

IMPORTANT

05-MAY-23

To,

Mr.BUDHARATNA GOVINDRAO BHAWARE

Dr. B. G. Bhaware, Assistant Professor, Department of Zoology, G. M. Vedak College of Science

Tala-Raigad

Maharashtra

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Tala,Raigarh,Maharashtra -402111

Mobile : 9822620421.

Dear Customer,

Re: Health Insurance Policy - P/161130/01/2024/023888

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.

This insurance policy is subject to various exclusions including exclusion for pre-existing diseases and conditions in this policy. If there is suppression of any material fact in the proposal, the contract shall become null and void ab initio.

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,



Authorised Signatory

"Let Star Health help you to become healthier and happier. Star Wellness Benefits includes Mind Body healing and other Condition management programmes (Weight management, Diabetes etc....) Visit www.starhealth.in / customer portal login and start your journey with us to Better Health".

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.

**YOUNG STAR INSURANCE POLICY
SCHEDULE (Floater)
UNIQUE ID: SHAHLIP22036V042122**

Policy No. :	P/161130/01/2024/023888	Previous Policy No. :	
Customer Code :	AA0029651627	GSTIN :	06AAJCS4517L1Z2
Customer Name :	BUDHARATNA	SAC Code :	997133/Accident and Health Insurance Services
Proposer's Code :	33327597	Issuing Office Code :	161130
Proposer's Name :	Mr.BUDHARATNA GOVINDRAO BHAWARE	Issuing Office Name :	Branch Office - Gurgaon III
Address :	Dr. B. G. Bhaware, Assistant Professor, Department of Zoology, G. M. Vedak College of Science Tala-Raigad Maharashtra . Tala,Raigarh,Maharashtra -402111	Address :	Plot no 412/2, K - I Tower M G Road, Sector -14, , Gurgaon -122001
Phone No :	NIL/9822620421/	Phone No :	0124-4797452
E-mail Id :	bgbhaware.pfz@gmail.com	E-mail Id :	gurgaon3@starhealth.in
Proposer GSTIN :	-	Place of Supply :	-
Proposal date :	04/05/2023	Fulfiller Code :	SH60442
Date of Inception of first policy :	04-MAY-2023	Intermediary Code : OL0000000032 Name : M/S.OFFICE DIRECT - JSPPS Phone No : 8448789517/8448789517 E-mail Id : star.jsps@starinsurance.in	
Renewal Year :	NEW		
Collection Number :	1439023662		
Receipt Date :	04/05/2023		
Premium :Rs 15,890 /-			
IGST @18% : 2,860 /-			
Stamp Duty :Rs 1 /- Total Premium :Rs 18,750 /-			

Total Premium In Words :	Rupees Eighteen Thousand Seven Hundred Fifty Only	Installment Facility Optn :No
Premium Payment Frequency :Annual	Installment Amount Rs. : 0	
Period of Insurance : FROM	04/05/2023 00:00 TO : Midnight Of 03/05/2024	Term : 1 Year
Scheme Description (Family Size) :	2 ADULTS + 1 CHILD	Basic Floater Sum Insured : Rs. 1000000 /-
Bonus :	Rs. 0 /-	
Total Sum Insured In Words : Rupees Ten Lakhs Only		Plan Type : SILVER

Details of Insured Persons :

Sl. no.	Name of the Insured	Sex	Date of Birth	Age in Yrs	Relationship with Proposer	ID Card No	Pre Existing Disease	Inception Date
1	BUDHARATNA GOVINDRAO BHAWARE	M	01/07/1983	39	SELF	33327597-1	No PED declared	04/05/2023
2	Priti Budharatna Bhaware	F	05/01/1988	35	SPOUSE	33327597-2		04/05/2023

Pre Existing Disease :

No Pre Existing Disease Declared

3	Samanvi Budharatna Bhaware	F	18/10/2013	9	DEPENDANT CHILD	33327597-3	No PED declared	04/05/2023
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Entered by : STAR_PORTAL

Approved by : SH41063

For Star Health and Allied Insurance Company Ltd.



Authorised Signatory

IRDAI Regn. No 129

Corporate Identity Number L66010TN2005PLC056649

Email ID : info@starhealth.in

Attached to and forming part of Policy No : P/161130/01/2024/023888

Please check whether the details given by you about the insured persons 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.

Sector Classification :

Rural		
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Toll Free No: 1800 425 2255/1800 102 4477 Email: support@starhealth.in, Fax No: 1800 425 5522

Nominee Details

Nominee Details for the proposer					Appointee Details		
S.No.	Name	Relationship with proposer	Age	%	Appointee Name	Age	Relationship with Nominee
1	Priti Budharatna Bhaware	Spouse	35	100			

In witness whereof the undersigned being authorised by and on behalf of the company has set his hand at **Branch Office - Gurgaon III** on **05th Day of May 2023**.

Permanent Exclusion Details

Insured Name	ID Card	Permanent Exclusion Disease
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Entered by : STAR_PORTAL
Approved by : SH41063

For Star Health and Allied Insurance Company Ltd.



Authorised Signatory

Emergency Help Line No. 1800 425 2255 / 1800 102 4477
e-mail : support@starhealth.in Website : www.starhealth.in

Please quote the Customer Id No. for assistance

- This Card is valid until otherwise Cancelled.
- This ID Card is invalid, if the insurance cover is not in force
- Immediate intimation to 'Star' through above Tel Nos. is a must in case of Hospitalisation.

At the time of hospitalization, kindly submit any **Government approved photo ID Card**.

Corporate Identity Number: **L66010TN2005PLC056649**



**Star Health and Allied Insurance
Company Limited**

Customer Identity Card

Customer ID No. : 33327597-1

Name : BUDHARATNA GOVINDRAO BHAW

Date Of Birth : 01-JUL-83 **Age** : 39 Years

Gender : Male **Office Code** : 161130

Valid From : 04-MAY-23 **TA/SSM/SM Code** : SH60442

Agent/Broker/TE Code : OL0000000032

IRDAI Regn. No:129



**Star Health and Allied Insurance
Company Limited**

Customer Identity Card

Customer ID No. : 33327597-2

Name : Priti Budharatna Bhaware

Date Of Birth : 05-JAN-88 **Age** : 35 Years

Gender : Female **Office Code** : 161130

Valid From : 04-MAY-23 **TA/SSM/SM Code** : SH60442

Agent/Broker/TE Code : OL0000000032

IRDAI Regn. No:129



**Star Health and Allied Insurance
Company Limited**

Customer Identity Card

Customer ID No. : 33327597-3

Name : Samanvi Budharatna Bhaware

Date Of Birth : 18-OCT-13 **Age** : 9 Years

Gender : Female **Office Code** : 161130

Valid From : 04-MAY-23 **TA/SSM/SM Code** : SH60442

Agent/Broker/TE Code : OL0000000032

IRDAI Regn. No:129

Entered by : STAR_PORTAL
Approved by : SH41063

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

TAX Invoice

Invoice No. : 6B439Y24P0002773	Customer ID : AA0029651627
Invoice Date : 05/05/23	Policy No : P/161130/01/2024/023888
Recipient	Supplier
GSTIN : -	GSTIN : 06AAJCS4517L1Z2
Proposer's Name : Mr.BUDHARATNA GOVINDRAO BHAWARE	NAME : Star Health and Allied Insurance Co Ltd - Branch Office - Gurgaon III
Address : Dr. B. G. Bhaware, Assistant Professor, Department of Zoology, G. M. Vedak College of Science Tala-Raigad Maharashtra	Address : Plot no 412/2, K - I Tower M G Road, Sector -14, , Gurgaon -122001
City :	City : GURGAON III
State : Maharashtra	State : Haryana
Pincode : 402111	Pincode : 122001
Client Category : IND	Place of Supply : 6 - Haryana

HSN / SAC Code	Description of Service(s)	Total A	Discount B	TaxableValue C = A - B	IGST @ 18% D = C * IGST	CGST @9% E = C *CGST	UT/SGST@9% F = C *UTGST or SGST	CESS@1% G=C*Cess	Total Invoice Value H =C+D+E +F+G
997133	Insurance Services	15890	0	15890	2860				Rs. 18750

Total Invoice Value (in Figures) : Rs. 18750
Total Invoice Value (in Words) : Rupees: Eighteen thousand seven hundred fifty only
Amount of Tax Subject to reverse Charge : No

Important Note:

The invoice is issued as per Section 31 of the CGST Act

In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Star Health and Allied Insurance Co Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

E. & O.E

This is a digitally signed document and hence no physical signature is required

IRDAI Regn. No 129 Corporate Identity Number L66010TN2005PLC056649 Email ID : stargst@starhealth.in

Entered by : STAR_PORTAL
Approved by : SH41063

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

Name Of the Product			YOUNG STAR INSURANCE POLICY								
Product UIN No.			SHAHLIP22036V042122								
Summary of Important Benefits											
S.No	Particulars of Coverage / Benefits		Benefit Limits (in Rs.)								Refer to Policy clause No.
			Individual	Individual and Floater							
	Sum Insured (in Rs.)		300000/-	500000/-	1000000/-	1500000/-	2000000/-	2500000/-	5000000/-	7500000/-	10000000/-
1	Plan Type		Silver Plan								
2	Room Rent (Per Day) - Up to *Hospitalization expenses will be considered in proportion to the eligible Room Rent		Single Private A/c Room								II(A)
3	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees, Anesthesia, blood, oxygen, operation theatre charges, Surgical Appliances, Medicines and Drugs		Actual								II(B & C)
4	Road Ambulance charges(per policy period)		Actuals								II(D)
5	Pre-Hospitalization Expenses		Up to 60 days prior to admission								II(E)
6	Post-Hospitalization Expenses		Up to 90 days from the date of discharge								II(F)
7	Day Care Procedure		All day care procedure covered.								II(G)
8	Medical Opinion		E -Medical Opinion" from the Company's expert panel.								II(H)
9.	Health Check up	Sum Insured/policy type	Rs3,00,000/-		Rs5,00,000/-		Rs10,00,000/-		Rs15,00,000/-and above		II(I)
		Individual	1,500/-		2,000/-		3,000/-		3,500/-		
		Floater	N/A		3,000/-		4,000/-		5,000/-		
10	Automatic Restoration of Basic Sum Insured		Once during policy period by 100%								II(J)
11	Cumulative bonus		The insured person will be eligible for Cumulative bonus calculated at 20% of basic sum insured for each claim free year subject to a maximum of 100% of the basic sum insured.								II(K)
12	Additional Basic Sum Insured for Road Traffic Accident (RTA)		25% of the Sum Insured subject to a maximum of Rs10,00,000/-								II(L)
13	Star Wellness Program		Discount in the Renewal premium for healthy life style through wellness activities.								II(M)
14	Special Features		10% Discount at the time of renewal after 40years of age.								V(22 A)
15.	Coverage for Modern Treatment		Covered up to the limits								II(N)
16.	Instalment Facility (If Opted)		Available								V(13)
Note: The above information is only indicative. For complete details of the Terms & Conditions kindly read the policy wordings attached.											

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Approved by : SH41063

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory