

Features

	<b>About the policy</b>	Covers hospitalisation expenses incurred as a result of illness and/or accidental injuries								
	<b>Type of Cover</b>	Individual Sum Insured / Floater Sum Insured (Family Size - 2 Adults + 3 Dependent Children)								
	<b>Entry Age</b>	<b>For Adults:</b> 18years – 65years <b>For Dependent Children:</b> 91 days to 25 years								
	<b>Midterm Inclusion</b>	Available for including Newly married spouse and New Born on paying additional premium (Intimation about the marriage/ newborn should be given within 60 days from the date of marriage/ new born)								
	<b>Co-payment</b>	10% Co-payment is applicable if the Insured age at entry is above 60 years								
	<b>Renewal</b>	Lifelong								
	<b>Policy Term</b>	One Year & Two year								
	<b>Pre Policy Medical Checkup</b>	Not Required								
	<b>Sum Insured Options (Rs. in Lacs)</b>	5	7.5	10	15	20	25	50	75	100

	<b>Hospitalization - Room Rent</b>	Private Single AC Room (Actuals)								
	<b>ICU, Dr Fees, Tests, Medicines</b>	Covered (Actuals)								
	<b>Road Ambulance Charges</b>	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence								
	<b>Pre &amp; Post Hospitalization</b>	60 days & 90 days (Actuals)								
	<b>Organ Donor Expenses</b>	Covered (Actuals) Additional SI up to Basic SI for the Complications(if any) that necessitate a Redo Surgery/ICU admission								
	<b>Day Care Procedures</b>	All day care procedures are covered (Actuals)								
	<b>Domiciliary hospitalization</b>	Covered (Actuals) Covered for the period exceeding three days								
	<b>Psychiatric &amp; Psychosomatic</b>	Covered (Actuals)								

	<b>Air Ambulance</b>	Covered Up to Rs.2,50,000/- per hospitalization and maximum up to Rs.5,00,000/- per policy year								
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	<b>Star Wellness Program</b> Available for Insured aged => 18 yrs	Wellness platform is available both in our mobile app "Star Power" & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.								
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	<b>Sum Insured Options (Rs. in Lacs)</b>	5	7.5	10	15	20	25	50	75	100
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	<b>Accidental Death &amp; PTD</b>	5	7.5	10	15	20	25	50	75	100
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For Dependent Child &amp; Persons aged above 70 years, this cover is available up to 10 Lacs only.

	<b>Bariatric Surgery</b> (Waiting Period 36 months)	2,50,000	2,50,000	2,50,000	2,50,000	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000
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	<b>Ayush Treatment</b> (For Ayurveda, Unani, Sidha & Homeopathy)	15,000	15,000	15,000	15,000	20,000	20,000	30,000	30,000	30,000
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	<b>Delivery Exp.,</b> (Waiting Period 24 months) & <b>New Born Cover</b>	<b>Normal</b>	15,000	25,000	30,000	30,000	30,000	30,000	50,000	50,000	50,000
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	<b>Caesarean</b>	20,000	40,000	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000
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	<b>New Born Cover</b>	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,00,000	2,00,000	2,00,000
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	<b>Vaccination Exp.,</b>	5,000	5,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000
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	<b>OP Dental/ Ophthalmic treatment</b> (after every block of 3 policy yrs)	5,000	5,000	10,000	10,000	10,000	10,000	15,000	15,000	15,000
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	<b>Health Check-up benefit (Rs.)</b> (for every claim free year)	2,000	2,500	3,000	4,000	4,500	4,500	5,000	5,000	5,000
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	<b>Out Patient Consultation (Rs.)</b> (Limit per consultation - Rs.300/-)	1,200	1,500	2,100	2,400	3,000	3,300	5,000	5,000	5,000
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	<b>Hospital Cash Benefit (Rs.)</b> (7days per admission, 120 days in P.yr)	500	750	750	1,000	1,000	1,500	2,500	2,500	2,500
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	<b>No Claim Bonus</b> (Up to 100% of the Basic SI)	50% + 50%	100%	100%	100%	100%	100%	100%	100%	100%
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	<b>Automatic Restoration</b> (Up to 100%, Once in every policy year)	<b>Can be utilized</b> for illness/ disease for which claim/s was/ were already made during the policy year.								
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**Optional Cover**

	<b>Buy back of PED waiting period</b>	Will reduce the PED/s waiting period to 12 months from 36 months - This Option is available only for the first purchase of <b>this</b> Star Comprehensive Insurance Policy - In case of floater policy, this reduction is applicable only for the persons who opted for this facility - This Option is not available for renewal/ migrated/ ported policies								
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**Waiting Period**

	<b>Initial waiting period</b>	30 days for all illnesses (except accident)								
	<b>For Specific diseases</b>	2 years								
	<b>For Pre-existing diseases</b>	3 years								

Primary Cover &amp; Additional benefits

Optional Cover