

Mr. VIKAS RAI K  
 Proprietor, VR Creators  
 Investment Advisory & Financial Services  
[www.vrconline.in](http://www.vrconline.in)  
 9008403666 / 9972071049  
 vrcreatorsonline@gmail.com



04-08-2020

To,

CUSTOMER

Dear Sir,

Sub: STAR Health Insurance Quote FOR FAMILY OF TWO.

Thank you for your Interest in Health Insurance with VR CREATORS. KINDLY find the policy premium of various range of insurance plans from Star Health Insurance for family of 2. Husband (33) & Wife (31) below.

kindly find the YEARLY premium quote for Health Insurance below (Premium Incl GST)

SI N.	Company/ Plan →	Star Health Insurance/ FAMILY HEALTH OPTIMA (Rs.)		Star Health Insurance/ Young Star-GOLD (Rs.)		Star Health Insurance / Comprehensive (Rs.)		Star Health Insurance / Aroghya Sanjeevani (Rs.)	
		3 LAC	5 LAC	3 LAC	5 LAC	3 LAC	5 LAC	3 LAC	5 LAC
1.	Insured Age: 33 & 31 (FLOATER)	7,228	9,599	11,175 -INDVDL COVER	10,390	NA	12,296	6,113	7,381
				<b>* EMI Available</b>				<b>* EMI Available</b>	
	Premium Increase	Every Slab of 5 Years		Every Slab of 5 Years		Every Slab of 5 Years		Every Slab of 5 Years Individually	
	Premium Discount	NO		10% For Renewal from Age above 40, Policy Joining Age below 36		No		20% Discount for Rural	
	<b>ROOM RENT &amp; BOARDING</b>	Rs.5000 /day	AC ROOM CHARGE	AC ROOM CHARGES		AC ROOM CHARGES		RS.5000/day	
	<b>NO CLAIM BONUS</b>	25% 1ST YR, 10% FROM 2ND YEAR TILL DOUBLE, 10%		20% EVERY YEAR TILL 100% of SI,		50% EVERY YEAR TILL 100%,		5% EVERY YEAR TILL 50%, REDUCTION OF 5% IF CLAIMED	

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BENEFITS & FEATURES		REDUCTION IF CLAIMED		20% REDUCTION IF CLAIMED	REDUCTION OF 50% IF CLAIMED	
	<b>ICU/OPERATION THEATRE CHARGES</b>	ACTUALS		ACTUALS	ACTUALS	10,000/day
	<b>Domiciliary Hospitalization</b>	Available		Available	Available	Available
	<b>AMBULANCE CHARGES</b>	1500 / Year		ACTUALS	ACTUALS	2000/Year
	<b>Waiting Period: Initial /Specified Illness/Pre-Existing</b>	30 Days/ 2 Years/ 4 Years		30 Days/ 1 Years/ 1 Years	30 Days/ 2 Years/ 3 Years	30 Days/ 2 Years/ 4 Years
	<b>Pre-Existing illness BUY BACK TO 1 YEAR</b>	NO		NO	AVAILABLE	NO
	<b>DAY CARE PROCEDURES</b>	ALL COVERED		ALL COVERED	ALL COVERED	ALL COVERED
	<b>Auto RESTORATION OF COVER (Unique case &amp; Person)</b>	3 TIMES		1 TIME	1 TIME	NO
	<b>SUPER RESTORATION (SAME CASE)</b>	NO		NO	1 TIME	NO
	<b>ADDITIONAL BILL RECHARGE</b>	75,000	1,50000	NO	NO	NO

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<b>Maternity Benefits</b>	NO		RS.30,000 (3 Years waiting Period)		Normal- 15,000 Caesarean- 20,000 (2 Years Waiting)	NO
<b>PRE-&amp; POST HOSPITALISATION</b>	30 /90 Days		60/90 Days		60 /90 Days	30/60 Days
<b>New Born Baby Cover</b>	30,000	50,000	Mid Term Inclusion option		NO	NO
<b>AIR AMBULANCE</b>	NO	50,000	NO		NO	NO
<b>Donor Expenses for Organ Transplantation</b>	30,000	50,000	YES		20,000	20,000
<b>HOSPITAL CASH</b>	OPTIONAL		1000/DAY		RS.500/DAY	OPTIONAL
<b>SHARED ACCOMMODATION CASH</b>	800/DAY		NO		NO	NO
<b>AGREED NETWORK HOSPITAL CASH</b>	3,000	5,000	NO		NO	NO
<b>Cost of Health Check Up</b>	Up to 750 EVERY YEAR	Up to 1500 EVERY YEAR	Up to 1500 EVERY YEAR/ PERSON	Up to 3000 EVERY YEAR	Up to 2,000/ EVERY YEAR	NO

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<b>Second Medical Opinion</b>	YES		YES		YES	NO
<b>Assisted Reproduction Treatment</b>	NO	100000	NO		NO	NO
<b>Additional Sum Insured for Road Traffic Accident</b>	75,000	150000	75,000	150000	NO	NO
<b>AYUSH Treatment</b>	10,000	15000	YES		15,000	ACTUALS
<b>Compassionate travel</b>	NO		NO		NO	NO
<b>Emergency Domestic Medical Evacuation</b>	5,000	7,500	NO		NO	NO
<b>Repatriation of Mortal Remains</b>	5,000		NO		NO	NO
<b>cataract surgery</b>	35,000	60,000	YES		40000	40000
<b>In Patient Dental Cover for Accident</b>	YES		YES		YES	YES
<b>CO PAY APPLICABLE</b>	NO		NO		NO	YES, 5%
<b>MORDERN TREATMENT</b>	ACTUALS		ACTUALS		ACTUALS	1.5 LACS 2.5 LACS

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<b>Vaccination Cover</b>	NO	NO	5,000 for New Born Baby	NO
<b>Personal Accident &amp; Disability Cover</b>	OPTIONAL	OPTIONAL	5 LACS	OPTIONAL
<b>INCOME TAX BENEFIT</b>	AS per TAX SLAB under 80D	AS per TAX SLAB under 80D	AS per TAX SLAB under 80D	AS per TAX SLAB under 80D
<b>NETWORK HOSPITALS</b>	SELF, 9,900+ HOSPITALS	SELF, 9,900+ HOSPITALS	SELF, 9,900+ HOSPITALS	SELF, 9,900+ HOSPITALS

For Above 5 Lacs Sum Insured, Additional 10 lacs cover is provided at minimum premium with Star Health Insurance Super Sur-Plus Plan. The above quote is as per your age declaration and company premium table for Zone B. Premium depends on Plan features. kindly get back to us for a customized solution. Pre-Medical screening may be needed based on age and plan opted. Get in touch to discuss the details and help you finalise the best solution for you and your family. Assuring you best of service.

Regards,

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