

YOUNG STAR INSURANCE POLICY

Version_1.0_SP

Parameters

UIN: SHAHLIP20L32V011920

Features

| | | | | | | | | | | |
|---|--|---|----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
|  | About the policy | Exclusive for youngsters with easy premium, multiple benefits and total coverage | | | | | | | | |
|  | Type of Cover | Individual / Floater (Family Size - 2 Adults + 3 Dependent Children) | | | | | | | | |
|  | Entry Age | For Adults: 18 years – 40 years | | | | | | | | |
| | | For Dependent Children: 91 days to 25 years | | | | | | | | |
|  | Midterm Inclusion | Available for newly married spouse / new born baby and/ or legally adopted child (Intimation - within 45 days from the date of marriage or date of adoption and for newborn within 90 days from the date of birth) | | | | | | | | |
|  | Renewal | Lifelong | | | | | | | | |
|  | Policy Term | One & Two year | | | | | | | | |
|  | Plan available | Silver Plan & Gold Plan | | | | | | | | |
|  | Premium Payment Options | Monthly/Quarterly/Half-Yearly/Yearly | | | | | | | | |
|  | Pre - Policy Medical Checkup | Not Required | | | | | | | | |
|  | Sum Insured Options (Rs. in Lacs) | 3 (Individual) | 5 | 10 | 15 | 20 | 25 | 50 | 75 | 1 Cr |
|  | Hospitalization - Room Rent | Single Private A/C Room (Actuals) | | | | | | | | |
|  | ICU, Dr Fees, Tests, Medicines | Covered (Actuals) | | | | | | | | |
|  | Road Ambulance Charges | Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital | | | | | | | | |
|  | Pre & Post Hospitalization | 60 days & 90 days (Actuals) | | | | | | | | |
|  | Day Care Procedures | All day care procedures are covered (Actuals) | | | | | | | | |
|  | Star Wellness Program 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 | | | | | | | | |
|  | Premium Discount | Avail the policy before age of 36 years and pay renewals without any break, on completion of age 40 years - 10% discount in premium. Available subsequent renewals too. | | | | | | | | |
|  | Sum Insured Options (Rs. in Lacs) | 3 (Individual) | 5 | 10 | 15 | 20 | 25 | 50 | 75 | 1 Cr |
|  | Health Check up (Every year irrespective of claim) | Individual (Rs) | 1500 | 2000 | 3000 | 3500 | 3500 | 3500 | 3500 | 3500 |
| | | Floater (Rs) | NA | 3000 | 4000 | 5000 | 5000 | 5000 | 5000 | 5000 |
|  | Additional Sum Insured for RTA | For accident resulting in inpatient hospitalization - 25% additional sum insured maximum Rs 10 lac will be given for wearing helmet either riding or as pillion rider | | | | | | | | |
|  | Delivery Expenses (Gold Plan) | Rs 30,000 per delivery is covered. Maximum of 2 deliveries in life time Waiting period - 36 months | | | | | | | | |
|  | Hospital Cash Benefit (Gold Plan) | Rs 1000 for each completed day of hospitalization subject to maximum of 7 days per hospitalization and 14 days per policy period | | | | | | | | |
|  | No Claim Bonus (Up to 100% of the Basic SI) | 20% of basic sum insured for each claim free year subject to maximum of 100% | | | | | | | | |
|  | Automatic Restoration (Up to 100%, Once in every policy year) | Available upon partial/full utilization of the limit of coverage. (Limit of coverage - Basic SI+NCB) Can be used for all claims during the policy period. | | | | | | | | |
| Waiting Period | | | | | | | | | | |
|  | Initial waiting period | 30 days for all illnesses (except accident) | | | | | | | | |
| | For Specific diseases | 1 year | | | | | | | | |
| | For Pre-existing diseases | 1 year | | | | | | | | |

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.