

IMPORTANT

08-MAY-23

To,

SANDHYA SUDHIR WATE
SANDHYA SUDHIR WATE , NIVARA COLONY NO- 4, NER RAM MANDIR, GORAKSHAN
ROAD, AT AKOLA, DISTRICT AKOLA,
MAHARASTRA,

Shahapur,Akola,Maharashtra -444004
Mobile : 9619483796.

Dear Customer,

Re: Health Insurance Policy - P/161130/01/2024/025584

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,



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.

STAR HEALTH ASSURE INSURANCE POLICY
SCHEDULE (Individual)
UNIQUE ID: SHAHLIP23131V022223

Policy No. : P/161130/01/2024/025584 Customer Code : AA0029651927 Customer Name : SANDHYA SUDHIR WATE Proposer's Code : 33335076 Proposer's Name : SANDHYA SUDHIR WATE Address : SANDHYA SUDHIR WATE , NIVARA COLONY NO- 4, NER RAM MANDIR, GORAKSHAN ROAD, AT AKOLA, DISTRICT AKOLA, MAHARASTRA, Shahapur, Akola, Maharashtra- 444004 Phone No : nil/9619483796/ E-mail Id : wateavinash@gmail.com Proposer GSTIN : - Proposal date : 06/05/2023 Date of Inception of first policy : 27-MAY-2023 Renewal Year : NEW Collection Number : 1439023703 Collection Date : 04/05/2023 Premium :Rs 23,525 /- IGST @18% : 4,235 /- Stamp Duty :Rs 1 /- Total Premium :Rs 27,760 /-	Previous Policy No. : 12-8450-0000089940-04 GSTIN : 06AAJCS4517L1Z2 SAC Code : 997133/Accident and Health Insurance Services Issuing Office Code : 161130 Issuing Office Name : Branch Office - Gurgaon III Address : Plot no 412/2, K - I Tower M G Road, Sector -14, , Gurgaon -122001 Phone No : 0124-4797452 E-mail Id : gurgaon3@starhealth.in Place of Supply : - Fulfiller Code : SH60442 Intermediary Code : OL0000000032 Name : M/S.OFFICE DIRECT - JSPS Phone No : 8448789517/8448789517 E-mail Id : star.jsps@starinsurance.in
Total Premium In Words : Rupees Twenty Seven Thousand Seven Hundred Sixty Only Installment Facility Optn :No	
Premium Payment Frequency : Annual Installment Amount Rs. : 0 Bonus : Rs. /-	
Period of Insurance : FROM 27/05/2023 00:00 TO : Midnight Of 26/05/2024 Term : 1 Year	

Details of Insured Persons :

Sl. no.	Name of the Insured	Sex	Date of Birth	Age in Yrs	Relationship with Proposer	ID Card No	Co-Pay	Sum Insured	Deductible	Pre Existing Disease	Inception Date
1	SANDHYA SUDHIR WATE	F	14/01/1957	66	SELF	33335076-1	10	500000	0		27/05/2018

Pre Existing Disease : No Pre Existing Disease Declared

Please check whether the details given by you about the insured persons in the proposal form are incorporated correctly in the policy schedule. If

Entered by : STAR_PORTAL
Approved by : SH41768

For Star Health and Allied Insurance Company Ltd.

IRDAI Regn. No 129

Corporate Identity Number L66010TN2005PLC056649
Email ID : info@starhealth.in



Authorised Signatory

Attached to and forming part of Policy No : P/161130/01/2024/025584

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	Snehal Sudhir	Daughter	38	100			

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
1	SANDHYA SUDHIR WATE	33335076-1	Waived	Waived	Waived	Covered

"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 authorised by and on behalf of the company has set his hand at **Branch Office - Gurgaon III** on **08th Day of May 2023**.

Permanent Exclusion Details

Insured Name	ID Card	Permanent Exclusion Disease
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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. : 33335076-1

Name : SANDHYA SUDHIR WATE

Date Of Birth : 14-JAN-57 **Age** : 66 Years

Gender : Female **Office Code** : 161130

Valid From : 27-MAY-23 **TA/SSM/SM Code** : SH60442

Agent/Broker/TE Code : OL0000000032

IRDAI Regn. No:129

*This is a temporary ID card issued along with the policy. Original ID cards will be dispatched shortly.

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For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

TAX Invoice



Invoice No. : 6B439Y24P0004486	Customer ID : AA0029651927
Invoice Date : 08/05/23	Policy No : P/161130/01/2024/025584
Recipient	Supplier
GSTIN : -	GSTIN : 06AAJCS4517L1Z2
Proposer's Name : SANDHYA SUDHIR WATE	NAME : Star Health and Allied Insurance Co Ltd - Branch Office - Gurgaon III
Address : SANDHYA SUDHIR WATE , NIVARA COLONY NO- 4, NER RAM MANDIR, GORAKSHAN ROAD, AT AKOLA, DISTRICT AKOLA, MAHARASTRA,	Address : Plot no 412/2, K - I Tower M G Road, Sector -14, , Gurgaon -122001
City : Shahapur, Akola, Maharashtra- 444004	City : GURGAON III
State : Maharashtra	State : Haryana
Pincode : 444004	Pincode : 122001
Client Category : IND	Place of Supply : 6 - Haryana

HSN / SAC Code	Description of Service(s)	Total A	Discount B	Taxable Value 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	23525	0	23525	4235				Rs. 27760

Total Invoice Value (in Figures) : Rs. 27760

Total Invoice Value (in Words) : Rupees: Twenty-seven thousand seven hundred sixty 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

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Name Of the Product			Star Health Assure Insurance Policy									
Product UIN No.			SHAHLP23131V022223									
Summary of Important Benefits												
S.No	Particulars of Coverage / Benefits		Benefit Limits (in Rs.)									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	
1	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	Any Room (Except suite or above category)			Any room					B. 1
2	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees		Actual									B. 2
3	Anesthesia, blood, oxygen, operation theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs		Actual									B. 3
4	Day care procedures		All Day Care Procedures are Covered									B. 4
5	Coverage for Non-medical Items (Consumables)		Actual									B. 5
6	Emergency Road Ambulance		Actual									B. 6
7	Air Ambulance		Expenses incurred towards the cost of air ambulance service up to 10% of sum insured per policy year									B. 7
8	Pre-Hospitalization Expenses		Up to 60 days prior to the date of hospitalization									B. 8
9	Post-Hospitalization Expenses		Up to 180 days from the date of discharge from the hospital									B. 9
10	Domiciliary Hospitalization		Coverage for medical treatment (Including AYUSH) for a period exceeding three days									B. 10
11	Organ Donor Expenses		Up to the Sum Insured									B. 11
12	Health Checkup Assure	Individual SI	1,500	2,000	4,000	5,000	5,000	5,000	8,000	8,000	8,000	B.12
		Floater SI	2,500	5,000	8,000	10,000	10,000	10,000	15,000	15,000	15,000	
13	Home Care Treatment		Payable up to 10% of the sum insured subject to maximum of Rs.5 lakhs in a policy year									B. 13
14	Delivery Expenses		Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to 10% of the Sum Insured is payable									B. 14
15	In Utero Fetal Surgery/Intervention		Expenses incurred for list of In Utero Fetal Surgeries and Procedures after the waiting period of 24 months from the date of inception of this policy									B. 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	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% of sum insured not exceeding Rs.5 lakhs per policy period									B. 18
19	Compassionate travel		Expenses by air incurred upto Rs.10,000/- for one immediate family member(other than the travel companion) for travel towards the place where hospital is located									B. 19
20	Repatriation of Mortal Remains		Payable up to Rs.15,000/- in a policy year towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy.									B. 20
21	Treatment in Valuable service providers network		1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum									B. 21

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22	Shared accommodation	Rs.1,000/- per day will be payable for each continuous and completed period of 24 hours of stay in shared accommodation.	B. 22													
23	AYUSH Treatment	Payable up to the sum insured.	B. 23													
24	Second Medical Opinion	e_medicalopinion@starhealth.in.	B. 24													
25	Coverage for Modern Treatment	Upto sum insured	B. 25													
26	Cumulative Bonus	The insured person will be eligible for Cumulative bonus calculated at 25% of sum insured for each claim free year and maximum upto 100% of the sum insured	B. 26													
27	Automatic Restoration of Sum Insured	The policy provides automatic restoration of sum insured for unlimited number of times and maximum upto 100% each time.	B. 27													
28	Rehabilitation and Pain Management	Up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year.	B. 28													
29	Star Wellness Program	This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities.	B. 29													
30	Co-payment	10% 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	B. 30													
31	Optional Cover to choose deductible	<table><tr><th>Sum Insured</th><th>Aggregate Deductible Option</th><th>Discount offered</th></tr><tr><td rowspan="2">Up to Rs. 20 lakhs</td><td>Rs. 50,000/-</td><td>45%</td></tr><tr><td>Rs. 1,00,000/-</td><td>55%</td></tr><tr><td rowspan="2">Above Rs. 20 lakhs</td><td>Rs. 50,000/-</td><td>35%</td></tr><tr><td>Rs. 1,00,000/-</td><td>50%</td></tr></table>	Sum Insured	Aggregate Deductible Option	Discount offered	Up to Rs. 20 lakhs	Rs. 50,000/-	45%	Rs. 1,00,000/-	55%	Above Rs. 20 lakhs	Rs. 50,000/-	35%	Rs. 1,00,000/-	50%	B.31
Sum Insured	Aggregate Deductible Option	Discount offered														
Up to Rs. 20 lakhs	Rs. 50,000/-	45%														
	Rs. 1,00,000/-	55%														
Above Rs. 20 lakhs	Rs. 50,000/-	35%														
	Rs. 1,00,000/-	50%														
Note: The above information is only indicative. For complete details of the Terms & Conditions kindly read the policy wordings attached.																

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