

# Star Women Care Insurance Policy

UIN: SHAHLIP22217V012122

A unique indemnity health insurance policy specialized for **Women** and **Child**. For Females, the continuity benefit accrued before marriage is considered for **Maternity Section Claims**. So, no need to worry about waiting periods and expenses of **Maternity & New Born** after her marriage.

## Features

### Who can buy this policy



**Individual policy** can be taken Only by Females  
**Floater policy** can be taken by Family (2A + 3C) Self, Spouse and Dependent Children  
\*Only Female can be the proposer & In Floater policy, at least one adult should be Female



**Pregnant Women** can buy this policy by submitting the pregnancy scan reports, incase if the proposal is accepted, the New born will be covered from Day 1 (including congenital defects) up to the 25% of the Sum Insured

### Entry Age



**For Individual Policy:**  
Available only for Females: 18 yrs - 75 yrs

**For Floater policy:**  
**For Adults:** 18 - 75 yrs  
**For Dependent Children:** 91 days - 25 yrs

**Beyond 25 yrs,** daughter can continue in floater policy till 30 yrs of age, if un-married and/or un-employed



**Policy Term**  
One / Two / Three Years



**Midterm Inclusion**  
Available for Newly Wedded Spouse, New Born and Legally Adopted Child on payment of premium



**Wellness discount**  
upto 10% on renewal premium



**Sum Insured Options**  
5L / 10L / 15L / 20L / 25L / 50L / 100L



**Pre-Policy Health Check-up**  
Not Required

**Long term discount: 10% discount on 2nd year premium and 11.25% discount on 2nd and 3rd year premium.**

## Coverage

<b>Room Rent</b>	1% of Sum Insured and Maximum up to Rs. 20,000/- per day
<b>Star Mother Cover</b>	Insured Child (<12 yrs) admits in ICU, exp. for Mother's stay @ hospital up to Single Pvt. AC Room is payable
<b>ICU, Dr. Fees, Medicines, Tests</b>	Covered up to Sum Insured
<b>All Day Care Procedures</b>	Covered up to Sum Insured
<b>Non-Medical items</b>	(Consumables) Covered up to Sum Insured
<b>Road Ambulance Expenses</b>	Covered up to SI - to go to hospital / from one hospital to other hospital / from hospital to residence
<b>Air Ambulance</b>	Covered up to 10% of the Sum Insured in a policy year
<b>Pre-Hospitalization Expenses</b>	Covered up to 60 days (Covered up to Sum Insured)
<b>Post-Hospitalization Expenses</b>	Covered up to 90 days (Covered up to Sum Insured)
<b>Organ Donor Expenses</b>	Covered up to SI, Add'l 100% SI is available for the Donor in case of Redo Surgery / ICU admission
<b>AYUSH Treatment</b>	Covered up to Sum Insured
<b>Shared Accommodation</b>	For opting Shared accommodation - Rs. 2,000/- per day, available up to 7 days per hospitalization
<b>Automatic Restoration</b>	100% - Once in a policy year for subsequent hospitalization, Can be used for all claims
<b>Cumulative Bonus (NCB)</b>	20% for every claim free year up to 100% of the sum insured (Bonus will not reduce, unless it is utilized)
<b>Preventive Health Check-up</b>	Available every policy year (irrespective of claim) from Rs. 1,000/- to Rs. 5,000/- per each insured person
<b>Star Wellness Program</b>	The Insured can earn reward points and can avail premium discount up to 10% on the renewal premium

# Coverage

in Rs.

Sum Insured (In Lakhs)	5	10	15	20	25	50	100
<b>Bariatric Surgery</b>	2,50,000/-	2,50,000/-	2,50,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-
<b>Modern Treatments</b>	2,50,000/-	5,00,000/-	7,50,000/-	8,00,000/-	10,00,000/-	20,00,000/-	30,00,000/-
<b>Rehabilitation &amp; Pain Mgmt.</b>	50,000/-	1,00,000/-	1,50,000/-	2,00,000/-	2,50,000/-	5,00,000/-	10,00,000/-
<b>OP Consultations (for Females)</b>	2,500/-	2,500/-	2,500/-	3,500/-	3,500/-	5,000/-	5,000/-

## Maternity & New Born Cover

in Rs.

Sum Insured (In Lakhs)	5	10	15	20	25	50	100
<b>Assisted Reproduction (ART)</b>	50,000/-	1,00,000/-	1,50,000/-	2,00,000/-	2,00,000/-	2,50,000/-	3,00,000/-
<b>Ante-Natal Care</b>	2,500/-	2,500/-	2,500/-	5,000/-	5,000/-	5,000/-	5,000/-
<b>In Utero Fetal Surgery / Repair</b>	Covered up to Sum Insured						
<b>Voluntary Sterilization Exp.</b>	Covered up to Sum Insured						
<b>Miscarriage due to Accident (Lumpsum)</b>	25,000/-	25,000/-	25,000/-	35,000/-	35,000/-	40,000/-	40,000/-
<b>Delivery Expenses (Per delivery)</b>	25,000/-	50,000/-	50,000/-	50,000/-	75,000/-	75,000/-	1,00,000/-
<b>Hosp. Expenses for New Born</b>	25% of SI	25% of SI	25% of SI	25% of SI	25% of SI	25% of SI	25% of SI
<b>Vaccination Exp. for New Born (up to 12 months from birth)</b>	2,500/-	2,500/-	3,500/-	3,500/-	3,500/-	3,500/-	3,500/-
<b>Metabolic Screening</b>	3,500/- for each New Born						
<b>Pediatrician Consultations</b>	4 Consultations per year, up to 12 years of Age, Rs. 500/- is payable per consultation						

## Optional Cover

<b>Lump-sum on Diagnosis of Cancer</b>	Available only for Females, should be opted at the time of Inception Available SI Options (Rs. In Lakh) - 5 / 10 / 15 / 20 / 25 (Initial waiting period 180 days)
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## Waiting Period

<b>For Hospitalization due to illness</b>	30 days for any illness (Injuries are covered from Day 1) <b>24 months</b> for Specified diseases / Procedures and for Pre-Existing Diseases
<b>Bariatric Surgery &amp; Voluntary Sterilization</b>	24 months
<b>Assisted Reproduction Treatment</b>	36 months
<b>Ante-natal care, In Utero Fetal Surgery/Repair, Delivery Expenses, Mis-Carriage due to Accident</b>	<b>12 months</b> for 15 Lac and above Sum Insured Options 24 months for 5 Lac and 10 Lac Sum Insured Options

## Renewal, Grace Period, etc.,

<b>Renewal</b>	The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person
<b>Grace Period</b>	30 days - for 1 Year / 2 Year / 3 Year Policy Term 7 days - for Instalment Premium
<b>Revision of Sum Insured</b>	Enhancement or Reduction of Sum Insured is permissible at the time of renewal
<b>Option for Portability and Migration</b>	Available
<b>Tax Benefits</b>	Premium payment by any mode other than cash is eligible for relief under section 80D of the Income Tax Act 1961
<b>Freelook Period</b>	Available up to 15 days (30 days in case of distance marketing) from the date of receipt of the policy.

\* The information provided in this document is only indicative. Please read the policy wordings before concluding a sale

## Star Health and Allied Insurance Co. Ltd.

Registered & Corporate Office: No.1, New Tank Street, Valluvarkottam High Road, Nungambakkam, Chennai - 600 034 • IRDAI Registration No: 129  
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