





































































| Version_1.0_SP | | Parameters | | Star Comprehensive Insurance Policy | | | | | | | | | |
|---|--|--|--|-------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|--|
| | | | | SHAHLIP22028V072122 | | | | | | | | | |
|                                   |  | About the policy | Covers hospitalization expenses incurred as a result of illness and/or accidental injuries | | | | | | | | | | |
| |  | Type of Cover | Individual and Floater (Family Size - 2 Adults + 3 Dependent Children) | | | | | | | | | | |
| |  | Entry Age | For Adults: 18 years – 65 years | | | | | | | | | | |
| | | | For Dependent Children: 91 days to 25 years | | | | | | | | | | |
| |  | Midterm Inclusion | Available for including Newly married spouse and New Born on paying additional premium (Intimation about the marriage/ newborn should be given within 60 days from the date of marriage/ new born) | | | | | | | | | | |
| |  | Co-payment | 10% Co-payment is applicable if the Insured age at entry 61 years and above | | | | | | | | | | |
| |  | Renewal | Lifelong | | | | | | | | | | |
| |  | Policy Term | One Year, Two years & Three Years | | | | | | | | | | |
| |  | Pre Policy Medical Checkup | Not Required | | | | | | | | | | |
| |  | Sum Insured Options (Rs. in Lakhs) | 5 | 7.5 | 10 | 15 | 20 | 25 | 50 | 75 | 100 | | |
| |  | Hospitalization - Room Rent | Private Single AC Room (Actuals) | | | | | | | | | | |
| |  | ICU, Dr Fees, Tests, Medicines | Covered (Actuals) | | | | | | | | | | |
| |  | Road Ambulance Charges | Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence | | | | | | | | | | |
| |  | Pre & Post Hospitalization | 60 days & 90 days (Actuals) | | | | | | | | | | |
| |  | Organ Donor Expenses | Covered (Actuals) Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission | | | | | | | | | | |
| |  | Day Care Procedures | All day care procedures are covered (Actuals) | | | | | | | | | | |
| |  | Domiciliary hospitalization | Covered (Actuals) Covered for the period exceeding three days | | | | | | | | | | |
| |  | Air Ambulance | Covered. Up to Rs.2,50,000 per hospitalization and maximum up to Rs.5,00,000 per policy year | | | | | | | | | | |
| |  | Star Wellness Program Available for Insured aged => 18 yrs | 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. For details please refer the policy wording / prospectus. | | | | | | | | | | |
| |  | Sum Insured Options (Rs. in Lakhs) | 5 | 7.5 | 10 | 15 | 20 | 25 | 50 | 75 | 100 | | |
| |  | Accidental Death & PTD | 5 | 7.5 | 10 | 15 | 20 | 25 | 50 | 75 | 100 | | |
| | | | For Dependent Child & Persons aged above 70 years, this cover is available up to 10 Lakhs only. | | | | | | | | | | |
| |  | Bariatric Surgery (Waiting Period 36 months) | 2,50,000 | 2,50,000 | 2,50,000 | 2,50,000 | 5,00,000 | 5,00,000 | 5,00,000 | 5,00,000 | 5,00,000 | | |
| |  | Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy) | 15,000 | 15,000 | 15,000 | 15,000 | 20,000 | 20,000 | 30,000 | 30,000 | 30,000 | | |
| |   | Delivery Exp., (Waiting Period 24 months) & New Born Cover | Normal | 15,000 | 25,000 | 30,000 | 30,000 | 30,000 | 30,000 | 50,000 | 50,000 | 50,000 | |
| | | | Caesarean | 20,000 | 40,000 | 50,000 | 50,000 | 50,000 | 50,000 | 1,00,000 | 1,00,000 | 1,00,000 | |
| | | | New Born Cover | 1,00,000 | 1,00,000 | 1,00,000 | 1,00,000 | 1,00,000 | 1,00,000 | 2,00,000 | 2,00,000 | 2,00,000 | |
| | | | New Born Vaccination | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 10,000 | 10,000 | 10,000 | |
| |  | OP Dental/ Ophthalmic treatment (after every block of 3 policy yrs) | 5,000 | 5,000 | 10,000 | 10,000 | 10,000 | 10,000 | 15,000 | 15,000 | 15,000 | | |
| |  | Health Check-up benefit (Rs.) (for every claim free year) | 2,000 | 2,500 | 3,000 | 4,000 | 4,500 | 4,500 | 5,000 | 5,000 | 5,000 | | |
| |  | Out Patient Consultation (Rs.) (Limit per consultation Rs.300) | 1,200 | 1,500 | 2,100 | 2,400 | 3,000 | 3,300 | 5,000 | 5,000 | 5,000 | | |
| |  | Hospital Cash Benefit (Rs.) (7days per admission, 120 days in P.yr) | 500 | 750 | 750 | 1,000 | 1,000 | 1,500 | 2,500 | 2,500 | 2,500 | | |
| |  | No Claim Bonus (Up to 100% of the Basic SI) | 50% + 50% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | | |
| |  | Automatic Restoration (Up to 100%, Once in every policy year) | Can be utilized for illness/ disease for which claim/s was/ were already made during the policy year. | | | | | | | | | | |
| |  | Modern treatments | Based on the Sum insured chosen limits differ, refer policy wording for further details | | | | | | | | | | |
| |  | Instalments Options | Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years). | | | | | | | | | | |
| | Optional Cover | | | | | | | | | | | | |
| |  | Buy back of PED waiting period | Will reduce the PED/s waiting period to 12 months from 36 months This Option is available only for the first purchase of this Star Comprehensive Insurance Policy In case of floater policy, this reduction is applicable only for the persons who opted for this facility This Option is not available for renewal/ migrated/ ported policies | | | | | | | | | | |
| | Waiting Period | | | | | | | | | | | | |
| |  | Initial waiting period | 30 days for all illnesses (except accident) | | | | | | | | | | |
| For Specific diseases | | 2 years | | | | | | | | | | | |
| For Pre-existing diseases | | 3 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.