



























Version_1.0_SP		Parameters	Young Star Insurance Policy				
			Unique Identification No: SHAHLIP21217V032021				
Features		<b>About the policy</b>	This is an indemnity policy available for Youngsters				
		<b>For Whom</b>	For Individuals & Family				
		<b>Entry Age</b>	<b>For Individual SI</b>	18 years – 40 years			
			<b>For Floater SI</b>	For Adults: 18years – 40 years (Family Size – 2 Adults + 3 Dependent Children) For Dependent Children: 91days - 25 years			
		<b>Midterm Inclusion</b>	<ul style="list-style-type: none"> <li>Available for including Newly Married Spouse and/or legally adopted child (Intimation should be given within 45 days from the date of marriage or date of adoption)</li> <li>New Born on paying additional premium (Intimation should be given within 90 days from D.O.B)</li> </ul>				
		<b>Renewal</b>	Available - Lifelong				
		<b>Policy Term</b>	One Year, Two Years & Three Years				
		<b>Premium Payment Options</b>	Monthly/ Quarterly/ Half-Yearly/ Yearly/ Once every Two Years Installment option - available for one year premium & for SI of 10 Lac & above				
		<b>Pre Policy Medical Check-up</b>	Not required				
		<b>Sum Insured (Rs. In Lacs)</b> (3Lac SI is not available for Floater)	3L/ 5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L				
	<b>Plan Options</b>	Silver Plan & Gold Plan					
		<b>Coverage</b>					
	<b>In-patient Hospitalization</b>	Room - Single Private AC Room					
	<b>ICU, Doctor Fees, Diagnostic Tests, Drugs &amp; Medicines</b>	Covered (Actuals)					
	<b>Day Care Procedures</b>	All day care procedures are covered (Actuals)					
	<b>Pre &amp; Post-Hospitalization</b>	60 Days & 90 Days					
	<b>Road Ambulance</b>	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital					
	<b>E-Medical Opinion</b>	Available from the Company's expert panel					
	<b>Health Check-up</b> (available after each policy year)	Sum Insured	3 Lac	5 Lac	10 Lac	15 L & above	
		Individual Cover	1,500	2,000	3,000	3,500	
		Floater Cover	N.A	3,000	4,000	5,000	
	<b>Automatic Restoration</b> (Up to 100%, Once in every policy year)	<ul style="list-style-type: none"> <li>Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover= Basic SI+NCB)</li> <li>Restored sum insured <b>can be utilized for all claims</b> (for subsequent hospitalizations)</li> <li>The maximum liability in a Single claim will be up to the limit of cover</li> </ul>					
	<b>No Claim Bonus</b> (Up to 100% of the Basic SI)	20% for each claim free year subject to a maximum of 100%					
	<b>Additional Cover for RTA</b>	In case of RTA, 25% of SI (or) max up to 10 lac for wearing helmet					
	<b>Psychiatric &amp; Psychosomatic</b>	Covered (Actuals)					
	<b>Star Wellness Program</b> (for Insured aged = > 18 years)	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					
	<b>Discount for early Entry</b> (available lifelong)	If entered before 36 years, continued the policy, from 41 years age 10% discount will be given					
<b>The following covers are available only under the 'Gold Plan'</b>							
	<b>Delivery Expenses</b>	Covered - Up to Rs.30,000/- per delivery (Waiting period - 36 months for 1 <sup>st</sup> delivery & 24 months for 2 <sup>nd</sup> delivery)					
	<b>Hospital Cash Benefit (Rs.)</b>	Rs.1,000/- per day, Maximum 7days per admission, 14 days per policy period					
	<b>Modern treatments</b>	Based on the Sum insured chosen limits differ, refer policy wording for further details					
	<b>Initial waiting period</b>	30 days (not applicable for Accidents)					
	<b>For Specific diseases</b>	12 months (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Vericoccele, Piles, Fistula and Fissure in Ano (c) Diseases of Female Reproductive System (d) Calculus diseases of the Gall Bladder, Kidney and Urinary Tract					
	<b>For Pre-existing diseases</b>	12 months					
	<b>Moratorium Period</b>	Available after completion of 8 years					
Waiting Period							

\* 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.