


























# YOUNG STAR INSURANCE POLICY

Version\_1.0\_SP

Parameters

UIN: SHAHLIP20L32V011920

Features

	<b>About the policy</b>	Exclusive for youngsters with easy premium, multiple benefits and total coverage								
	<b>Type of Cover</b>	Individual / Floater (Family Size - 2 Adults + 3 Dependent Children)								
	<b>Entry Age</b>	<b>For Adults:</b> 18 years – 40 years								
		<b>For Dependent Children:</b> 91 days to 25 years								
	<b>Midterm Inclusion</b>	Available for newly married spouse / new born baby and/ or legally adopted child (Intimation - within 45 days from the date of marriage or date of adoption and for newborn within 90 days from the date of birth)								
	<b>Renewal</b>	Lifelong								
	<b>Policy Term</b>	One & Two year								
	<b>Plan available</b>	Silver Plan & Gold Plan								
	<b>Premium Payment Options</b>	Monthly/Quarterly/Half-Yearly/Yearly								
	<b>Pre - Policy Medical Checkup</b>	Not Required								
	<b>Sum Insured Options (Rs. in Lacs)</b>	<b>3</b> (Individual)	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>50</b>	<b>75</b>	<b>1 Cr</b>
	<b>Hospitalization - Room Rent</b>	Single Private A/C Room (Actuals)								
	<b>ICU, Dr Fees, Tests, Medicines</b>	Covered (Actuals)								
	<b>Road Ambulance Charges</b>	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital								
	<b>Pre &amp; Post Hospitalization</b>	60 days & 90 days (Actuals)								
	<b>Day Care Procedures</b>	All day care procedures are covered (Actuals)								
	<b>Star Wellness Program</b> Available for Insured aged => 18 yrs	Wellness platform is available both in our mobile app “ <b>Star Power</b> ” & <b>Customer Portal</b> (Retail) The Insured can earn reward points and avail <b>premium discount up to 10%</b> on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording								
	<b>Premium Discount</b>	Avail the policy before age of 36 years and pay renewals without any break, on completion of age 40 years - 10% discount in premium. Available subsequent renewals too.								
	<b>Sum Insured Options (Rs. in Lacs)</b>	<b>3</b> (Individual)	<b>5</b>	<b>10</b>	<b>15</b>	<b>20</b>	<b>25</b>	<b>50</b>	<b>75</b>	<b>1 Cr</b>
	<b>Health Check up (Every year irrespective of claim)</b>	<b>Individual (Rs)</b>	1500	2000	3000	3500	3500	3500	3500	3500
		<b>Floater (Rs)</b>	NA	3000	4000	5000	5000	5000	5000	5000
	<b>Additional Sum Insured for RTA</b>	For accident resulting in inpatient hospitalization - 25% additional sum insured maximum Rs 10 lac will be given for wearing helmet either riding or as pillion rider								
	<b>Delivery Expenses (Gold Plan)</b>	Rs 30,000 per delivery is covered. Maximum of 2 deliveries in life time Waiting period - 36 months								
	<b>Hospital Cash Benefit (Gold Plan)</b>	Rs 1000 for each completed day of hospitalization subject to maximum of 7 days per hospitalization and 14 days per policy period								
	<b>No Claim Bonus (Up to 100% of the Basic SI)</b>	20% of basic sum insured for each claim free year subject to maximum of 100%								
	<b>Automatic Restoration (Up to 100%, Once in every policy year)</b>	Available upon partial/full utilization of the limit of coverage. (Limit of coverage - Basic SI+NCB) Can be used for all claims during the policy period.								
<b>Waiting Period</b>										
	<b>Initial waiting period</b>	30 days for all illnesses (except accident)								
	<b>For Specific diseases</b>	1 year								
	<b>For Pre-existing diseases</b>	1 year								

\* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.