

STAR COMPREHENSIVE INSURANCE POLICY



*Unbeatable in features.
Uncompromising in protection*



The Health Insurance Specialist

STAR HEALTH AND ALLIED INSURANCE CO LTD

Registered Office: No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034. Phone : 044 - 2828 8800

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Unique Identification No.: SHAHLIP22028V072122

When health issues can't be predicted, health insurance is the best option available to overcome the heavy financial loss that occurs in the form of hospitalization and medical expenses.

The right decision of purchasing a health insurance policy should complement the wise move of picking the right one. Precise to say, having a policy that offers complete protection is more essential than just having a health insurance cover.

Presenting STAR Comprehensive Insurance Policy with renewed features. This policy is carefully crafted to offer complete protection against all health care eventualities for an entire family on individual and floater basis.

⊕ Eligibility

- Entry age between 3 months and 65 years
- Lifelong renewals guaranteed
- No exit age
- Policy Type: Individual / Floater (Family Size: Maximum 2 Adults + 3 Dependent Children)
- Dependent children (those who are economically dependent on their parents) can be covered upto 25 years of age

⊕ **Sum Insured Options:** Rs.5,00,000 ; Rs.7,50,000 ; Rs.10,00,000 ; Rs.15,00,000 ; Rs.20,00,000 ; Rs.25,00,000 ; Rs.50,00,000 ; Rs.75,00,000 ; Rs.1,00,00,000.

⊕ **Policy Term:** 1 year / 2 year / 3 year . For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof.

⊕ **Instalment Facility available:** Premium can be paid Monthly, Quarterly and Half Yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).

Monthly -4% | Quarterly-3% | Half Yearly -2% (Loading will be applicable on the annual premium)

⊕ **Pre-acceptance medical screening:** No Pre-acceptance medical screening.

⊕ **Day Care Procedures:** All Day Care Procedures are covered.

⊕ **Midterm inclusion** of newly married / wedded spouse and New Born Baby is permissible on paying additional premium. The intimation about the marriage / new born should be given within 60 days from the date of marriage or new born. The cover will be from the date of payment of premium.

⊕ Coverage (Section 1)

A. **Hospitalisation cover:** Room (Private Single A/C room), Boarding and Nursing Expenses

Note: Hospitalization Expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy schedule or actuals whichever is less.

B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees

C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker

D. **Road ambulance expenses:** Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable;

- i. for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
or
- ii. for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment
or
- iii. for transportation of the insured person from the hospital where treatment is taken to their place of residence provided the requirement of an ambulance to the residence is certified by the medical practitioner

E. **Air Ambulance expenses** up to Rs.2,50,000/- per hospitalization, not exceeding Rs.5,00,000/- per policy period

F. **Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization

G. **Post Hospitalization** medical expenses incurred for a period up to 90 days from the date of discharge from the hospital

H. **Outpatient Medical Consultation:** Expenses on Medical Consultations as an Out Patient incurred in a Networked Facility for other than Dental and Ophthalmic treatments, up to the limits mentioned in the schedule of benefits with a limit of Rs.300/- per consultation. This benefit will not reduce the sum insured

Note: Payment of any claim under Outpatient Medical Consultation shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

I. **Domiciliary hospitalization:** Coverage for medical treatment (including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances;

- i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- ii. The patient takes treatment at home on account of non-availability of room in a hospital

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharingitis, Arthritis, Gout and Rheumatism.

❖ **Delivery and New Born (Section 2)**

- A. Expenses incurred as in-patient for Delivery including Delivery by Caesarean section
- B. Treatment of the New Born
- C. Vaccination expenses for the new born baby are payable up to the limits mentioned in the schedule of Benefits, until the new born baby completes one year of age and is added in the policy on renewal. Claim under this is admissible only if claim under A of Section-2 above has been admitted and while the policy is in force

Coverage under this section is subject to a waiting period of 24months and payable only while the policy is in force.

❖ **Out-patient Dental and Ophthalmic Treatment (Section 3):** Expenses incurred on acute treatment to a natural tooth or teeth or Eye are payable, once in every block of 3 years of continuous coverage.

The treatment can be taken as an Outpatient. For limits please refer schedule of Benefits. This is in addition to sum insured.

Note: Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

❖ **Organ Donor Expenses (Section 4):** In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Insured Person are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery /ICU admission will be covered.

The coverage limit under this section is over and above the Limit of Coverage and up to the Basic Sum Insured. This additional Sum Insured can be utilized by the Donor and not by the Insured.

❖ **Hospital Cash Benefit (Section 5)**

- Payable for each completed day of Hospitalisation up to 7 days per occurrence and maximum of 120 days during the entire policy period
- This benefit is subject to an excess of first 24 hours of Hospitalization for each and every claim. Claims under this section will not reduce the Sum Insured

❖ **Health Check Up (Section 6):** This Benefit is payable for every claim free year up to the limits mentioned in the schedule of benefits.

❖ **Bariatric Surgery (Section 7)**

- a) The expenses incurred on hospitalization for bariatric surgical procedure and its complications thereof are payable upto the limits mentioned in the schedule of Benefits, during the policy period
- b) This maximum limit of Rs.2,50,000/- and Rs.5,00,000/- are inclusive of pre-hospitalization and post hospitalization expenses
- c) The limit of cover for Bariatric Surgery forms part of sum insured under Section 1
- d) Coverage under this section is subject to a waiting period of 36 months and payable only while the policy is in force

❖ **Option for Second Medical Opinion (Section 8):** The Insured Person is given the facility of obtaining a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners.

To utilize this benefit all medical records should be forwarded to the mail id e_medicalopinion@starhealth.in.

❖ **AYUSH Treatment (Section 9):** In patient hospitalization expenses incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health as in patient is payable up to the limits mentioned in the Schedule of Benefits.

Note:

- 1) Payment under this benefit forms part of the sum insured and also will impact the Bonus
- 2) Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment

❖ **Accidental Death and Permanent Total Disability (Section 10)**

- 1. Accidental Death
 - 2. Permanent Total Disability following an accident
 - 3. Dependent children and persons above 70 years can be covered under accidental death and permanent total disablement upto the sum insured of Rs.10,00,000/-
- * The sum insured for this cover is separately indicated in schedule of benefits. Cover is available for one insured person opted by the proposer

Special Features

- **Star Wellness Program (Section 11):** This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as detailed in the website are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium.

The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

For more information, Please visit our website : www.starhealth.in

- **Buy Back Pre-Existing Disease (Section 12):** The prospect has the option to opt for reduction of waiting period in respect of Pre-Existing Diseases from 36 months to 12 months on payment of additional premium. This option is available only if the first purchase of an indemnity insurance policy is a Star Comprehensive Insurance Policy and also only upto Sum Insured chosen at that time. This option is not available for renewal or policies ported from other Insurance Companies. The prospect has to undergo pre-acceptance medical screening at Company's nominated centre. At present 100% of cost of the pre-acceptance medical screening will be borne by the Company. The Company may require the prospect to share this cost (maximum 50%).

- ❖ **Coverage for Modern Treatments (Section 13):** Expenses are subject to the limits.
(For details please refer website: www.starhealth.in)
- ❖ **Automatic Restoration of Sum Insured (Applicable for Section 1 Only):** There shall be automatic restoration of the Basic Sum Insured by 100% immediately upon exhaustion of the Basic Sum Insured and accrued Cumulative Bonus if any, once during the policy period.
It is made clear that such restored Sum Insured can be utilized for the subsequent hospitalization even for the illness /disease for which claim/s was / were already made.
Such restoration will be available for section 1 other than Section 1H. This benefit is not available for Modern Treatments.
- ❖ **Cumulative Bonus (Applicable for Section 1 other than 1H, Section 4, Section 7, Section 9, Section 12 and Section 13):** Where the sum insured under the policy is Rs.5,00,000/-, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 50% of the basic sum insured under this policy following after every claim free year up to a maximum of 100%.
Where the sum insured under the policy is Rs.7,50,000/- or above, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 100% of the basic sum insured under this policy following a claim free year. The maximum benefit of bonus is 100% of the basic sum insured.

Special Conditions for Cumulative Bonus

1. The Cumulative Bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative Bonus shall not exceed such reduced basic sum insured
3. **In the event of a claim resulting in:**
 - i. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
 - ii. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
 - iii. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
 - iv. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero"

❖ **Exclusions**

A. The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

1. **Pre-Existing Diseases - Code Excl 01**
 - A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer
 - B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
 - C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage
 - D. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer
2. **Specified disease / procedure waiting period - Code Excl 02**
 - A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
 - B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
 - C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply
 - D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
 - E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage
 - F. List of specific diseases/procedures
 - i. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast
 - ii. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - iii. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident]
 - iv. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident)
 - v. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi

- vi. All types of Hernia
 - vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
 - viii. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 - ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
 - x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
 - xi. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 - xii. Varicose veins and Varicose ulcers
 - xiii. All types of transplant and related surgeries
 - xiv. Congenital Internal disease / defect (except to the extent provided under Section 2 for New Born)
- 3. 30-day waiting period - Code Excl 03**
- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
 - B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
 - C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently
- 4. Investigation & Evaluation - Code- Excl 04**
- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
 - B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- 5. Rest Cure, rehabilitation and respite care - Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes;
- 1. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
 - 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs
- 6. Obesity / Weight Control - Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
- A. Surgery to be conducted is upon the advice of the Doctor
 - B. The surgery/Procedure conducted should be supported by clinical protocols
 - C. The member has to be 18 years of age or older and
 - D. Body Mass Index (BMI);
 - 1. greater than or equal to 40 or
 - 2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe Sleep Apnea
 - d. Uncontrolled Type2 Diabetes
- 7. Change-of-Gender treatments - Code Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery - Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 9. Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- 10. Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- 12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - Code Excl 12**
- 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - Code Excl 13**
- 14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - Code Excl 14**
- 15. Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres
- 16. Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 17. Sterility and Infertility - Code Excl 17:** Expenses related to sterility and infertility. This includes;

- a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
- 18. Maternity - Code Excl 18**
- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy and to the extent covered under Section 2
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
- 19. Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA - Code Excl 19**
- 20. Congenital External Condition / Defects / Anomalies (except to the extent provided under Section 2 for New Born) - Code Excl 20**
- 21. Convalescence, general debility, run-down condition, Nutritional deficiency states - Code Excl 21**
- 22. Intentional self injury - Code Excl 22**
- 23. Injury/disease caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - Code Excl 24**
- 24. Injury or disease caused by or contributed to by nuclear weapons/materials - Code Excl 25**
- 25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy - Code Excl 26**
- 26. Unconventional, Untested, Experimental therapies - Code Excl 27**
- 27. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - Code Excl 28**
- 28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - Code Excl 29**
- 29. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - Code Excl 31**
- 30. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - Code Excl 34**
- 31. Cochlear implants and procedure related hospitalization expenses. Cost of spectacles and contact lens(in excess of what is specifically provided), hearing aids, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - Code Excl 35**
- 32. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization - Code Excl 36**
- 33. Other Excluded Expenses as detailed in the website www.starhealth.in - Code Excl 37**
- 34. Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - Code Excl 38**
- B. Applicable for Section 10**
1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance - **Code Sec10 Excl 01**
 2. Any injuries/conditions which are Pre-existing conditions - **Code Sec10 Excl 02**
 3. Any claim arising out of Accidents that the Insured Person has caused - **Code Sec10 Excl 03**
 - i. intentionally or
 - ii. by committing a crime / involved in it or
 - iii. as a result of / in a state of drunkenness or addiction (drugs, alcohol)
 4. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from - **Code Sec10 Excl 04**
 5. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation, condition or quality whatsoever - **Code Sec10 Excl 05**
 6. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority - **Code Sec10 Excl 06**
 7. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from - **Code Sec10 Excl 07**
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel
 - b) Nuclear weapons material
 - c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - d) Nuclear, chemical and biological terrorism

8. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons - **Code Sec10 Excl 08**
9. Participation in Hazardous Sport / Hazardous Activities - **Code Sec10 Excl 09**
10. Persons who are physically challenge unless specifically agreed and endorsed in the policy - **Code Sec10 Excl 10**
11. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law - **Code Sec10 Excl 11**
12. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the amount specified in the Schedule - **Code Sec10 Excl 12**
13. Any other claim after a claim has been admitted by the Company and becomes payable for Death or Permanent Total Disablement, as mentioned In Table - **Code Sec10 Excl 13**
14. Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly - **Code Sec10 Excl 14**
15. Any claim for Death or Permanent Total Disablement of the Insured Person from self-endangerment unless in self-defense or to save human life - **Code Sec10 Excl 15**

❖ **Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) under the health insurance policy no look back to be applied. This period of sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud, nondisclosure, misrepresentation and exclusions specified in the policy contract. The policies would however be subject to all limits, sub-limits, co-payments, deductibles as per the policy contract.

❖ **Co-Payment:** This policy is subject to Co-payment of 10% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above. This co-payment will not apply for those insured persons who have entered the policy before attaining 61 years of age and renew the policy continuously without any break. This co-payment is applicable for Section 1 A to 1 G, 1I, Section 4, Section 7, Section 9, Section 12 and Section 13.

❖ **Renewal of policy:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;

1. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
2. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
3. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy
4. Coverage is not available during the grace period
5. No loading shall apply on renewals based on individual claims experience

❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.

❖ **Revision in Sum Insured:** Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable.

- i. If the insured has not incurred any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

❖ **Redressal of Grievance:** Incase of any grievance the insured person may contact the Company through

Website : www.starhealth.in

E-mail : gro@starhealth.in, grievances@starhealth.in

Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255

Senior Citizens may call at 044-69007500

Courier/Post : 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai-600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link <https://www.starhealth.in/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

- **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- **Cancellation:**
 - i. The Policyholder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
 - a. refund proportionate premium for unexpired policy period, if policy term upto one year and there is no claim (s) made during the policy period.
 - b. refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
 - ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

Note: Incase of long term policies the refund will be given after adjusting the long term discount availed by the insured/policyholder.
- **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly or Monthly as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
 - i. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
 - ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
 - iii. 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
 - iv. No interest will be charged if the instalment premium is not paid on due date
 - v. In case of instalment premium due not received within the grace period, the policy will get cancelled
 - vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
 - vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
 - viii. For premium paid in instalments during the policy period, coverage is available during the grace period also
- **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.
For Detailed Guidelines on migration, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
- **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869.
For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987
- **Withdrawal of the policy**
 - i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
 - ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break
- **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;
 - ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy
 - ✓ Upon exhaustion of the Limit of Coverage
- **Claim Procedure**
 - a. For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
 - b. Inform the ID number for easy reference
 - c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
 - d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
 - e. In case of emergency hospitalization, information to be given within 24 hours after hospitalization
 - f. In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

- g. KYC (Identity proof with Address) of the proposer, as per AML Guidelines
 - h. NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
 - i. CKYC No. of the proposer (if available)

The Company: Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

Tax Benefits: Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.

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 - Faster and hassle – free claim settlement
 - Cashless hospitalization

Prohibition of rebates: (Section 41 of Insurance Act 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

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IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENT OF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

PREMIUM CHART – STAR COMPREHENSIVE INSURANCE POLICY

UIN No. SHAHLIP22028V072122 - BRO / COMP / V.15 / 2024

PREMIUM CHART FOR 1 YEAR (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-35	7,015	8,540	9,725	12,225	14,100	15,265	16,795	18,225	19,505
	36-45	8,075	10,125	11,775	14,275	16,150	17,615	19,380	21,030	22,505
	46-50	13,200	16,865	19,865	22,365	24,435	26,215	28,840	31,295	33,490
	51-55	16,100	19,635	22,395	26,410	29,875	32,140	35,355	38,365	41,055
	56-60	18,700	22,885	26,170	30,985	34,920	37,665	41,435	44,960	48,110
	61-65	25,750	30,625	34,295	40,610	44,780	47,555	52,315	56,765	60,740
	66-70	35,315	40,830	44,745	49,335	51,730	53,885	59,275	64,315	68,820
	71-75	41,410	49,255	55,170	61,935	64,940	67,655	74,425	80,755	86,410
	>75	54,235	64,190	71,625	79,810	83,680	87,180	95,900	1,04,055	1,11,340
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	3m-35	9,180	11,340	13,250	16,230	18,730	21,130	23,245	25,225	26,995
	36-45	10,120	12,340	14,670	18,400	20,900	23,900	26,290	28,525	30,525
	46-50	14,240	17,170	20,710	25,710	28,210	31,210	34,335	37,255	39,865
	51-55	16,190	20,600	24,590	29,590	32,590	35,590	39,150	42,480	45,455
	56-60	19,700	26,880	32,300	37,300	40,300	43,300	47,630	51,680	55,300
	61-65	31,420	37,660	44,972	51,472	58,431	73,931	81,325	88,240	94,420
	66-70	39,280	47,080	56,220	61,770	70,120	88,720	97,595	1,05,895	1,13,310
	71-75	51,070	61,210	73,090	80,310	91,160	1,15,340	1,26,875	1,37,660	1,47,300
	>75	66,400	79,580	95,020	1,04,410	1,18,510	1,49,950	1,64,945	1,78,970	1,91,500
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-35	10,950	13,330	15,000	19,000	21,630	24,130	26,545	28,805	30,825
	36-45	12,020	14,490	16,540	21,540	24,810	27,810	30,595	33,200	35,525
	46-50	19,480	23,330	26,920	31,920	34,920	37,920	41,715	45,265	48,435
	51-55	20,510	24,600	29,040	34,040	37,040	40,040	44,045	47,790	51,140
	56-60	23,580	29,470	35,060	42,060	45,560	49,560	54,520	59,155	63,300
	61-65	36,990	44,059	47,226	53,726	76,588	94,088	1,03,500	1,12,300	1,20,165
	66-70	46,240	55,080	59,040	64,480	91,910	1,12,910	1,24,205	1,34,765	1,44,200
	71-75	60,120	71,610	76,760	83,830	1,19,490	1,46,790	1,61,470	1,75,195	1,87,460
	>75	78,160	93,100	99,790	1,08,980	1,55,340	1,90,830	2,09,915	2,27,760	2,43,705
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	3m-35	15,590	18,990	20,950	26,450	29,810	33,310	36,645	39,760	42,545
	36-45	17,060	20,620	23,030	29,530	33,640	37,340	41,075	44,570	47,690
	46-50	23,460	28,840	33,250	43,250	48,250	52,250	57,475	62,365	66,735
	51-55	26,900	33,550	39,250	50,250	55,250	59,250	65,175	70,715	75,670
	56-60	30,270	38,010	44,900	58,900	64,400	69,400	76,340	82,830	88,630
	61-65	41,360	49,066	60,670	73,170	94,745	1,12,245	1,23,470	1,33,965	1,43,345
	66-70	51,700	61,340	75,840	87,810	1,13,700	1,34,700	1,48,170	1,60,765	1,72,020
	71-75	67,210	79,750	98,600	1,14,160	1,47,810	1,75,110	1,92,625	2,09,000	2,23,630
	>75	87,380	1,03,680	1,28,180	1,48,410	1,92,160	2,27,650	2,50,415	2,71,705	2,90,725
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-35	10,420	13,310	15,560	19,560	22,560	25,060	27,570	29,915	32,010
	36-45	12,120	16,330	18,840	22,840	25,840	28,340	31,175	33,825	36,195
	46-50	22,400	28,020	33,860	37,860	40,860	43,360	47,700	51,755	55,380
	51-55	23,640	29,520	35,830	40,330	43,330	46,030	50,635	54,940	58,790
	56-60	28,560	35,670	43,470	47,970	50,970	53,670	59,040	64,060	68,545
	61-65	38,800	47,030	57,270	61,770	64,770	67,470	74,220	80,530	86,170
	66-70	48,500	58,790	71,590	74,130	77,730	80,970	89,070	96,645	1,03,415
	71-75	63,050	76,430	93,070	96,370	1,01,050	1,05,270	1,15,800	1,25,645	1,34,445
	>75	81,970	99,360	1,21,000	1,25,290	1,31,370	1,36,860	1,50,550	1,63,350	1,74,785
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	3m-35	13,170	16,660	19,110	23,760	26,760	29,260	32,190	34,930	37,380
	36-45	14,340	18,450	21,510	26,510	29,510	32,010	35,215	38,210	40,885
	46-50	23,540	29,320	34,910	39,910	42,910	45,410	49,955	54,205	58,000
	51-55	25,810	32,280	38,750	44,250	47,450	50,150	55,165	59,855	64,045
	56-60	31,070	38,310	45,540	51,040	54,540	57,240	62,965	68,320	73,105
	61-65	49,800	59,235	72,987	81,737	97,237	1,14,737	1,26,215	1,36,945	1,46,535
	66-70									

PREMIUM CHART FOR 2 YEARS (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A +2C	3m-34	21,134	25,727	28,950	36,670	41,746	46,571	51,232	55,594	59,492
	35	22,166	26,846	30,436	39,121	44,815	50,122	55,140	59,835	64,028
	36-44	23,199	27,966	31,922	41,572	47,883	53,673	59,048	64,076	68,563
	45	30,398	36,496	41,939	51,589	57,639	63,429	69,779	75,719	81,021
	46-49	37,596	45,027	51,956	61,606	67,396	73,186	80,510	87,361	93,480
	50	38,590	46,252	54,001	63,651	69,441	75,231	82,758	89,798	96,090
	51-54	39,584	47,478	56,047	65,697	71,487	77,277	85,007	92,235	98,700
	55	42,547	52,178	61,857	73,437	79,709	86,464	95,115	1,03,202	1,10,435
	56-59	45,509	56,877	67,666	81,176	87,931	95,651	1,05,224	1,14,169	1,22,169
	60	58,450	70,955	79,406	92,433	1,17,873	1,38,620	1,52,489	1,65,454	1,77,044
	61-64	71,391	85,034	91,146	1,03,691	1,47,815	1,81,590	1,99,755	2,16,739	2,31,918
	65	80,317	95,669	1,02,547	1,14,069	1,62,601	1,99,753	2,19,735	2,38,418	2,55,112
	66-69	89,243	1,06,304	1,13,947	1,24,446	1,77,386	2,17,916	2,39,716	2,60,096	2,78,306
	70	1,02,637	1,22,256	1,31,047	1,43,119	2,04,001	2,50,611	2,75,676	2,99,111	3,20,052
	71-74	1,16,032	1,38,207	1,48,147	1,61,792	2,30,616	2,83,305	3,11,637	3,38,126	3,61,798
	75	1,33,440	1,58,945	1,70,371	1,86,062	2,65,211	3,25,803	3,58,387	3,88,852	4,16,074
	>75	1,50,849	1,79,683	1,92,595	2,10,331	2,99,806	3,68,302	4,05,136	4,39,577	4,70,351
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	3m-34	30,089	36,651	40,434	51,049	57,533	64,288	70,725	76,737	82,112
	35	31,507	38,224	42,441	54,021	61,229	68,177	75,000	81,378	87,077
	36-44	32,926	39,797	44,448	56,993	64,925	72,066	79,275	86,020	92,042
	45	39,102	47,729	54,310	70,233	79,024	86,454	95,101	1,03,192	1,10,420
	46-49	45,278	55,661	64,173	83,473	93,123	1,00,843	1,10,927	1,20,364	1,28,799
	50	48,597	60,206	69,963	90,228	99,878	1,07,598	1,18,357	1,28,422	1,37,421
	51-54	51,917	64,752	75,753	96,983	1,06,633	1,14,353	1,25,788	1,36,480	1,46,043
	55	55,169	69,055	81,205	1,05,330	1,15,462	1,24,147	1,36,562	1,48,171	1,58,550
	56-59	58,421	73,359	86,657	1,13,677	1,24,292	1,33,942	1,47,336	1,59,862	1,71,056
	60	69,123	84,028	1,01,875	1,27,448	1,53,575	1,75,287	1,92,817	2,09,207	2,23,856
	61-64	79,825	94,697	1,17,093	1,41,218	1,82,858	2,16,633	2,38,297	2,58,552	2,76,656
	65	89,803	1,06,542	1,31,732	1,55,346	2,01,149	2,38,302	2,62,133	2,84,414	3,04,327
	66-69	99,781	1,18,386	1,46,371	1,69,473	2,19,441	2,59,971	2,85,968	3,10,276	3,31,999
	70	1,14,748	1,36,152	1,68,335	1,94,901	2,52,357	2,98,967	3,28,867	3,56,823	3,81,802
	71-74	1,29,715	1,53,918	1,90,298	2,20,329	2,85,273	3,37,962	3,71,766	4,03,370	4,31,606
	75	1,49,179	1,77,010	2,18,843	2,53,380	3,28,071	3,88,663	4,27,534	4,63,880	4,96,353
	>75	1,68,643	2,00,102	2,47,387	2,86,431	3,70,869	4,39,365	4,83,301	5,24,391	5,61,099
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-34	20,111	25,688	30,031	37,751	43,541	48,366	53,210	57,736	61,779
	35	21,751	28,603	33,196	40,916	46,706	51,531	56,689	61,509	65,818
	36-44	23,392	31,517	36,361	44,081	49,871	54,696	60,168	65,282	69,856
	45	33,312	42,798	50,856	58,576	64,366	69,191	76,114	82,585	88,370
	46-49	43,232	54,079	65,350	73,070	78,860	83,685	92,061	99,887	1,06,883
	50	44,429	55,526	67,251	75,453	81,243	86,261	94,893	1,02,961	1,10,174
	51-54	45,625	56,974	69,152	77,837	83,627	88,838	97,726	1,06,034	1,13,465
	55	50,373	62,908	76,525	85,210	91,000	96,211	1,05,836	1,14,835	1,22,878
	56-59	55,121	68,843	83,897	92,582	98,372	1,03,583	1,13,947	1,23,636	1,32,292
	60	65,002	79,806	97,214	1,05,899	1,11,689	1,16,900	1,28,596	1,39,529	1,49,300
	61-64	74,884	90,768	1,10,531	1,19,216	1,25,006	1,30,217	1,43,245	1,55,423	1,66,308
	65	84,245	1,02,116	1,24,350	1,31,144	1,37,513	1,43,245	1,57,575	1,70,974	1,82,950
	66-69	93,605	1,13,465	1,38,169	1,43,071	1,50,019	1,56,272	1,71,905	1,86,525	1,99,591
	70	1,07,646	1,30,487	1,58,897	1,64,533	1,72,523	1,79,722	1,97,700	2,14,510	2,29,535
	71-74	1,21,687	1,47,510	1,79,625	1,85,994	1,95,027	2,03,171	2,23,494	2,42,495	2,59,479
	75	1,39,944	1,69,637	2,06,578	2,13,902	2,24,285	2,33,655	2,57,028	2,78,880	2,98,407
	>75	1,58,202	1,91,765	2,33,530	2,41,810	2,53,544	2,64,140	2,90,562	3,15,266	3,37,335
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,0

PREMIUM CHART FOR 3 YEARS (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-33	19,677	23,955	27,279	34,291	39,551	42,818	47,110	51,121	54,712
	34	20,668	25,437	29,195	36,208	41,467	45,016	49,527	53,744	57,517
	35	21,659	26,919	31,112	38,125	43,384	47,213	51,944	56,366	60,322
	36-43	22,650	28,401	33,029	40,041	45,301	49,410	54,361	58,989	63,127
	44	27,442	34,703	40,593	47,606	53,047	57,451	63,206	68,587	73,398
	45	32,234	41,004	48,157	55,170	60,794	65,492	72,051	78,185	83,668
	46-48	37,026	47,306	55,721	62,734	68,540	73,533	80,896	87,782	93,939
	49	39,738	49,896	58,087	66,516	73,627	79,073	86,988	94,393	1,01,013
	50	42,449	52,486	60,452	70,298	78,713	84,613	93,079	1,01,003	1,08,086
	51-53	45,161	55,076	62,818	74,080	83,799	90,153	99,171	1,07,614	1,15,159
	54	47,592	58,115	66,348	78,358	88,516	95,319	1,04,856	1,13,780	1,21,756
	55	50,023	61,154	69,877	82,635	93,234	1,00,484	1,10,540	1,19,946	1,28,352
	56-58	52,454	64,192	73,407	86,913	97,951	1,05,650	1,16,225	1,26,113	1,34,949
	59	59,045	71,429	81,004	95,912	1,07,170	1,14,897	1,26,398	1,37,150	1,46,758
	60	65,637	78,666	88,601	1,04,912	1,16,389	1,24,145	1,36,571	1,48,188	1,58,567
	61-63	72,229	85,903	96,197	1,13,911	1,25,608	1,33,392	1,46,744	1,59,226	1,70,376
	64	81,172	95,445	1,05,968	1,22,069	1,32,106	1,39,310	1,53,251	1,66,285	1,77,931
	65	90,115	1,04,986	1,15,739	1,30,227	1,38,604	1,45,229	1,59,759	1,73,344	1,85,485
	66-68	99,059	1,14,528	1,25,510	1,38,385	1,45,103	1,51,147	1,66,266	1,80,404	1,93,040
	69	1,04,757	1,22,406	1,35,257	1,50,166	1,57,454	1,64,022	1,80,432	1,95,775	2,09,487
	70	1,10,456	1,30,283	1,45,004	1,61,947	1,69,805	1,76,897	1,94,597	2,11,146	2,25,933
	71-73	1,16,155	1,38,160	1,54,752	1,73,728	1,82,157	1,89,772	2,08,762	2,26,518	2,42,380
	74	1,28,146	1,52,125	1,70,137	1,90,441	1,99,679	2,08,028	2,28,841	2,48,303	2,65,690
	75	1,40,138	1,66,089	1,85,523	2,07,154	2,17,201	2,26,284	2,48,920	2,70,089	2,88,999
	>75	1,52,129	1,80,053	2,00,908	2,23,867	2,34,722	2,44,540	2,69,000	2,91,874	3,12,309
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	3m-33	25,750	31,809	37,166	45,525	52,538	59,270	65,202	70,756	75,721
	34	26,629	32,744	38,494	47,554	54,567	61,860	68,049	73,842	79,022
	35	27,508	33,679	39,822	49,583	56,596	64,450	70,896	76,927	82,322
	36-43	28,387	34,614	41,149	51,612	58,625	67,040	73,743	80,013	85,623
	44	32,239	39,130	46,797	58,447	65,459	73,874	81,266	88,175	94,356
	45	36,091	43,646	52,444	65,282	72,294	80,709	88,788	96,338	1,03,088
	46-48	39,943	48,162	58,092	72,117	79,129	87,544	96,310	1,04,500	1,11,821
	49	41,766	51,369	61,719	75,744	83,224	91,639	1,00,812	1,09,386	1,17,048
	50	43,590	54,576	65,347	79,372	87,320	95,735	1,05,314	1,14,271	1,22,275
	51-53	45,413	57,783	68,975	83,000	91,415	99,830	1,09,816	1,19,156	1,27,501
	54	48,695	63,655	76,184	90,209	98,624	1,07,039	1,17,745	1,27,758	1,36,706
	55	51,977	69,527	83,393	97,418	1,05,833	1,14,248	1,25,673	1,36,360	1,45,911
	56-58	55,259	75,398	90,602	1,04,627	1,13,042	1,21,457	1,33,602	1,44,962	1,55,117
	59	66,217	85,478	102,450	1,17,877	1,29,994	1,50,096	1,65,107	1,79,146	1,91,694
	60	77,175	95,557	1,14,298	1,31,128	1,46,946	1,78,736	1,96,612	2,13,330	2,28,271
	61-63	88,133	1,05,636	1,26,146	1,44,379	1,63,899	2,07,376	2,28,117	2,47,513	2,64,848
	64	95,482	1,14,444	1,36,663	1,54,008	1,74,828	2,21,204	2,43,329	2,64,021	2,82,510
	65	1,02,831	1,23,252	1,47,180	1,63,636	1,85,757	2,35,032	2,58,542	2,80,528	3,00,172
	66-68	1,10,180	1,32,059	1,57,697	1,73,265	1,96,687	2,48,860	2,73,754	2,97,035	3,17,835
	69	1,21,204	1,45,271	1,73,471	1,90,600	2,16,359	2,73,749	3,01,131	3,26,736	3,49,615
	70	1,32,228	1,58,483	1,89,244	2,07,935	2,36,031	2,98,639	3,28,508	3,56,436	3,81,396
	71-73	1,43,251	1,71,694	2,05,017	2,25,270	2,55,704	3,23,529	3,55,884	3,86,136	4,13,177
	74	1,57,585	1,88,870	2,25,522	2,47,803	2,81,276	3,55,889	3,91,480	4,24,761	4,54,504
	75	1,71,918	2,06,046	2,46,027	2,70,337	3,06,848	3,88,249	4,27,075	4,63,386	4,95,831
	>75	1,86,252	2,23,222	2,66,531	2,92,870	3,32,421	4,20,610	4,62,671	5,02,011	5,37,158
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-33	30,715	37,391	42,075	53,295	60,672	67,685	74,459	80,798	86,464
	34	31,715	38,475	43,515	55,670	63,645	71,125	78,245	84,907	90,859
	35	32,716	39,560	44,955	58,045	66,619	7			

PREMIUM CHART FOR 3 YEARS (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-33	29,228	37,335	43,646	54,866	63,281	70,293	77,334	83,912	89,788
	34	30,818	40,158	46,713	57,933	66,348	73,360	80,705	87,567	93,701
	35	32,407	42,982	49,779	60,999	69,414	76,427	84,075	91,223	97,614
	36-43	33,997	45,806	52,846	64,066	72,481	79,494	87,446	94,879	1,01,527
	44	43,608	56,736	66,890	78,110	86,525	93,537	1,02,897	1,11,644	1,19,465
	45	53,220	67,666	80,934	92,154	1,00,569	1,07,581	1,18,348	1,28,408	1,37,403
	46-48	62,832	78,596	94,977	1,06,197	1,14,612	1,21,625	1,33,799	1,45,173	1,55,341
	49	63,991	79,999	96,819	1,08,507	1,16,922	1,24,121	1,36,543	1,48,151	1,58,529
	50	65,151	81,401	98,661	1,10,816	1,19,231	1,26,618	1,39,287	1,51,129	1,61,718
	51-53	66,310	82,804	1,00,503	1,13,126	1,21,541	1,29,114	1,42,031	1,54,107	1,64,906
	54	70,910	88,554	1,07,647	1,20,269	1,28,684	1,36,258	1,49,890	1,62,634	1,74,027
	55	75,511	94,304	1,14,790	1,27,412	1,35,827	1,43,401	1,57,749	1,71,161	1,83,148
	56-58	80,111	1,00,054	1,21,933	1,34,556	1,42,971	1,50,544	1,65,607	1,79,688	1,92,269
	59	89,685	1,10,676	1,34,836	1,47,459	1,55,874	1,63,447	1,79,801	1,95,088	2,08,748
	60	99,260	1,21,298	1,47,739	1,60,362	1,68,777	1,76,350	1,93,994	2,10,487	2,25,227
	61-63	1,08,834	1,31,919	1,60,642	1,73,265	1,81,680	1,89,253	2,08,187	2,25,887	2,41,707
	64	1,17,904	1,42,915	1,74,032	1,84,821	1,93,797	2,01,876	2,22,072	2,40,954	2,57,831
	65	1,26,973	1,53,910	1,87,421	1,96,378	2,05,915	2,14,498	2,35,957	2,56,022	2,73,955
	66-68	1,36,043	1,64,906	2,00,810	2,07,935	2,18,033	2,27,121	2,49,841	2,71,089	2,90,079
	69	1,49,647	1,81,399	2,20,894	2,28,729	2,39,837	2,49,841	2,74,834	2,98,204	3,19,092
	70	1,63,251	1,97,893	2,40,978	2,49,523	2,61,641	2,72,562	2,99,826	3,25,319	3,48,105
	71-73	1,76,855	2,14,386	2,61,061	2,70,318	2,83,445	2,95,282	3,24,819	3,52,434	3,77,118
	74	1,94,545	2,35,826	2,87,176	2,97,358	3,11,794	3,24,819	3,57,310	3,87,688	4,14,836
	75	2,12,236	2,57,265	3,13,290	3,24,398	3,40,144	3,54,356	3,89,802	4,22,943	4,52,554
	>75	2,29,926	2,78,705	3,39,405	3,51,438	3,68,493	3,83,892	4,22,293	4,58,197	4,90,272

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	3m-33	36,942	46,731	53,604	66,647	75,062	82,074	90,293	97,979	1,04,851
	34	38,036	48,405	55,848	69,218	77,633	84,646	93,121	1,01,045	1,08,128
	35	39,130	50,079	58,092	71,789	80,204	87,217	95,950	1,04,112	1,11,405
	36-43	40,224	51,752	60,336	74,361	82,776	89,788	98,778	1,07,179	1,14,682
	44	48,826	61,916	72,865	86,890	95,305	1,02,317	1,12,560	1,22,134	1,30,685
	45	57,428	72,079	85,394	99,419	1,07,834	1,14,846	1,26,342	1,37,090	1,46,687
	46-48	66,030	82,243	97,923	1,11,948	1,20,363	1,27,375	1,40,124	1,52,045	1,62,690
	49	68,152	85,010	1,01,513	1,16,005	1,24,607	1,31,807	1,44,995	1,57,328	1,68,342
	50	70,275	87,778	1,05,103	1,20,063	1,28,852	1,36,239	1,49,866	1,62,611	1,73,994
	51-53	72,397	90,545	1,08,694	1,24,121	1,33,097	1,40,671	1,54,738	1,67,893	1,79,646
	54	77,315	96,183	1,15,042	1,30,470	1,39,726	1,47,300	1,62,031	1,75,808	1,88,117
	55	82,233	1,01,822	1,21,391	1,36,819	1,46,356	1,53,929	1,69,324	1,83,723	1,96,588
	56-58	87,151	1,07,460	1,27,740	1,43,167	1,52,985	1,60,558	1,76,617	1,91,638	2,05,060
	59	1,04,664	1,27,024	1,53,403	1,71,869	1,92,906	2,14,318	2,35,756	2,55,802	2,73,717
	60	1,22,176	1,46,589	1,79,066	2,00,571	2,32,828	2,68,078	2,94,894	3,19,966	3,42,374
	61-63	1,39,689	1,66,154	2,04,729	2,29,272	2,72,750	3,21,837	3,54,033	3,84,131	4,11,031
	64	1,51,330	1,80,006	2,21,795	2,44,562	2,90,938	3,43,298	3,77,637	4,09,740	4,38,431
	65	1,62,971	1,93,858	2,38,862	2,59,852	3,09,127	3,64,759	4,01,241	4,35,350	4,65,831
	66-68	1,74,611	2,07,710	2,55,928	2,75,142	3,27,315	3,86,220	4,24,845	4,60,960	4,93,231
	69	1,92,077	2,28,486	2,81,529	3,02,660	3,60,050	4,24,845	4,67,332	5,07,060	5,42,557
	70	2,09,543	2,49,262	3,07,129	3,30,177	3,92,784	4,63,470	5,09,818	5,53,160	5,91,883
	71-73	2,27,009	2,70,037	3,32,729	3,57,694	4,25,519	5,02,095	5,52,305	5,99,260	6,41,209
	74	2,49,710	2,97,050	3,66,006	3,93,467	4,68,070	5,52,305	6,07,535	6,59,184	7,05,331
	75	2,72,412	3,24,062	3,99,282	4,29,240	5,10,622	6,02,514	6,62,765	7,19,109	7,69,454
	>75	2,95,114	3,51,074	4,32,559	4,65,013	5,53,174	6,52,724	7,17,996	7,79,033	8,33,576

Plan type	Age band	5,00,000

PREMIUM CHART WITH BUY BACK – STAR COMPREHENSIVE INSURANCE POLICY

UIN No. SHAHLIP22028V072122 - BRO / COMP / V.15 / 2024

PREMIUM CHART WITH BUY BACK FOR 1 YEAR (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-35	8,418	10,248	11,670	14,670	16,920	18,318	20,154	21,870	23,406
	36-45	10,498	13,163	15,308	18,558	20,995	22,900	25,194	27,339	29,257
	46-50	17,820	22,768	26,818	30,193	32,987	35,390	38,934	42,248	45,212
	51-55	24,150	29,453	33,593	39,615	44,813	48,210	53,033	57,548	61,583
	56-60	28,050	34,328	39,255	46,478	52,380	56,498	62,153	67,440	72,165
	61-65	38,625	45,938	51,443	60,915	67,170	71,333	78,473	85,148	91,110
	66-70	52,973	61,245	67,118	74,003	77,595	80,828	88,913	96,473	1,03,230
	71-75	62,115	73,883	82,755	92,903	97,410	1,01,483	1,11,638	1,21,133	1,29,615
	>75	81,353	96,285	1,07,438	1,19,715	1,25,520	1,30,770	1,43,850	1,56,083	1,67,010
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	3m-35	11,016	13,608	15,900	19,476	22,476	25,356	27,894	30,270	32,394
	36-45	13,156	16,042	19,071	23,920	27,170	31,070	34,177	37,083	39,683
	46-50	19,224	23,180	27,959	34,709	38,084	42,134	46,352	50,294	53,818
	51-55	24,285	30,900	36,885	44,385	48,885	53,385	58,725	63,720	68,183
	56-60	29,550	40,320	48,450	55,950	60,450	64,950	71,445	77,520	82,950
	61-65	47,130	56,490	67,458	77,208	87,647	1,10,897	1,21,988	1,32,360	1,41,630
	66-70	58,920	70,620	84,330	92,655	1,05,180	1,33,080	1,46,393	1,58,843	1,69,965
	71-75	76,605	91,815	1,09,635	1,20,465	1,36,740	1,73,010	1,90,313	2,06,490	2,20,950
	>75	99,600	1,19,370	1,42,530	1,56,615	1,77,765	2,24,925	2,47,418	2,68,455	2,87,250
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-35	13,140	15,996	18,000	22,800	25,956	28,956	31,854	34,566	36,990
	36-45	15,626	18,837	21,502	28,002	32,253	36,153	39,774	43,160	46,183
	46-50	26,298	31,496	36,342	43,092	47,142	51,192	56,315	61,108	65,387
	51-55	30,765	36,900	43,560	51,060	55,560	60,060	66,068	71,685	76,710
	56-60	35,370	44,205	52,590	63,090	68,340	74,340	81,780	88,733	94,950
	61-65	55,485	66,089	70,839	80,589	1,14,882	1,41,132	1,55,250	1,68,450	1,80,248
	66-70	69,360	82,620	88,560	96,720	1,37,865	1,69,365	1,86,308	2,02,148	2,16,300
	71-75	90,180	1,07,415	1,15,140	1,25,745	1,79,235	2,20,185	2,42,205	2,62,793	2,81,190
	>75	1,17,240	1,39,650	1,49,685	1,63,470	2,33,010	2,86,245	3,14,873	3,41,640	3,65,558
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	3m-35	18,708	22,788	25,140	31,740	35,772	39,972	43,974	47,712	51,054
	36-45	22,178	26,806	29,939	38,389	43,732	48,542	53,398	57,941	61,997
	46-50	31,671	38,934	44,888	58,388	65,138	70,538	77,591	84,193	90,092
	51-55	40,350	50,325	58,875	75,375	82,875	88,875	97,763	1,06,073	1,13,505
	56-60	45,405	57,015	67,350	88,350	96,600	1,04,100	1,14,510	1,24,245	1,32,945
	61-65	62,040	73,599	91,005	1,09,755	1,42,118	1,68,368	1,85,205	2,00,948	2,15,018
	66-70	77,550	92,010	1,13,760	1,31,715	1,70,550	2,02,050	2,22,255	2,41,148	2,58,030
	71-75	1,00,815	1,19,625	1,47,900	1,71,240	2,21,715	2,62,665	2,88,938	3,13,500	3,35,445
	>75	1,31,070	1,55,520	1,92,270	2,22,615	2,88,240	3,41,475	3,75,623	4,07,558	4,36,088
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-35	12,504	15,972	18,672	23,472	27,072	30,072	33,084	35,898	38,412
	36-45	15,756	21,229	24,492	29,692	33,592	36,842	40,528	43,973	47,054
	46-50	30,240	37,827	45,711	51,111	55,161	58,536	64,395	69,869	74,763
	51-55	35,460	44,280	53,745	60,495	64,995	69,045	75,953	82,410	88,185
	56-60	42,840	53,505	65,205	71,955	76,455	80,505	88,560	96,090	1,02,818
	61-65	58,200	70,545	85,905	92,655	97,155	1,01,205	1,11,330	1,20,795	1,29,255
	66-70	72,750	88,185	1,07,385	1,11,195	1,16,595	1,21,455	1,33,605	1,44,968	1,55,123
	71-75	94,575	1,14,645	1,39,605	1,44,555	1,51,575	1,57,905	1,73,700	1,88,468	2,01,668
	>75	1,22,955	1,49,040	1,81,500	1,87,935	1,97,055	2,05,290	2,25,825	2,45,025	2,62,178
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	3m-35	15,804	19,992	22,932	28,512	32,112	35,112	38,628	41,916	44,856
	36-45	18,642	23,985	27,963	34,463	38,363	41,613	45,780	49,673	53,151
	46-50	31,779	39,582	47,129	53,879	57,929	61,304	67,439	73,177	78,300
	51-55	38,715	48,420	58,125	66,375	71,175	75,225	82,748	89,783	96,068
	56-60	46,605	57,465	68,310	76,560	81,810	85,860	94,448	1,02,480	1,09,658
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PREMIUM CHART WITH BUY BACK FOR 2 YEARS (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-34	23,247	28,300	31,845	40,337	45,920	51,228	56,355	61,153	65,441
	35	24,279	29,419	33,331	42,788	48,989	54,779	60,263	65,394	69,977
	36-44	26,678	32,161	36,711	47,808	55,066	61,724	67,906	73,687	78,848
	45	33,877	40,691	46,727	57,825	64,822	71,480	78,636	85,330	91,306
	46-49	44,176	52,907	61,048	72,387	79,190	85,993	94,599	1,02,650	1,09,838
	50	45,170	54,132	63,094	74,432	81,236	88,039	96,848	1,05,086	1,12,449
	51-54	49,480	59,348	70,059	82,122	89,359	96,597	1,06,259	1,15,293	1,23,375
	55	52,443	64,047	75,868	89,861	97,581	1,05,783	1,16,367	1,26,261	1,35,110
	56-59	56,887	71,096	84,582	1,01,470	1,09,914	1,19,564	1,31,530	1,42,711	1,52,711
	60	69,827	85,175	96,322	1,12,727	1,39,856	1,62,533	1,78,795	1,93,996	2,07,586
	61-64	89,238	1,06,292	1,13,933	1,29,614	1,84,769	2,26,987	2,49,694	2,70,924	2,89,898
	65	98,165	1,16,928	1,25,333	1,39,992	1,99,554	2,45,151	2,69,674	2,92,602	3,13,092
	66-69	1,11,554	1,32,881	1,42,434	1,55,558	2,21,733	2,72,395	2,99,645	3,25,121	3,47,883
	70	1,24,948	1,48,832	1,59,534	1,74,231	2,48,348	3,05,090	3,35,605	3,64,136	3,89,628
	71-74	1,45,040	1,72,759	1,85,184	2,02,240	2,88,270	3,54,131	3,89,546	4,22,658	4,52,247
	75	1,62,448	1,93,497	2,07,407	2,26,510	3,22,865	3,96,629	4,36,296	4,73,383	5,06,524
	>75	1,88,561	2,24,604	2,40,743	2,62,914	3,74,758	4,60,377	5,06,420	5,49,471	5,87,938
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+3C	3m-34	33,098	40,316	44,477	56,153	63,287	70,717	77,797	84,410	90,323
	35	34,516	41,889	46,484	59,126	66,983	74,606	82,072	89,052	95,288
	36-44	37,865	45,766	51,115	65,542	74,664	82,876	91,166	98,923	1,05,848
	45	44,041	53,698	60,977	78,782	88,763	97,264	1,06,992	1,16,095	1,24,226
	46-49	53,201	65,402	75,403	98,080	1,09,419	1,18,490	1,30,339	1,41,428	1,51,338
	50	56,521	69,947	81,193	1,04,835	1,16,174	1,25,245	1,37,769	1,49,486	1,59,961
	51-54	64,896	80,939	94,691	1,21,228	1,33,291	1,42,941	1,57,235	1,70,600	1,82,554
	55	68,148	85,243	1,00,143	1,29,575	1,42,120	1,52,735	1,68,009	1,82,291	1,95,060
	56-59	73,026	91,699	1,08,321	1,42,096	1,55,365	1,67,428	1,84,170	1,99,827	2,13,820
	60	83,728	1,02,368	1,23,539	1,55,867	1,84,648	2,08,773	2,29,651	2,49,173	2,66,620
	61-64	99,781	1,18,372	1,46,366	1,76,523	2,28,572	2,70,791	2,97,871	3,23,191	3,45,820
	65	1,09,759	1,30,216	1,61,005	1,90,650	2,46,864	2,92,460	3,21,707	3,49,053	3,73,491
	66-69	1,24,726	1,47,983	1,82,964	2,11,842	2,74,301	3,24,964	3,57,460	3,87,846	4,14,998
	70	1,39,693	1,65,748	2,04,927	2,37,269	3,07,217	3,63,959	4,00,359	4,34,392	4,64,802
	71-74	1,62,144	1,92,397	2,37,873	2,75,411	3,56,592	4,22,453	4,64,708	5,04,213	5,39,507
	75	1,81,608	2,15,489	2,66,417	3,08,462	3,99,389	4,73,154	5,20,475	5,64,723	6,04,254
	>75	2,10,804	2,50,128	3,09,234	3,58,039	4,63,586	5,49,206	6,04,126	6,55,488	7,01,374
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-34	22,122	28,257	33,034	41,526	47,895	53,202	58,531	63,510	67,957
	35	23,762	31,171	36,199	44,691	51,060	56,368	62,010	67,283	71,996
	36-44	26,900	36,244	41,815	50,693	57,352	62,901	69,193	75,075	80,335
	45	36,821	47,525	56,310	65,188	71,846	77,395	85,140	92,377	98,848
	46-49	50,798	63,542	76,786	85,857	92,660	98,330	1,08,172	1,17,367	1,25,588
	50	51,994	64,990	78,687	88,241	95,044	1,00,906	1,11,004	1,20,441	1,28,879
	51-54	57,032	71,217	86,440	97,296	1,04,534	1,11,047	1,22,157	1,32,543	1,41,831
	55	61,779	77,152	93,812	1,04,669	1,11,906	1,18,420	1,30,268	1,41,344	1,51,244
	56-59	68,901	86,054	1,04,871	1,15,728	1,22,965	1,29,479	1,42,434	1,54,545	1,65,365
	60	78,783	97,016	1,18,188	1,29,045	1,36,282	1,42,796	1,57,083	1,70,438	1,82,373
	61-64	93,605	1,13,460	1,38,164	1,49,020	1,56,258	1,62,771	1,79,056	1,94,279	2,07,885
	65	1,02,966	1,24,808	1,51,983	1,60,948	1,68,764	1,75,799	1,93,386	2,09,830	2,24,527
	66-69	1,17,006	1,41,831	1,72,711	1,78,839	1,87,524	1,95,340	2,14,881	2,33,156	2,49,489
	70	1,31,047	1,58,853	1,93,439	2,00,300	2,10,027	2,18,790	2,40,676	2,61,141	2,79,433
	71-74	1,52,108	1,84,387	2,24,531	2,32,493	2,43,783	2,53,964	2,79,368	3,03,119	3,24,349
	75	1,70,366	2,06,515	2,51,484	2,60,400	2,73,042	2,84,448	3,12,901	3,39,504	3,63,277
	>75	1,97,753	2,39,706	2,91,913	3,02,262	3,16,930	3,30,175	3,63,202	3,94,082	4,21,669
Plan type	Age band	5,00,000	7,50,000	10,00,000						

PREMIUM CHART WITH BUY BACK FOR 3 YEARS (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-33	20,989	25,552	29,097	36,577	42,187	45,673	50,251	54,529	58,359
	34	21,980	27,034	31,014	38,494	44,104	47,870	52,668	57,152	61,164
	35	22,971	28,516	32,931	40,411	46,021	50,067	55,085	59,775	63,969
	36-43	24,915	31,241	36,332	44,046	49,831	54,351	59,797	64,888	69,439
	44	29,707	37,543	43,896	51,610	57,577	62,392	68,642	74,486	79,710
	45	34,499	43,844	51,460	59,174	65,324	70,433	77,487	84,084	89,981
	46-48	41,346	52,825	62,222	70,053	76,537	82,112	90,334	98,024	1,04,899
	49	44,057	55,415	64,588	73,835	81,623	87,652	96,426	1,04,634	1,11,972
	50	46,769	58,005	66,953	77,617	86,709	93,192	1,02,517	1,11,245	1,19,046
	51-53	52,687	64,256	73,288	86,427	97,766	1,05,178	1,15,699	1,25,549	1,34,352
	54	55,118	67,294	76,817	90,704	1,02,483	1,10,344	1,21,384	1,31,716	1,40,949
	55	57,549	70,333	80,347	94,982	1,07,200	1,15,510	1,27,069	1,37,882	1,47,545
	56-58	61,196	74,891	85,641	1,01,398	1,14,276	1,23,259	1,35,596	1,47,132	1,57,440
	59	67,788	82,128	93,238	1,10,398	1,23,495	1,32,506	1,45,769	1,58,169	1,69,249
	60	74,379	89,365	1,00,835	1,19,397	1,32,714	1,41,753	1,55,942	1,69,207	1,81,058
	61-63	84,267	1,00,220	1,12,230	1,32,896	1,46,543	1,55,624	1,71,201	1,85,763	1,98,772
	64	93,210	1,09,762	1,22,001	1,41,054	1,53,041	1,61,542	1,77,708	1,92,823	2,06,326
	65	1,02,153	1,19,304	1,31,772	1,49,212	1,59,539	1,67,461	1,84,216	1,99,882	2,13,881
	66-68	1,15,568	1,33,616	1,46,428	1,61,449	1,69,286	1,76,339	1,93,977	2,10,471	2,25,213
	69	1,21,267	1,41,494	1,56,175	1,73,230	1,81,638	1,89,214	2,08,143	2,25,842	2,41,660
	70	1,26,966	1,49,371	1,65,923	1,85,011	1,93,989	2,02,089	2,22,308	2,41,214	2,58,107
	71-73	1,35,514	1,61,187	1,80,544	2,02,682	2,12,516	2,21,401	2,43,556	2,64,271	2,82,777
	74	1,47,506	1,75,151	1,95,929	2,19,395	2,30,038	2,39,657	2,63,635	2,86,056	3,06,086
	75	1,59,497	1,89,115	2,11,315	2,36,109	2,47,560	2,57,913	2,83,714	3,07,842	3,29,396
	>75	1,77,484	2,10,062	2,34,393	2,61,178	2,73,843	2,85,297	3,13,833	3,40,520	3,64,360
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+1C	3m-33	27,467	33,929	39,644	48,560	56,040	63,221	69,549	75,473	80,769
	34	28,345	34,864	40,972	50,589	58,069	65,811	72,396	78,559	84,070
	35	29,224	35,799	42,299	52,618	60,098	68,401	75,243	81,644	87,370
	36-43	31,225	38,075	45,264	56,773	64,487	73,743	81,118	88,014	94,185
	44	35,077	42,591	50,912	63,608	71,322	80,578	88,640	96,176	1,02,918
	45	38,930	47,107	56,559	70,443	78,157	87,413	96,162	1,04,339	1,11,651
	46-48	44,603	53,781	64,869	80,530	88,361	97,758	1,07,546	1,16,692	1,24,867
	49	46,426	56,988	68,497	84,158	92,456	1,01,853	1,12,048	1,21,577	1,30,094
	50	48,250	60,195	72,124	87,786	96,551	1,05,948	1,16,550	1,26,463	1,35,320
	51-53	52,982	67,414	80,471	96,833	1,06,651	1,16,468	1,28,118	1,39,016	1,48,751
	54	56,264	73,285	87,680	1,04,042	1,13,860	1,23,677	1,36,047	1,47,618	1,57,957
	55	59,545	79,157	94,888	1,11,251	1,21,068	1,30,886	1,43,976	1,56,220	1,67,162
	56-58	64,468	87,965	1,05,702	1,22,064	1,31,882	1,41,699	1,55,869	1,69,123	1,80,969
	59	75,426	98,044	1,17,550	1,35,315	1,48,834	1,70,339	1,87,374	2,03,306	2,17,546
	60	86,385	1,08,123	1,29,398	1,48,566	1,65,787	1,98,979	2,18,879	2,37,490	2,54,124
	61-63	1,02,822	1,23,242	1,47,171	1,68,442	1,91,215	2,41,939	2,66,136	2,88,765	3,08,989
	64	1,10,171	1,32,050	1,57,688	1,78,071	2,02,145	2,55,767	2,81,349	3,05,273	3,26,652
	65	1,17,520	1,40,858	1,68,205	1,87,699	2,13,074	2,69,595	2,96,561	3,21,780	3,44,314
	66-68	1,28,544	1,54,069	1,83,980	2,02,142	2,29,468	2,90,336	3,19,380	3,46,541	3,70,807
	69	1,39,567	1,67,281	1,99,753	2,19,477	2,49,140	3,15,226	3,46,756	3,76,242	4,02,588
	70	1,50,591	1,80,492	2,15,527	2,36,812	2,68,813	3,40,116	3,74,133	4,05,942	4,34,368
	71-73	1,67,127	2,00,310	2,39,187	2,62,814	2,98,321	3,77,450	4,15,198	4,50,492	4,82,039
	74	1,81,460	2,17,486	2,59,692	2,85,348	3,23,893	4,09,811	4,50,794	4,89,117	5,23,366
	75	1,95,794	2,34,662	2,80,196	3,07,881	3,49,466	4,42,171	4,86,389	5,27,742	5,64,693
	>75	2,17,294	2,60,426	3,10,953	3,41,682	3,87,824	4,90,711	5,39,783	5,85,679	6,26,684
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-33	32,762	39,883	44,880	56,848	64,717	72,197	79,423	86,185	92,228
	34	33,763	40,968	46,320	59,223	67,690	75,638	83,209	90,294	96,623

PREMIUM CHART WITH BUY BACK FOR 3 YEARS (EXCLUDING TAX) (IN RS.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-33	31,177	39,824	46,556	58,524	67,500	74,980	82,489	89,506	95,774
	34	32,766	42,647	49,622	61,590	70,566	78,046	85,860	93,162	99,687
	35	34,356	45,471	52,689	64,657	73,633	81,113	89,231	96,817	1,03,600
	36-43	37,396	50,386	58,131	70,473	79,729	87,443	96,190	1,04,367	1,11,680
	44	47,008	61,316	72,175	84,517	93,773	1,01,487	1,11,641	1,21,132	1,29,618
	45	56,620	72,247	86,218	98,560	1,07,817	1,15,530	1,27,092	1,37,896	1,47,556
	46-48	70,162	87,766	1,06,058	1,18,587	1,27,984	1,35,814	1,49,408	1,62,110	1,73,464
	49	71,322	89,168	1,07,900	1,20,896	1,30,293	1,38,311	1,52,153	1,65,088	1,76,652
	50	72,481	90,571	1,09,742	1,23,206	1,32,603	1,40,807	1,54,897	1,68,066	1,79,841
	51-53	77,362	96,604	1,17,254	1,31,980	1,41,797	1,50,633	1,65,703	1,79,791	1,92,390
	54	81,962	1,02,354	1,24,397	1,39,123	1,48,941	1,57,777	1,73,562	1,88,318	2,01,511
	55	86,562	1,08,105	1,31,540	1,46,267	1,56,084	1,64,920	1,81,420	1,96,846	2,10,632
	56-58	93,463	1,16,730	1,42,256	1,56,982	1,66,799	1,75,635	1,93,208	2,09,636	2,24,314
	59	1,03,037	1,27,352	1,55,159	1,69,885	1,79,702	1,88,538	2,07,402	2,25,036	2,40,793
	60	1,12,611	1,37,973	1,68,062	1,82,788	1,92,605	2,01,441	2,21,595	2,40,435	2,57,272
	61-63	1,26,973	1,53,906	1,87,416	2,02,142	2,11,960	2,20,796	2,42,885	2,63,534	2,81,991
	64	1,36,043	1,64,901	2,00,805	2,13,699	2,24,077	2,33,418	2,56,770	2,78,602	2,98,115
	65	1,45,112	1,75,897	2,14,194	2,25,256	2,36,195	2,46,041	2,70,654	2,93,669	3,14,239
	66-68	1,58,716	1,92,390	2,34,278	2,42,590	2,54,371	2,64,974	2,91,482	3,16,271	3,38,426
	69	1,72,321	2,08,884	2,54,362	2,63,385	2,76,176	2,87,695	3,16,474	3,43,386	3,67,439
	70	1,85,925	2,25,377	2,74,446	2,84,179	2,97,980	3,10,415	3,41,467	3,70,501	3,96,452
	71-73	2,06,331	2,50,117	3,04,572	3,15,371	3,30,686	3,44,496	3,78,956	4,11,173	4,39,971
	74	2,24,021	2,71,557	3,30,686	3,42,411	3,59,035	3,74,033	4,11,447	4,46,427	4,77,689
	75	2,41,712	2,92,996	3,56,801	3,69,451	3,87,385	4,03,569	4,43,938	4,81,682	5,15,407
	>75	2,68,247	3,25,156	3,95,973	4,10,012	4,29,908	4,47,874	4,92,675	5,34,563	5,71,984
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	3m-33	39,405	49,847	57,177	71,090	80,066	87,546	96,312	1,04,511	1,11,841
	34	40,499	51,520	59,421	73,661	82,637	90,117	99,141	1,07,577	1,15,118
	35	41,593	53,194	61,665	76,232	85,208	92,688	1,01,969	1,10,644	1,18,395
	36-43	44,246	56,927	66,369	81,797	91,053	98,767	1,08,656	1,17,897	1,26,151
	44	52,848	67,091	78,898	94,326	1,03,582	1,11,296	1,22,438	1,32,852	1,42,153
	45	61,450	77,254	91,427	1,06,855	1,16,111	1,23,825	1,36,220	1,47,808	1,58,156
	46-48	73,733	91,838	1,09,347	1,25,008	1,34,405	1,42,235	1,56,472	1,69,784	1,81,671
	49	75,856	94,605	1,12,937	1,29,066	1,38,650	1,46,667	1,61,343	1,75,066	1,87,323
	50	77,978	97,373	1,16,528	1,33,124	1,42,895	1,51,099	1,66,214	1,80,349	1,92,975
	51-53	84,463	1,05,636	1,26,809	1,44,808	1,55,280	1,64,116	1,80,527	1,95,875	2,09,587
	54	89,381	1,11,274	1,33,158	1,51,157	1,61,909	1,70,745	1,87,820	2,03,790	2,18,058
	55	94,299	1,16,912	1,39,507	1,57,505	1,68,538	1,77,374	1,95,113	2,11,705	2,26,529
	56-58	1,01,677	1,25,369	1,49,030	1,67,028	1,78,482	1,87,318	2,06,053	2,23,577	2,39,236
	59	1,19,189	1,44,934	1,74,693	1,95,730	2,18,404	2,41,078	2,65,192	2,87,742	3,07,893
	60	1,36,702	1,64,499	2,00,356	2,24,432	2,58,326	2,94,837	3,24,330	3,51,906	3,76,550
	61-63	1,62,971	1,93,847	2,38,850	2,67,484	3,18,208	3,75,477	4,13,039	4,48,153	4,79,536
	64	1,74,611	2,07,699	2,55,917	2,82,774	3,36,397	3,96,938	4,36,643	4,73,762	5,06,936
	65	1,86,252	2,21,551	2,72,983	2,98,064	3,54,585	4,18,399	4,60,247	4,99,372	5,34,336
	66-68	2,03,713	2,42,329	2,98,583	3,21,000	3,81,868	4,50,591	4,95,653	5,37,786	5,75,436
	69	2,21,179	2,63,104	3,24,183	3,48,517	4,14,602	4,89,215	5,38,139	5,83,886	6,24,762
	70	2,38,645	2,83,880	3,49,784	3,76,034	4,47,337	5,27,840	5,80,626	6,29,987	6,74,088
	71-73	2,64,843	3,15,044	3,88,184	4,17,309	4,96,438	5,85,778	6,44,355	6,99,137	7,48,077
	74	2,87,545	3,42,056	4,21,461	4,53,082	5,38,990	6,35,987	6,99,586	7,59,061	8,12,199
	75	3,10,247	3,69,068	4,54,737	4,88,855	5,81,542	6,86,197	7,54,816	8,18,985	8,76,322
	>75	3,44,300	4,09,586	5,04,652	5,42,515	6,45,370	7,61,511	8,37,662	9,08,871	9,72,505
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	3m-33	44,282	55,292	62,593	76,476	85,452	9			