

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



01-08-2020

To,

CUSTOMER

Dear Madam,

Sub: Health Insurance Quote FOR PARENTS, Father (64) & Mother (55).

Thank you for your Interest in Health Insurance with VR CREATORS. KINDLY find the sample policy premium of various range of insurance plans from Star Health Insurance for Parents. Father (64) & Mother (55) below.

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

S I · N O ·	Company/ Plan →	Star Health Insurance/ FAMILY HEALTH OPTIMA (Rs.)			Star Health Insurance / Comprehensive (Rs.)			STAR HEALTH/ AROGHYA SANJEEVANI (Rs.)		
	Sum Insured →	3 LAC	5 LAC	10 LAC	3 LAC	5 LAC	10 LAC	3 LAC	5 LAC	10 LAC
1	Insured Age: 64&55 (FLOATER)	27,199	33,807	42,321	NA	45,784	67,579	24,538	29,512	39,477
								*20% Discount for Rural		
	Premium Increase	Every Slab of 5 Years			Every Slab of 5 Years			Every Slab of 5 Years Individually		
	<b>ROOM RENT &amp; BOARDIN G</b>	Rs.5000 /day	AC ROOM CHARGES		AC ROOM CHARGES			Rs.5000 /day		
<b>B E</b>	<b>NO CLAIM BONUS</b>	25% 1ST YR, 10% FROM 2ND YEAR TILL DOUBLE, NO REDUCTION IF CLAIMED			50% EVERY YEAR TILL 100%, REDUCTION OF 50% IF CLAIMED			5% EVERY YEAR TILL 50%, REDUCTION OF 5% IF CLAIMED		

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<b>N E F I T S &amp; F E A T U R E S</b>	<b>ICU/OPERATION THEATRE CHARGES</b>	ACTUALS	ACTUALS	10,000/DAY
	<b>Domiciliary Hospitalization</b>	Available	Available	Available
	<b>AMBULANCE CHARGES</b>	1500 / Year	ACTUALS	2000/YEAR
	<b>Waiting Period: Initial /Specified Illness/Pre-Existing</b>	30 Days/ 2 Years/ 4 Years	30 Days/ 2 Years/ 3 Years	30 Days/ 2 Years/ 4 Years
	<b>Pre- Existing illness BUY BACK TO 1 YEAR</b>	NO	AVAILABLE	NO
	<b>DAY CARE PROCEDURES</b>	ALL COVERED	ALL COVERED	LISTED
	<b>Auto RESTORATION OF COVER (Unique case &amp; Person)</b>	3 TIMES	1 TIME	NO
	<b>SUPER RESTORATION (SAME CASE)</b>	NO	1 TIME	NO

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<b>ADDITIONAL BILL RECHARGE</b>	75000	150000	NO	NO
<b>Maternity Benefits</b>	NO		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
<b>New Born Baby Cover</b>	30,000 1 YEAR	50,000 1 YEAR	1,00,000	NO
<b>AIR AMBULANCE</b>	NO	50,000	5,00,000	NO
<b>Donor Expenses for Organ Transplantation</b>	30,000	50,000	ACTUALS	ACTUALS
<b>HOSPITAL CASH</b>	OPTIONAL		RS.500/DAY	OPTIONAL
<b>SHARED ACCOMMODATION CASH</b>	800/DAY		NO	750/DAY
<b>AGREED NETWORK HOSPITAL CASH</b>	3,000	5,000	NO	NO

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<b>Cost of Health Check Up</b>	Up to 750 EVERY YEAR	Up to 1500 EVERY YEAR	Up to 2500 EVERY YEAR	Up to 2,000/ EVERY YEAR	3,000 PER YEAR	NO
<b>Second Medical Opinion</b>	YES			YES		NO
<b>Assisted Reproduction Treatment</b>	NO	100000		NO		NO
<b>Additional Sum Insured for Road Traffic Accident</b>	75,000	150000	250000	NO		NO
<b>AYUSH Treatment</b>	10,000	15000		15,000		ACTUALS
<b>Compassionate travel</b>	NO			NO		NO
<b>Emergency Domestic Medical Evacuation</b>	5,000	7,500		NO		NO
<b>Repatriation of Mortal Remains</b>	5,000			NO		NO

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<b>cataract surgery</b>	35,000	60,000	75,000	ACTUALS		40,000
<b>In Patient Dental Cover for Accident</b>	YES			YES		YES
<b>CO PAY APPLICABLE</b>	NO			NO		5% OF BILL
<b>Obesity Surgery</b>	NO			2,50,000/-		NO
<b>Consumables</b>	NO			NO		LIMITED COVER
<b>Vaccination Cover</b>	NO			5,000 for New Born Baby		NO
<b>Personal Accident &amp; Disability Cover</b>	OPTIONAL			5 LACS	10 LACS	OPTIONAL
<b>Out Patient Dental Cover</b>	NO			5,000 every 3 claim free years		NO
<b>Out Patient Consultation</b>	NO			Rs.300, 4 Times		NO
<b>NETWORK HOSPITALS</b>	SELF, 9,900+ HOSPITALS					

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Additional 10-25 lacs TOP UP 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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