






























	About the policy		A unique indemnity health insurance product only available online , which offers five different optional covers which helps the insured to customize the policy as per his/her choice
	Type of Cover		Individual cover & Floater cover
	Entry Age	Individual	18 years – 75 years
		Floater	Adults: 18 years – 75 years (In Floater Maximum Family Size : 2A + 3C)
			Dependent Children: 91 days - 25 years
	Midterm Inclusion		Available for Newly Wedded Spouse, New Born baby and Legally adopted Child Intimation about the new born baby should be given within 45 days from the date of birth.
	Policy Term		One Year / Two Year / Three Year
	SI Options (Rs. In Lacs)		5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L
	Pre-Policy Medical check-up		Not required. Based on declared medical history, company may subject the applicant/s to undergo pre-policy medical check-up.
Discounts Available			
	Upfront Discount		5% on the premium if the additional questions related to lifestyle and habits are answered by the insured at the time of purchasing this policy
	Long term Discount		If the policy term opted is 2 years, 10% discount is available on 2 nd year premium and if the policy term opted is 3 years, 12.5% is available on 3 rd year premium
	Floater Discount		20% floater discount is applicable on individual premium for each adult and this floater discount is not applicable on child premium
	Star Wellness Program		Insured can get discount up to 20% on the renewal premium
Coverage			
	Room Rent		Private Single A/c Room
	ICU, DoctorFees, Diagnostic Tests, Drugs & Medicines		Covered
	Day Care Procedures		All day care procedures are covered
	Pre & Post-Hospitalization		60 Days & 180 Days
	Road Ambulance		Covered
	Air Ambulance		10% of sum insured per policy year
	Domiciliary Hospitalization		Covered
	Modern Treatments		Covered
	Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)		Covered

Smart Health Pro

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	Annual Health Check-up (Can be availed any time during the policy year)	Sum Insured	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	75 Lakhs	100 Lakhs
		Individual	1500	2000	4000	5000			8000	
		Floater	2500	5000	8000	10000			15000	
	Home Care Treatment	Payable up to 10% of the sum insured subject to max of Rs 5 Lakhs in a policy year								
	Hospitalization expenses for treatment of New Born Baby	Covered up to 10% of the sum insured and maximum upto Rs 2 Lakhs Payable from Day 1 of its birth till the expiry date of the policy (including congenital internal disease / defects for the new born)								
	Automatic Restoration (Up to 100%, Once in every policy year)	Restoration triggers upon partial/full utilization of limit of cover 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								
	Cumulative Bonus	50% for each claim free year subject to a maximum 100% of sum insured								
	Value Added Services	StarTele - health services, Medical concierge services, Digital Health Vault, Wellness Content, Post Operative Care, Discounts from Network Providers								
Optional Covers (On payment of additional premium)										
	Cumulative Bonus Booster	50% of sum insured for each claim free year and maximum upto 600% of the sum insured								
	Modification of room Category	Insured person can enhance/ reduce the room category from Private Single A/c Room to Any Room / Shared Accommodation								
	Reduction of Pre-Existing Diseases Waiting Period	Insured person can reduce the Pre-Existing Diseases/ waiting period from 48 months to 36/24/12 months.								
	Coverage for Non-medical Items (Consumables)	Items as per List I will become payable if there is an admissible claim under the policy for inpatient / daycare treatment								
	Unlimited Automatic Restoration of Sum Insured	Sum insured will be restored unlimited number of times and maximum upto 100% each time, which can be utilized for subsequent hospitalization. Restoration triggers upon partial/full utilization of limit of cover 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								
Waiting Period										
	Initial waiting period	30 days (Accidents are covered from Day 1)								
	For Specified diseases	2 years								
	For Pre-existing diseases	4 years								

* The information provided in this document is only indicative.