

## Who Can Take This Insurance?

- ✦ Any person between 18 years and 65 years of age can take this insurance for his/her family. Children can be covered from 16th day onwards.
- ✦ This policy can be renewed for the whole life of the Insured Person.
- ✦ This policy is on Floater Basis. The entire sum insured floats among all covered persons. Family for the purpose of this policy means self, spouse and dependent children not exceeding three in number.

## Special Features of the policy

- ✦ **Recharge Benefit:** This benefit provides additional indemnity up to specified limits, when the sum insured under the policy is exhausted / exceeded. This can be utilized for any claim payable under the policy.
- ✦ More than 400 Day Care procedures
- ✦ Expenses incurred towards cost of Health Check up
- ✦ Coverage for New born Baby
- ✦ Coverage for Domiciliary hospitalization treatments
- ✦ Donor expenses for organ transplantation
- ✦ **Bonus:** Bonus in respect of a claim-free year of insurance is allowable upto the limits specified. The bonus so granted will be reduced in the same order in which it was given following a claim. However the Basic sum insured shall not be reduced.
- ✦ **Automatic Restoration of Sum Insured:** There shall be automatic restoration of the Basic Sum Insured once immediately upon exhaustion of the limit of coverage during the policy period subject to the limits specified. This restored sum insured can be utilized, during the remaining policy period, for any other illness / diseases unrelated to the ones for which claim/s has /have been made.

## Policy Benefits

- ✦ Hospitalisation Cover Protects the insured for in - patient hospitalisation expenses for a minimum of 24 hrs. These expenses include room rent, nursing and boarding charges.
- ✦ Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees, Anesthesia, Blood, Oxygen, Operation Theatre charges, Cost of Pacemaker, Cost of Medicine and drugs etc.
- ✦ Ambulance charges for emergency transportation up to a sum of Rs.750/- per hospitalization and overall limit of Rs.1500/- per policy period.
- ✦ Pre Hospitalisation expenses up to 60 days prior to admission in the hospital.
- ✦ Post Hospitalisation expenses up to 90 days after discharge from the hospital.

## Co-Payment:

- ✦ A co-payment of 20% of each and every claim applicable for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years.

### How much to pay: [Premium Chart](#)

**Note:** *Renewal premium, terms and conditions are subject to change with prior approval from IRDA.*

**Pre-Existing Diseases/Illness :** Are covered after 48 months of continuous Insurance without break with any Indian Insurance Company.

**Pre- Acceptance medical screening :** Persons above 50 years will be required to undergo pre-acceptance medical screening at the Company nominated centers, Cost of which is currently borne by the Company.

**Tax Benefits** Amount paid by any mode other than by cash for this insurance is eligible for relief under Section 80D of the Income Tax Act

### Free look period :

A free look period of 15 days from the date of receipt of the policy is available for reviewing the policy terms and conditions. In case insured is not satisfied he can seek cancellation of the policy and in such event the Company will allow refund of premium after adjusting the cost of pre-acceptance of medical screening , stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation. Free look cancellation is not applicable at the time of renewal.

### Star Advantages

- ✦ No Third Party Administrator, direct in-house claim settlement
- ✦ Faster and hassle free claim settlement
- ✦ Network of more than 6000 hospitals across India
- ✦ Facility for maintaining personal health records in electronic format