



Chinmay Mhatre

Insured Members

1A

<https://web.starhealth.in/sites/default/files/brochure>

Assured



Sum Insured Premium
₹ 5 Lakh ₹ 8,566 for 1yr
Deductible

Key features at a glance

- **Room Rent Limit**
Up to 1% Sum insured
- **Free Health Check-up**
Upto 1,500 for Individual and 2,500 for Floater
Expenses incurred towards cost of health check-up up to the limits mentioned in Brocher.
- **Cover Restoration**
Automatic restoration by 100% for subsequent hospitalisation for claims already made. Such restored sum insured can also be utilised for the subsequent hospitalisation even for the illness/disease for which claims have been made earlier. Buy back pre-existing diseases Reduction in waiting period for Pre existing diseases
- **Co-pay**
No Co-Pay until age of Entry is less than Yrs.
- **Maternity**
Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and postnatal expenses) up to 10% of the Sum Insured is payable. Benefit under this section is subject to a waiting period
- **No Claim Bonus**
Cumulative bonus of 25% of sum insured for each claim free year and maximum up to 100% of the sum insured.
- **Daily Cash Allowance**
optional
- **Claims Settlement Ratio**
99.06%

❖ Comparison of Plans:-

SUM ASSURED	Comprehensive	Arogya	Assured
5 LAKH	8,278	4921	8,566
10 LAKH	11,476	6585	11,520
15 LAKH	14,426	N.A	14,551
25 LAKH	18,013	N.A	17,970
50 LAKH	19,819	N.A	20,993
100 LAKH	23,016	N.A	25,467