



























Version_1.0_SP	Parameters		Young Star Insurance Policy Unique Identification No: SHSHLIP20132V011920				
Features		About the policy	This is an indemnity policy available for Youngsters				
		For Whom	For Individuals & Family				
		Entry Age	For Individual SI	18 years – 40 years			
			For Floater SI	For Adults: 18years – 40 years (Family Size – 2 Adults + 3 Dependent Children) For Dependent Children: 91days - 25 years			
		Midterm Inclusion	<ul style="list-style-type: none"> 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) New Born on paying additional premium (Intimation should be given within 90 days from D.O.B) 				
		Renewal	Available - Lifelong				
		Policy Term	One Year & Two Year				
		Premium Payment Options	Monthly/ Quarterly/ Half-Yearly/ Yearly/ Once every Two Years Installment option - available for one year premium & for SI of 10 Lac & above				
		Pre Policy Medical Check-up	Not required				
		Sum Insured (Rs. In Lacs) (3Lac SI is not available for Floater)	3L/ 5L/ 10L/ 15L/ 20L/ 25L/ 50L/ 75L/ 100L				
	Plan Options	Silver Plan & Gold Plan					
	Coverage						
Coverage		In-patient Hospitalization	Room - Single Private AC Room				
		ICU, Doctor Fees, Diagnostic Tests, Drugs & Medicines	Covered (Actuals)				
		Day Care Procedures	All day care procedures are covered (Actuals)				
		Pre & Post-Hospitalization	60 Days & 90 Days				
		Road Ambulance	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital				
		E-Medical Opinion	Available from the Company's expert panel				
		Health Check-up (available after each policy year)	Sum Insured	3 Lac	5 Lac	10 Lac	15 L & above
			Individual Cover	1,500	2,000	3,000	3,500
			Floater Cover	N.A	3,000	4,000	5,000
		Automatic Restoration (Up to 100%, Once in every policy year)	<ul style="list-style-type: none"> Restoration triggers upon partial/full utilization of limit of cover (Limit of Cover= Basic SI+NCB) Restored sum insured can be utilized for all claims (for subsequent hospitalizations) The maximum liability in a Single claim will be up to the limit of cover 				
		No Claim Bonus (Up to 100% of the Basic SI)	20% for each claim free year subject to a maximum of 100%				
		Additional Cover for RTA	In case of RTA, 25% of SI (or) max up to 10 lac for wearing helmet				
		Psychiatric & Psychosomatic	Covered (Actuals)				
		Star Wellness Program (for Insured aged => 18 years)	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				
		Discount for early Entry (available life-long)	If entered before 36 years, continued the policy, from 41 years age 10% discount will be given				
The following covers are available only under the 'Gold Plan'							
	Delivery Expenses	Covered - Up to Rs.30,000/- per delivery (Waiting period - 36 months for 1 st delivery & 24 months for 2 nd delivery)					
	Hospital Cash Benefit (Rs.)	Rs.1,000/- per day, Maximum 7days per admission, 14 days per policy period					
Waiting Period		Initial waiting period	30 days (not applicable for Accidents)				
		For Specific diseases	12 months (a) Diseases of ENT and Thyroid (b) All types of Hydrocele, Hernia, Vericocele, Piles, Fistula and Fissure in Ano (c) Diseases of Female Reproductive System (d) Calculus diseases of the Gall Bladder, Kidney and Urinary Tract				
		For Pre-existing diseases	12 months				

* 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.