

**Prospectus**  
**Star Comprehensive Insurance Policy**  
**UIN: SHAHLIP21263V062021**

The Specific Feature of this policy is it offers Health Cover, Delivery and New born cover, Dental and Ophthalmological Treatment, Hospital cash Benefit-all under a single roof. Also cover is extended for Bariatric surgery where it is performed for medical reasons

❖ **Eligibility**

- For Adults – 18yrs – 65 yrs
- For Dependent Child - 91 days – 25 yrs

❖ **Midterm inclusion** of newly married / wedded spouse and New Born Baby is permissible on paying additional premium. The intimation about the marriage / new born should be given within 60 days from the date of marriage or new born. The cover will be from the date of payment of premium.

❖ **Policy Term**

1 Year / 2 Years / 3 Years. For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof

❖ **Instalment Facility available** : Premium can be paid Monthly, Quarterly, Half-yearly  
Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)

❖ **Sum Insured**

Rs.5,00,000 ; Rs.7,50,000 ; Rs.10,00,000 ; Rs.15,00,000 ; Rs.20,00,000 ; Rs.25,00,000;  
Rs.50,00,000 ; Rs.75,00,000 ; Rs.1,00,00,000

❖ **What are the benefits available?**

**Section 1 Hospitalization**

- A. Room (Private Single A/C room), Boarding and Nursing Expenses as provided by the Hospital / Nursing Home
- B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, stent and such other similar expenses. With regard to coronary stenting, the Company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent.
- D. **Road ambulance expenses:** Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable :-
  - i. for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons  
or
  - ii. for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment  
or

- iii. for transportation of the insured person from the hospital where treatment is taken to their place of residence provided the requirement of an ambulance to the residence is certified by the medical practitioner.
- E. **Air Ambulance expenses** Subject to an admissible hospitalization claim, the Insured Person(s) is/are eligible for reimbursement of expenses incurred towards the cost of air ambulance service up to Rs.2,50,000/- per hospitalization, not exceeding Rs.5,00,000/- per policy period ,if the said service was availed on the advice of the treating Medical Practitioner / Hospital..Expenses towards Air ambulance service is payable for only from the place of first occurrence of the illness / accident to the nearest hospital. Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s.
- F. Relevant **Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization are payable subject to an admissible hospitalization claim
- G. **Post Hospitalization:** Medical expenses incurred for a period up to 90 days from the date of discharge from the hospital wherever recommended by the Medical Practitioner / Hospital, where the treatment was taken are payable, provided
- such expenses so incurred are following an admissible claim for hospitalization and
  - such expenses so incurred are in respect of ailment for which the insured person was hospitalized.
- H. Expenses of **Medical Consultations as an Out Patient** incurred in a Networked Facility for other than Dental and Ophthalmic treatments, up to the limits mentioned in the table below are payable. Payment under this benefit H does not form part of Sum Insured, and is payable while the policy is in force.

<b>Out-Patient Consultation Section 1-H</b>	
<b>Sum Insured Rs</b>	<b>Limit for Out Patient consultation per policy period for other than Dental and Ophthalmic Treatments (up to Rs.)</b>
5,00,000/-	1200/-
7,50,000/-	1500/-
10,00,000/-	2100/-
15,00,000/-	2400/-
20,00,000/-	3000/-
25,00,000/-	3300/-
50,00,000/-, 75,00,000/- and 1,00,00,000/-	5000/-
Limit of per consultation is Rs.300/-	

**Note:** Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of nondisclosure of material fact or preexisting disease for hospitalization expenses under hospitalization provisions of the policy contract.

- I. **Domiciliary hospitalization:** Coverage for medical treatment (including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances

The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or

The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.

### Section 2 Delivery and New Born

- A. Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to the limits mentioned in the table below per Delivery, subject to a maximum of 2 deliveries in the entire life time of the insured person are payable *while the policy is in force*.
- B. Expenses up-to the limits mentioned in the table below, incurred in a hospital/ nursing home on treatment of the New-born for any disease, illness (including any congenital disorders) or accidental injuries are payable provided there is an admissible claim under A of Section-2 above and while the policy is in force.

Section 2 Delivery and New Born			
Sum Insured Rs	Limit for Delivery		Limit of Company's liability for New Born Cover Rs
	Normal Delivery Rs.	Delivery by Caesarean Section Rs.	
5,00,000/-	15000/-	20000/-	100000/-
7,50,000/-	25000/-	40000/-	100000/-
10,00,000/- to 25,00,000/-	30000/-	50000/-	100000/-
50,00,000/- to 10,00,0000/-	50000/-	100000/-	200000/-

- C) Vaccination expenses for the new born baby are payable up to the limits mentioned in the table below, until the new born baby completes one year of age and is added in the policy on renewal. Claim under this is admissible only if claim under A of Section-2 above has been admitted and *while the policy is in force*.

Limits for Vaccination	
Sum Insured Rs.	Limit per policy period (Rs.)
5,00,000/- to 25,00,000/-	5,000
Above 25,00,000/-	10,000

### Special Conditions applicable for this Section

- Benefit under this section is subject to a waiting period of 24months from the date of first commencement of Star Comprehensive Insurance Policy and its continuous renewal thereof with the Company. A waiting period of 24 months will apply afresh following a claim under "A" of Section-2 above.
- Pre-hospitalisation and Post Hospitalization expenses and Hospital Cash Benefit are not applicable for this section.
- This cover is available only when
  - both Self and Spouse are covered under this policy either on floater basis or on individual basis and both Self and Spouse should have been covered for a continuous period of 24 months under Star Comprehensive Insurance Policy,

- ii. the policy covering the self and spouse are in force when the benefit under this Section becomes payable.
4. Claims under this section will not reduce the Sum Insured and will not impact the benefit under Section 6.

**Section 3 Out-patient Dental and Ophthalmic Treatment**

Expenses incurred on acute treatment to a natural tooth or teeth or the services and supplies provided by a licensed dentist, up to limits mentioned in the table below are payable.

Expenses incurred for the treatment of the eye or the services or supplies provided by a licensed ophthalmologist, hospital or other provider that are medically necessary to treat eye problem including cost of spectacles / contact lenses, not exceeding the limit mentioned in the table below are payable.

The insured persons become eligible for this benefit after continuous coverage under Star Comprehensive Insurance Policy with the Company, after every block of 3 years and payable while the policy is in force.

Claims under this section will not reduce the Sum Insured *and will not impact the benefit under Section 6.*

<b>Section 3 Out-patient Dental and Ophthalmic Treatment</b>	
<b>Sum Insured Rs</b>	<b>Limit for Out Patient Dental and Ophthalmic Treatments for each block of 3 continuous years (up to Rs.)</b>
5,00,000/- and 7,50,000/-	5000/-
10,00,000/- to 25,00,000/-	10000/-
Above 25,00,000/-	15000/-

**Note:** Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of nondisclosure of material fact or preexisting disease for hospitalization expenses under hospitalization provisions of the policy contract.

**Section 4 Organ Donor Expenses** In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Insured Person are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery / ICU admission will be covered.

The coverage limit under this section is over and above the Limit of Coverage and upto the Basic Sum Insured. **This additional Sum Insured can be utilized by the Donor and not by the Insured.**

**Section 5 Hospital Cash Benefit:** Subject to an admissible Hospitalization claim, Cash Benefit up to the limits mentioned in the table below for each completed day of Hospitalization for a maximum of 7 days per occurrence is payable.

This Benefit is available for a maximum of 120 days during the entire policy period.

This benefit is subject to an excess of first 24 hours of Hospitalization for each and every claim. Claims under this section will not reduce the Sum Insured.

<b>Section 5 Hospital Cash</b>	
<b>Sum Insured Rs.</b>	<b>Hospital Cash Benefit - Limit of Company's liability per day (Rs)</b>
5,00,000/-	500/-
7,50,000/- and 10,00,000/-	750/-

15,00,000/- and 20,00,000/-	1000/-
25,00,000/-	1500/-
50,00,000/-, 75,00,000/- and 10,000,000/-	2500/-

**Section 6 Health Check Up** Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year are payable provided

- i. the health checkup is done at networked facility and
- ii. the policy is in force.

Payment under this benefit does not form part of the sum insured and will not impact the Bonus.

Sum insured (Rs)	Limit (Up to Rs)
5,00,000/-	2,000/-
7,50,000/-	2,500/-
10,00,000/-	3,000/-
15,00,000/-	4,000/-
20,00,000/-	4,500/-
25,00,000/-	4,500/-
50,00,000/-; 75,00,000/- and 100,00,000/-	5,000/-

Where the policy is on a floater sum insured basis, if a claim is made either under Section 1 (other than Section 1H) or under Section 4 by any of the insured persons, the health check up benefits will not be available under the policy. However where the policy is on individual sum insured basis a claim made by one insured person will not affect the Health Check-up benefit to other insured persons.

**Note:** Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and / or Pre-Existing Diseases in terms of the policy

**Section 7 Bariatric Surgery**

Expenses incurred on hospitalization for bariatric surgical procedure and its complications thereof are payable subject to limits mentioned in the table given below, during the policy period. This maximum limit of Rs.2,50,000/- and Rs.5,00,000/- are inclusive of pre-hospitalization and post hospitalization expenses.

Sum Insured (Rs.)	Limit per policy period (Rs.)
5,00,000/- to 15,00,000/-	2,50,000/-
Above 15,00,000/-	5,00,000/-

**Special conditions:**

1. This benefit is subject to a waiting period of 36 months from the date of first commencement of this policy and continuous renewal thereof with the Company.
2. The minimum age of the insured at the time of surgery should be above 18 years.
3. This benefit shall not apply where the surgery is performed for
  - a) Reversible endocrine or other disorders that can cause obesity
  - b) Current drug or alcohol abuse
  - c) Uncontrolled, severe psychiatric illness
  - d) Lack of comprehension of risks, benefits, expected outcome, alternatives and lifestyle changes required with bariatric surgery.

- e) Bariatric surgery performed for Cosmetic reasons
4. The indication for the procedure should be found appropriate by two qualified surgeons and the insured person shall obtain prior approval for cashless treatment from the Company.
5. To make a claim, the insured person should satisfy the following criteria as devised by NIH (National Institute of Health)
  - a) The BMI should be greater than 40 or greater than 35 with co-morbidities (like Diabetes, High Blood Pressure etc.)
  - b) The Insured Person Is unable to lose weight through traditional methods like diet and exercise.

**Note:** Claims under this section shall be processed only on cashless basis. The limit of cover provided under this section forms part of the sum insured and will impact Cumulative Bonus

### Section 8 Option for Second Medical Opinion

The Insured Person is given the facility of obtaining a Medical Second Opinion from a Doctor in the Company's network of Medical Practitioners. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him/her either online or through post/courier and the medical opinion will be made available directly to the Insured by the Doctor.

Subject to the following conditions :-

- This should be specifically requested for by the Insured Person
- This opinion is given without examining the patient, based only on the medical records submitted.
- The second opinion should be only for medical reasons and not for medico-legal purposes.
- Any liability due to any errors or omission or consequences of any action taken in reliance of the second opinion provided by the Medical Practitioner is outside the scope of this policy.
- Utilizing this facility alone will not amount to making a claim.

**Section 9 AYUSH Treatment: In patient Hospitalizations Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines** in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health as in patient is payable up to the limits given below:

Sum Insured Rs.	Limit per policy period Rs
5,00,000/- to 15,00,000	15,000/-
20,00,000/- and 25,00,000/-	20,000/-
50,00,000/-, 75,00,000/- and 10,00,000	30,000/-

**Note:**

- 1) Payment under this benefit forms part of the sum insured and also will impact the Bonus
- 2) Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment

**Important Note: Applicable for Section 1 (A) to Section 1(C), Section 2 (B), Section 4, Section 7. Section 9, Section 12 and Section 13**

1. All Day Care Procedures are covered.
2. Expenses on Hospitalization are payable provided the hospitalization is for minimum period of 24 hours. However this time limit will not apply for treatments / Day Care procedures where taken in the Hospital / Nursing Home and the Insured are discharged on the same day.
3. Hospitalization Expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy schedule or actuals whichever is less

### **Section 10 Accidental Death and Permanent Total Disablement**

If at any time during the Period of Insurance, the Insured Person shall sustain any bodily injury resulting solely and directly from Accident caused by external, violent and visible means then the Company will pay as under:

1. **Accidental Death of Insured Person:** If following an Accident that causes death of the Insured Person within 12 Calendar months from the date of Accident, then the Company will pay an amount as compensation the Sum Insured mentioned in the Schedule
2. **Permanent Total Disablement** of the Insured Person: If following an Accident which caused permanent impairment of the Insured's mental or physical capabilities, then the Company will pay the benefits as provided in the "Table of Benefits - B1", depending upon the degree of disablement provided that:
  - a) The disablement occurs within 12 Calendar months from the date of the Accident.
  - b) The disablement is confirmed and claimed for, prior to the expiry of a period of 60 days since occurrence of the disablement.

#### **Special Conditions:**

1. If the Accident affects any physical function, which was already impaired prior to the accident, a deduction as per "Table – B2" will be made in respect of this prior disablement.
2. In the event of Permanent Total Disablement, the Insured Person will be under obligation:
  - a) To have himself/herself examined by doctors appointed by the Company / and the Company will pay the costs involved thereof.
  - b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay.
3. This Section is applicable for the person specifically mentioned in the Schedule.
4. The sum insured for this Section is equal to the sum insured opted for Health Section
5. Where a claim has been paid during the policy period the cover under this Section ceases until the expiry of the policy. Upon renewal the cover applies to the person specifically chosen again. However even if the sum insured under this section is exhausted by way of claim, the coverage under health section will continue until expiry of the policy period.
6. At any point of time only one person will be eligible to be covered under this Section. **Dependent Children and persons above 70 years can be covered under this section up to the Sum insured of Rs.10,00,000/-.**

Table – B2			
Physical function already impaired prior to accident			Percentage Of Sum Insured Deducted
1	Loss of toes all	All	20
	Loss of Great toe	both phalanges	5
	Loss of Great toe	one phalanx	2
	Other than Great, if more than		
	One toe lost, for each toe	For each toe	1
2	Loss of hearing both ears	Both ears	75
	Loss of hearing one ear	One ear	30
3	Loss of four fingers and thumbs of One hand		40
4	Loss of four fingers		35
	Loss of thumb both phalanges	Both phalanges	25
		One phalanx	10
5	Loss of index finger three phalanges	Three phalanges	10
		Two phalanges	8
		One phalanx	4
6	Loss of middle finger	Three phalanges	6
		Two phalanges	4
		One phalanx	2
7	Loss of ring finger	Three phalanges	5
		Two phalanges	4
		One phalanx	2
8	Loss of little finger	Three phalanges	4
		Two phalanges	3
		One phalanx	2
9	Loss of metacarpals	First or second	3
		Additional (third fourth or fifth)	2
10	Any other Permanent partial disablement		Percentage as assessed by the Medical Board or by the government doctor

Table of Benefits – B1	
Benefits	Percentage of the Sum Insured
1. Death	100%
2. Permanent Total Disablement	100%
Total and irrevocable loss* of	
(i) Sight of both eyes	100%
(ii) Physical separation of two entire hands	100%
(iii) Physical separation of two entire foot	100%
(iv) One entire hand and one entire foot	100%
(v) Sight of one eye and loss of one hand	100%



(vi) Sight of one eye and loss of one entire foot	100%
(vii) Use of two hands	100%
(viii) Use of two foot	100%
(ix) Use of one hand and one foot	100%
(x) Sight of one eye and use of one hand	100%
(xi) Sight of one eye and use of one foot	100%

7. Any claim under health portion will not affect the Sum Insured under this section.
8. Where there is an admissible claim for Accidental Death during the policy period, the health cover will continue for the remaining insured persons.
9. Where there is an admissible claim for Permanent Total Disability during the policy period, the health cover would continue until the expiry of the policy for all the insured persons covered including the person who has made a claim for Permanent Total Disability and renewal thereof.
10. Where there is an admissible claim for Permanent Total Disability or Death during the policy period, the personal accident cover will be applicable for another person chosen at the time of renewal.
11. Geographical Scope : The cover under this section applies World Wide

**Section 11: Star Wellness Program:** This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as mentioned below are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium.

This Wellness Program is enabled and administered online through Star Wellness Platform (digital platform)

Note: The Wellness Activities mentioned in the table below (from Serial Number 1 to 5) are applicable for the Insured person(s) aged 18 years and above only.

The following table shows the discount on premium available under the Wellness Program:

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

\*In case of floater policy the weightage is given as per the following table :

Family Size	Weightage
Self, Spouse	1:1
Self, Spouse and Dependent Children (up to 18 years)	1:1:0:0:0
Self, Spouse and Dependent Children (aged above 18 years)	2:2:1:1:1

Note: In case of two year policy, total number of wellness points earned in two year period will be divided by two.

Each Insured Person will be given an Individual log-in facility, which will be linked to his/ her policy.

\*Please refer the Illustrations to understand the calculation of discount in premium, weightage and the calculation in case of two year policy.

The wellness services and activities are categorized as below:

Sr. No.	Activity	Maximum number of Wellness Points that can be earned under each policy in a policy year
1.	Manage and Track Health	
	a) Online Health Risk Assessment (HRA)	50
	b) Preventive Risk Assessment	200
2.	Affinity to Wellness	
	a) Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	b) Membership in a health club (for 1 year or more)	100
3.	Stay Active – If the Insured member achieves the step count target on mobile app	200
4.	a) Weight Management Program (for the Insured who is Overweight / Obese)	100
	b) Sharing Insured Fitness Success Story through adoption of Star Wellness Program (for the Insured who is not Overweight / Obese)	50
5.	a) Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
	b) On Completion of De-Stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125
<b>Additional Wellness Services</b>		
6.	Online Chat with Doctor	
7.	Medical Concierge Services	
8.	Period & Fertility Tracker	
9.	Digital Health Vault	
10.	Wellness Content	
11.	Health Quiz & Gamification	
12.	Post-Operative Care	
13.	Discounts from Network Providers	

1. Manage and Track Health:

a) Completion of Health Risk Assessment (HRA):

The Health Risk Assessment (HRA) questionnaire is an online tool for evaluation of health and quality of life of the Insured. It helps the Insured to introspect his/ her personal lifestyle. The Insured can log into his/her account on the website www.starhealth.in and complete the HRA questionnaire. The Insured can undertake this once per policy year.

On Completion of online HRA questionnaire, the Insured earns 50 wellness points.

Note: To get the wellness points mentioned under HRA, the Insured has to complete the entire HRA within one month from the time he/she started HRA Activity.

b) Preventive Risk Assessment:

The Insured can also earn wellness points by undergoing diagnostic / preventive tests during the policy year. These tests should include the five mandatory tests mentioned below. Insured can take these tests at any diagnostic centre at Insured's own expenses.

- If all the results of the submitted test reports are within the normal range, Insured earns 200 wellness points.
- If the result of any one test is not within the normal range as specified in the lab report, Insured earns 150 wellness points.
- If two or more test results are not within the normal range, Insured earns 100 wellness points only.

Note: These tests reports should be submitted together and within 30 days from the date of undergoing such Health Check-Up.

List of mandatory tests under Preventive Risk Assessment	
1.	Complete Haemogram Test
2.	Blood Sugar (Fasting Blood Sugar (FBS) + Postprandial (PP) [or] HbA1c)
3.	Lipid profile (Total cholesterol, HDL, LDL, Triglycerides, Total Cholesterol / HDL Cholesterol Ratio)
4.	Serum Creatinine

2. Affinity towards wellness: Insured earns wellness points for undertaking any of the fitness and health related activities as given below. List of Fitness Initiatives and Wellness points:

	Initiative	Wellness Points
a.	Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	- On submission of BIB Number along with the details of the entry ticket taken to participate in the event.	
b.	Membership in a health club (for 1 year or more) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise / Sports Club/ Pilates Classes/ Swimming / Tai Chi/ Martial Arts / Gymnastics/ Dance Classes	100

Note: In case if Insured is not a member of any health club, he/she should join into club within 3 months from the date of the policy risk commencement date. Insured person should submit the health club membership.

3. Stay Active: Insured earns wellness points on achieving the step count target on star mobile application as mentioned below:

Average number of steps per day in a policy year	Wellness Points
• If the average number of steps per day in a policy year are between - 5000 and 7999	100
• If the average number of steps per day in a policy year are between - 8000 and 9999	150
• If the average number of steps per day in a policy year are - 10000 and above	200

Note:

- First month and last month in each policy year will not be taken into consideration for calculation of average number of steps per day under Stay Active.
- The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit.
- The average step count completed by an Insured member would be tracked on star wellness mobile application.

4. Weight Management Program:

- a) This Program will help the Insured persons with Over Weight and Obesity to manage their Body Mass Index (BMI) through the empanelled wellness experts who will guide the Insured in losing excess weight and maintain their BMI.
- On acceptance of the Weight Management Program, Insured earns 50 wellness points.
  - An additional 50 wellness points will be awarded in case if the results are achieved and maintained as mentioned below.

Sr. No.	Name of the Ailment	Values to submitted	Criteria to get the Wellness points
1.	Obesity (If BMI is above 29)	Height & Weight (to calculate BMI)	Achieving and maintaining the BMI between 18 and 29
2.	Overweight (If BMI is between 25 and 29)	Height & Weight (to calculate BMI)	Reducing BMI by two points and maintaining the same BMI in the policy year
- Values (for BMI) shall be submitted for every 2 months (up to 5 times in each policy year)			

- b) In case if the Insured is not Overweight / Obese, the Insured can submit his/her Fitness Success Story through adoption of Star Wellness Activities with us. On submission of the Fitness Success Story through adoption of Star Wellness Activities, Insured earns 50 wellness points.

5. Chronic Condition Management Program:

- a) This Program will help the Insured suffering from Diabetes, Hypertension, Cardiovascular Disease or Asthma to track their health through the empanelled wellness experts who will guide the insured in maintaining/ improving the health condition.
- On acceptance of the Chronic Condition Management Program, Insured earns 100 wellness points.
  - The Insured has to submit the test result values for every 3 months maximum up to 3 times in a policy year.
  - If the test result values are within +/- 10% range of the values given below, for at least 2 times in a policy year, an additional 150 wellness points will be awarded.
  - These tests reports to be submitted within 1 month from the date of undergoing the Health Check-Up.

Sr.No.	Name of the Ailment	Test to be submitted	Values Criteria to get the additional Wellness points
1.	Diabetes (Insured can submit either HbA1c test value (or) Fasting Blood Sugar (FBS) Range and Postprandial test value)	HbA1c	≤ 6.5
		Fasting Blood Sugar (FBS) Range and Postprandial test value	100 to 125 mg/dl below 160 mg/dl
2.	Hypertension	Measured with - BP apparatus	Systolic Range - 110 to 140 mmHg Diastolic Range - 70 to 90 mmHg
3.	Cardiovascular Disease	LDL Cholesterol and Total Cholesterol / HDL Cholesterol Ratio	100 to 159 mg/dl ≤ 4.0
4.	Asthma	PFT (Pulmonary Function Test)	FEV1 (PFC) is 75% or more FEV1/ FVC is 70% or more

b) In case if the Insured is not suffering from Chronic Condition/s (Diabetes, Hypertension, Cardiovascular Disease or Asthma) he/she can opt for “De-Stress & Mind Body Healing Program”. This program helps the Insured to reduce stress caused due to internal (self-generated) & external factors and increases the ability to handle stress.

- On acceptance of De-stress & Mind Body Healing Program Insured earns 50 wellness points.
- On completion of De-stress & Mind Body Healing Program Insured earns an additional 75 wellness points.

Note: This is a 10 weeks program which insured needs to complete without any break.

6. Online Chat with Doctor: Insured can consult qualified healthcare professionals at their convenience. The Doctor Chat feature allows Insured to “Chat” with qualified Doctors, available from Monday to Friday between 9.00 AM and 6.00 PM to help Insured with advice and quick consultations including on Diet & Nutrition and Second Medical Opinion. They do not prescribe any medications or diagnose any health issues.
7. Medical Concierge Services: The Insured can also contact Star Health to avail the following services: - Emergency assistance information such as nearest ambulance / hospital / blood bank etc.
8. Period & Fertility Tracker: The online easy tracking program helps every woman with their period health and fertility care. The program gives access to trackers for period and ovulation which maps out cycles for months. This helps in planning for conception prevention and tracks peak ovulation if planning pregnancy.
9. Digital Health Vault: A secured Personal Health records system for Insured to store/access and share health data with trusted recipients. Using this portal, Insured can store their health documents (prescriptions, lab reports, discharge summaries etc.), track health data add family members.
10. Wellness Content: The wellness portal provides rich collection of health articles, blogs, tips and other health and wellness content. The contents have been written by experts drawn from various fields. Insured will benefit from having one single and reliable source for learning about various health aspects and incorporating positive health changes.
11. Health Quiz & Gamification:
  - The wellness portal provides a host of Health & Wellness Quizzes. The wellness quizzes are geared towards helping the Insured to be more aware of various health choices.
  - Gamification helps in creating fun and engaging health & wellness experiences. It helps to create a sense of achievement in users and increases motivation levels.
12. Post Operative Care: It is done through follow up phone calls (primarily for surgical cases) for resolving their medical queries.
13. Discounts from Network Providers: The Insured can avail discounts on the services offered by our network providers which will be displayed in our website.

Terms and conditions under wellness activity

- Any information provided by the Insured in this regard shall be kept confidential.
- There will not be any cash redemption against the wellness reward points.
- Insured should notify and submit relevant documents, reports, receipts etc for various wellness activities within 1 month of undertaking such activity/test.
- No activity, report, document, receipt can be submitted in the last month of each policy year.

- For services that are provided through empaneled service provider, Star Health is only acting as a facilitator; hence would not be liable for any incremental costs or the services.
- All medical services are being provided by empaneled health care service provider. We ensure full due diligence before empanelment. However Insured should consult his/her doctor before availing/taking the medical advices/services. The decision to utilize these advices/services is solely at Insured person's discretion.
- We reserve the right to remove the wellness reward points if found to be achieved in unfair manner.
- Star Health, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, are not responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a Member claims to have suffered, sustained or incurred, by way of and / or on account of the Wellness Program.
- Services offered are subject to guidelines issued by IRDA from time to time.
- In case of newly wedded / married spouse or new born baby included in midterm, the wellness benefit will be available only after completion of 1 year of insurance cover.

**ILLUSTRATION OF BENEFITS:**

*Lets look how the Insured can avail discount on premium through the "Star Wellness Program"*

<b>Scenario – 1</b>		
A 40 year old Individual Ramesh buys Star Comprehensive Insurance Policy (Individual Sum Insured) on 15 <sup>th</sup> March, 2019 on payment of Rs.17,615/- per year (excluding taxes), with Sum Insured 25 Lacs, let's understand how he can earn <b>Wellness Points</b> by doing different wellness activities. Ramesh has declared that his Body Mass Index (BMI) as 24 and he is a Diabetic. Ramesh enrolled under the Star Wellness Program and completed the following <b>wellness activities</b> .		
<b>Sr.No</b>	<b>Name of the wellness activity taken up during the policy year</b>	<b>Wellness Points Earned</b>
1.	Completed Online Health Risk Assessment (HRA)	<b>50</b>
2.	Submitted Health Check-Up Report (two test results are not within normal values)	<b>100</b>
3.	Participated in Walkathon	<b>100</b>
4.	Attended to Gym	<b>100</b>
5.	Achieved 10,000 average number of steps per day during the policy year	<b>200</b>
6.	Shared his fitness success story	<b>50</b>
7.	Managed Diabetes through Chronic Condition Management Program	<b>250</b>
<b>Total Number of Wellness Points earned</b>		<b>850</b>
<b>Based on the number of Wellness Points earned Ramesh is eligible to get 10% discount on renewal premium.</b>		

**ILLUSTRATION OF BENEFITS:**

*Lets look how the Insured can avail discount on premium through the "Star Wellness Program"*

**Scenario – 2**

A 42 year old Individual Suresh and his wife Lakshmi along with their two dependent children (aged below 18 yrs) buy a Star Comprehensive Insurance Policy (Floater Sum Insured) on 20<sup>th</sup>, March, 2019 on payment of Rs.34,220/- per year (excluding taxes), with Sum Insured 25 Lacs, let's understand how they can earn **Wellness Points** under the Floater Policy. Suresh has declared that he is suffering from Diabetes & Hypertension. Suresh has declared his Body Mass Index (BMI) as 30 & Lakshmi has declared her BMI as 25

Suresh and Lakshmi enrolled under the Star wellness program and completed the following **wellness activities**.

Sr. No	Name of the wellness activity taken up during the policy year	Wellness Points Earned by Ramesh	Wellness Points Earned by Lakshmi
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participation in Marathon	100	0
4.	Attended to Gym	100	100
5.	Achieved 10,000 average number of steps per day during the policy year	200	200
6.	Suresh accepted the Weight management program and reached 27 BMI Lakshmi accepted the Weight management program and reached 23 BMI	100	100
7.	Suresh Managed Diabetes & Hypertension through Chronic Condition Management Program; Lakshmi has completed De-stress & Mind Body Healing Program	250	125
<b>Total Number of Wellness Points earned</b>		<b>1000</b>	<b>775</b>
<b>No of wellness points based upon weightage - 1:1</b>		<b>500</b> <b>(1000X1/2)</b>	<b>388</b> <b>(900X1/2)</b>

**Total Number of Wellness Points earned by Suresh and Lakshmi = 888 (500+388)**

**Based on the no of Wellness Points earned, Suresh & Lakshmi are eligible to get 10% discount on renewal premium**

**ILLUSTRATION OF BENEFITS:**

**Lets look how the Insured can avail discount on premium through the "Star Wellness Program"**

**Scenario – 3**

A 27 year old Individual Umesh buys Star Comprehensive Insurance Policy (Individual Sum Insured) for two year period, with Sum Insured 25 Lacs, let's understand how he can earn **Wellness Points** by doing different wellness activities. Umesh has declared that his Body Mass Index (BMI) is 24 and he is not suffering with any Chronic Condition. Umesh enrolled under the Star Wellness Program and completed the following **wellness activities**.

<b>Sr.No</b>	<b>Name of the wellness activity taken up during the policy year</b>	<b>Wellness Points Earned in the First Year</b>	<b>Wellness Points Earned in the Second Year</b>
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participated in Walkathon	100	100
4.	Attended to Yoga Classes	100	100
5.	Achieved 10,000 average number of steps per day during the policy year	200	200
6.	Submitted his fitness success story	50	50
7.	Completed De-stress & Mind Body Healing Program	125	125
	<b>Total Number of Wellness Points earned</b>	<b>825</b>	<b>825</b>
<b>Total Number of Wellness Points earned by Umesh = 2000 (1000+1000)</b>			
<b>Calculation of Wellness Points as per two year policy condition = 1000 (2000/2)</b>			
<b>Based on the number of Wellness Points earned, Umesh is eligible to get 10% discount on renewal premium.</b>			



❖ **Coverage for Modern Treatments**

The expenses payable during the entire policy period for the following treatment/procedure (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below

Sum Insured Options	Uterine artery Embolization and HIFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotherapy (Sublimits including pre & Post Hospitalization)	Immunotherapy-Monoclonal Antibody to be given as injection	Intra Vitreal injections
	Sum Insured on Individual Basis : Limit per person, per policy period for each treatment/procedure; Sum Insured on Floater Basis : Limit per policy period for each treatment/procedure Rs.					
Rs.5,00,000/-	125000	50000	250000	125000	250000	50000
Rs.7,50,000/-	125000	50000	250000	125000	275000	60000
Rs.10,00,000/-	150000	100000	300000	200000	400000	75000
Rs.15,00,000/-	175000	125000	400000	250000	500000	100000
Rs.20,00,000/-	200000	150000	450000	275000	550000	125000
Rs.25,00,000/-	200000	150000	500000	300000	600000	150000
Rs.50,00,000/-	225000	175000	600000	400000	750000	175000
Rs.75,00,000/-	250000	200000	700000	500000	900000	200000
Rs.1,00,00,000/-	300000	200000	750000	600000	1000000	200000

	Robotic surgeries	Stereotactic radio surgeries	Bronchical Thermoplasty,	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	IONM-(Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions .
<b>Sum Insured</b>	Sum Insured on Individual Basis : Limit per person, per policy period for each treatment/procedure; Sum Insured on Floater Basis : Limit per policy period for each treatment/procedure Rs.					
Rs.5,00,000/-	250000	200000	<b>Up to Sum Insured</b>			250000
Rs.7,50,000/-	275000	275000				275000
Rs.10,00,000/-	300000	225000				400000
Rs.15,00,000/-	400000	250000				500000
Rs.20,00,000/-	450000	275000				550000
Rs.25,00,000/-	500000	300000				600000
Rs.50,00,000/-	600000	350000				750000
Rs.75,00,000/-	700000	375000				900000
Rs.1,00,00,000/-	750000	400000				1000000

❖ **Exclusions**

A. The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. **Pre-Existing Diseases - Code- Excl 01:**

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- D. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. **Specified disease / procedure waiting period- Code- Excl 02:**

- A. Expenses related to the treatment of following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.

- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures
- i. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
  - ii. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
  - iii. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
  - iv. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),
  - v. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
  - vi. All types of Hernia,
  - vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
  - viii. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
  - ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
  - x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
  - xi. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
  - xii. Varicose veins and Varicose ulcers
  - xiii. All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
  - xiv. Congenital Internal disease / defect
3. **30-day waiting period- Code- Excl 03**
- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
4. **Investigation & Evaluation- Code- Excl 04:**

- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
- 5. **Rest Cure, rehabilitation and respite care- Code- Excl 05:**  
Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - 1. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 6. **Obesity/ Weight Control- Code- Excl 06 :** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:
  - A. Surgery to be conducted is upon the advice of the Doctor
  - B. The surgery/Procedure conducted should be supported by clinical protocols
  - C. The member has to be 18 years of age or older and
  - D. Body Mass Index (BMI);
    - 1. greater than or equal to 40 or
    - 2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      - a. Obesity-related cardiomyopathy
      - b. Coronary heart disease
      - c. Severe Sleep Apnea
      - d. Uncontrolled Type2 Diabetes
- 7. **Change-of-Gender treatments - Code- Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. **Cosmetic or plastic Surgery- Code- Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 9. **Hazardous or Adventure sports - Code- Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- 10. **Breach of law- Code- Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

11. **Excluded Providers- Code- Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. - **Code- Excl 12**
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. - **Code- Excl 13**
14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. - **Code- Excl 14**
15. **Refractive Error- Code- Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
16. **Unproven Treatments- Code- Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
17. **Sterility and Infertility- Code- Excl 17:** Expenses related to sterility and infertility. This includes:
  - a. Any type of contraception, sterilization
  - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - c. Gestational Surrogacy
  - d. Reversal of sterilization
18. **Maternity- Code- Excl 18:**
  - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
  - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
19. Circumcision unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA- **Code- Excl 19**
20. Congenital External Condition / Defects / Anomalies (except to the extent provided under Section 2 for New Born) - **Code- Excl 20**

21. Convalescence, general debility, run-down condition, Nutritional deficiency states - **Code- Excl 21**
22. Intentional self injury- **Code- Excl 22**
23. Venereal Disease and Sexually Transmitted Diseases(Other than HIV) - **Code- Excl 23**
24. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - **Code- Excl 24**
25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials- **Code- Excl 25**
26. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy . - **Code- Excl 26**
27. Unconventional, Untested, Experimental therapies. - **Code- Excl 27**
28. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy. - **Code- Excl 28**
29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted. - **Code- Excl 29**
30. All treatment for Priapism and erectile dysfunctions. - **Code- Excl 30**
31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons). - **Code- Excl 31**
32. Dental treatment or surgery (in excess of what is specifically provided) unless necessitated due to accidental injuries and requiring hospitalization. - **Code- Excl 32**
33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders. - **Code- Excl 33**
34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges- **Code- Excl 34**
35. Cochlear implants and procedure related hospitalization expenses. Cost of spectacles and contact lens(in excess of what is specifically provided), hearing aids, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids- **Code- Excl 35**
36. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization- **Code- Excl 36**
37. Other Excluded Expenses as detailed in the website www.starhealth.in- **Code- Excl 37**
38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes-**Code- Excl 38**

#### **B. Applicable for Section 10**

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance. -**Code-Sec10 Excl 01**
2. Any injuries/conditions which are Pre-existing conditions. -**Code-Sec10 Excl 02**
3. Any claim arising out of Accidents that the Insured Person has caused -**Code-Sec10 Excl 03**
  - a) intentionally or
  - b) by committing a crime / involved in it or
  - c) as a result of / in a state of drunkenness or addiction (drugs, alcohol).
4. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from. -**Code-Sec10 Excl 04**

5. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detentions of all kings princes and people of whatever nation, condition or quality whatsoever. **-Code-Sec10 Excl 05**
  6. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority. **-Code-Sec10 Excl 06**
  7. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: **-Code-Sec10 Excl 07**
    - a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
    - b. Nuclear weapons material
    - c. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
    - d. Nuclear, chemical and biological terrorism
  8. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons. **-Code-Sec10 Excl 08**
  9. Participation in Hazardous Sport / Hazardous Activities. **-Code-Sec10 Excl 09**
  10. Persons who are physically challenged, unless specifically agreed and endorsed in the policy. **-Code-Sec10 Excl 10**
  11. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law. **-Code-Sec10 Excl 11**
  12. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the amount specified in the Schedule. **-Code-Sec10 Excl 12**
  13. Any other claim after a claim has been admitted by the Company and becomes payable for Death or Permanent Total Disablement, as mentioned in Table. **-Code-Sec10 Excl 13**
  14. Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly. **-Code-Sec10 Excl 14**
  15. Any claim for Death or Permanent Total Disablement of the Insured Person from self-endangerment unless in self-defense or to save human life. **-Code-Sec10 Excl 15**
- ❖ **Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

❖ **Claim Procedure**

Claiming process and documents to be submitted in support of claim:

**A. For Cashless Treatment:**

- a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 104 2277
- b. Inform the ID number for easy reference

- c. On admission in the hospital, produce the customer ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
- f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
- g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
- h. In case of emergency hospitalization information to be given within 24 hours after hospitalization
- i. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit [www.starhealth.in](http://www.starhealth.in) or contact the nearest branch.

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

**Note:** The Company reserves the right to call for additional documents wherever required.

Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

**B. Documents to be submitted :**

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers.
- c. Discharge Summary from the hospital
- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done
- f. Receipts from doctors, surgeons, anesthetist
- g. Certificate from the attending doctor regarding the diagnosis.
- h. Copy of PAN card

**Claims of Out Patient Consultations / treatments will be settled on a reimbursement basis on production of cash receipts.**

**For Accidental Death Claims:- Claim Form**

- a. Death Certificate
- b. Post-mortem Certificate, if conducted
- c. FIR (wherever required)
- d. Police Investigation report (wherever required)
- e. Viscera Sample Report (wherever required)
- f. Forensic Science Laboratory report (wherever required)
- g. Legal Heir Certificate
- h. Succession Certificate (wherever required)

**For Permanent Total Disablement Claims:**

Certificate from Government doctor confirming the disability and its percentage

Note:

1. The Company authorized doctor may examine the insured if required
2. The Company reserves the right to call for additional documents wherever required



**Provision of Penal Interest:**

- a) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2o/o above the bank rate.
- c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- d) In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- e) "Bank rate" shall mean the rate fixed by the Reserve Bank of India.

❖ **Cumulative Bonus** (Applicable for Section 1 other than 1H, Section 4 , Section 7, Section 9 Section 12 and Section 13)

Where the sum insured under the policy is Rs.5,00,000/-, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 50% of the basic sum insured under this policy following after every claim free year up to a maximum of 100%.

Where the sum insured under the policy is Rs.7,50,000/- or above, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 100% of the basic sum insured under this policy following a claim free year. The maximum benefit of bonus is 100% of the basic sum insured.

**Special Conditions**

1. The Cumulative Bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less.
2. If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative Bonus shall not exceed such reduced basic sum insured.
3. **In the event of a claim resulting in :-**
  - a. Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
  - b. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
  - c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
  - d. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero"

❖ **Automatic Restoration of Sum Insured (Applicable for Section 1 Only)**

There shall be automatic restoration of the Basic Sum Insured by 100% immediately upon exhaustion of the Basic Sum Insured and accrued Cumulative Bonus if any, once during the policy period  
It is made clear that such restored Sum Insured can be utilized for illness /disease for which claim/s was / were already made.

Such restoration will be available for section 1 other than Section 1H. This benefit is not available for Modern Treatments.

❖ **Co-Payment:** This policy is subject to co-payment of 10% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above. This co-payment will not apply for those insured persons who have entered the policy before attaining 61 years of age and renew the policy continuously without any break. This co-payment is applicable for Section 1 A to 1 G, 1 I, Section 4, Section 7, Section 9, Section 12 and Section 13

❖ **What is the renewal procedure?**

**Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.

1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
5. Coverage is not available during the grace period.
6. No loading shall apply on renewals based on individual claims experience

Following an admissible claim under Section-10 the coverage under Personal Accident insurance upon renewal will be applicable for the person to be chosen by the Proposer at the time of renewal, subject to other terms, conditions contained herein

❖ **Instalment Premium Options:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. Grace Period of 7 days would be given to pay the instalment premium due for the policy.
- ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

❖ **Revision of Sum Insured:**

Reduction or enhancement of Basic Sum Insured is permissible only at the time of renewal. The acceptance for enhancement and the amount of enhancement will be at the discretion of the Company. Where the basic sum insured is enhanced, the amount of such additional basic sum insured including the respective sublimits shall be subject to the following terms. Exclusions as under shall apply afresh from the date of such enhancement for the

increase in the Basic Sum Insured, that is, the difference between the expiring policy Basic Sum Insured and the increased current Basic Sum Insured.

- i) First 30 days as stated under exclusion excl code 03
- ii) 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments as stated under exclusion excl code 02
- iii) 36 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases as stated under exclusion excl code 01
- iv) 36 months of continuous coverage without break (with grace period) for diseases / conditions diagnosed / treated irrespective of whether any claim is made or not in the immediately preceding three policy periods The above applies to each relevant insured person

❖ **What are the optional covers available on payment of additional premium under the policy?(Section 12)**

The prospect has the option to opt for reduction of waiting period in respect of Pre-Existing Diseases from 36 months to 12 months on payment of additional premium. This option is available only for the first purchase of Star Comprehensive Insurance Policy and also only upto Sum Insured chosen at that time. This option is not available for renewal or policies ported from other Insurance Companies. The prospect has to undergo pre-acceptance medical screening at Company's nominated centre. At present 100% of cost of the pre-acceptance medical screening will be borne by the Company. The Company may require the prospect to share this cost (maximum 50%).

Where the Insured person has opted for this benefit the exclusions shall read as follows :-

**1. Pre-Existing Diseases : Code- Excl01**

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with insurer.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

**2. Specified disease / procedure – Code- Excl02**

- A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. List of specific diseases/procedures
  - i. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
  - ii. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology

- iii. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
- iv. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),
- v. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
- vi. All types of Hernia,
- vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
- viii. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
- ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
- x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
- xi. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- xii. Varicose veins and Varicose ulcers
- xiii. All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
- xiv. Congenital Internal disease / defect

❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

❖ **Withdrawal of the policy:**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or

- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
  - iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;
- ❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.  
For Detailed Guidelines on migration, kindly refer the link ..  
[https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)
- ❖ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact “portability@starhealth.in” or call Telephone No +91-044-28288869  
For Detailed Guidelines on portability, kindly refer the link .....
- [https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\\_Layout.aspx?page=PageNo3987](https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987)
- ❖ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder
- ❖ **Cancellation:**
- i. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

<b>Cancellation table applicable for Policy Term 1 Year without instalment option</b>	
<b>Period on risk</b>	<b>Rate of premium to be retained</b>
Up to one mth	22.5% of the policy premium
Exceeding one mth up to 3 mths	37.5% of the policy premium
Exceeding 3 mths up to 6 mths	57.5% of the policy premium
Exceeding 6 mths up to 9 mths	80% of the policy premium
Exceeding 9 mths	Full of the policy premium

<b>Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency</b>	
<b>Period on risk</b>	<b>Rate of premium to be retained</b>
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received

Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

<b>Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency</b>	
<b>Period on risk</b>	<b>Rate of premium to be retained</b>
Up to 1 Mth	87.5% of the total premium received
Exceeding one mth up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

<b>Cancellation table applicable for Policy Term 2 Year without instalment option</b>	
<b>Period on risk</b>	<b>Rate of premium to be retained</b>
Up to 1 Mth	17.5% of the policy premium
Exceeding one mth up to 3 mths	25% of the policy premium
Exceeding 3 mths up to 6 mths	37.5% of the policy premium
Exceeding 6 mths up to 9 mths	47.5% of the policy premium
Exceeding 9 mths up to 12 mths	57.5% of the policy premium
Exceeding 12 mths up to 15 mths	67.5% of the policy premium
Exceeding 15 mths up to 18 mths	80% of the policy premium
Exceeding 18 mths up to 21 mths	90% of the policy premium
Exceeding 21 mths	Full of the policy premium
<b>Cancellation table applicable for Policy Term 2 Year with instalment option of Half-yearly premium payment frequency</b>	
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 15 mths	90% of the total premium received
Exceeding 15 mths up to 18 mths	100% of the total premium received

Exceeding 18 mths up to 21 mths	90% of the total premium received
Exceeding 21 mths	100% of the total premium received
<b>Cancellation table applicable for Policy Term 2 Year with instalment option of Quarterly premium payment frequency</b>	
Up to 1 Mth	87.5% of the total premium received
Exceeding 1 mth up to 3mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 13 mths	97.5% of the total premium received
Exceeding 13 mths up to 15 mths	100% of the total premium received
Exceeding 15 mths up to 16 mths	95% of the total premium received
Exceeding 16 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 19 mths	95% of the total premium received
Exceeding 19 mths up to 21 mths	100% of the total premium received
Exceeding 21 mths up to 22 mths	92.5% of the total premium received
Exceeding 22 mths	100% of the total premium received

<b>Cancellation table applicable for Policy Term 3 Year without instalment option</b>	
<b>Period on risk</b>	<b>Rate of premium to be retained</b>
Up to 1 Mth	17.5% of the policy premium
Exceeding one mth up to 3 mths	22.5% of the policy premium
Exceeding 3 mths up to 6 mths	30% of the policy premium
Exceeding 6 mths up to 9 mths	37.5% of the policy premium
Exceeding 9 mths up to 12 mths	42.5% of the policy premium
Exceeding 12 mths up to 15 mths	50% of the policy premium
Exceeding 15 mths up to 18 mths	57.5% of the policy premium
Exceeding 18 mths up to 21 mths	65% of the policy premium
Exceeding 21 mths up to 24 mths	72.5% of the policy premium
Exceeding 24 mths up to 27 mths	80% of the policy premium
Exceeding 27 mths up to 30 mths	85% of the policy premium
Exceeding 30 mths up to 33 mths	92.5% of the policy premium
Exceeding 33	Full of the policy premium
<b>Cancellation table applicable for Policy Term 3 Year with instalment option of Half-yearly premium payment frequency</b>	
Up to 1 Mth	45% of the total premium received
Exceeding 1 mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 15 mths	90% of the total premium received
Exceeding 15 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 21 mths	90% of the total premium received
Exceeding 21 mths up to 24 mths	100% of the total premium received
Exceeding 24 mths up to 27 mths	95% of the total premium received
Exceeding 27 mths up to 30 mths	100% of the total premium received
Exceeding 30 mths up to 33 mths	92.5% of the total premium received
Exceeding 33 mths	100% of the total premium received
<b>Cancellation table applicable for Policy Term 3 Year with instalment option of Quarterly premium payment frequency</b>	
Up to 1 mth	87.5% of the total premium received
Exceeding 1 mth up to 3 mths	100% of the total premium received
Exceeding 3 mth up to 4mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 13 mths	97.5% of the total premium received
Exceeding 13 mths up to 15 mths	100% of the total premium received
Exceeding 15 mths up to 16 mths	95% of the total premium received
Exceeding 16 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 19 mths	95% of the total premium received



Exceeding 19 mths up to 21 mths	100% of the total premium received
Exceeding 21 mths up to 22 mths	92.5% of the total premium received
Exceeding 22 mths up to 24 mths	100% of the total premium received
Exceeding 24 mths up to 25 mths	97.5% of the total premium received
Exceeding 25 mths up to 27 mths	100% of the total premium received
Exceeding 27 mths up to 28 mths	97.5% of the total premium received
Exceeding 28 mths up to 30 mths	100% of the total premium received
Exceeding 30 mths up to 31 mths	95% of the total premium received
Exceeding 31 mths up to 33 mths	100% of the total premium received
Exceeding 33 mths up to 34 mths	95% of the total premium received
Exceeding 34 mths	100% of the total premium received

Note : If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis"

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

❖ **Automatic Expiry:**

The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:

- ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the Limit of Coverage

❖ **How to buy this insurance?**

Please contact our nearest Branch Office /our Agent or visit our website [www.starhealth.in](http://www.starhealth.in) for online purchase and avail discount of 5% .This discount is available for first purchase only

❖ **Relief under Sec 80D of Income Tax Act**

Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.

**IMPORTANT**

**IRDAI CLARIFIES TO PUBLIC THAT**

- ❖ IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS.
- ❖ IRDAI DOES NOT ANNOUNCE ANY BONUS.
- ❖ PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL, NUMBER.

**Prohibition of Rebates**

Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in

respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

## STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office : 1, New Tank Street, Valluvar Kottam High Road,  
Nungambakkam, Chennai - 600 034. Phone : 044 - 2828 8800  
CIN : U66010TN2005PLC056649 Email : support@starhealth.in Website : www.starhealth.in IRDAI Regn. No : 129

### Premium Chart for 1 year (Excluding Tax)

#### Premium in Rs

Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
1A	<b>3m-35</b>	7,015	8,540	9,725	12,225	14,100	15,265	16,795	18,225	19,505
	<b>36-45</b>	8,075	10,125	11,775	14,275	16,150	17,615	19,380	21,030	22,505
	<b>46-50</b>	13,200	16,865	19,865	22,365	24,435	26,215	28,840	31,295	33,490
	<b>51-55</b>	16,100	19,635	22,395	26,410	29,875	32,140	35,355	38,365	41,055
	<b>56-60</b>	18,700	22,885	26,170	30,985	34,920	37,665	41,435	44,960	48,110
	<b>61-65</b>	25,750	30,625	34,295	40,610	44,780	47,555	52,315	56,765	60,740
	<b>66-70</b>	35,315	40,830	44,745	49,335	51,730	53,885	59,275	64,315	68,820
	<b>71-75</b>	41,410	49,255	55,170	61,935	64,940	67,655	74,425	80,755	86,410
	<b>&gt;75</b>	54,235	64,190	71,625	79,810	83,680	87,180	95,900	104,055	111,340
1A+1C	<b>3m-35</b>	9,180	11,340	13,250	16,230	18,730	21,130	23,245	25,225	26,995
	<b>36-45</b>	10,120	12,340	14,670	18,400	20,900	23,900	26,290	28,525	30,525
	<b>46-50</b>	14,240	17,170	20,710	25,710	28,210	31,210	34,335	37,255	39,865
	<b>51-55</b>	16,190	20,600	24,590	29,590	32,590	35,590	39,150	42,480	45,455
	<b>56-60</b>	19,700	26,880	32,300	37,300	40,300	43,300	47,630	51,680	55,300
	<b>61-65</b>	31,420	37,660	44,972	51,472	58,431	73,931	81,325	88,240	94,420
	<b>66-70</b>	39,280	47,080	56,220	61,770	70,120	88,720	97,595	105,895	113,310
	<b>71-75</b>	51,070	61,210	73,090	80,310	91,160	115,340	126,875	137,660	147,300
	<b>&gt;75</b>	66,400	79,580	95,020	104,410	118,510	149,950	164,945	178,970	191,500
1A+2C	<b>3m-35</b>	10,950	13,330	15,000	19,000	21,630	24,130	26,545	28,805	30,825
	<b>36-45</b>	12,020	14,490	16,540	21,540	24,810	27,810	30,595	33,200	35,525

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	<b>46-50</b>	19,480	23,330	26,920	31,920	34,920	37,920	41,715	45,265	48,435
	<b>51-55</b>	20,510	24,600	29,040	34,040	37,040	40,040	44,045	47,790	51,140
	<b>56-60</b>	23,580	29,470	35,060	42,060	45,560	49,560	54,520	59,155	63,300
	<b>61-65</b>	36,990	44,059	47,226	53,726	76,588	94,088	103,500	112,300	120,165
	<b>66-70</b>	46,240	55,080	59,040	64,480	91,910	112,910	124,205	134,765	144,200
	<b>71-75</b>	60,120	71,610	76,760	83,830	119,490	146,790	161,470	175,195	187,460
	<b>&gt;75</b>	78,160	93,100	99,790	108,980	155,340	190,830	209,915	227,760	243,705
1A+3C	<b>3m-35</b>	15,590	18,990	20,950	26,450	29,810	33,310	36,645	39,760	42,545
	<b>36-45</b>	17,060	20,620	23,030	29,530	33,640	37,340	41,075	44,570	47,690
	<b>46-50</b>	23,460	28,840	33,250	43,250	48,250	52,250	57,475	62,365	66,735
	<b>51-55</b>	26,900	33,550	39,250	50,250	55,250	59,250	65,175	70,715	75,670
	<b>56-60</b>	30,270	38,010	44,900	58,900	64,400	69,400	76,340	82,830	88,630
	<b>61-65</b>	41,360	49,066	60,670	73,170	94,745	112,245	123,470	133,965	143,345
	<b>66-70</b>	51,700	61,340	75,840	87,810	113,700	134,700	148,170	160,765	172,020
	<b>71-75</b>	67,210	79,750	98,600	114,160	147,810	175,110	192,625	209,000	223,630
<b>&gt;75</b>	87,380	103,680	128,180	148,410	192,160	227,650	250,415	271,705	290,725	
2A	<b>3m-35</b>	10,420	13,310	15,560	19,560	22,560	25,060	27,570	29,915	32,010
	<b>36-45</b>	12,120	16,330	18,840	22,840	25,840	28,340	31,175	33,825	36,195
	<b>46-50</b>	22,400	28,020	33,860	37,860	40,860	43,360	47,700	51,755	55,380
	<b>51-55</b>	23,640	29,520	35,830	40,330	43,330	46,030	50,635	54,940	58,790
	<b>56-60</b>	28,560	35,670	43,470	47,970	50,970	53,670	59,040	64,060	68,545
	<b>61-65</b>	38,800	47,030	57,270	61,770	64,770	67,470	74,220	80,530	86,170
	<b>66-70</b>	48,500	58,790	71,590	74,130	77,730	80,970	89,070	96,645	103,415
	<b>71-75</b>	63,050	76,430	93,070	96,370	101,050	105,270	115,800	125,645	134,445

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	<b>&gt;75</b>	81,970	99,360	121,000	125,290	131,370	136,860	150,550	163,350	174,785
<b>2A+1C</b>	<b>3m-35</b>	13,170	16,660	19,110	23,760	26,760	29,260	32,190	34,930	37,380
	<b>36-45</b>	14,340	18,450	21,510	26,510	29,510	32,010	35,215	38,210	40,885
	<b>46-50</b>	23,540	29,320	34,910	39,910	42,910	45,410	49,955	54,205	58,000
	<b>51-55</b>	25,810	32,280	38,750	44,250	47,450	50,150	55,165	59,855	64,045
	<b>56-60</b>	31,070	38,310	45,540	51,040	54,540	57,240	62,965	68,320	73,105
	<b>61-65</b>	49,800	59,235	72,987	81,737	97,237	114,737	126,215	136,945	146,535
	<b>66-70</b>	62,250	74,050	91,240	98,090	116,690	137,690	151,460	164,335	175,840
	<b>71-75</b>	80,930	96,270	118,620	127,520	151,700	179,000	196,900	213,640	228,595
	<b>&gt;75</b>	105,210	125,160	154,210	165,780	197,210	232,700	255,970	277,730	297,175
<b>2A+2C</b>	<b>3m-35</b>	14,800	18,480	20,920	25,560	28,560	31,260	34,390	37,315	39,930
	<b>36-45</b>	16,410	20,260	23,520	28,520	31,520	34,220	37,645	40,845	43,705
	<b>46-50</b>	25,390	31,500	37,090	42,090	45,090	47,790	52,570	57,040	61,035
	<b>51-55</b>	28,170	34,950	41,610	46,610	50,110	53,110	58,425	63,395	67,835
	<b>56-60</b>	33,330	41,350	49,570	55,070	58,570	61,570	67,730	73,490	78,635
	<b>61-65</b>	53,400	64,384	77,414	86,164	101,664	119,164	131,085	142,230	152,190
	<b>66-70</b>	66,750	80,480	96,770	103,400	122,000	143,000	157,300	170,675	182,625
	<b>71-75</b>	86,780	104,630	125,810	134,420	158,600	185,900	204,490	221,875	237,410
	<b>&gt;75</b>	112,820	136,020	163,560	174,750	206,180	241,670	265,840	288,440	308,635
<b>2A+3C</b>	<b>3m-35</b>	17,000	21,020	23,630	30,630	35,090	39,110	43,025	46,685	49,955
	<b>36-45</b>	19,150	22,980	26,210	33,210	37,710	41,710	45,885	49,790	53,280
	<b>46-50</b>	28,510	34,470	39,480	46,480	50,980	54,980	60,480	65,625	70,220
	<b>51-55</b>	31,200	38,380	44,000	51,500	56,000	60,500	66,550	72,210	77,265

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	<b>56-60</b>	36,430	45,430	54,150	65,150	70,650	76,150	83,765	90,890	97,255
	<b>61-65</b>	56,000	66,731	81,103	93,603	109,103	126,603	139,265	151,105	161,685
	<b>66-70</b>	70,000	83,420	101,380	112,330	130,930	151,930	167,125	181,335	194,030
	<b>71-75</b>	91,000	108,450	131,800	146,030	170,210	197,510	217,265	235,735	252,240
	<b>&gt;75</b>	118,300	140,990	171,340	189,840	221,280	256,770	282,450	306,460	327,915

Premium Chart for 2 year (Excluding Tax)

Premium in Rs

Plan type	Age band	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000	7,500,000	10,000,000
1A	<b>3m-34</b>	13,539	16,482	18,769	23,594	27,213	29,461	32,414	35,174	37,645
	<b>35</b>	14,562	18,012	20,748	25,573	29,191	31,729	34,909	37,881	40,540
	<b>36-44</b>	15,585	19,541	22,726	27,551	31,170	33,997	37,403	40,588	43,435
	<b>45</b>	20,530	26,045	30,533	35,358	39,165	42,296	46,532	50,494	54,035
	<b>46-49</b>	25,476	32,549	38,339	43,164	47,160	50,595	55,661	60,399	64,636
	<b>50</b>	28,275	35,223	40,781	47,068	52,409	56,313	61,948	67,222	71,936
	<b>51-54</b>	31,073	37,896	43,222	50,971	57,659	62,030	68,235	74,044	79,236
	<b>55</b>	33,582	41,032	46,865	55,386	62,527	67,362	74,102	80,409	86,044
	<b>56-59</b>	36,091	44,168	50,508	59,801	67,396	72,693	79,970	86,773	92,852
	<b>60</b>	42,894	51,637	58,349	69,089	76,911	82,237	90,469	98,165	105,040
	<b>61-64</b>	49,698	59,106	66,189	78,377	86,425	91,781	100,968	109,556	117,228
	<b>65</b>	58,928	68,954	76,274	86,797	93,132	97,890	107,684	116,842	125,025
	<b>66-69</b>	68,158	78,802	86,358	95,217	99,839	103,998	114,401	124,128	132,823
<b>70</b>	74,040	86,932	96,418	107,376	112,587	117,286	129,021	139,993	149,797	

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	<b>71-74</b>	79,921	95,062	106,478	119,535	125,334	130,574	143,640	155,857	166,771
	<b>75</b>	92,297	109,474	122,357	136,784	143,418	149,416	164,364	178,342	190,829
	<b>&gt;75</b>	104,674	123,887	138,236	154,033	161,502	168,257	185,087	200,826	214,886
<b>1A +1C</b>	<b>3m-34</b>	17,717	21,886	25,573	31,324	36,149	40,781	44,863	48,684	52,100
	<b>35</b>	18,625	22,851	26,943	33,418	38,243	43,454	47,801	51,869	55,507
	<b>36-44</b>	19,532	23,816	28,313	35,512	40,337	46,127	50,740	55,053	58,913
	<b>45</b>	23,507	28,477	34,142	42,566	47,391	53,181	58,503	63,478	67,926
	<b>46-49</b>	27,483	33,138	39,970	49,620	54,445	60,235	66,267	71,902	76,939
	<b>50</b>	29,365	36,448	43,715	53,365	58,672	64,462	70,913	76,944	82,334
	<b>51-54</b>	31,247	39,758	47,459	57,109	62,899	68,689	75,560	81,986	87,728
	<b>55</b>	34,634	45,818	54,899	64,549	70,339	76,129	83,743	90,864	97,229
	<b>56-59</b>	38,021	51,878	62,339	71,989	77,779	83,569	91,926	99,742	106,729
	<b>60</b>	49,331	62,281	74,567	85,665	95,275	113,128	124,442	135,023	144,480
	<b>61-64</b>	60,641	72,684	86,796	99,341	112,772	142,687	156,957	170,303	182,231
	<b>65</b>	68,226	81,774	97,650	109,279	124,052	156,958	172,658	187,340	200,459
	<b>66-69</b>	75,810	90,864	108,505	119,216	135,332	171,230	188,358	204,377	218,688
	<b>70</b>	87,188	104,500	124,784	137,107	155,635	196,918	216,614	235,031	251,489
	<b>71-74</b>	98,565	118,135	141,064	154,998	175,939	222,606	244,869	265,684	284,289
		<b>75</b>	113,359	135,862	162,226	178,255	202,332	256,005	281,606	305,548
	<b>&gt;75</b>	128,152	153,589	183,389	201,511	228,724	289,404	318,344	345,412	369,595
<b>1A +2C</b>	<b>3m-34</b>	21,134	25,727	28,950	36,670	41,746	46,571	51,232	55,594	59,492
	<b>35</b>	22,166	26,846	30,436	39,121	44,815	50,122	55,140	59,835	64,028
	<b>36-44</b>	23,199	27,966	31,922	41,572	47,883	53,673	59,048	64,076	68,563
	<b>45</b>	30,398	36,496	41,939	51,589	57,639	63,429	69,779	75,719	81,021
	<b>46-49</b>	37,596	45,027	51,956	61,606	67,396	73,186	80,510	87,361	93,480

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	<b>50</b>	38,590	46,252	54,001	63,651	69,441	75,231	82,758	89,798	96,090
	<b>51-54</b>	39,584	47,478	56,047	65,697	71,487	77,277	85,007	92,235	98,700
	<b>55</b>	42,547	52,178	61,857	73,437	79,709	86,464	95,115	103,202	110,435
	<b>56-59</b>	45,509	56,877	67,666	81,176	87,931	95,651	105,224	114,169	122,169
	<b>60</b>	58,450	70,955	79,406	92,433	117,873	138,620	152,489	165,454	177,044
	<b>61-64</b>	71,391	85,034	91,146	103,691	147,815	181,590	199,755	216,739	231,918
	<b>65</b>	80,317	95,669	102,547	114,069	162,601	199,753	219,735	238,418	255,112
	<b>66-69</b>	89,243	106,304	113,947	124,446	177,386	217,916	239,716	260,096	278,306
	<b>70</b>	102,637	122,256	131,047	143,119	204,001	250,611	275,676	299,111	320,052
	<b>71-74</b>	116,032	138,207	148,147	161,792	230,616	283,305	311,637	338,126	361,798
	<b>75</b>	133,440	158,945	170,371	186,062	265,211	325,803	358,387	388,852	416,074
	<b>&gt;75</b>	150,849	179,683	192,595	210,331	299,806	368,302	405,136	439,577	470,351
<b>1A+3C</b>	<b>3m-34</b>	30,089	36,651	40,434	51,049	57,533	64,288	70,725	76,737	82,112
	<b>35</b>	31,507	38,224	42,441	54,021	61,229	68,177	75,000	81,378	87,077
	<b>36-44</b>	32,926	39,797	44,448	56,993	64,925	72,066	79,275	86,020	92,042
	<b>45</b>	39,102	47,729	54,310	70,233	79,024	86,454	95,101	103,192	110,420
	<b>46-49</b>	45,278	55,661	64,173	83,473	93,123	100,843	110,927	120,364	128,799
	<b>50</b>	48,597	60,206	69,963	90,228	99,878	107,598	118,357	128,422	137,421
	<b>51-54</b>	51,917	64,752	75,753	96,983	106,633	114,353	125,788	136,480	146,043
	<b>55</b>	55,169	69,055	81,205	105,330	115,462	124,147	136,562	148,171	158,550
	<b>56-59</b>	58,421	73,359	86,657	113,677	124,292	133,942	147,336	159,862	171,056
	<b>60</b>	69,123	84,028	101,875	127,448	153,575	175,287	192,817	209,207	223,856
	<b>61-64</b>	79,825	94,697	117,093	141,218	182,858	216,633	238,297	258,552	276,656
	<b>65</b>	89,803	106,542	131,732	155,346	201,149	238,302	262,133	284,414	304,327
<b>66-69</b>	99,781	118,386	146,371	169,473	219,441	259,971	285,968	310,276	331,999	



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	<b>70</b>	114,748	136,152	168,335	194,901	252,357	298,967	328,867	356,823	381,802
	<b>71-74</b>	129,715	153,918	190,298	220,329	285,273	337,962	371,766	403,370	431,606
	<b>75</b>	149,179	177,010	218,843	253,380	328,071	388,663	427,534	463,880	496,353
	<b>&gt;75</b>	168,643	200,102	247,387	286,431	370,869	439,365	483,301	524,391	561,099
<b>2A</b>	<b>3m-34</b>	20,111	25,688	30,031	37,751	43,541	48,366	53,210	57,736	61,779
	<b>35</b>	21,751	28,603	33,196	40,916	46,706	51,531	56,689	61,509	65,818
	<b>36-44</b>	23,392	31,517	36,361	44,081	49,871	54,696	60,168	65,282	69,856
	<b>45</b>	33,312	42,798	50,856	58,576	64,366	69,191	76,114	82,585	88,370
	<b>46-49</b>	43,232	54,079	65,350	73,070	78,860	83,685	92,061	99,887	106,883
	<b>50</b>	44,429	55,526	67,251	75,453	81,243	86,261	94,893	102,961	110,174
	<b>51-54</b>	45,625	56,974	69,152	77,837	83,627	88,838	97,726	106,034	113,465
	<b>55</b>	50,373	62,908	76,525	85,210	91,000	96,211	105,836	114,835	122,878
	<b>56-59</b>	55,121	68,843	83,897	92,582	98,372	103,583	113,947	123,636	132,292
	<b>60</b>	65,002	79,806	97,214	105,899	111,689	116,900	128,596	139,529	149,300
	<b>61-64</b>	74,884	90,768	110,531	119,216	125,006	130,217	143,245	155,423	166,308
	<b>65</b>	84,245	102,116	124,350	131,144	137,513	143,245	157,575	170,974	182,950
	<b>66-69</b>	93,605	113,465	138,169	143,071	150,019	156,272	171,905	186,525	199,591
	<b>70</b>	107,646	130,487	158,897	164,533	172,523	179,722	197,700	214,510	229,535
	<b>71-74</b>	121,687	147,510	179,625	185,994	195,027	203,171	223,494	242,495	259,479
<b>75</b>	139,944	169,637	206,578	213,902	224,285	233,655	257,028	278,880	298,407	
<b>&gt;75</b>	158,202	191,765	233,530	241,810	253,544	264,140	290,562	315,266	337,335	
<b>2A+1C</b>	<b>3m-34</b>	25,418	32,154	36,882	45,857	51,647	56,472	62,127	67,415	72,143
	<b>35</b>	26,547	33,881	39,198	48,511	54,301	59,126	65,046	70,580	75,526
	<b>36-44</b>	27,676	35,609	41,514	51,164	56,954	61,779	67,965	73,745	78,908
	<b>45</b>	36,554	46,098	54,445	64,095	69,885	74,710	82,189	89,180	95,424

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	<b>46-49</b>	45,432	56,588	67,376	77,026	82,816	87,641	96,413	104,616	111,940
	<b>50</b>	47,623	59,444	71,082	81,214	87,197	92,215	101,441	110,068	117,773
	<b>51-54</b>	49,813	62,300	74,788	85,403	91,579	96,790	106,468	115,520	123,607
	<b>55</b>	54,889	68,119	81,340	91,955	98,420	103,631	113,995	123,689	132,350
	<b>56-59</b>	59,965	73,938	87,892	98,507	105,262	110,473	121,522	131,858	141,093
	<b>60</b>	78,040	94,131	114,379	128,130	146,465	165,958	182,559	198,081	211,953
	<b>61-64</b>	96,114	114,324	140,865	157,752	187,667	221,442	243,595	264,304	282,813
	<b>65</b>	108,128	128,620	158,479	173,533	206,440	243,592	267,956	290,735	311,092
	<b>66-69</b>	120,143	142,917	176,093	189,314	225,212	265,742	292,318	317,167	339,371
	<b>70</b>	138,169	164,359	202,515	217,714	258,996	305,606	336,167	364,746	390,280
	<b>71-74</b>	156,195	185,801	228,937	246,114	292,781	345,470	380,017	412,325	441,188
	<b>75</b>	179,625	213,680	263,281	283,035	336,698	397,291	437,020	474,172	507,368
	<b>&gt;75</b>	203,055	241,559	297,625	319,955	380,615	449,111	494,022	536,019	573,548
<b>2A+2C</b>	<b>3m-34</b>	28,564	35,666	40,376	49,331	55,121	60,332	66,373	72,018	77,065
	<b>35</b>	30,118	37,384	42,885	52,187	57,977	63,188	69,514	75,424	80,708
	<b>36-44</b>	31,671	39,102	45,394	55,044	60,834	66,045	72,655	78,831	84,351
	<b>45</b>	40,337	49,948	58,489	68,139	73,929	79,140	87,057	94,459	101,074
	<b>46-49</b>	49,003	60,795	71,584	81,234	87,024	92,235	101,460	110,087	117,798
	<b>50</b>	51,685	64,124	75,946	85,596	91,868	97,369	107,110	116,220	124,360
	<b>51-54</b>	54,368	67,454	80,307	89,957	96,712	102,502	112,760	122,352	130,922
	<b>55</b>	59,348	73,630	87,989	98,121	104,876	110,666	121,740	132,094	141,344
	<b>56-59</b>	64,327	79,806	95,670	106,285	113,040	118,830	130,719	141,836	151,766
	<b>60</b>	83,694	102,033	122,540	136,291	154,626	174,408	191,856	208,170	222,746
	<b>61-64</b>	103,062	124,261	149,409	166,297	196,212	229,987	252,994	274,504	293,727
	<b>65</b>	115,945	139,794	168,088	182,929	215,836	252,988	278,292	301,953	323,096

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	<b>66-69</b>	128,828	155,326	186,766	199,562	235,460	275,990	303,589	329,403	352,466
	<b>70</b>	148,156	178,631	214,790	229,496	270,779	317,389	349,127	378,811	405,334
	<b>71-74</b>	167,485	201,936	242,813	259,431	306,098	358,787	394,666	428,219	458,201
	<b>75</b>	192,614	232,227	279,242	298,349	352,013	412,605	453,868	492,454	526,933
	<b>&gt;75</b>	217,743	262,519	315,671	337,268	397,927	466,423	513,071	556,689	595,666
<b>2A+3C</b>	<b>3m-34</b>	32,810	40,569	45,606	59,116	67,724	75,482	83,038	90,102	96,413
	<b>35</b>	34,885	42,460	48,096	61,606	70,252	77,991	85,798	93,098	99,622
	<b>36-44</b>	36,960	44,351	50,585	64,095	72,780	80,500	88,558	96,095	102,830
	<b>45</b>	45,992	55,439	63,391	76,901	85,586	93,306	102,642	111,375	119,178
	<b>46-49</b>	55,024	66,527	76,196	89,706	98,391	106,111	116,726	126,656	135,525
	<b>50</b>	57,620	70,300	80,558	94,551	103,236	111,438	122,584	133,011	142,323
	<b>51-54</b>	60,216	74,073	84,920	99,395	108,080	116,765	128,442	139,365	149,121
	<b>55</b>	65,263	80,877	94,715	112,567	122,217	131,867	145,054	157,392	168,412
	<b>56-59</b>	70,310	87,680	104,510	125,740	136,355	146,970	161,666	175,418	187,702
	<b>60</b>	89,195	108,235	130,519	153,197	173,462	195,657	215,224	233,525	249,877
	<b>61-64</b>	108,080	128,791	156,529	180,654	210,569	244,344	268,781	291,633	312,052
	<b>65</b>	121,590	144,896	176,096	198,725	231,632	268,784	295,666	320,805	343,265
	<b>66-69</b>	135,100	161,001	195,663	216,797	252,695	293,225	322,551	349,977	374,478
	<b>70</b>	155,365	185,155	225,019	249,317	290,600	337,210	370,936	402,473	430,651
	<b>71-74</b>	175,630	209,309	254,374	281,838	328,505	381,194	419,321	454,969	486,823
<b>75</b>	201,975	240,710	292,530	324,115	377,788	438,380	482,225	523,218	559,850	
<b>&gt;75</b>	228,319	272,111	330,686	366,391	427,070	495,566	545,129	591,468	632,876	

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Premium Chart for 3 Year

Premium in Rs.

Plan type	Age band	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000	7,500,000	10,000,000
1A	3m-33	19,677	23,955	27,279	34,291	39,551	42,818	47,110	51,121	54,712
	34	20,668	25,437	29,195	36,208	41,467	45,016	49,527	53,744	57,517
	35	21,659	26,919	31,112	38,125	43,384	47,213	51,944	56,366	60,322
	36-43	22,650	28,401	33,029	40,041	45,301	49,410	54,361	58,989	63,127
	44	27,442	34,703	40,593	47,606	53,047	57,451	63,206	68,587	73,398
	45	32,234	41,004	48,157	55,170	60,794	65,492	72,051	78,185	83,668
	46-48	37,026	47,306	55,721	62,734	68,540	73,533	80,896	87,782	93,939
	49	39,738	49,896	58,087	66,516	73,627	79,073	86,988	94,393	101,013
	50	42,449	52,486	60,452	70,298	78,713	84,613	93,079	101,003	108,086
	51-53	45,161	55,076	62,818	74,080	83,799	90,153	99,171	107,614	115,159
	54	47,592	58,115	66,348	78,358	88,516	95,319	104,856	113,780	121,756
	55	50,023	61,154	69,877	82,635	93,234	100,484	110,540	119,946	128,352
	56-58	52,454	64,192	73,407	86,913	97,951	105,650	116,225	126,113	134,949
	59	59,045	71,429	81,004	95,912	107,170	114,897	126,398	137,150	146,758
	60	65,637	78,666	88,601	104,912	116,389	124,145	136,571	148,188	158,567
	61-63	72,229	85,903	96,197	113,911	125,608	133,392	146,744	159,226	170,376
	64	81,172	95,445	105,968	122,069	132,106	139,310	153,251	166,285	177,931
	65	90,115	104,986	115,739	130,227	138,604	145,229	159,759	173,344	185,485
66-68	99,059	114,528	125,510	138,385	145,103	151,147	166,266	180,404	193,040	
69	104,757	122,406	135,257	150,166	157,454	164,022	180,432	195,775	209,487	

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	<b>70</b>	110,456	130,283	145,004	161,947	169,805	176,897	194,597	211,146	225,933
	<b>71-73</b>	116,155	138,160	154,752	173,728	182,157	189,772	208,762	226,518	242,380
	<b>74</b>	128,146	152,125	170,137	190,441	199,679	208,028	228,841	248,303	265,690
	<b>75</b>	140,138	166,089	185,523	207,154	217,201	226,284	248,920	270,089	288,999
	<b>&gt;75</b>	152,129	180,053	200,908	223,867	234,722	244,540	269,000	291,874	312,309
<b>1A+1C</b>	<b>3m-33</b>	25,750	31,809	37,166	45,525	52,538	59,270	65,202	70,756	75,721
	<b>34</b>	26,629	32,744	38,494	47,554	54,567	61,860	68,049	73,842	79,022
	<b>35</b>	27,508	33,679	39,822	49,583	56,596	64,450	70,896	76,927	82,322
	<b>36-43</b>	28,387	34,614	41,149	51,612	58,625	67,040	73,743	80,013	85,623
	<b>44</b>	32,239	39,130	46,797	58,447	65,459	73,874	81,266	88,175	94,356
	<b>45</b>	36,091	43,646	52,444	65,282	72,294	80,709	88,788	96,338	103,088
	<b>46-48</b>	39,943	48,162	58,092	72,117	79,129	87,544	96,310	104,500	111,821
	<b>49</b>	41,766	51,369	61,719	75,744	83,224	91,639	100,812	109,386	117,048
	<b>50</b>	43,590	54,576	65,347	79,372	87,320	95,735	105,314	114,271	122,275
	<b>51-53</b>	45,413	57,783	68,975	83,000	91,415	99,830	109,816	119,156	127,501
	<b>54</b>	48,695	63,655	76,184	90,209	98,624	107,039	117,745	127,758	136,706
	<b>55</b>	51,977	69,527	83,393	97,418	105,833	114,248	125,673	136,360	145,911
	<b>56-58</b>	55,259	75,398	90,602	104,627	113,042	121,457	133,602	144,962	155,117
	<b>59</b>	66,217	85,478	102,450	117,877	129,994	150,096	165,107	179,146	191,694
	<b>60</b>	77,175	95,557	114,298	131,128	146,946	178,736	196,612	213,330	228,271
	<b>61-63</b>	88,133	105,636	126,146	144,379	163,899	207,376	228,117	247,513	264,848
	<b>64</b>	95,482	114,444	136,663	154,008	174,828	221,204	243,329	264,021	282,510
	<b>65</b>	102,831	123,252	147,180	163,636	185,757	235,032	258,542	280,528	300,172
<b>66-68</b>	110,180	132,059	157,697	173,265	196,687	248,860	273,754	297,035	317,835	
<b>69</b>	121,204	145,271	173,471	190,600	216,359	273,749	301,131	326,736	349,615	

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	<b>70</b>	132,228	158,483	189,244	207,935	236,031	298,639	328,508	356,436	381,396
	<b>71-73</b>	143,251	171,694	205,017	225,270	255,704	323,529	355,884	386,136	413,177
	<b>74</b>	157,585	188,870	225,522	247,803	281,276	355,889	391,480	424,761	454,504
	<b>75</b>	171,918	206,046	246,027	270,337	306,848	388,249	427,075	463,386	495,831
	<b>&gt;75</b>	186,252	223,222	266,531	292,870	332,421	420,610	462,671	502,011	537,158
<b>1A+2C</b>	<b>3m-33</b>	30,715	37,391	42,075	53,295	60,672	67,685	74,459	80,798	86,464
	<b>34</b>	31,715	38,475	43,515	55,670	63,645	71,125	78,245	84,907	90,859
	<b>35</b>	32,716	39,560	44,955	58,045	66,619	74,566	82,032	89,017	95,253
	<b>36-43</b>	33,716	40,644	46,395	60,420	69,592	78,007	85,819	93,126	99,648
	<b>44</b>	40,691	48,910	56,100	70,125	79,045	87,460	96,216	104,407	111,718
	<b>45</b>	47,666	57,175	65,805	79,830	88,498	96,913	106,613	115,688	123,789
	<b>46-48</b>	54,641	65,441	75,511	89,536	97,951	106,366	117,011	126,968	135,860
	<b>49</b>	55,604	66,628	77,493	91,518	99,933	108,348	119,189	129,329	138,389
	<b>50</b>	56,568	67,816	79,475	93,500	101,915	110,330	121,368	131,690	140,919
	<b>51-53</b>	57,531	69,003	81,457	95,482	103,897	112,312	123,546	134,051	143,448
	<b>54</b>	60,401	73,556	87,086	102,981	111,863	121,213	133,340	144,677	154,817
	<b>55</b>	63,271	78,110	92,715	110,480	119,830	130,115	143,134	155,304	166,187
	<b>56-58</b>	66,142	82,663	98,343	117,978	127,796	139,016	152,929	165,930	177,557
	<b>59</b>	78,680	96,304	109,719	128,886	156,807	180,649	198,725	215,620	230,725
	<b>60</b>	91,219	109,945	121,094	139,794	185,818	222,283	244,521	265,311	283,894
	<b>61-63</b>	103,757	123,585	132,469	150,701	214,829	263,917	290,318	315,002	337,063
	<b>64</b>	112,406	133,890	143,515	160,756	229,155	281,515	309,677	336,006	359,536
	<b>65</b>	121,054	144,195	154,561	170,811	243,481	299,114	329,036	357,011	382,008
<b>66-68</b>	129,703	154,499	165,607	180,866	257,808	316,713	348,395	378,016	404,481	
<b>69</b>	142,681	169,955	182,175	198,959	283,595	348,390	383,238	415,818	444,929	

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	<b>70</b>	155,659	185,411	198,744	217,051	309,382	380,068	418,081	453,620	485,377
	<b>71-73</b>	168,637	200,866	215,312	235,143	335,169	411,746	452,923	491,422	525,825
	<b>74</b>	185,504	220,959	236,845	258,658	368,689	452,923	498,219	540,570	578,414
	<b>75</b>	202,371	241,052	258,378	282,174	402,209	494,101	543,516	589,719	631,003
	<b>&gt;75</b>	219,239	261,146	279,911	305,689	435,729	535,278	588,812	638,867	683,593
<b>1A+3C</b>	<b>3m-33</b>	43,730	53,267	58,765	74,192	83,617	93,435	102,789	111,527	119,339
	<b>34</b>	45,104	54,791	60,710	77,072	87,198	97,203	106,931	116,024	124,149
	<b>35</b>	46,479	56,315	62,654	79,952	90,779	100,971	111,073	120,522	128,960
	<b>36-43</b>	47,853	57,839	64,599	82,832	94,360	104,739	115,215	125,019	133,770
	<b>44</b>	53,837	65,525	74,155	95,660	108,021	118,680	130,549	141,657	151,578
	<b>45</b>	59,821	73,211	83,711	108,488	121,681	132,620	145,883	158,296	169,385
	<b>46-48</b>	65,805	80,896	93,266	121,316	135,341	146,561	161,217	174,934	187,192
	<b>49</b>	69,022	85,300	98,876	127,861	141,886	153,106	168,417	182,741	195,546
	<b>50</b>	72,238	89,704	104,486	134,406	148,431	159,651	175,616	190,548	203,900
	<b>51-53</b>	75,455	94,108	110,096	140,951	154,976	166,196	182,816	198,356	212,254
	<b>54</b>	78,605	98,278	115,379	149,039	163,532	175,687	193,255	209,683	224,372
	<b>55</b>	81,756	102,448	120,662	157,127	172,087	185,177	203,694	221,011	236,490
	<b>56-58</b>	84,907	106,618	125,945	165,215	180,642	194,667	214,134	232,338	248,607
	<b>59</b>	95,277	116,955	140,689	178,557	209,015	234,727	258,200	280,149	299,766
	<b>60</b>	105,646	127,293	155,434	191,899	237,387	274,787	302,267	327,961	350,924
	<b>61-63</b>	116,015	137,630	170,179	205,242	265,760	314,847	346,333	375,772	402,083
	<b>64</b>	125,683	149,106	184,363	218,930	283,483	335,843	369,428	400,830	428,894
	<b>65</b>	135,351	160,583	198,547	232,619	301,206	356,838	392,522	425,888	455,705
<b>66-68</b>	145,019	172,059	212,731	246,307	318,929	377,834	415,617	450,946	482,516	
<b>69</b>	159,520	189,272	234,012	270,944	350,821	415,617	457,182	496,046	530,771	

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	<b>70</b>	174,022	206,485	255,292	295,582	382,714	453,400	498,748	541,145	579,027
	<b>71-73</b>	188,524	223,699	276,573	320,219	414,607	491,184	540,313	586,245	627,282
	<b>74</b>	207,383	246,073	304,230	352,243	456,074	540,308	594,347	644,874	690,016
	<b>75</b>	226,242	268,448	331,888	384,266	497,542	589,433	648,380	703,503	752,750
	<b>&gt;75</b>	245,101	290,822	359,545	416,290	539,009	638,558	702,414	762,133	815,484
<b>2A</b>	<b>3m-33</b>	29,228	37,335	43,646	54,866	63,281	70,293	77,334	83,912	89,788
	<b>34</b>	30,818	40,158	46,713	57,933	66,348	73,360	80,705	87,567	93,701
	<b>35</b>	32,407	42,982	49,779	60,999	69,414	76,427	84,075	91,223	97,614
	<b>36-43</b>	33,997	45,806	52,846	64,066	72,481	79,494	87,446	94,879	101,527
	<b>44</b>	43,608	56,736	66,890	78,110	86,525	93,537	102,897	111,644	119,465
	<b>45</b>	53,220	67,666	80,934	92,154	100,569	107,581	118,348	128,408	137,403
	<b>46-48</b>	62,832	78,596	94,977	106,197	114,612	121,625	133,799	145,173	155,341
	<b>49</b>	63,991	79,999	96,819	108,507	116,922	124,121	136,543	148,151	158,529
	<b>50</b>	65,151	81,401	98,661	110,816	119,231	126,618	139,287	151,129	161,718
	<b>51-53</b>	66,310	82,804	100,503	113,126	121,541	129,114	142,031	154,107	164,906
	<b>54</b>	70,910	88,554	107,647	120,269	128,684	136,258	149,890	162,634	174,027
	<b>55</b>	75,511	94,304	114,790	127,412	135,827	143,401	157,749	171,161	183,148
	<b>56-58</b>	80,111	100,054	121,933	134,556	142,971	150,544	165,607	179,688	192,269
	<b>59</b>	89,685	110,676	134,836	147,459	155,874	163,447	179,801	195,088	208,748
	<b>60</b>	99,260	121,298	147,739	160,362	168,777	176,350	193,994	210,487	225,227
	<b>61-63</b>	108,834	131,919	160,642	173,265	181,680	189,253	208,187	225,887	241,707
	<b>64</b>	117,904	142,915	174,032	184,821	193,797	201,876	222,072	240,954	257,831
	<b>65</b>	126,973	153,910	187,421	196,378	205,915	214,498	235,957	256,022	273,955
<b>66-68</b>	136,043	164,906	200,810	207,935	218,033	227,121	249,841	271,089	290,079	
<b>69</b>	149,647	181,399	220,894	228,729	239,837	249,841	274,834	298,204	319,092	



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	<b>70</b>	163,251	197,893	240,978	249,523	261,641	272,562	299,826	325,319	348,105
	<b>71-73</b>	176,855	214,386	261,061	270,318	283,445	295,282	324,819	352,434	377,118
	<b>74</b>	194,545	235,826	287,176	297,358	311,794	324,819	357,310	387,688	414,836
	<b>75</b>	212,236	257,265	313,290	324,398	340,144	354,356	389,802	422,943	452,554
	<b>&gt;75</b>	229,926	278,705	339,405	351,438	368,493	383,892	422,293	458,197	490,272
<b>2A+1C</b>	<b>3m-33</b>	36,942	46,731	53,604	66,647	75,062	82,074	90,293	97,979	104,851
	<b>34</b>	38,036	48,405	55,848	69,218	77,633	84,646	93,121	101,045	108,128
	<b>35</b>	39,130	50,079	58,092	71,789	80,204	87,217	95,950	104,112	111,405
	<b>36-43</b>	40,224	51,752	60,336	74,361	82,776	89,788	98,778	107,179	114,682
	<b>44</b>	48,826	61,916	72,865	86,890	95,305	102,317	112,560	122,134	130,685
	<b>45</b>	57,428	72,079	85,394	99,419	107,834	114,846	126,342	137,090	146,687
	<b>46-48</b>	66,030	82,243	97,923	111,948	120,363	127,375	140,124	152,045	162,690
	<b>49</b>	68,152	85,010	101,513	116,005	124,607	131,807	144,995	157,328	168,342
	<b>50</b>	70,275	87,778	105,103	120,063	128,852	136,239	149,866	162,611	173,994
	<b>51-53</b>	72,397	90,545	108,694	124,121	133,097	140,671	154,738	167,893	179,646
	<b>54</b>	77,315	96,183	115,042	130,470	139,726	147,300	162,031	175,808	188,117
	<b>55</b>	82,233	101,822	121,391	136,819	146,356	153,929	169,324	183,723	196,588
	<b>56-58</b>	87,151	107,460	127,740	143,167	152,985	160,558	176,617	191,638	205,060
	<b>59</b>	104,664	127,024	153,403	171,869	192,906	214,318	235,756	255,802	273,717
	<b>60</b>	122,176	146,589	179,066	200,571	232,828	268,078	294,894	319,966	342,374
	<b>61-63</b>	139,689	166,154	204,729	229,272	272,750	321,837	354,033	384,131	411,031
	<b>64</b>	151,330	180,006	221,795	244,562	290,938	343,298	377,637	409,740	438,431
	<b>65</b>	162,971	193,858	238,862	259,852	309,127	364,759	401,241	435,350	465,831
<b>66-68</b>	174,611	207,710	255,928	275,142	327,315	386,220	424,845	460,960	493,231	
<b>69</b>	192,077	228,486	281,529	302,660	360,050	424,845	467,332	507,060	542,557	

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	<b>70</b>	209,543	249,262	307,129	330,177	392,784	463,470	509,818	553,160	591,883
	<b>71-73</b>	227,009	270,037	332,729	357,694	425,519	502,095	552,305	599,260	641,209
	<b>74</b>	249,710	297,050	366,006	393,467	468,070	552,305	607,535	659,184	705,331
	<b>75</b>	272,412	324,062	399,282	429,240	510,622	602,514	662,765	719,109	769,454
	<b>&gt;75</b>	295,114	351,074	432,559	465,013	553,174	652,724	717,996	779,033	833,576
<b>2A+2C</b>	<b>3m-33</b>	41,514	51,836	58,681	71,696	80,111	87,684	96,464	104,669	112,004
	<b>34</b>	43,019	53,501	61,112	74,463	82,878	90,452	99,507	107,969	115,533
	<b>35</b>	44,525	55,165	63,543	77,231	85,646	93,220	102,551	111,270	119,063
	<b>36-43</b>	46,030	56,829	65,974	79,999	88,414	95,987	105,594	114,570	122,593
	<b>44</b>	54,426	67,339	78,662	92,687	101,102	108,675	119,549	129,713	138,796
	<b>45</b>	62,823	77,848	91,350	105,375	113,790	121,363	133,504	144,855	155,000
	<b>46-48</b>	71,219	88,358	104,037	118,062	126,477	134,051	147,459	159,997	171,203
	<b>49</b>	73,818	91,583	108,264	122,289	131,171	139,025	152,933	165,939	177,561
	<b>50</b>	76,418	94,809	112,490	126,515	135,865	143,999	158,408	171,881	183,919
	<b>51-53</b>	79,017	98,035	116,716	130,741	140,559	148,974	163,882	177,823	190,277
	<b>54</b>	83,841	104,019	124,159	138,651	148,469	156,884	172,582	187,262	200,375
	<b>55</b>	88,666	110,003	131,601	146,561	156,379	164,794	181,282	196,701	210,473
	<b>56-58</b>	93,491	115,987	139,044	154,471	164,289	172,704	189,983	206,139	220,571
	<b>59</b>	112,256	137,524	165,078	183,544	204,582	226,554	249,220	270,411	289,345
	<b>60</b>	131,022	159,060	191,112	212,617	244,875	280,405	308,457	334,683	358,119
	<b>61-63</b>	149,787	180,597	217,146	241,690	285,168	334,255	367,693	398,955	426,893
	<b>64</b>	162,269	195,647	235,244	257,806	304,182	356,542	392,204	425,551	455,350
<b>65</b>	174,752	210,697	253,342	273,921	323,196	378,828	416,715	452,147	483,806	
<b>66-68</b>	187,234	225,746	271,440	290,037	342,210	401,115	441,227	478,743	512,263	
<b>69</b>	205,962	248,327	298,592	319,041	376,431	441,227	485,349	526,615	563,487	

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	<b>70</b>	224,690	270,907	325,745	348,044	410,652	481,338	529,472	574,487	614,711
	<b>71-73</b>	243,418	293,487	352,897	377,048	444,873	521,450	573,594	622,359	665,935
	<b>74</b>	267,765	322,837	388,193	414,757	489,360	573,594	630,957	684,598	732,530
	<b>75</b>	292,113	352,186	423,490	452,465	533,848	625,739	688,319	746,836	799,126
	<b>&gt;75</b>	316,460	381,536	458,786	490,174	578,335	677,884	745,681	809,074	865,721
<b>2A+3C</b>	<b>3m-33</b>	47,685	58,961	66,282	85,917	98,427	109,704	120,685	130,951	140,124
	<b>34</b>	49,695	60,794	68,694	88,329	100,877	112,135	123,359	133,855	143,233
	<b>35</b>	51,706	62,626	71,107	90,742	103,327	114,566	126,033	136,758	146,342
	<b>36-43</b>	53,716	64,459	73,519	93,154	105,777	116,997	128,707	139,661	149,450
	<b>44</b>	62,467	75,202	85,927	105,562	118,184	129,404	142,354	154,467	165,289
	<b>45</b>	71,219	85,945	98,334	117,969	130,591	141,811	156,000	169,272	181,128
	<b>46-48</b>	79,971	96,688	110,741	130,376	142,999	154,219	169,646	184,078	196,967
	<b>49</b>	82,486	100,344	114,968	135,070	147,693	159,380	175,322	190,235	203,554
	<b>50</b>	85,001	104,000	119,194	139,764	152,386	164,541	180,997	196,392	210,141
	<b>51-53</b>	87,516	107,656	123,420	144,458	157,080	169,703	186,673	202,549	216,728
	<b>54</b>	92,406	114,248	132,910	157,220	170,778	184,335	202,769	220,015	235,419
	<b>55</b>	97,296	120,839	142,401	169,983	184,476	198,968	218,865	237,481	254,110
	<b>56-58</b>	102,186	127,431	151,891	182,746	198,173	213,601	234,961	254,946	272,800
	<b>59</b>	120,484	147,348	177,092	209,349	234,127	260,774	286,853	311,247	333,042
	<b>60</b>	138,782	167,264	202,293	235,953	270,080	307,948	338,746	367,549	393,284
	<b>61-63</b>	157,080	187,180	227,494	262,556	306,034	355,121	390,638	423,850	453,526
	<b>64</b>	170,170	202,785	246,453	280,066	326,442	378,802	416,687	452,115	483,769
	<b>65</b>	183,260	218,389	265,412	297,576	346,850	402,483	442,737	480,380	514,012
<b>66-68</b>	196,350	233,993	284,371	315,086	367,259	426,164	468,786	508,645	544,254	
<b>69</b>	215,985	257,396	312,814	346,595	403,985	468,781	515,667	559,509	598,681	

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<b>70</b>	235,620	280,799	341,256	378,105	440,712	511,398	562,547	610,373	653,107
<b>71-73</b>	255,255	304,202	369,699	409,614	477,439	554,016	609,428	661,237	707,533
<b>74</b>	280,781	334,627	406,669	450,577	525,190	609,424	670,376	727,365	778,289
<b>75</b>	306,306	365,052	443,639	491,539	572,940	664,832	731,324	793,492	849,045
<b>&gt;75</b>	331,832	395,477	480,609	532,501	620,690	720,240	792,272	859,620	919,802

Premium for Optional Cover

Premium Excluding Tax

Premium in Rs

Age band in years	Additional premium to be paid		
	1-year policies	2-year policies	3-year policies
3m-35	20%	10%	7%
36-45	30%	15%	10%
46-50	35%	18%	12%
Above 50	50%	25%	17%

Premium for midterm inclusion :-

**Policy Term 1 Year**

Risk period up to	1 mth	3 mths	6 mths	9 mths	> 9 mths
Refund on existing plan's premium	77.5%	62.5%	42.5%	20.0%	NA
% to be charged on proposed plan's premium	77.5%	62.5%	42.5%	20.0%	

**Policy Term 2 Years**

Risk period up to	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	> 21 mths
Retention on existing plan's premium	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	NA
% to be charged on proposed plan's premium	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	

**Policy Term 3 Years**

Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths
Refund on existing plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA
% to be charged on proposed plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA