STAR COMPREHENSIVE INSURANCE POLICY



Unbeatable in features.
Uncompromising in protection



Excellent Features in Revised Star comprehensive Policy without increment in Premium

- ★ Higher SI options added 50L 75L & 1 cr
- ★ Two years policy period introduced
- ★ Automatic Restoration can be used for Same illness & diseases
- waiting period for maternity is reduced to 24 months & Limits are enhanced
- ★ Maternity is covered under Individual
- ★ policy if both proposer and spouse are covered under individual option in Comprehensive product
- ★ New Born Baby cover is enhanced
- ★ Vaccination Limit enhanced
- ★ PED waiting period reduced to 36 months
- By paying extra premium PED waiting period can be reduced to 12 months
- Road Ambulance can be used from place of emergency to Hospital, shifting from one hospital to another & from hospital to residence on Doctor's advice, amount at actual
- ★ Wellness program to claim premium discount upto 10%
- Special SI for Organ donor cover, covers Redo surgery and ICU admission for donor
- * Bariatric surgery limits enhanced
- ★ Air Ambulance limits enhanced & allowed for 5Lacs SI
- Accident cover can be given for dependent children and persons above age 70 years can be covered upto 10 Lacs
- Midterm addition of Newly wedded spouse and new born child
- ★ No Medical required for age upto 65
- ★ Pre & Post Limits enhanced(60 & 90 days respectively)
- ★ All day care procedures are Covered
- ★ AYUSH treatment is covered
- ★ Health Check up for every claim free year
- ★ Cashless and Home collection facility available for Health check up

These all upgradation without increment in Premium

SCHEDULE OF BENEFTIS										
S.No.	Sum Insured (INR)	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	25 lacs	50 lacs	75 lacs	100 lacs
1	Room, Boarding and Nursing charges	Private Single Standard A/C								
2	ICU/Operation Theatre Charges	Actual								
3	Road Ambulance Charges (per policy period)	Actual								
4	Air Ambulance (per policy period)	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period
5	Pre Hospitalisation Expenses incurred	Up to 60 days								
6	Post Hospitalisation Expenses incurred	Up to 90 days								
7a.	Delivery Charges – Normal Delivery	15,000/-	25,000/-	30,000/-	30,000/-	30,000/-	30,000/-	50,000/-	50,000/-	50,000/-
7b.	Delivery Charges – Caesarean Section	20,000/-	40,000/-	50,000/-	50,000/-	50,000/-	50,000/-	1,00,000/-	1,00,000/-	1,00,000/-
0	Waiting Period for Delivery	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy
8		24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery	24 months from claim under 7a or 7 b for next delivery
9	Coverage for New Born Child (Subject to a valid claim under 7a or 7b above)	Up to 1,00,000/-	Up to 2,00,000/-	Up to 2,00,000/-	Up to 2,00,000/-					
10	Vaccination Expenses for New Born (Subject to a valid claim under 7a or 7b above)	5,000/-	5,000/-	5,000/-	5,000/-	5,000/-	5,000/-	10,000/-	10,000/-	10,000/-
11	Out Patient Dental/Ophthal Coverage- Once in a block of every 3 years of continuous renewal	Up to 5,000/-	Up to 5,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-
12	Out Patient Medical Consultation Coverage other than Out Patient Dental/ Ophthal	Up to 1,200/- (per Consultation limit Rs.300/-)	Up to 1,500/-(per consultation limit Rs.300/-)	Up to 2,100/- (per consultation limit Rs.300/-)	Up to 2,400/-(per consultation limit Rs.300/-)	Up to 3,000/-(per consultation limit Rs.300/-)	Up to 3,3 00/-(per consultation limit Rs.300/-)	Up to 5,500/-(per consultation limit Rs.300/-)	Up to 5,500/-(per consultation limit Rs.300/-)	Up to 5,500/-(per consultation limit Rs.300/-)
13	Hospital Cash upto 7 days per occurrence & upto 120 days per policy period. (1 day time excess)	500/- per day	750/- per day	750/- per day	1000/- per day	1000/- per day	1500/- per day	2500/- per day	2500/- per day	2500/- per day
14	Health Check Up once in a block of every claim free years of continuous renewal	Up to 2,000/-	Up to 2,500/-	Up to 3,000/-	Up to 4,000/-	Up to 4,500/-	Up to 4,500/-	Up to 5,000/-	Up to 5,000/-	Up to 5,000/-
15	Restoration benefit after exhaustion of sum insured(Applicable for Section 1 only)	100% (once during policy period)								
16	Bariatric Surgery (per policy period)	2,50,000/-	2,50,000/-	2,50,000/-	2,50,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-
17	Cover for Accidental Death and Permanent Total Disablement	5,00,000/-	7,50,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-	50,00,000/-	75,00,000/-	1,00,00,000/-
18	AYUSH Treatment	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-	Up to 20,000/-	Up to 20,000/-	Up to 30,000/-	Up to 30,000/-	Up to 30,000/-
19	Wellness Program	Available								
20	Buy Back Pre-Existing Diseases(Optional Cover)	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months