  | N/A                           | 3,000/-  | 4,000/-                | 5,000/-                           |       |  |  |  |
| 10   | Automatic Res<br>Insured             | toration of Basic Sum  |                               | Once during policy period by 100%  |                        |                                   |       |  |  |  |
| 11   | Cumulative bo                        | nus  |                               | The insured person will be eligible for Cumulative bonus calculated at 20% of basic sum insured for each claim free year subject to a maximum of 100% of the basic sum insured.  |                        |                                   |       |  |  |  |
| 12   | Additional Basic<br>Traffic Accident | c Sum Insured for Road<br>t (RTA)  |                               | 25% of the Sum Insured subject to a maximum of Rs10,00,000/-   |                        |                                   |       |  |  |  |
| 13   | Star Wellnes                         | s Program  | Discount in the R             | Discount in the Renewal premium for healthy life style through wellness activities.  |                        |                                   |       |  |  |  |
| 14   | Special Featu                        | ıres   | 10                            | 10% Discount at the time of renewal after 40years of age.  |                        |                                   |       |  |  |  |
| 15.  | Coverage for I                       | Modern Treatment   |                               | II(N)  |                        |                                   |       |  |  |  |
| 16.  | Instalment Fac                       | cility (If Opted)  |                               |  | Available              |                                   | V(13) |  |  |  |
|  | Note                                 | e: The above information   | n is only indicative. For com | nplete details of the Terr   | ms & Conditions kindly | read the policy wordings attached | d.    |  |  |  |

Entered by : STAR\_PORTAL

Approved by : PORTAL

For Star Health and Allied Insurance Company Ltd.

**Authorised Signatory** 

Q. Mose