

























Version_1.0_SP		Parameters	Young Star Insurance Policy SHAHLIP22036V042122				
Features		<b>About the policy</b>	This is an indemnity policy available for Youngsters				
		<b>Policy Type</b>	For Individuals & Family				
		<b>Entry Age</b>	18 years – 40 years				
			For Adults: 18 years – 40 years (Family Size – 2 Adults + 3 Dependent Children)				
			For Dependent Children: 91days - 25 years				
		<b>Midterm Inclusion</b>	<ul style="list-style-type: none"> <li>Available for including newly married spouse and/or legally adopted child (Intimation should be given within 45 days from the date of marriage or date of adoption)</li> <li>New Born on paying additional premium (Intimation should be given within 90 days from D.O.B)</li> </ul>				
		<b>Renewal</b>	Available - Lifelong				
		<b>Policy Term</b>	One Year, Two Years & Three Years				
		<b>Premium Payment Options</b>	Quarterly/ Half-Yearly/ Yearly/ Once in 2 Years/ Once in 3 Years				
		<b>Pre - Medical Screening</b>	Not required				
		<b>Sum Insured (Lakhs)</b>	3L/ 5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L (3 Lakhs sum insured is not available for Floater)				
		<b>Plan Options</b>	Silver Plan & Gold Plan				
<b>Coverage</b>							
	<b>In-patient Hospitalization</b>	Room - Single Private AC Room					
	<b>Day Care Procedures</b>	All day care procedures are covered (Actuals)					
	<b>Pre &amp; Post-Hospitalization</b>	60 Days & 90 Days					
	<b>Road Ambulance</b>	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital					
	<b>E-Medical Opinion</b>	Available from the Company's expert panel mail id:e_medical.opinion@starhealth.in					
	<b>Health Check-up (available after each policy year)</b>	Sum Insured	3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs & above	
		Individual Cover	1,500	2,000	3,000	3,500	
		Floater Cover	N.A	3,000	4,000	5,000	
	<b>Automatic Restoration (Up to 100%, Once in every policy year)</b>	Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover= Basic suminsured +NCB) <ul style="list-style-type: none"> <li>Restored sum insured <b>can be utilized for all claims</b> (for subsequent hospitalizations)</li> <li>The maximum liability in a Single claim will be up to the limit of cover</li> </ul>					
	<b>No Claim Bonus</b>	20% for each claim free year subject to a maximum of 100%					
	<b>Additional Cover for RTA</b>	In case of RTA, 25% of sum insured (or) max up to Rs 10 Lakhs					
	<b>Star Wellness Program (for Insured aged = &gt;18 years)</b>	Wellness platform is available both in our mobile app "Star Power" & Customer Portal (Retail). The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals					
	<b>Discount for early Entry</b>	If entered before 36 years, continued the policy, from 41 years age 10% discount will be given. Life long available					
	<b>Delivery Expenses (Gold Plan)</b>	Covered - Up to Rs.30,000 per delivery (Waiting period - 36 months for 1 <sup>st</sup> delivery & 24 months for 2 <sup>nd</sup> delivery)					
	<b>Hospital Cash Benefit (Gold Plan)</b>	Rs.1,000 per day, Maximum 7days per admission, 14 days per policy period					
	<b>Modern treatments</b>	Based on the Sum insured chosen limits differ, refer policy wording for further details					
<b>Waiting Period</b>							
	<b>Initial waiting period</b>	30 days (not applicable for Accidents)					
	<b>For Specific diseases</b>	12 Months (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Varicocele, Piles, Fistula and Fissure in Ano (c) Diseases of Female Reproductive System (d) Calculus diseases of the Gall Bladder, Kidney and Urinary Tract					
	<b>For Pre-existing diseases</b>	12 months					