

Date: 27-Feb-2024

**IMPORTANT** 

To

PEDDINTI SRIDHAR ,
D.NO - 2-96, Diguva Street,
Near Ramalayam, Kothuru,
Garugubilli
Carugubilli Andhra Bradoch

Garugubilli, Andhra Pradesh-535463

Mobile: 85XXXXXX22

Dear Customer,

Re: Health Insurance Policy - 11240462517400

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. If you or any of the insured person(s) have suffered or suffering from any of the diseases which has not been mentioned in the proposal, the claim that may arise will result in the repudiation of the claim/cancellation of the policy. The other option for you is to continue with the previous insurer.

This insurance policy is subject to various exclusions including exclusion for pre-existing diseases and conditions in this policy.

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 15 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,

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In case of a need for hospitalization, kindly prefer our network hospital (list is available in our website) for a quick response to your claim request.

Please select the room as per your eligibility stipulated in your policy to avoid additional payment from your pocket towards the proportionate increase which would invariably be charged by the hospital for the higher room category occupied.

Sum Insured of this Policy is meant for utilization till its expiry. Bearing this aspect in mind, we have no doubt, you will choose appropriate hospital, room rent and treatment charges etc.

Should you need any assistance, our customer care will be delighted to assist you ,whose toll free no. is 1800-425-2255/1800-102-4477.

However, the ultimate decision will be that of yours only.

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# Star Health Assure Insurance Policy Unique Identification No. SHAHLIP23131V022223 POLICY SCHEDULE

Insurance Insurance	The Health	CHEDULE Specialist	Health Health
Policy No. :	11240462517400 Personal & Caring Insurance	Previous Policy No	: 4128i/iHA/207835373/02/000
Customer Code :	PI0004299969	GSTIN	: 37AAJCS4517L1ZX
Customer Name	PEDDINTI SRIDHAR	SAC Code at a carine i insulation the Result insulation specialist	: 997133 / Accident and Health Insurance Services
Proposer Code :	PI0004299969 Health Insurance on the Health Insurance of the Health Insurance	Issuing Office Code	: 613031 inc. Hearing
Proposer Name :	PEDDINTI SRIDHAR	Issuing Office Name	: Branch Office - Parvathipurar
Proposer Address:	D.NO - 2-96, Diguva Street, Near Ramalayam, Kothuru, Garugubilli Garugubilli Andhra Pradesh 535463	Health Health	S: 4TH FLOOR, PSN ESTATES LTB ROAD, NR. RTC COMPLEX PARVATHIPURAM Vizianagaram Mandal Andhra Pradesh 535002
Phone No :	85XXXXXX22	Phone No	hourance insurance The Health Manager of the
E-mail Id	srXXXXXXXXXXXXX999@gmail.co	E-mail Id	THE REAL PROPERTY OF THE PARTY
Proposer GSTIN :	NO Health Personal &	Place of Supply	: Andhra Pradesh
Proposal date :	16-Oct-2023 ersonal a caring I mourant	Fulfiller Code	His SH71532 Insurance Sprofilm
Date of Inception: of first policy	21-Oct-2023	Health mayrance The Health Insurance Specialist	SSITURE Health
Policy Category :	New Personal & Carina Insurance	Intermediary	: BA0000764325
Collection No :	613031/RV/2024/0076372362	Code Personal a Car	ine I insurance
Collection Date :	16-Oct-2023	Insurance Specialist	Health Insurance
Premium	Rs. 21,864/-	Name Parsonal Parsonal	: GULLA RAJESH
Personal & Carine Insurance Insurance CGST @ 9%	Rs. 1,968/-	Phone No	:9550755039/955075503
SGST @ 9% Health Personal & Carina Insurance The	Rs. 1,968/-	E-mail Id	:rajeshgulla846@gmail com
Total Premium :	Rs. 25,800/-alth	1	Ficting Realth Insurance The Health Insurance
Stamp Duty :	Re 11 A carlos Indiana Records	Health Insurance The He	Atth Insurance Special
<b>Total Premium In</b>	n Words : Rupees Twenty Five the	usand eight hundred	only Personal & Carine Insurance
PERIOD OF INSURA	ANCE : From : 21-Oct-2023 00:00	To: Midnight Of 2	20-Oct-2024 <b>Policy Term :</b> 1 Yea
Installment Facility	Option: No Premium Payment Free	juency : Annual surance	nstallment Amount Rs. : 0/-
Policy Type : FLOAT	ER Realth Insurance	Scheme Description : 2	2A+1C
Basic Floater Sum	Insured: Rs. 10,00,000/-	Bonus : Rs. 0/-	Heaturance The Health Insurance The Health Insuranc
_ ^	personal & Carrier I like	Health	to all insurance states

**Optional Cover (Deductible) :** No **Details of Insured Persons :** 

Sum Insured In Words: Rupees Ten lakhs only

SI. no.	Name of the Insured	Gender	Date of Birth	Age in	Relationship	ID Card No	Inception
	parsonal & Caribe		A SEE Healt	Yrs	with Proposer	1D Card No	date
1 P	PEDDINTI SRIDHAR	Male	31-Aug-1975	48	Self	PI0004299969	21-Oct-2020
re Exi	sting Disease : No PED Dec	clared	A	<	Health Insurance Insurance	the Health Insurance 3	A _===
2 P	PEDDINTI PRASANNA	Female	19-Jun-1982	salth isurance 41	Spouse	ME0440786182	21-Oct-2023
re Exis	sting Disease : No PED Dec	clared Mealth	The Health Insurance Special		A FAE Health	Porsonal & Carins   Illianted	
3 P	PEDDINTI YASWANTH	Male	02-Aug-2008	Health 15	Personal & Carlos   Insurance	ME0440786183	21-Oct-2023

Deductible: Rs. 0/-

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Corporate Identity Number L66010TN2005PLC056649

Email ID: info@starhealth.in



#### Attached to and forming part of Policy No: 11240462517400

#### **Nominee Details:**

Nominee Details for the Proposer					Арро	ointee Details	The Health Insurance Special
S.No	Name Health Insurance The Health Insurance The Health Insurance Specialist	Relationship with proposer		% of the claim	Appointee Name	Appointee Age	Relationship with nominee
1	PEDDINTI PRASANNA	Spouse man	41	100	Health Insurance	The Health Insurance Specialist	A FAR HER

#### **Sector Classification:**

	The state of the s	
Urban	total & Carta   1 Marian   Health   Hea	-=

#### "CONSOLIDATED STAMP DUTY PAID VIDE PROCEEDING NO: GSO5/6610/2023 DT:13/10/2023"

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, Fax No: 1800 425 5522.

Continuity Benefits applicable is as follows

S.No.	Name of the Insured	Id Card No	30 Days Waiting Period	1st Year Exclusions	First Two Year Exclusion	Pre Existing Disease
The Health Inc.	PEDDINTI SRIDHAR	PI0004299969	Waived	Not Applicable	Waived	Waived
/2	PEDDINTI PRASANNA	ME0440786182	Not Applicable	Not Applicable	Not Applicable	Not Applicable
3 person	PEDDINTI YASWANTH	ME0440786183	Not Applicable	Not Applicable	Not Applicable	Not Applicable

<sup>&</sup>quot;A waiting period apply as fresh from the date of enhancement for the increase in the sum insured, that is, the difference between the expiring policy sum insured and the increased current sum insured".

In witness whereof the undersigned being authorized by and on behalf of the company has set his hand at Branch Office - Parvathipuram on .

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Name Of the Product	A==== Health	Star Health Assure Insurance Policy
Product UIN No.	personal & grine   Indian	SHAHLIP23131V022223

	Health Insurance Spacially	Sur	nmary o	f Impor	ant Ben	efits Health	ce The H	ealth (nsu)		1	Health
S.No	Particulars of Coverage / Benefits	ealth	Personal & Car	Health Insurance Specialist	Bene	fit Limits (	in Rs.)	STAF	Health Insurance	Petsonal 8 The Health Insul	Refer to Policy clause No.
	Sum Insured (in Rs.)	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000	
torins in the Special	Room Category  *Associated Medical expenses which vary based on the room occupied by the insured person will be considered in proportion to the room rent stated in the policy schedule or actuals whichever is less. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room rent.	Up to 1% of Sum Insured per day	Personal Professional Professio	Any ept suite or health insurance and scaring and scar		mauranos specificados specifica	Health Insurance Graffit	personal &	Health Lasurance Annex Specialist  / room  Health Lasurance Lasura	THO HOLLIN	Health Insurance Specialist  B. 1  Health Insurance Specialist  Health Ins
2	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees	1ce Specialist	A	<b>音基</b> 程 #	ealth courance	Actual	Health Insurance Insurance Specialist	The Health	nema il Sur	₹.	B. 2
raphal & C	Anesthesia, blood, oxygen, operation theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs	Health Insurance Specialist	Toe Ho	personal & Carino	ialist	Actual	Health Insurance	THOMAS	Personal & Carling Into	alth surance filst	B. 3
4	Health pay care procedures	FAR HER	nuh	Personal & Carin	All Day Care	Procedures	are Covere	ed 🔨	STAR	Health Insurance	The Health 4 rance
5	Coverage for Non-medical Items (Consumables)	sonal & Caring Ins	ist In			Actual	「真麗 Heal	th rance	Health Insurance S	pecialist	B. 5
6	Emergency Road Ambulance		<	A-TE	Health	Actual	Insurance Special	sī	A		B. 6
7	Air Ambulance		xpenses incurr	ed towards th	e cost of air a	mbulance serv	rice up to 10%	of sum insure	ed per policy y	ear Health Insurance	The B. 7 Insur
8	Pre-Hospitalization Expenses	Personal & Caring	Insurance	Up to	60 days prid	or to the dat	te of hospita	alization	The Health Insuran	ce Specially	В. 8
9	Post-Hospitalization Expenses	10	į	Up to 180 d	ays from the	e date of dis	scharge fron	n the hospit	al		B. 9
10	Domiciliary Hospitalization		Coverage for	medical tre	atment (Inc	luding AYU	SH) for a pe	riod exceed	ing three da	ys Health Insurance	B. 10
11	Organ Donor Expenses	personal & Car	Specialist		Up to	the Sum I	nsured	Health Insurance	The Health Ins	urance Specim	B. 11
12	Health Checkup Assure  Individual SI  Floater SI	1,500 2,500	2,000 5,000	4,000 8,000	5,000	5,000	5,000 10,000	8,000 15,000	8,000 15,000	8,000 15,000	B. 12
13	Home Care Treatment	Pa	yable up to :	10% of the	sum insured	I subject to	maximum c	f Rs.5 lakhs	in a policy	year	B. 13
14	Delivery Expenses manus Specified	Expense	es for a Deliv			oy Caesarea % of the Su			e-natal and p	post natal	B. 14
15	In Utero Fetal Surgery/Intervention	Expense	es incurred f			Surgeries a			waiting per	iod of 24	В. 15
16	Assisted Reproduction Treatment- Limit of Liability in a policy year (Rs.)	1,00,000	2,00,000	2,00,000	2,00,000	2,00,000	4,00,000	4,00,000	4,00,000	4,00,000	Health B. 16
17	Hospitalization expenses for treatment of New Born Baby- Limit Per Policy Period (Rs.)	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	4,00,000	4,00,000	4,00,000	4,00,000	B. 17
18	Treatment for Chronic Severe Refractory Asthma	_	Payable (	up to 10% c	f sum insur	ed not exce	eding Rs.5 I	akhs per po	licy period	A TA	B. 18
19	Compassionate travel	Expense						ily member( ospital is loc	other than tated	the travel	B. 19
20	Repatriation of Mortal Remains				t of embalm		fin charges)		mortal rema dence of the		B. 20
21	Treatment in Valuable service providers network	Health 1% of S	Sum Insured	subject to	a maximum	of Rs.5,000	0/- per polic	y period is p	payable as lu	ımp sum	B. 21
22	Shared accommodation	Rs.1,00	0/- per day	will be paya		continuous d accommo		eted period	of 24 hours	of stay in	B. 22
23	Insurance AYUSH Treatment		Persons	a carins Insuran	Payable u	up to the su	m insured.	AT	是夏 Health	Post House	В. 23
24	Second Medical Opinion	Health insurance	The Health In	di an	e_medica	lopinion@st	arhealth.in.	parsona Persona	surance Specialist		B. 24
25	Coverage for Modern Treatment			- 5 5	Up	oto sum insu	ired				B. 25
26	Health Insurance Too Cumulative Bonus	The insure	d person wil			tive bonus o um upto 10			m insured fo	r each claim	B. 26
27	Automatic Restoration of Sum Insured	The policy	/ provides a	utomatic res		sum insured 100% each		ed number	of times and	maximum	B. 27
28	Rehabilitation and Pain Management	Up to th	e sub-limit	(or) maximu	im up to 20	% of the su	m insured v	vhichever is	less, per po	licy year.	B. 28

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29 tealth	Star Wellness Program	This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities.								
30	Co-payment Resident Acades (Health		% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years and above							
	Personal s carins Insurance Personal s carins Insurance Personal S carins Insurance	Sum Insured	Aggregate Deductible Option	Discount offered	Health Insurance					
Health Insurance	The Health Insurance	Up to Rs. 20 lakhs	Rs. 50,000/-	He 45% The Her In Insur	nce Specialist					
31	Optional Cover to choose deductible	urance Thop to RS. 20 lakiis	Rs. 1,00,000/-	Insurance Specialist 55%	В. 31					
	Personal & Carring Insurance Personal & Carring Insurance Personal & Carring Insurance	Above Rs. 20 lakhs	Rs. 50,000/-	35%	Health Insurance					
Caring Insurar	The Mealth Insuran	Health Personal Personal Resembles Specialist	Rs. 1,00,000/-	50%	surance Specialis					
15,38,47		Insuraire		PATSONAL SINGLES						

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

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