

Date: 11-Jul-2025
IMPORTANT

To,

PANKAJ KUMAR , C/O JEEVAN KUMAR HOUSE NO 248 TARKHANA MUHALLA KHANNA LUDHIANA PUNJAB

Khanna Tehsil - Ludhiana, Punjab-**141401** Mobile: 9780902396

Dear Customer,

Re: Health Insurance Policy - 1889112600001828

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 abinitio.

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 30 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

Authorized Signatory

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Page 1 of 11

Super Star - UIN : SHAHLIP25036V012425



Super Star Unique Identification No. SHAHLIP25036V012425 POLICY SCHEDULE(Individual)

Customer Code	Policy No. :	1889112600001828	Previous Policy No :	Health Insurance Specific
District Color	Customer Code :	PI0009354619	GSTIN Health :	07AAJCS4517L1Z0
Proposer Code Pi0009354619 Issuing Office Code 700004	Customer Name :	PANKAJ KUMAR	SAC Code Tuesda & Cartilla Linearitation	997133 / Accident and Health
Proposer Name Pankaj Kumar Sesuing Office Name Tele Sales - Noida	Cust CKYC No :	Health Person & Carrier Line Person & Carrie	The Helling	Insurance Services
Proposer Address : C/O JEEVAN KUMAR HOUSE NO 248 TARKHANA MUHALLA KHANNA LUDHIANA PUNJAB	Proposer Code :	PI0009354619	Issuing Office Code :	700004
248 TARKHANA NUHALLA KHANNA LUDHIANA PUNJAB East Delhi Delhi 110092	Proposer Name :	PANKAJ KUMAR	Issuing Office Name :	Tele Sales -Noida
Khanna Tehsil - Ludhiana Punjab	Proposer Address:	248 TARKHANA MUHALLA KHANNA LUDHIANA	Issuing Office Address:	Guru Nanakpura, Laxmi Nagar,
Phone No	Health Insurance The Health Insurance St		Health Insurance Insurance The Rectional & Carlon Insurance Insurance Insurance Insurance Special Insurance Special Insurance Special Insurance Special Insurance In	Health
Proposer GSTIN: NO Place of Supply: Punjab Proposal Date: 10-Jul-2025 Fulfiller Code: S0700004 Date of Inception: 10-Jul-2025 of first policy Policy Category: New Collection No: 700004/RV/2026/0234890431 Collection Date: 10-Jul-2025 Base Product Premium: Rs. 18,180/- Medical U/W Loading: Rs. 0/- Optional Cover and Add-on Premium (if Opted) Optional Cover and Add-on Discount (if Opted) Uife Style and Habit: Rs. 0/- related & Other discounts EMI Loading: Rs. 757/- IGST @ 18%: Rs. 4,681/- Phone No: 011-49074146/011- 40154773 E-mail Id: telesaleseastdelhi@starhealth.in	Phone No :		Phone No	011-49074146/011-40154773
Proposal Date 10-Jul-2025 Fulfiller Code SO700004 Date of Inception 10-Jul-2025 Fulfiller Code SO700004 Date of Inception 10-Jul-2025 Fulfiller Code SO700004 Date of Inception 10-Jul-2025 Fulfiller Code SO700004 Proposal Code of Inception New	E-mail Id Personal Comments The Horith Industrial The Horith Industrial The Horith Industrial The Horith Industrial	PANKAJKUMARRN@042gmail.com	E-mail Id	Health Health
Date of Inception: 10-Jul-2025 of first policy Policy Category: New Collection No: 700004/RV/2026/0234890431 Collection Date: 10-Jul-2025 Base Product Premium: Rs. 18,180/- Medical U/W Loading: Rs. 0/- Optional Cover and Add-on Premium (if Opted) Optional Cover and Add-on Discount (if Opted) Life Style and Habit related & Other discounts EMI Loading: Rs. 757/- IGST @ 18%: Rs. 4,681/- Phone No: 011-49074146/011- 40154773 E-mail Id: telesaleseastdelhi@starhealth.in	Proposer GSTIN :	NO Health Health Insurance Specification	Place of Supply	Punjab The Health Insurance 9
of first policy Policy Category : New Collection No : 700004/RV/2026/0234890431 Collection Date : 10-Jul-2025 Base Product Premium: Rs. 18,180/- Medical U/W Loading : Rs. 0/- Optional Cover and Add-on Premium (if Opted) Optional Cover and Add-on Discount (if Opted) Optional Cover and Add-on Discount (if Opted) Iffe Style and Habit related & Other discounts EMI Loading : Rs. 757/- IGST @ 18% : Rs. 4,681/- Phone No :011-49074146/011-40154773 E-mail Id :telesaleseastdelhi@starhealth.in	Proposal Date :	10-Jul-2025	Fulfiller Code :	SO700004
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IGST @ 18% : Rs. 4,681/- Phone No :011-49074146/011- 40154773 : telesaleseastdelhi@starrheam rhealth.in	related & Other	Rs. 0/-	the Health Indurance Specialist	Health Insurance
Phone No .011-490/4146/011- 40154773 :telesaleseastdelhi@starrhealth.in	EMI Loading :	Rs. 757/-as a carine i lissue.	Health Insurance	The Health Insurance Special
The Action Section Sec	IGST @ 18% Health	Rs. 4,681/- Health Insurance Special Course Two Health Insurance Special Course True Health Insurance True Healt	Health Insurance	40154773
Total Premium Rs. 30,688/m muutus Shak	The Health Insurance Specialist	Health Insurance	E-mail id	unalth unalth
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IRDAI Regn.No.129

Corporate Identity Number L66010TN2005PLC056649

Email ID: info@starhealth.in

Super Star - UIN : SHAHLIP25036V012425 Star Flexi - UIN : SHAHLIA26040V012526

For Star Health and Allied Insurance Company Ltd.

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Attached to and forming part of Policy No: 1889112600001828

Total Premium In Words: Rupees Thirty thousand six hundred eighty eight only

Period of Insurance : From: 10-Jul-2025 13:02 Hrs To: Midnight of 09-Jul-2028 Policy Term: 3 Years

Installment Facility Option: Yes Premium Payment Frequency: Quarterly Installment Amount Rs.: 2,561/-

Details of Insured Persons:

No. of Persons Insured:

SI no	Name of the	Gender	Date of Birth	Age in Yrs	Relationship with Proposer	ID Card No	Sum Insured (Rs.)	Bonus Personal & Car	Inception date
1	PANKAJ KUMAR	Male	12-Jul-1998	26	Self	PI0009354619	10,00,000	0	10-Jul-2025

Pre Existing Disease : No PED Declared

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Super Star - UIN : SHAHLIP25036V012425



5	Health Fertinal & Gaing Linsurance Personal & Gaing Linsur	Name of additional	cover(s) - Status	A	Health Insurance
	S. Name of the Additional PANKA	J KUMAR NA	Personal & Carne Incurance	NA TO SECURITION OF THE SECURITIES OF THE SECURITION OF THE SECURITIES OF THE SECURITION OF THE SECURITIES OF THE SECURITION OF THE SECURI	NA Health
	Coverage for Non- Medical Items (Consumables cover Table I (68 Cov Items))	rered NA	NA THE HEALTH INSURANCE OF SECTION ASSESSMENT	NA TO ICE STREET NA	NA NA

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For Star Health and Allied Insurance Company Ltd.

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Super Star - UIN : SHAHLIP25036V012425



	ATA!	Health Insurance	me of additiona	l cover(s) - Statı	IS Parson	Health Insurance	
S. No	Name of the Additional cover(s)	PANKAJ KUMAR	bersonal b. Health Insurance Health Insurance Specialist	personal A Carine	Insurance Constitution NA	NA Health monal & Carring Insurance monal &	Para NA anna Insur
1	Grace Period Cover	Covered Cone to Carrier Health Cone to Carrier Septiment	NA arina Health	NA III Insuran	Health Insurance Specificate NA	MA Health Insurance	NA 18 carre II
2	Health Booster	Covered Health Insurance Insurance Specialist	NA a Caring III	outh periodal periodal NA	carios Inquiante de la composition della composi	Personal & carine Insurance	TH NA Information
Health Insuran	Limitless Loyalty Bonus	Covered wealth Insurance Specialist	NAmmunas	Health Insurance	NA Health Insurance Accords a carlos Insurance	NA Carine linst	hance NA results incurr
He ins	Sum Insured Multiplier	Covered Insulator Special	NA Health Insur-	Health Insurance The State of t	NA Health Indurance Special I	NA cast of Cast of the House of	health insurance parties NA
carries 5	E-Connect Health Personal & Carlor Health Personal & Carlor Health Personal & Carlor Health	Covered The Medical Section 1995	nealth person	Caring Impulsion Traute Specialist NA Matthewards Impurance	Partonal & Carlos	NA MARIA	Health Insurance Tracelates NA
6	Nursing at Home Negrotal Course International Internation	Rs. 1,000 per day	Health The Health NA	NA NA Health Incurance Personal & Cacins Openings	NA a carried in in the Health Insurance Special	NAME OF THE PROPERTY OF THE PR	Health NA Health Health
7	Durable Medical Equipment Cover	Rs.1,00,000	Health Health	Personal & Carlos Personal in Carlos Persona	NA serial a carrier	Health Insurance The Health	NA NA Health Insurance
8	Preventive Health Check-Up	Health Insurance Fornitri Package A	nt & Caring Incurrence Specialist	NA Head	Petsasi & C.	Health Insurance The Health NA	NA Health

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Super Star - UIN : SHAHLIP25036V012425



Installment Premium Table

S.No. Installment Due Dt.		Premium Amount (Rs)	GST Amount (Rs)	Total Installment Premium Amount (Rs)
1	10-Jul-2025 and Insurance Sp	2,170	Personal & Ca 39 Lalist	2,561
2	10-Oct-2025	2,167 & carine Insurance	390	Health 2,557
3	10-Jan-2026	Insurance 2,167	390 Health	Personal & Caron. President & Caron. 2,557
4	10-Apr-2026	2,167 Health	The Health Insu390	2,557
5	10-Jul-2026	Mealth 2,167 Insurance Specialist	390	Health in 2:557
6	10-Oct-2026	2,167	390 Health Insurance	2,557
7	10-Jan-2027	2,167 Realth Insurance	The Health 390	2,557
8	10-Apr-2027	had a carios Insurance 2,167 atth Insurance	390 walth	parsonal a Carina 2,557
9	10-Jul-2027	2,167	390 s carine insurance	2,557
nsu 1 0	10-Oct-2027	2,167 Personal & Carting Insurance Special	390	2,557
11	10-Jan-2028	erronal & carine Insurance 2,167	390 Health	The Health Insural 2,557
12	10-Apr-2028	2,167	dealth 390 insurance Specialist	2,557

The following Conditions shall apply.

i.Grace Period of 15 days for monthly instalment and 30 days for quarterly and half yearly instalment would be given to pay the instalment premium due for the policy.

- ii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iii.No interest will be charged If the instalment premium is not paid on due date.
- iv. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- v. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vi. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
- vii.For premium paid in instalments during the policy period, coverage is available during the grace period also.

Nominee Details:

	Nominee Det	ails for the Pro	pose	Health Insurance	Appointee Details			
S.No	Name Health Ferroral & Carine Insurance To Health Insurance Specialist	Relationship with proposer		% of the claim	Appointee Name	Appointee Age	Relationship with nominee	
1	JEEVAN KUMAR	Father Health Insurance	44	100	A = E Health	Personal & Caring	The Health	

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Super Star - UIN : SHAHLIP25036V012425



Sector Classification:

	insurant insurant			personal coefficient	
Urban Health	The Health Insurance Specialist	Urban	Health Insurance	The Health Insurance	A = = = unit

Please check whether the details given by you about the insured person(s) 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.

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.

Toll Free No: 1800 425 2255 Email: support@starhealth.in

In witness whereof the undersigned being authorized by and on behalf of the company has set his hand at Tele Sales -Noida on 11th Day of July 2025.

As per Section 34 of CGST Act of 2017, Policy Issued in one Financial Year and Cancelled in another Financial Year on or after 01st of December, then Only Premium Amount will be Refunded to the Customer and GST Amount will Not be Refunded. Customer has to Claim the Refund of GST Amount from the GST Portal.

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For Star Health and Allied Insurance Company Ltd.

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Super Star - UIN : SHAHLIP25036V012425



Hospitalisation Benefit Policy

Premium Certificate for the purpose of deduction under Section 80 D of Income Tax (Amendment) Act,1986

Policy No : 1889112600001828 Type of Policy: Super Star

Issue Office: 700004-Tele Sales - Noida

Address : No.B 20-21, 126/10,

Guru Nanakpura, Laxmi Nagar,

East Delhi Delhi 110092

: 011-49074146/011-40154773 Tel / Fax

: telesaleseastdelhi@starhealth.in

This is to certify that PANKAJ KUMAR has paid Rs 2,560/- (Total Premium: Indian Rupees Two thousand five hundred sixty only) towards Premium for Hospitalization Insurance vide Policy No: 1889112600001828 for the Period 10-Jul-2025 To 09-Jul-2028 issued on 10-Jul-2025.

Payment received by Payment Gateway vide Receipt No: 700004/RV/2026/0234890431/1 Receipt Date: 11-Jul-2025

Note:-This Certificate must be surrendered to the Insurance Company for issuance of fresh Certificate in case of Cancellation of the Policy or any alteration in the Insurance affecting the Premium.

Date For and on behalf of : 11-Jul-2025

Star Health and Allied Insurance Company Ltd. Place: Tele Sales - Noida

IRDAI Regn.No.129

Corporate Identity Number L66010TN2005PLC056649

Authorised Signatory

Email ID: info@starhealth.in

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Super Star - UIN : SHAHLIP25036V012425 Star Flexi - UIN : SHAHLIA26040V012526





Star Health and Allied Insurance Company Limited Customer Identity Card

Policy No: 1889112600001828

Name	Person DOB Health Insurance	Gender	Customer id
PANKAJ KUMAR	12-Jul-1998	Male	PI0009354619
dealth	A		ing I iii

Valid From: 10-Jul-2025 Valid Till: 09-Jul-2028

Office Code: 700004 Agent/Broker/TE Code: OD700004

TA/SSM/SM Code: S0700004

IRDAI Regn.No:129

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 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 hospitalisation, kindly submit any Government approved photo ID Card.

Corporate Identity Number: L66010TN2005PLC056649

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Super Star - UIN : SHAHLIP25036V012425



Tax Invoice



Invoice No.	: 072507I004452300	Customer II	PI0009354619
Invoice Date	e : 10-Jul-2025	Policy No.	: 1889112600001828
THE RELEASE	Recipient		Supplier
GSTIN	inalth persons specific the unique to the Health Insurance Specific	GSTIN	: 07AAJCS4517L1Z0
Name Personal &	PANKAJ KUMAR	Name ce	: Star Health and Allied Insurance Co Ltd - Tele Sales -Noida
Address	: C/O JEEVAN KUMAR HOUSE NO 248 TARKHANA MUHALLA KHANNA LUDHIANA PUNJA	Address AB Health Insurance Personnel Programme Program	: No.B 20-21, 126/10, Guru Nanakpura, Laxmi Nagar,
City Health Health Health Health	Khanna Tehsil - Pin Code: 141401 Ludhiana	City Health Insurance	: East Delhi Pin Code : 110092
State	: Punjab Client : IND Category	State	: Delhi Place of Punjab

		Total	Discount	Taxable Value	IGST @ 18%	CGST @ 9%	UT/SGST @ 9%	CESS @ 1%	Total Invoice Value
HSN / SAC Code	Description of Service(s)	A	В	C = A - B	D = C * IGST	E = C * CGST	F = C * UTGST or SGST	G= C * Cess	H = C + D + E+ F + G
997133	Insurance Services	26,007.00	0	26,007.00	4,681.00	ca The Her O	surance Specialis	0	30,688.00

Total Invoice Value (in Figures) : Rs. 30,688/-

Total Invoice Value (in Words) : Rupees Thirty thousand six hundred eighty eight 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

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

E. & O.E

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

IRDAI Regn.No.129 Corporate Identity Number L66010TN2005PLC056649 Email ID: stargst@starhealth.in

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Super Star - UIN : SHAHLIP25036V012425



Name Of the Product	A REAL Health	Super Star	Health Insurance
Product UIN No.	Personal & Carine Insurance	SHAHLIP25036V012425	The Health Insurance Specialty

Summary of Important Benefits-Basic Cover

S.No	Particulars of Coverage / Benefits	Particulars of Coverage / Benefits Health Insurance Benefit Limits (in Rs.) Health Insurance Insuranc						
dinos	Sum Insured (in Rs.)	5 Lakh 7.5 Lakh 10 Lakhs 15 Lakhs 20 Lakhs 25 Lakhs 50 Lakhs 1Crore SI	clause No.					
Health Insurat	Room Category	Health Insurance Any Room The Insurance Specific Insurance Any Room Health He	personal & Carina It					
Specialis.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees	Insurance The Hamiltonian Control of the Hamilto	414					
Carins In	Anesthesia, blood, oxygen, operation theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs	Health Insurance Present & Caring Insurance Insurance Present Insurance Insu	Personal & Caring Health Insurance					
2	Day care Treatment	All Day Care treatments are Covered	II. 2					
3	Pre-Hospitalization Expenses	Up to 90 days prior to the date of hospitalization	II, 3					
4	Post-Hospitalization Expenses	Up to 180 days from the date of discharge from the hospital	II. 4					
5	Coverage for Modern Treatments	Health Actual Personal Certific Unit	II. 5					
6	AYUSH Treatment	Health Personal & Caring Industrial Pressonal & Caring Industrial & Ca	II. 6					
He 7 In	Road Ambulance Expenses	Period a Carine Insurance Period a Carine Period a Car	II. 7					
8	Air Ambulance ing Insurance	Covered up to Rs.5,00,000/- in a policy year	II. 8					
9	Organ Donor Expenses	Vegath Personal & Carlos Actual Actual	rance II. 9 mg					
10	Home care treatment	Personal & Caring Massire Massir	II. 10					
11	Domiciliary Hospitalization	Healt Actual	II. 11					
12	E-Domestic Second Medical Opinion	Health Insurance Available Available	Insuran II. 12					
13	Premium Waiver at 6 cares	For one policy year incase of first diagnosis of critical illness/ incase of death of proposer who is also insured	II. 13					
14	Cumulative Bonus	50% of sum insured for each claim free year subject to a maximum of 100% of the sum insured	Specialist II. 14					
15	Automatic Restoration of Sum Insured	Sum Insured will be restored unlimited number of times and maximum up to 100% each time	II. 15					
nce	Tele-Consultation Health Insuran	Available unlimited times on star health mobile app in the included times on the inclu	III 16					
16 -	AI Driven Face Scan	Available up to 2 times per month per insured in a policy year on star health mobile app	II. 16 Health Insuran					
17	Dental Check-up & Cleaning	For one Insured Person under each policy in a policy year, available in 2nd & 3rd policy year	II. 17					
18h	Value Added Services	Discounts available on pharmacy, diagnostics and consultation on star health mobile app	etsonal III other lins					
19	Freeze Your Age	Insured age is locked at entry when they buy the policy, till a claim is paid under In-patient Treatment / Day care treatment /Ayush Treatment under Basic Cover.	II. 19					
20	Star Wellness Program	This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities	II. 20					

Note: The above information is only indicative. For complete details of the Terms & Conditions kindly read the policy wordings attached.

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