

Wider Protection
to You And Your Family

Star Health Assure Insurance Policy



Personal & Caring

Health
Insurance

The Health Insurance Specialist

Star Health Assure Insurance Policy

Unique Identification No.: SHAHLIP23131V022223

Star Health Assure Insurance Policy is imbued with many new-age features and wider benefits which covers the expenses incurred on hospitalization due to Illness or Accident on individual and floater basis. Coverages like Automatic Restoration of Sum Insured for unlimited number of times in a policy year, wellness discount up to 20%, the inclusion of up to 9 members of a family under family floater and Sum Insured option up to Rs.2 Crore make this policy the need of the hour to overcome the medical contingencies of future.

□ Eligibility

a. **Floater Sum Insured**

- For Adults – Minimum - 18 years & Maximum - Up to 75 years
- For Dependent Children - Minimum - 16 days & Maximum - Up to 25 years
- In case of dependent children, at the time of renewal when they become 26 years of age, such children can continue under floater sum insured till he/she gets married.

b. **Individual Sum Insured**

- Minimum - 91 days and Maximum upto 75 years.
- For Children - Provided Good Health declaration, Pediatrician Opinion and the proposal should be routed through our Central Medical Underwriting Team.

□ **Family Definition:** Self + Spouse + Children + Parents + Parents-in-law

□ **Maximum Family Size Covered under Floater Sum Insured:** 6 Adults + 3 Children (6 Adults = Self + Spouse + Parents + Parents-in-law) however the family size can be 9 Adults, if children covered under floater sum insured are above 25 years of age

□ **Policy Term:** One year / Two years / Three years: For policies more than one year, the Sum Insured is for each year, without any carry over benefit thereof.

Note: Where the policy is issued for more than 1 year, the Sum Insured including sub-limits are without any carry over benefit thereof. The said benefits / covers available for the 2nd year or 3rd year cannot be utilized in the 1st year itself

□ Discounts

a. **Floater discount**

- **For Child** - 40% discount is available from 1A premium when he/she becomes 18years in floater policy
- **For Parent/Parent in law** - 10% discount is available from 1A premium for each parent when they come under floater policy

b. **Long term discount:** In case 2 year policy term 10% discount is available on 2nd year premium and In case 3 year policy term 10% discount is available on 2nd and 3rd year premium

□ **Type of Policy:** Individual sum insured and Floater sum insured

□ **Sum Insured Options:** Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/-, Rs.25,00,000/-, Rs.50,00,000/-, Rs.75,00,000/-, Rs.1,00,00,000/- and Rs.2,00,00,000/-

Note: Sum insured upto Rs.2,00,00,000/- is available for the persons entering upto 65years and their renewals. For persons entering above 65years the sum insured is restricted to Rs.50,00,000/- even for renewals.

□ **Pre-Acceptance Medical Screening:** There is no Pre-Acceptance Medical Screening.

□ **Instalment Facility:** Premium can be paid in Monthly, Quarterly and Half-yearly instalments. In case of Instalment mode of payment, there will be loading on annual premium as given below
Monthly: 4% | Quarterly: 3% | Half Yearly: 2%

Note: Instalment facility is not available for long term (2 year and 3 year) policies.

□ **Midterm Inclusion Facility:** Is available on payment of proportionate premium for Newly Wedded spouse, New born baby and Legally adopted child subject to the following

a. Intimation about the marriage / new born baby / legally adopted child should be given within 45 days from the date of marriage or date of birth however coverage is available from the date of payment of premium

□ Special conditions

- Waiting periods as stated in the policy will be applicable from the date of inclusion of such newly wedded spouse, new born baby, legally adopted child.
- Such midterm inclusion will be subject to underwriter's approval.

□ Coverage

1. Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home as per the limits given below:-

Sum Insured in lakhs (Rs.)	5	10 / 15 / 20 / 25	50 / 75 / 100 / 200
Room Rent Criteria	Up to 1% of Sum Insured per day	Any Room (except suite or above category)	Any room

Note: Associated Medical expenses which vary based on the room occupied by the insured person will be considered in proportion to the room rent stated in the policy schedule or actuals whichever is less. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room rent.

2. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.

3. Anesthesia, blood, oxygen, operation theatre charges, ICU charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent and similar expenses. With regard to coronary stenting, medicines, Implants and such other similar items, the Company will pay cost of stent as per the Drug Price Control Order (DPCO) / National Pharmaceuticals Pricing Authority (NPPA) Capping.
4. All day care treatments are covered.
5. **Coverage for Non-medical Items (Consumables):** Covered subject to an admissible claim under the policy. (For details please refer website: www.starhealth.in)
6. **Emergency Road ambulance:** Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable :-
 - i. for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
or
 - ii. for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment
or
 - iii. for transportation of the insured person from the hospital where treatment is taken to their place of residence (if it is in same city) provided the requirement of an ambulance to the residence is certified by the medical practitioner.
7. **Air Ambulance:** Air ambulance expenses are payable subject to an admissible hospitalization claim, the Insured Person(s) is/are eligible for reimbursement of expenses incurred towards the cost of air ambulance service up to 10% of sum insured per policy year.
8. **Pre-hospitalization Expenses:** Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
9. **Post Hospitalization Expenses:** Medical expenses incurred up to 180 days immediately after the insured person is discharged from the hospital.
10. **Domiciliary Hospitalization:** Coverage for medical treatment (Including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances
 1. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 2. The patient takes treatment at home on account of non-availability of room in a hospital.
 However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.
11. **Organ Donor Expenses:** In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Insured Person are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery / ICU admission will be covered. The coverage limit under this benefit is over and above the Limit of Coverage and upto the Sum Insured. **This additional Sum Insured can be utilized by the Donor and not by the Insured.**
12. **Health Checkup Assure:** Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for each policy year (irrespective of claim).

Sum Insured (Rs.)	Limit Upto (Rs.)	
	Individual	Floater
5,00,000	1,500	2,500
10,00,000	2,000	5,000
15,00,000	4,000	8,000
20,00,000	5,000	10,000
25,00,000	5,000	10,000
50,00,000	5,000	10,000
75,00,000	8,000	15,000
1,00,00,000	8,000	15,000
2,00,00,000	8,000	15,000

Note: Payment of any claim under this benefit shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

13. **Home care treatment:** Payable up to 10% of the sum insured subject to maximum of Rs.5 lakhs in a policy year, for treatment availed by the Insured Person at home, only for the specified conditions, listed in the terms and condition of the policy which in normal course would require care and treatment at a hospital but is actually taken at home.
14. **Delivery Expenses:** Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and postnatal expenses) up-to 10% of the Sum Insured is payable, subject to the following:-
 - i. Benefit under this section is subject to a waiting period of 24 months from the date of first commencement of Star Health Assure Insurance policy and its continuous renewal thereof with the Company.
 - a. There is no waiting period for subsequent deliveries
 - ii. This cover is available only when
 - a. Both self and spouse are covered under this policy for a continuous period of 24 months under Individual or floater sum insured.
 - iii. Pre-hospitalization and Post Hospitalization expenses are not applicable for this section.

15. In Utero Fetal Surgery/Intervention: The Company will pay the expenses incurred for listed In Utero Fetal Surgeries and Procedures after the waiting period of 24 months from the date of inception of this policy

Note: The above mentioned waiting period will not apply for treatment related to congenital Internal disease / defects for the Unborn.

16. Assisted Reproduction Treatment: The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment as per the table mentioned below, for sub-fertility subject to:

- A waiting period of 24 months from the date of first inception of this policy with the Company for the insured person.
- Company will pay for one Assisted Reproduction Treatment cycle in a policy year.
- For the purpose of claiming under this benefit, in-patient treatment is not mandatory.

Sum Insured (Rs.) in lakhs	Limit of Liability in a policy year (Rs.)
5,00,000/-	1,00,000
10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-	2,00,000
50,00,000/-, 75,00,000/-, 1,00,00,000/-, 2,00,00,000/-	4,00,000

17. Hospitalization expenses for treatment of New Born Baby: Expenses up-to the limit mentioned in the below given table incurred in a hospital / nursing home on treatment of the New born for any disease, illness (including any congenital disorders) or accidental injuries are payable from Day 1 of its birth till the expiry date of the policy.

Note: This cover is available only If Delivery Expenses Claim is paid under this policy or if Mother is covered under this policy for a continuous period of 12 months without break

Sum Insured in Lakhs (Rs.)	Limit Per Policy Period (Rs.)
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-	2,00,000
50,00,000/-, 75,00,000/-, 1,00,00,000/-, 2,00,00,000/-	4,00,000

Note: The above mentioned sub-limits will not apply for treatment related to congenital Internal disease / defects for the new born

18. Treatment for Chronic Severe Refractory Asthma: In-patient hospitalization / Day Care treatment / Home Care Treatment / Out-patient treatment expenses incurred for treatment of Chronic Severe Refractory Asthma by Advanced Medicine, if recommended by the treating Medical practitioner (Pulmonologist) is payable up to 10% of sum insured not exceeding Rs.5 lakhs per policy period per policy year.

19. Compassionate travel: In the event of the insured person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs.10,000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

20. Repatriation of Mortal Remains: Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.15,000/- in a policy year towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy.

21. Treatment in Valuable service providers network: In the event of hospitalization in valuable service provider network, an amount calculated at 1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum.

22. Shared accommodation: If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount of Rs.1,000/- per day will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

23. AYUSH Treatment: Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured.

Note: Yoga and Naturopathy systems of treatments are excluded from the scope of coverage under AYUSH treatment

24. Second Medical Opinion: The Insured Person can obtain a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him/her online and the medical opinion will be made available directly to the Insured by the Doctor. To utilize this benefit, all medical records should be forwarded to the mail-id e_medicalopinion@starhealth.in or through Post/Courier.

Note: Medical Records / Documents submitted for utilizing this facility will not prejudice the Company's right to reject a claim in terms of policy.

25. Coverage for Modern Treatment: Covered upto Sum Insured (For details please refer website: www.starhealth.in)

26. Cumulative Bonus: The insured person will be eligible for Cumulative bonus calculated at 25% of sum insured for each claim free year and maximum up to 100% of the sum insured

Special Conditions

- The Cumulative bonus will be calculated on the expiring Sum Insured
- If the insured opts to reduce the Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced sum insured
- In the event of a claim resulting in;
 - Partial utilization of Sum Insured, such cumulative bonus so granted will not be reduced
 - Full utilization of Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will not be reduced
 - Full utilization of Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
 - Full utilization of Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus on renewal will be "nil"

27. Automatic Restoration of Sum Insured: The policy provides automatic restoration of sum insured subject to the following condition;

- Sum Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization.
- The restoration will trigger immediately upon partial/ full utilization of the sum insured, which can be utilized for a subsequent hospitalization.
- On partial utilization of the Sum Insured, it will be restored up to extent of utilization.
- On full utilization of the Sum Insured, it will be restored to 100%.
- The Restored Sum Insured can be used for all claims including for modern treatment, but for a subsequent hospitalization.
- The maximum payable amount for a single claim under restoration benefit shall not be more than the Sum Insured.

28. Rehabilitation and Pain Management: The company will pay the medical expenses for Rehabilitation and Pain Management up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year. Rehabilitation: The company will pay the expenses for rehabilitation, if availed at authorized centres as an In-patient/Out-patient, and if there is an admissible claim for In-patient hospitalization for an injury, disease or illness specified below.

1. Poly Trauma
2. Head injury
3. Diseases of the spine
4. Stroke

Pain Management treatment: The Company will pay expenses for treatment of pain management subject to the limits
Important Note: Rehabilitation and/or Pain management treatment can be taken only at the authorized centres mentioned in the website – www.starhealth.in

29. Star Wellness Program: This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium.

This Wellness Program is enabled and administered online through "Star Health" Mobile App.

Note: The Wellness Activities mentioned are applicable for the Insured person(s) aged 18 years and above only.

The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	4%
351 to 600	10%
601 to 750	14%
751 to 1000	20%

Please refer website www.starhealth.in for more details

30. Co-payment: This policy is subject to co-payment of 10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years and above.

31. Optional Cover to choose deductible: If the insured person chooses any of the following deductible, the Company will provide a discount on premium as per the table given below;

Sum Insured	Aggregate Deductible Option	Discount offered
Up to Rs. 20 lakhs	Rs. 50,000/-	45%
	Rs. 1,00,000/-	55%
Above Rs. 20 lakhs	Rs. 50,000/-	35%
	Rs. 1,00,000/-	50%

Note: This deductible is applicable for every policy year (on Aggregate basis)

Illustration of Deductible

If an Insured with 10 Lac Sum Insured opted for an aggregate deductible of Rs.50,000 in a year, lets understand how this deductible will be applied

First Policy Year

Sum Insured	Rs. 10,00,000/- (Opted Deductible is Rs. 50,000/-)
What does opting a deductible mean	Coverage will start once the Insured incurs single / multiple claims that add up to the deductible amount in a policy year
1st Claim (Injury due to Accident)	Rs. 50,000/- (Not paid by us as it is within Deductible limit)
Balance Sum Insured	Rs. 10,00,000/-
2nd Claim (Dengue fever)	Rs. 65,000/- (Payable as the deductible limit of Rs. 50,000/- is already exhausted in the policy year)
Balance Sum Insured	Rs. 9,35,000/-
3rd Claim (Bacterial Gastroenteritis)	Rs. 55,000/- (Payable as the deductible limit of Rs. 50,000/- is already exhausted in the policy year)
Balance Sum Insured	Rs. 8,80,000/-

- ❑ **Exclusions:** The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

STANDARD EXCLUSIONS

1. Pre-Existing Diseases - Code Excl 01

- A. **Applicable for 3 year policy term:** Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 30 months of continuous coverage after the date of inception of the first policy with insurer.
Applicable for 1 year and 2 year policy term: Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- D. **Applicable for 3 year policy term:** Coverage under the policy after the expiry of 30 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
Applicable for 1 year and 2 year policy term: Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. Specified disease/procedure waiting period - Code Excl 02

- A. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures
1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
 2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 3. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
 4. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),
 5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney calculi and Genitourinary tract calculi.
 6. All types of Hernia,
 7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
 8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
 10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
 11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 12. Varicose veins and Varicose ulcers
 13. All types of transplant and related surgeries.
 14. Congenital Internal disease / defect [except for Unborn in Coverage (15) and New Born in Coverage (17)]

Note: Waiting period for the following benefits are as follows

- a. **Delivery Expenses Cover:** Benefit under this section is subject to a waiting period of 24 months from the date of first commencement of Star Health Assure Insurance policy and its continuous renewal thereof with the Company
- b. **In Utero Fetal Surgery / Intervention:** The Company will pay the expenses incurred for In Utero Fetal Surgeries and Procedures mentioned below after the waiting period of 24 months from the date of inception of this policy

Note: The above mentioned waiting period will not apply for treatment related to congenital Internal disease / defects for the Unborn.

- c. **Assisted Reproduction Treatment:** A waiting period of 24 months from the date of first inception of this policy with the Company for the insured person
- d. **New Born Baby Cover:** This cover is available only If delivery expenses claim is paid under this policy or if Mother is covered under this policy for a continuous period of 12 months without break

3. 30-day waiting period - Code Excl 03

- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

4. Investigation & Evaluation - Code Excl 04

- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
 - B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- 5. Rest Cure, rehabilitation (except to the extent covered under Coverage 28) and respite care - Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
- i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs
- 6. Obesity/ Weight Control - Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions;
- A. Surgery to be conducted is upon the advice of the Doctor
 - B. The surgery/procedure conducted should be supported by clinical protocols
 - C. The member has to be 18 years of age or older and
 - D. Body Mass Index(BMI);
 - 1. greater than or equal to 40 or
 - 2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe Sleep Apnea
 - d. Uncontrolled Type2 Diabetes
- 7. Change-of-Gender treatments - Code Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic surgery - Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 9. Hazardous or Adventure sports - Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- 10. Breach of law - Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers - Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- 12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - Code Excl 12**
- 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - Code Excl 13**
- 14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - Code Excl 14**
- 15. Refractive Error - Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
- 16. Unproven Treatments - Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 17. Sterility and Infertility (except to the extent covered under Coverage 16) - Code Excl 17:** Expenses related to sterility and infertility. This includes;
- a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
- 18. Maternity - Code Excl 18 (except to the extent covered under Coverage 14)**
- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

19. Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA - **Code Excl 19**
 20. Congenital External Condition / Defects / Anomalies(except to the extent covered under Coverage 17) - **Code Excl 20**
 21. Convalescence, general debility, run-down condition, Nutritional deficiency states - **Code Excl 21**
 22. Intentional self -injury - **Code Excl 22**
 23. Injury/disease caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - **Code Excl 24**
 24. Injury or disease caused by or contributed to by nuclear weapons/ materials - **Code Excl 25**
 25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under this exclusion - **Code Excl 26**
 26. Unconventional, Untested, Experimental therapies - **Code Excl 27**
 27. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
 28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
 29. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
 30. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - **Code Excl 35**
 31. Any hospitalization which are not medically necessary / does not warrant hospitalization - **Code Excl 36**
 32. Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - **Code Excl 38**
- Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.
- Claim Settlement**
- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
 - In case of planned hospitalization, inform 24 hours prior to admission in the hospital
 - In case of emergency hospitalization information to be given within 24 hours after hospitalization
 - Cashless facility wherever possible in network hospital
 - In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents subject to terms and conditions of the policy
 - KYC (Identity proof with Address) of the proposer, as per AML Guidelines
 - NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
 - CKYC No. of the proposer (if available)
- Renewal of policy:** The policy shall be renewable provided the product is not withdrawn, except in case of established fraud or non-disclosure or misrepresentation by the Policyholder. If the product is withdrawn, the policyholder shall be provided with suitable options to migrate as per the procedure stated under "withdrawal clause"
- i. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days.
 - ii. While coverage is not available during the Grace Period, if the policy is renewed during the Grace Period, all the credits (Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) accrued under the policy shall be protected.
- Premium Payment in Instalments:** If the Policyholder has opted for Payment of Premium on an Instalment basis i.e. Half Yearly or Quarterly or Monthly as mentioned in the Policy Schedule/Certificate of Insurance, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)
- i. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
 - ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
 - iii. The Policyholder will get the accrued continuity benefit in respect of the (Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) in the event of payment of premium within the stipulated Grace Period...

- iv. No interest will be charged if the instalment premium is not paid on due date.
- v. In case of instalment premium due not received within the Grace Period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
- viii. For premium paid in instalments during the Policy Period, coverage is available during the Grace Period also.

❑ Cancellation

- i. The Policyholder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
 - a. refund proportionate premium for unexpired policy period, if policy term is upto one year and there is no claim (s) made during the policy period.
 - b. refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

Note: In case of long term policies the refund will be given after adjusting the long term discount availed by the insured/policyholder.

❑ Disclosure of Information: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

❑ Automatic Termination: The insurance under this policy with respect to each relevant Insured Person policy shall expire immediately on the earlier of the following events

- ✓ Upon the death of the Insured Person. This means that, the cover for the surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the Sum Insured, Limit of Coverage, Limit of Coverage plus Restore Sum Insured.

❑ Migration: In case of migration of one policy to another with the same insurer, the Policyholder (including all members under family cover and group insurance policies) can transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc. in the previous policy to the migrated policy.

❑ Portability:

- A. The Policyholder has the choice to port his / her policy from one Insurer to another by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability.
- B. The Policyholder is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc. from the existing Insurer to the Acquiring Insurer in the previous policy.

❑ Free Look Period: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The Insured Person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy. If the Insured is not satisfied with any of the terms and conditions and has not made any claim, the Insured has the option to cancel his/her policy. This option is available in case of policies with a term of one year or more.

The Insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any incurred by the Insurer on medical examination of the proposer and stamp duty charges

❑ Redressal of Grievance: In case of any grievance the insured person may contact the Company through

Website : www.starhealth.in

E-mail : gro@starhealth.in, grievances@starhealth.in

Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255

Senior Citizens may call at 044-69007500

Courier : 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai-600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link <https://www.starhealth.in/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017, as amended from time to time.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in>

- ❑ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.
- ❑ **Revision of Sum Insured:** Reduction or enhancement of Sum Insured is permissible only at the time of renewal. The acceptance for enhancement and the amount of enhancement will be at the discretion of the Company and subject to **Exclusion Code Excl 01, Exclusion Code Excl 02 and Exclusion Code Excl 03.**
- ❑ **Withdrawal of policy**

In the likelihood of this product being withdrawn in future, the Company will intimate the Policyholder about the same 90 days prior to expiry of the policy.

 - i. A one-time option to renew the existing product, if renewal falls within the 90 days from the date of withdrawal of the product, or
 - ii. Policyholder will have the option to migrate to similar health insurance product available with the Company at the time of renewal. Policyholder can transfer the credits gained (to the extent of Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) in the previous policy to the migrated policy, provided the policy has been maintained without a break
- ❑ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.
- ❑ **Star Advantages**
 - No Third Party Administrator, direct in-house claims settlement
 - Faster and hassle – free claim settlement
 - Cashless hospitalization
- ❑ **Tax Benefits:** Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- ❑ **TAXES ARE SUBJECT TO CHANGES IN TAX LAWS**
- ❑ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates) - No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.



Benefits Illustration in respect of policies offered on individual and family floater basis

Age of the members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
63	31,872	10,00,000	31,872	Nil	31,872	10,00,000	57,460	6,202	51,258	10,00,000
58	25,588	10,00,000	25,588		25,588	10,00,000				
<p align="center">Illustration 1</p> <p>Total Premium for all members of the family is Rs.57,460/-, when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-</p> <p>Total Premium for all members of the family is Rs.57,460/-, when they are covered under a single policy, Sum insured available for each family member is Rs.10,00,000/-</p> <p align="center">Illustration 2</p>										
54	19,787	10,00,000	19,787	19,787	19,787	10,00,000	57,247	13,084	44,163	10,00,000
51	19,787	10,00,000	19,787	19,787	19,787	10,00,000				
17	5,891	10,00,000	5,891	5,891	5,891	10,00,000				
15	5,891	10,00,000	5,891	5,891	5,891	10,00,000				
13	5,891	10,00,000	5,891	5,891	5,891	10,00,000				
<p>Total Premium for all members of the family is Rs.57,247/-, when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-</p> <p>Total Premium when policy is opted on floater basis is Rs.44,163/- Sum insured of Rs.10,00,000/- is available for the entire family (2A+3C)</p>										

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.

Illustration for Discounts on Premium

Illustration 1

Sum Insured : Rs.10,00,000/-
 Policy Type : Family Floater
 Family Size : 2 Adults+2 Children
 Zone : A
 Policy Term : 1 year

Relation	Age in years	Premium Excluding GST (Rs.)	45% discount for Deductible Opted Rs.50,000/- (Rs.)	Total Premium Excl. GST (Rs.)
Self (Primary member)	45	27,767	12,495	15,272
Spouse	40			
Child 1	17			
Child 2	15			
Final Premium				15,272

Illustration for Child Above 17 years and One Parent including Deductible is Opted

Illustration 2 - (Child Above 17 years and one Parent to be covered) :

Sum Insured: Rs.10,00,000/-
 Policy Type : Family Floater
 Family Size : 2 Adults+2 Children+1 Parent
 Zone : A
 Policy Term : 1 year

Relation	Age in years	Premium Excluding GST (Rs.)	Floater Discount for at 40% for Child 1 and 10% for Parent 1	Premium after Floater Discount Excluding GST (Rs.)	45% discount for Deductible Opted Rs.50,000/- (Rs.)	Total Premium Excl. GST (Rs.)
Self (Primary member)	45	23,686	-	23,686	10,659	13,027
Spouse	40					
Child 2	17					
Child 1	19	9,762	3,905	5,857	2,636	3,221
Parent 1	70	38,157	3,816	34,341	15,453	18,888
Final Premium						35,136

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

Or

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STAR HEALTH ASSURE INSURANCE POLICY

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STAR HEALTH AND ALLIED INSURANCE CO. LTD.

Registered Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.
 Phone : 044 - 2828 8800 Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone : 044 - 4788 6666

Customer Care Number: 044 69006900 | Toll free: 1800 425 2255

Chat: +91 9597652225 | sms: STAR to 56677 | Email: support@starhealth.in

CIN: L66010TN2005PLC056649 | IRDAI Regn. No: 129

STAR HEALTH ASSURE INSURANCE POLICY

Unique Identification No: SHAHJP23131V02222 | BRO/SHAV/7/2025
 ZONE A - Premium Chart for 3 Years | 1 Year

(Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad,

- Under floater policy, premium for child aged up to 17 years will be according to the family size. Above 17 years, the child can be considered under the floater policy by paying the premium applicable for the child based on his/her appropriate age from the 1A premium table with a floater discount of 40%.
- The premium for parents (in-laws) is based on their appropriate age from the 1A table with a floater discount of 10% for each parent.

Sum Insured	Aggregate Deductible Option	Discount Offered	
		Up to Rs. 20 lakhs	Above Rs. 20 lakhs
	Rs. 50,000/-	45%	
	Rs. 1,00,000/-	55%	
	Rs. 50,000/-	50%	
	Rs. 1,00,000/-	55%	

Note: This deductible is applicable for every policy year (on Aggregate basis)

Premium Chart for 3 Year (Including GST)	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	15-33	13,350	16,456	21,096	23,623	25,751	29,682	33,433	35,743	38,881
	16	15,593	19,679	25,413	28,450	31,179	36,152	40,607	43,678	47,568
	17	17,835	23,463	29,731	33,277	36,607	42,622	47,781	51,813	57,034
	18-33	20,326	27,333	34,528	38,641	42,639	49,811	55,753	60,429	67,119
	34	21,627	29,334	36,476	40,756	44,965	52,487	58,749	63,695	70,679
	35	22,928	30,534	38,204	42,744	47,299	55,162	61,748	66,921	74,223
	36-43	24,373	32,312	40,403	45,220	49,876	58,136	65,075	70,497	78,194
	44	26,791	34,923	43,380	48,560	53,490	62,177	69,638	75,332	83,339
	45	29,209	37,534	46,358	51,899	57,104	66,219	74,202	80,167	88,483
	46-48	31,896	40,435	49,665	55,609	61,120	70,710	79,272	85,540	94,199
1A-1C	15-33	13,350	16,456	21,096	23,623	25,751	29,682	33,433	35,743	38,881
	16	15,593	19,679	25,413	28,450	31,179	36,152	40,607	43,678	47,568
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1A-1C	15-33	13,350	16,456	21,096	23,623	25,751	29,682	33,433	35,743	38,881
	16	15,593								

Gross Premium Chart for 2 year term											AA/Adj/C/Child										
Plan Type	Age Band / SI	5.00,000	10.00,000	15.00,000	20.00,000	25.00,000	30.00,000	35.00,000	40.00,000	45.00,000	50.00,000	55.00,000	60.00,000	65.00,000	70.00,000	75.00,000	80.00,000	85.00,000	90.00,000	95.00,000	
1A	18-34	11,301	14,877	18,832	20,857	22,902	26,811	29,811	33,811	37,811	41,811	45,811	49,811	53,811	57,811	61,811	65,811	69,811	73,811	77,811	81,811
	35	13,793	18,548	23,430	26,220	28,933	33,801	37,822	41,843	45,864	49,885	53,906	57,927	61,948	65,969	69,990	74,011	78,032	82,053	86,074	90,095
	36-44	15,094	20,148	25,318	28,336	31,354	36,420	40,486	45,552	50,618	55,684	60,750	65,816	70,882	75,948	81,014	86,080	91,146	96,212	101,278	106,344
	45	16,539	21,926	27,416	30,685	33,954	39,444	43,934	48,424	52,914	57,404	61,894	66,384	70,874	75,364	79,854	84,344	88,834	93,324	97,814	102,304
	46	18,057	24,377	30,934	34,024	37,114	42,604	47,094	51,584	56,074	60,564	65,054	69,544	74,034	78,524	83,014	87,504	91,994	96,484	100,974	105,464
	47-49	21,644	27,438	33,702	37,735	41,768	47,258	51,748	56,238	60,728	65,218	69,708	74,198	78,688	83,178	87,668	92,158	96,648	101,138	105,628	110,118
	50	23,859	30,258	37,152	41,585	45,018	50,508	54,998	59,488	63,978	68,468	72,958	77,448	81,938	86,428	90,918	95,408	99,898	104,388	108,878	113,368
	51-54	26,074	32,976	39,474	44,407	48,340	53,830	58,320	62,810	67,300	71,790	76,280	80,770	85,260	89,750	94,240	98,730	103,220	107,710	112,200	116,690
	55	28,289	35,694	42,594	47,927	51,860	57,350	61,840	66,330	70,820	75,310	79,800	84,290	88,780	93,270	97,760	102,250	106,740	111,230	115,720	120,210
	56-59	31,499	39,417	46,734	52,467	56,400	61,890	66,380	70,870	75,360	79,850	84,340	88,830	93,320	97,810	102,300	106,790	111,280	115,770	120,260	124,750
	60	33,714	41,943	49,260	55,393	59,326	64,816	69,306	73,796	78,286	82,776	87,266	91,756	96,246	100,736	105,226	109,716	114,206	118,696	123,186	127,676
	61-64	35,929	44,578	51,894	58,227	62,160	67,650	72,140	76,630	81,120	85,610	90,100	94,590	99,080	103,570	108,060	112,550	117,040	121,530	126,020	130,510
	65	38,144	47,117	54,432	61,165	65,100	70,590	75,080	79,570	84,060	88,550	93,040	97,530	102,020	106,510	111,000	115,490	119,980	124,470	128,960	133,450
	66-69	40,359	49,752	57,066	64,199	68,134	73,624	78,114	82,604	87,094	91,584	96,074	100,564	105,054	109,544	114,034	118,524	123,014	127,504	131,994	136,484
	70	42,574	52,387	60,000	67,513	71,448	76,938	81,428	85,918	90,408	94,898	99,388	103,878	108,368	112,858	117,348	121,838	126,328	130,818	135,308	139,798
	71-74	44,789	55,012	62,624	70,537	74,472	80,962	85,452	89,942	94,432	98,922	103,412	107,902	112,392	116,882	121,372	125,862	130,352	134,842	139,332	143,822
	75	47,004	57,647	65,258	73,573	77,508	84,998	89,488	93,978	98,468	102,958	107,448	111,938	116,428	120,918	125,408	129,898	134,388	138,878	143,368	147,858
	76-79	49,219	60,282	68,094	76,809	80,744	88,234	92,724	97,214	101,704	106,194	110,684	115,174	119,664	124,154	128,644	133,134	137,624	142,114	146,604	151,094
	80	51,434	62,917	71,128	80,243	84,178	91,668	96,158	100,648	105,138	109,628	114,118	118,608	123,098	127,588	132,078	136,568	141,058	145,548	150,038	154,528
	81-84	53,649	65,552	74,162	83,677	87,612	95,102	99,592	104,082	108,572	113,062	117,552	122,042	126,532	131,022	135,512	140,002	144,492	148,982	153,472	157,962
	85	55,864	68,187	77,196	87,111	91,046	98,536	103,026	107,516	112,006	116,496	120,986	125,476	129,966	134,456	138,946	143,436	147,926	152,416	156,906	161,396
	86-89	58,079	70,822	80,230	90,545	94,480	101,970	106,460	110,950	115,440	119,930	124,420	128,910	133,400	137,890	142,380	146,870	151,360	155,850	160,340	164,830
	90	60,294	73,457	83,264	94,079	98,014	105,504	110,004	114,504	119,004	123,504	128,004	132,504	137,004	141,504	146,004	150,504	155,004	159,504	164,004	168,504
	91-94	62,509	76,092	86,300	97,515	101,450	108,940	113,430	117,920	122,410	126,900	131,390	135,880	140,370	144,860	149,350	153,840	158,330	162,820	167,310	171,800
	95	64,724	78,727	89,334	101,047	105,002	112,492	116,982	121,472	125,962	130,452	134,942	139,432	143,922	148,412	152,902	157,392	161,882	166,372	170,862	175,352
	96-99	66,939	81,362	92,370	104,583	108,538	116,028	120,518	125,008	129,498	133,988	138,478	142,968	147,458	151,948	156,438	160,928	165,418	169,908	174,398	178,888
	100	69,154	84,007	95,414	108,027	112,002	119,492	123,982	128,472	132,962	137,452	141,942	146,432	150,922	155,412	159,902	164,392	168,882	173,372	177,862	182,352
Plan Type	Age Band / SI	5.00,000	10.00,000	15.00,000	20.00,000	25.00,000	30.00,000	35.00,000	40.00,000	45.00,000	50.00,000	55.00,000	60.00,000	65.00,000	70.00,000	75.00,000	80.00,000	85.00,000	90.00,000	95.00,000	
1A-1C	18-34	25,127	32,443	40,210	45,074	48,938	53,802	57,666	62,530	66,394	71,258	75,122	78,986	82,850	86,714	90,578	94,442	98,306	102,170	106,034	109,898
	35	30,428	40,843	51,258	57,182	61,046	65,910	69,774	74,638	78,502	83,366	87,230	91,094	94,958	98,822	102,686	106,550	110,414	114,278	118,142	122,006
	36-44	33,731	45,447	56,562	63,086	66,950	72,474	76,338	80,202	84,066	88,930	92,794	96,658	100,522	104,386	108,250	112,114	115,978	119,842	123,706	127,570
	45	37,034	49,150	60,265	67,389	71,253	76,777	80,641	85,165	89,029	93,893	97,757	101,621	105,485	109,349	113,213	117,077	120,941	124,805	128,669	132,533
	46-49	40,337	52,853	63,968	71,492	75,356	80,880	84,744	89,268	93,132	97,996	101,860	105,724	109,588	113,452	117,316	121,180	125,044	128,908	132,772	136,636
	50	42,552	55,468	66,583	74,707	78,571	84,105	87,969	92,493	96,357	101,221	105,085	108,949	112,813	116,677	120,541	124,405	128,269	132,133	135,997	139,861
	51-54	44,767	58,083	69,298	77,922	81,786	87,320	91,284	95,818	99,682	104,616	108,480	112,344	116,208	120,072	123,936	127,800	131,664	135,528	139,392	143,256
	55	46,982	60,798	72,013	81,137	85,001	90,535	94,499	98,963	102,827	107,691	111,555	115,419	119,283	123,147	127,011	130,875	134,739	138,603	142,467	146,331
	56-59	49,197	63,413	74,628	84,152	88,016	93,550	97,514	101,978	105,942	110,806	114,670	118,534	122,398	126,262	130,126	133,990	137,854	141,718	145,582	149,446
	60	51,412	66,028	77,243	87,167	91,031	96,565	100,529	104,993	108,957	113,821	117,685	121,549	125,413	129,277	133,141	137,005	140,869	144,733	148,597	152,461
	61-64	53,627	68,643	80,058	90,382	94,246	100,780	104,744	109,208	113,172	117,636	121,500	125,364	129,228	133,092	136,956	140,820	144,684	148,548	152,412	156,276
	65	55,842	71,258	82,673	93,397	97,261	103,795	107,759	112,223	116,187	120,651	124,515	128,379	132,243	136,107	139,971	143,835	147,699	151,563	155,427	159,291
	66-69	58,057	73,873	85,288	96,412	100,276	106,810	110,774	115,238	119,202	123,666	127,530	131,394	135,258	139,122	142,986	146,850	150,714	154,578	158,442	162,306
	70	60,272	76,488	87,903	99,427	103,291	109,825	113,789	118,253	122,217	126,681	130,545	134,409	138,273	142,137	146,001	149,865	153,729	157,593	161,457	165,321
	71-74	62,487	79,103	90,518	102,342	106,206	112,740	116,604	121,068	124,932	129,396	133,260	137,124	140,988	144,852	148,716	152,580	156,444	160,308	164,172	168,036
	75	64,702	81,718	93,133	105,357	109,221	115,755	119,619	124,083	127,947	132,411	136,275	140,139	144,003	147,867	151,731	155,595	159,459	163,323	167,187	171,051

STAR HEALTH ASSURE INSURANCE POLICY

Unique Identification No: SHAHJ22131V022223 | BRO/SHAV/72025
 ZONE B - Premium Chart for 3 Years | 2 Years | 1 Year

(Pune including Nashik, Tiruvandur, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat)

- Under floater policy, premium for child aged up to 17 years will be according to the family size. Above 17 years, the child can be considered under the floater policy by paying the premium applicable for the child based on his/her appropriate age from the 1A premium table with a floater discount of 40%.
- The premium for parents (in-laws) is based on their appropriate age from the 1A table with a floater discount of 10% for each parent.

Sum Insured	Aggregate Deductible Option		Discount Offered
	Up to Rs. 20 lakhs	Above Rs. 20 lakhs	
	Rs. 50,000/-	Rs. 1,00,000/-	45%
	Rs. 50,000/-	Rs. 1,00,000/-	55%
	Rs. 50,000/-	Rs. 1,00,000/-	50%

Note: This deductible is applicable for every policy year (on Aggregate basis)

Premium Chart for 3 Year (Including GST)	Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000																		
1A	19-33	15-16	11,735	14,508	18,751	20,997	22,862	26,360	29,712	31,725	34,461																		
		16-17	13,818	17,796	22,837	25,565	28,005	32,502	36,519	39,263	41,701																		
		1A-1C	19-33	15-16	15,900	20,243	26,923	30,132	33,148	38,644	43,226	46,801	50,141																
				16-17	18,214	24,736	31,463	35,208	38,862	45,469	50,889	55,176	59,141																
				1A-1C	34-44	15-16	19,245	26,127	33,957	37,947	40,885	47,751	53,495	57,990	61,837														
						16-17	22,518	30,447	39,277	43,868	47,048	54,924	60,670	65,165	69,342														
						1A-1C	45-54	15-16	21,734	29,655	38,571	42,929	45,156	53,032	58,766	63,261	67,507												
								16-17	25,007	33,928	42,844	47,502	49,429	57,305	63,040	67,535	71,931												
								1A-1C	55-64	15-16	23,770	31,691	40,607	45,265	47,192	55,068	60,803	65,298	69,694										
										16-17	27,043	35,964	44,880	49,738	51,465	59,341	65,076	69,571	73,967										
										1A-1C	65-74	15-16	25,807	33,728	42,644	47,502	49,129	57,005	62,740	67,235	71,631								
												16-17	29,080	38,001	46,917	51,775	53,202	61,078	66,813	71,308	75,704								
												1A-1C	75-84	15-16	27,915	35,836	44,752	49,610	51,037	58,913	64,648	69,143	73,539						
														16-17	31,188	39,109	48,025	52,883	54,310	62,186	67,921	72,416	76,812						
														1A-1C	85-94	15-16	29,242	37,163	46,079	50,937	52,364	60,240	65,975	70,470	74,866				
																16-17	32,515	40,436	49,352	54,210	55,637	63,513	69,248	73,743	78,139				
																1A-1C	Above 80	15-16	30,570	38,491	47,407	52,265	53,692	61,568	67,303	71,798	76,194		
																		16-17	33,843	41,764	50,682	55,540	56,967	64,843	70,578	75,073	79,469		
																		1A-1C	19-33	15-16	30,212	42,319	54,215	60,660	62,993	73,596	80,725	85,195	89,032
																				16-17	32,518	44,625	56,521	62,966	65,299	75,902	83,031	87,501	91,338
1A-1C	34-44																			15-16	32,574	45,103	57,499	64,338	67,039	78,249	85,937	90,407	94,244
																				16-17	34,880	47,409	59,805	66,644	69,345	80,555	88,243	92,713	96,550
		1A-1C	45-54																	15-16	34,941	47,470	59,866	66,705	69,406	80,616	88,304	92,774	96,611
																				16-17	37,247	49,776	62,172	69,011	71,712	82,922	90,610	95,080	98,917
				1A-1C	55-64															15-16	37,002	49,531	61,927	68,766	71,467	82,677	90,365	94,835	98,672
																				16-17	39,308	51,837	64,233	71,072	73,773	84,984	92,672	97,142	100,979
						1A-1C	65-74													15-16	39,163	51,692	64,088	70,927	73,628	84,839	92,527	97,000	100,837
																				16-17	41,469	53,898	66,293	73,132	75,833	87,044	94,732	99,205	103,042
								1A-1C	75-84											15-16	41,318	53,747	66,143	72,982	75,683	86,894	94,582	99,055	102,892
																				16-17	43,624	55,953	68,349	75,188	77,889	89,100	96,788	101,261	105,098
										1A-1C	85-94									15-16	43,473	55,602	68,407	75,246	77,947	89,158	96,846	101,319	105,156
																				16-17	45,779	57,808	70,613	77,452	80,153	91,364	99,052	103,525	107,362
												1A-1C	Above 80							15-16	45,628	57,957	71,062	77,901	80,602	91,813	99,501	103,974	107,811
																				16-17	47,934	60,166	73,277	80,116	82,817	94,028	101,716	106,189	110,026
														1A-1C	19-33					15-16	38,389	52,254	65,938	73,789	76,490	87,701	95,400	100,000	103,837
																				16-17	40,695	54,560	68,244	76,095	78,796	90,007	97,706	102,306	106,143
																1A-1C	34-44			15-16	40,850	54,715	68,400	76,251	78,952	90,163	97,862	102,462	106,299
																				16-17	43,156	57,021	70,666	78,517	81,218	92,429	100,128	104,728	108,565
																		1A-1C	45-54	15-16	42,911	56,776	70,421	78,272	80,973	92,184	99,883	104,483	108,320
																				16-17	45,217	59,082	72,727	80,578	83,279	94,490	102,189	106,789	110,626
1A-1C	55-64																			15-16	44,966	59,031	72,676	80,527	83,228	94,439	102,138	106,738	110,575
																				16-17	47,272	61,337	75,032	82,883	85,584	96,795	104,494	109,094	112,931
		1A-1C	65-74																	15-16	46,121	60,586	74,285	82,136	84,837	96,048	103,747	108,347	112,184
																				16-17	48,427	62,892	76,591	84,442	87,143	98,354	106,053	110,653	114,490
				1A-1C	75-84															15-16	47,272	61,337	75,032	82,883	85,584	96,795	104,494	109,094	112,931
																				16-17	49,578	63,643	77,338	85,189	87,890	99,101	106,800	111,400	115,237
						1A-1C	85-94													15-16	49,427	63,892	77,587	85,438	88,139	99,350	107,049	111,649	115,486
																				16-17	51,733	66,198	79,893	87,744	90,445	101,656	109,355	113,954	117,791
								1A-1C	Above 80											15-16	51,582	66,047	79,742	87,593	90,294	101,505	109,204	113,804	117,641
																				16-17	53,888	68,353	82,048	89,899	92,600	103,811	111,510	116,110	120,000
										1A-1C	19-33									15-16	46,466	62,189	77,961	86,919	89,778	101,814	110,000	116,376	121,501
																				16-17	48,772	64,495	80,267	89,225	92,084	104,110	112,296	118,672	123,797
												1A-1C	34-44							15-16	48,985	64,812	80,584	89,542	92,401	104,436	112,622	119,000	124,125
																				16-17	51,291	67,118	82,890	91,848	94,707	106,742	114,928	121,306	126,431
														1A-1C	45-54					15-16	50,540	66,125	81,899	90,857	93,716	105,752	113,938	120,316	125,441
																				16-17	52,846	68,431	84,205	93,163	96,022	108,058	116,244	122,622	127,747
																1A-1C	55-64			15-16	52,695	68,276	83,754	92,712	95,571	107,607	115,793	122,171	127,296
																				16-17	55,001	70,582	86,060	95,018	97,877	109,913	118,100	124,478	129,603
																		1A-1C	65-74	15-16	54,840	70,427	85,905	94,863	97,722	109,758	117,944	124,322	129,447
																				16-17	57,146	72,733	88,211	97,169	100,028	112,064	120,250	126,628	131,753
1A-1C	75-84																			15-16	56,995	72,572	88,400	97,358	100,217	112,253	120,439	126,817	131,942
																				16-17	59,301	74,878	90,706	99,664	102,523	114,559	122,745	129,123	134,248
		1A-1C	85-94																	15-16	58,146	74,717	90,545	99,503	102,362	114,398	122,584	128,962	134,087
																				16-17	60,452	77,023	92,851	101,809	104,668	116,704	124,890	131,268	136,393
				1A-1C	Above 80															15-16	60,000	76,860	92,700	101,658	104,517	116,553	124,739	131,117	136,242
																				16-17	62,306	79,166	95,006	103,964	106,823	118,859	127,045	133,423	138,548
						1A-1C	19-33													15-16	47,597	63,580	79,563	88,521	91,480	103,516	111,702	118,078	123,454
																				16-17	49,893	65,876	81,859	90,817	93,776	105,812	114,000	120,376	125,752
								1A-1C	34-44											15-16	50,099	66,082	82,065	91,023	94,082	106,118	114,306	120,682	126,058
																				16-17	52,395	68,378	84,359	93,319	96,378	108,414	116,602	122,978	128,354
										1A-1C	45-54									15-16	52,600	68,483	84,470	93,428	96,487	108,520	116,708	123,084	128,460
																				16-17	54,896	70,779	86,765	95,724	98,783	110,816	119,004	125,380	130,756
												1A-1C	55-64							15-16	54,751	70,588	86,679	95,737	98,796	110,921	119,109	125,485	130,861
																				16-17	57,047	72,884	88,975	97,982	101,041	113,277	121,465	127,841	133,217
														1A-1C	65-74					15-16	56,902	72,733	89,126	98,134	101,193	113,429	121,617	128,000	133,376
																				16-17	59,198	75,029	91,422	100,430	103,489	115,725	123,908	130,291	135,667
																1A-1C	75-84			15-16	58,057	74,872	91,271	100,279	103,338	115,570	123,752	130,135	135,511
																				16-17	60,353	77,168	93,567	102,574	105,633	117,866	126,049	132,432	137,808
																		1A-1C	85-94	15-16	60,202	77,017	93,416	102,424	105,483	117,709	125,893	132,276	137,652
																				16-17	62,498	79,313	95,712	104,720	107,779	119,915	128,100	134,483	139

Premium Chart for 2 Year (Excluding GST)		5.00,000	10.00,000	15.00,000	20.00,000	25.00,000	30.00,000	35.00,000	40.00,000	45.00,000	50.00,000	55.00,000	60.00,000	65.00,000	70.00,000	75.00,000	80.00,000	85.00,000	90.00,000	95.00,000	1,00,00,000	1,05,00,000	1,10,00,000	1,15,00,000	1,20,00,000	1,25,00,000	1,30,00,000	1,35,00,000	1,40,00,000	1,45,00,000	1,50,00,000	1,55,00,000	1,60,00,000	1,65,00,000	1,70,00,000	1,75,00,000	1,80,00,000	1,85,00,000	1,90,00,000	1,95,00,000	2,00,00,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Plan Type	Age Band / SI	5.00,000	10.00,000	15.00,000	20.00,000	25.00,000	30.00,000	35.00,000	40.00,000	45.00,000	50.00,000	55.00,000	60.00,000	65.00,000	70.00,000	75.00,000	80.00,000	85.00,000	90.00,000	95.00,000	1,00,00,000	1,05,00,000	1,10,00,000	1,15,00,000	1,20,00,000	1,25,00,000	1,30,00,000	1,35,00,000	1,40,00,000	1,45,00,000	1,50,00,000	1,55,00,000	1,60,00,000	1,65,00,000	1,70,00,000	1,75,00,000	1,80,00,000	1,85,00,000	1,90,00,000	1,95,00,000	2,00,00,000																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
1A	19-34	7.563	9.345	12.274	14.248	15.514	17.027	18.502	20.152	21.879	23.684	25.567	27.528	29.566	31.681	33.873	36.143	38.491	40.917	43.421	45.903	48.463	51.001	53.617	56.311	59.083	61.933	64.861	67.867	70.951	74.112	77.350	80.665	84.056	87.523	91.066	94.685	98.379	102.147	105.989	109.904	113.892	117.954	122.090	126.301	130.587	134.948	139.384	143.895	148.481	153.142	157.878	162.689	167.575	172.536	177.572	182.683	187.869	193.130	198.466	203.877	209.363	214.924	220.560	226.271	232.057	237.918	243.854	249.865	255.951	262.112	268.348	274.659	281.045	287.506	294.042	300.653	307.339	314.099	320.934	327.844	334.829	341.888	349.021	356.228	363.509	370.864	378.293	385.796	393.373	401.024	408.749	416.548	424.421	432.368	440.388	448.481	456.646	464.883	473.192	481.573	490.026	498.551	507.147	515.814	524.552	533.361	542.241	551.191	560.211	569.301	578.461	587.691	596.991	606.361	615.801	625.311	634.891	644.541	654.261	664.051	673.911	683.841	693.841	703.911	714.051	724.261	734.541	744.891	755.311	765.801	776.361	786.991	797.691	808.461	819.301	830.211	841.191	852.241	863.361	874.551	885.811	897.141	908.541	920.011	931.551	943.161	954.841	966.591	978.411	990.301	1,002.261	1,014.291	1,026.391	1,038.561	1,050.801	1,063.111	1,075.491	1,087.941	1,100.461	1,113.051	1,125.711	1,138.441	1,151.241	1,164.111	1,177.051	1,190.061	1,203.141	1,216.291	1,229.511	1,242.801	1,256.161	1,269.591	1,283.091	1,296.661	1,310.301	1,324.011	1,337.791	1,351.641	1,365.561	1,379.551	1,393.611	1,407.741	1,421.941	1,436.211	1,450.551	1,464.961	1,479.441	1,493.991	1,508.611	1,523.301	1,538.061	1,552.891	1,567.791	1,582.761	1,597.801	1,612.911	1,628.091	1,643.341	1,658.661	1,674.051	1,689.511	1,705.041	1,720.641	1,736.311	1,752.051	1,767.861	1,783.741	1,799.691	1,815.711	1,831.801	1,847.961	1,864.191	1,880.491	1,896.861	1,913.301	1,929.811	1,946.391	1,963.041	1,979.761	1,996.551	2,013.411	2,030.341	2,047.341	2,064.411	2,081.551	2,098.761	2,116.041	2,133.391	2,150.811	2,168.301	2,185.861	2,203.491	2,221.191	2,238.961	2,256.801	2,274.711	2,292.691	2,310.741	2,328.861	2,347.051	2,365.311	2,383.641	2,402.041	2,420.511	2,439.051	2,457.661	2,476.341	2,495.091	2,513.911	2,532.801	2,551.761	2,570.791	2,589.891	2,609.061	2,628.301	2,647.611	2,667.091	2,686.641	2,706.261	2,725.951	2,745.711	2,765.541	2,785.441	2,805.411	2,825.451	2,845.561	2,865.741	2,886.091	2,906.511	2,927.001	2,947.561	2,968.191	2,988.891	3,009.661	3,030.501	3,051.411	3,072.391	3,093.441	3,114.561	3,135.751	3,157.011	3,178.341	3,199.741	3,221.211	3,242.751	3,264.361	3,286.041	3,307.791	3,329.611	3,351.501	3,373.461	3,395.491	3,417.591	3,439.761	3,462.001	3,484.311	3,506.691	3,529.141	3,551.661	3,574.251	3,596.911	3,619.641	3,642.441	3,665.311	3,688.251	3,711.261	3,734.341	3,757.491	3,780.711	3,804.001	3,827.361	3,850.791	3,874.291	3,897.861	3,921.501	3,945.211	3,968.991	3,992.841	4,016.761	4,040.751	4,064.811	4,088.941	4,113.141	4,137.411	4,161.751	4,186.161	4,210.641	4,235.191	4,259.811	4,284.501	4,309.261	4,334.091	4,358.991	4,383.961	4,409.001	4,434.111	4,459.291	4,484.541	4,509.861	4,535.251	4,560.711	4,586.241	4,611.841	4,637.511	4,663.251	4,689.061	4,714.941	4,740.891	4,766.911	4,793.001	4,819.161	4,845.391	4,871.691	4,898.061	4,924.501	4,951.011	4,977.591	5,004.241	5,030.961	5,057.751	5,084.611	5,111.541	5,138.541	5,165.611	5,192.751	5,219.961	5,247.241	5,274.591	5,302.011	5,329.501	5,357.061	5,384.691	5,412.391	5,440.161	5,468.001	5,495.911	5,523.891	5,551.941	5,580.061	5,608.251	5,636.511	5,664.841	5,693.241	5,721.711	5,750.251	5,778.861	5,807.541	5,836.291	5,865.111	5,894.001	5,922.961	5,952.001	5,981.111	6,010.291	6,039.541	6,068.861	6,098.251	6,127.711	6,157.241	6,186.841	6,216.511	6,246.251	6,276.061	6,305.941	6,335.891	6,365.911	6,396.001	6,426.161	6,456.391	6,486.691	6,517.061	6,547.501	6,578.011	6,608.591	6,639.241	6,670.061	6,700.951	6,731.911	6,762.941	6,794.041	6,825.211	6,856.451	6,887.761	6,919.141	6,950.591	6,982.111	7,013.701	7,045.361	7,077.091	7,108.891	7,140.761	7,172.701	7,204.711	7,236.791	7,268.941	7,301.161	7,333.451	7,365.811	7,398.241	7,430.741	7,463.311	7,495.951	7,528.661	7,561.441	7,594.291	7,627.111	7,660.001	7,692.961	7,725.991	7,759.091	7,792.261	7,825.501	7,858.811	7,892.191	7,925.641	7,959.161	7,992.751	8,026.411	8,060.141	8,093.941	8,127.811	8,161.751	8,195.761	8,229.841	8,263.991	8,298.211	8,332.501	8,366.861	8,401.291	8,435.791	8,470.361	8,504.991	8,539.691	8,574.461	8,609.301	8,644.211	8,679.191	8,714.241	8,749.361	8,784.551	8,819.811	8,855.141	8,890.541	8,926.011	8,961.551	8,997.161	9,032.841	9,068.591	9,104.411	9,140.301	9,176.261	9,212.291	9,248.391	9,284.561	9,320.801	9,357.111	9,393.491	9,429.941	9,466.461	9,503.051	9,539.711	9,576.441	9,613.241	9,650.111	9,687.051	9,724.061	9,761.141	9,798.291	9,835.511	9,872.801	9,910.161	9,947.591	9,985.091	1,002.561	1,010.001	1,017.511	1,025.091	1,032.641	1,040.261	1,047.851	1,055.411	1,063.041	1,070.641	1,078.211	1,085.851	1,093.461	1,101.041	1,108.691	1,116.311	1,123.901	1,131.561	1,139.191	1,146.791	1,154.361	1,161.911	1,169.531	1,177.121	1,184.781	1,192.411	1,200.011	1,207.581	1,215.121	1,222.731	1,230.311	1,237.861	1,245.481	1,253.071	1,260.641	1,268.181	1,275.791	1,283.371	1,290.921	1,298.441	1,305.931	1,313.401	1,320.851	1,328.371	1,335.861	1,343.331	1,350.781	1,358.211	1,365.621	1,373.011	1,380.381	1,387.731	1,395.061	1,402.371	1,409.661	1,416.931	1,424.181	1,431.411	1,438.621	1,445.811	1,452.981	1,460.131	1,467.261	1,474.371	1,481.461	1,488.531	1,495.581	1,502.611	1,509.621	1,516.611	1,523.581	1,530.531	1,537.461	1,544.371	1,551.261	1,558.131	1,565.081	1,572.011	1,578.921	1,585.811	1,592.681	1,599.531	1,606.361	1,613.171	1,620.061	1,626.931	1,633.781	1,640.611	1,647.421	1,654.211	1,661.081	1,667.931	1,674.761	1,681.571	1,688.361	1,695.131	1,701.881	1,708.611	1,715.321	1,722.011	1,728.681	1,735.331	1,741.961	1,748.571	1,755.161	1,761.731	1,768.281	1,774.811	1,781.321	1,787.811	1,794.281	1,800.731	1,807.161	1,813.571	1,819.961	1,826.331	1,832.681	1,839.011	1,845.321	1,851.611	1,857.881	1,864.131	1,870.361	1,876.571	1,882.761	1,888.931	1,895.081	1,901.211	1,907.321	1,913.411	1,919.481	1,925.531	1,931.561	1,937.571	1,943.561	1,949.531	1,955.481	1,961.411	1,967.321	1,973.211	1,979.081	1,984.931	1,990.761	1,996.571	2,002.361	2,008.131	2,013.881	2,019.611	2,025.321	2,031.011	2,036.681	2,042.331	2,047.961	2,053.571	2,059.161	2,064.731	2,070.281	2,075.811	2,081.321	2,086.811	2,092.281	2,097.731	2,103.161	2,108.571	2,114.061	2,119.531	2,124.981	2,130.411	2,135.821	2,141.211	2,146.581	2,151.931	2,157.261	2,162.571	2,167.861	2,173.131	2,178.381	2,183.611	2,188.821	2,194.011	2,199.181	2,204.331	2,209.461	2,214.571	2,219.661	2,224.731	2,229.781	2,234.811	2,239.821	2,244.811	2,249.781	2,254.731	2,259.661	2,264.571	2,269.461	2,274.331	2,279.181	2,284.011	2,288.821	2,293.611	2,298.381	2,303.131	2,307.861	2,312.571	2,317.261	2,321.931	2,326.581	2,331.211	2,335.821	2,340.411	2,345.081	2,349.731	2,354.361	2,358.971	2,363.561	2,368.131	2,372.681	2,377.211	2,381.721	2,386.211	2,390.681	2,395.131	2,399.561	2,404.071	2,408.561	2,413.031	2,417.481	2,421.911	2,426.321	2,430.711	2,435.081	2,439.431	2,443.761	2,448.071	2,452.361	2,456.631	2,460.881	2,465.111	2,469.321	2,473.511	2,477.681	2,481.83

STAR HEALTH ASSURE INSURANCE POLICY

Unique Identification No: SHAHUP23131V022223 | BRO/SHAHV/7/2025
 ZONE C - Premium Chart for 3 Years | 2 Years | 1 Year
 (Rest of India)

- Under floater policy, premium for child aged up to 17 years will be according to the family size. Above 17 years, the child can be considered under the floater policy by paying the premium applicable for the child based on his/her appropriate age from the 1A premium table with a floater discount of 40%.
- The premium for parents (in-laws) is based on their appropriate age from the 1A table with a floater discount of 10% for each parent.

Sum Insured	Aggregate Deductible Option		Discount Offered	
	Up to Rs. 20 lakhs	Rs. 50,000/- Rs. 1,00,000/-	45% 55%	55% 65%
Above Rs. 20 lakhs	Rs. 50,000/- Rs. 1,00,000/-	55% 65%		

Note: This deductible is applicable for every policy year (on Aggregate basis)

Premium Chart for 3 Year (Including GST)		AAule / CChild									
Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	30,00,000	35,00,000	40,00,000	45,00,000	50,00,000
1A	91days-15	10,330	12,781	16,712	18,713	20,351	23,471	26,477	29,477	32,477	35,477
	16	12,274	15,807	20,597	23,096	25,245	29,208	32,964	36,720	40,476	44,232
	17	14,218	18,014	24,481	27,398	30,140	35,185	39,452	43,719	47,986	52,253
	18-33	16,378	22,477	28,798	32,223	35,579	41,693	46,660	51,627	56,594	61,561
	34	18,345	25,687	33,225	37,622	41,338	48,736	53,595	58,454	63,313	68,172
	35	20,312	28,893	37,683	42,921	46,999	55,897	61,256	66,615	71,974	77,333
	36-43	19,438	26,242	33,340	37,998	41,951	49,986	53,709	57,432	61,155	64,878
	44	21,405	27,975	35,181	39,377	43,580	52,050	56,246	60,442	64,638	68,834
	45	22,846	29,708	37,123	41,555	45,728	54,535	58,741	62,944	67,147	71,350
	46-48	24,740	31,633	39,280	43,976	48,324	57,595	62,291	66,988	71,685	76,382
	49	27,796	35,030	43,185	48,354	53,060	63,251	68,226	73,201	78,176	83,151
	50	29,853	38,427	47,090	52,732	57,836	68,706	74,000	79,294	84,588	89,882
	51-53	34,250	43,423	53,229	59,598	65,512	77,267	83,522	89,777	96,032	102,287
	54	37,469	46,449	56,987	63,813	69,260	81,615	88,370	95,125	101,880	108,635
	55	40,688	50,097	61,135	68,400	73,487	86,442	93,697	100,952	108,207	115,462
	56-58	44,235	54,483	66,321	73,827	79,576	93,190	1,00,445	1,07,700	1,14,955	1,22,210
	59	47,712	58,760	71,268	79,479	85,793	1,00,340	1,08,250	1,16,160	1,24,070	1,31,980
	60	51,189	63,036	76,544	85,311	91,410	1,07,430	1,15,740	1,24,050	1,32,360	1,40,670
	61-63	55,592	67,798	82,621	91,411	1,00,318	1,18,934	1,29,474	1,39,914	1,50,354	1,60,794
	64	58,129	72,665	88,668	97,963	1,06,935	1,25,981	1,37,521	1,48,061	1,58,601	1,69,141
65	62,006	76,341	91,714	1,02,715	1,12,523	1,31,734	1,43,474	1,55,214	1,66,954	1,78,694	
66-68	65,893	81,093	97,321	1,08,995	1,19,667	1,39,878	1,52,318	1,64,758	1,77,198	1,89,638	
69	68,373	84,173	1,00,965	1,13,065	1,24,137	1,44,206	1,60,154	1,76,102	1,92,050	2,07,998	
70	70,876	87,252	1,04,588	1,17,134	1,28,514	1,47,974	1,65,200	1,82,426	1,99,652	2,16,878	
71-73	73,658	90,673	1,08,625	1,21,696	1,33,587	1,53,694	1,72,320	1,90,946	2,09,572	2,28,198	
74	75,994	93,427	1,12,017	1,25,454	1,37,265	1,58,498	1,77,707	1,96,916	2,16,125	2,35,334	
75	78,331	96,421	1,15,408	1,29,251	1,41,548	1,63,303	1,83,012	2,02,721	2,22,430	2,42,139	
76-78	80,927	99,614	1,19,176	1,33,473	1,45,586	1,68,642	1,89,068	2,08,894	2,29,120	2,49,346	
79	82,983	1,02,143	1,22,160	1,36,815	1,50,262	1,72,870	1,93,806	2,14,742	2,35,618	2,56,494	
80	85,039	1,04,672	1,25,144	1,40,157	1,53,939	1,77,098	1,98,534	2,19,970	2,41,406	2,62,842	
Above 80	87,324	1,07,482	1,28,460	1,43,871	1,58,004	1,81,796	2,03,801	2,25,806	2,47,811	2,69,816	
1A-1C	18-33	27,422	38,376	50,203	55,962	61,626	72,654	81,070	88,607	96,144	1,03,681
	34	29,479	39,875	51,444	57,161	62,685	73,981	82,767	90,781	98,795	1,06,809
	35	31,536	41,932	53,507	59,160	64,594	76,259	85,402	93,739	1,02,076	1,10,413
	36-43	30,482	40,878	52,453	58,037	63,391	75,396	84,810	93,424	1,01,838	1,10,252
	44	31,677	42,073	53,644	59,238	64,592	76,847	86,541	95,435	1,04,129	1,12,823
	45	32,872	43,268	54,839	60,432	65,686	78,291	88,385	97,679	1,06,773	1,15,467
	46-48	34,799	44,843	56,549	62,202	67,355	80,604	90,944	99,558	1,08,172	1,16,786
	49	36,245	47,290	59,046	64,799	70,052	83,701	94,441	1,03,581	1,12,721	1,21,861
	50	37,691	48,736	60,491	66,244	71,497	85,546	96,686	1,05,826	1,14,966	1,24,106
	51-53	42,134	52,332	64,743	70,596	75,850	90,314	1,02,421	1,13,528	1,24,635	1,35,742
	54	43,580	53,878	66,290	72,143	77,397	92,170	1,03,977	1,15,184	1,26,391	1,37,594
	55	45,026	55,324	68,792	74,645	79,899	95,073	1,07,480	1,18,683	1,29,886	1,41,089
	56-58	52,109	64,614	79,235	85,735	91,440	1,11,847	1,25,418	1,38,989	1,52,560	1,66,131
	59	55,586	68,890	84,282	91,387	97,351	1,20,357	1,36,028	1,51,700	1,67,043	1,82,386
	60	59,063	72,827	89,328	97,035	1,03,699	1,28,624	1,46,155	1,64,286	1,82,417	2,00,548
	61-63	62,540	76,804	94,505	1,02,812	1,09,076	1,35,901	1,54,832	1,74,363	1,93,894	2,13,425
	64	66,017	80,591	99,352	1,08,259	1,14,523	1,42,148	1,62,579	1,83,010	2,03,441	2,23,872
	65	69,494	84,368	1,03,923	1,13,331	1,19,595	1,48,373	1,70,004	1,91,415	2,12,826	2,34,237
	66-68	72,971	88,145	1,08,392	1,18,300	1,25,164	1,54,199	1,77,130	1,99,061	2,21,992	2,44,923
	69	76,448	91,922	1,12,861	1,23,369	1,30,733	1,61,164	1,85,395	2,09,626	2,33,857	2,58,088
70	79,925	95,796	1,17,274	1,28,382	1,36,246	1,67,875	1,93,506	2,19,137	2,44,768	2,70,400	
71-73	81,371	1,00,800	1,22,000	1,33,600	1,41,500	1,74,000	2,01,000	2,28,500	2,56,000	2,83,500	
74	83,818	1,05,678	1,28,318	1,40,518	1,49,018	1,82,518	2,10,018	2,38,518	2,67,018	2,95,518	
75	86,265	1,08,525	1,31,425	1,44,125	1,53,125	1,86,625	2,14,125	2,42,625	2,71,125	2,99,625	
76-78	88,712	1,11,372	1,34,482	1,47,382	1,56,882	1,90,382	2,18,882	2,47,382	2,75,882	3,04,382	
79	91,159	1,14,229	1,37,399	1,50,709	1,60,509	1,94,009	2,22,509	2,51,009	2,79,509	3,08,009	
80	93,606	1,17,079	1,40,559	1,54,369	1,64,569	1,98,069	2,26,569	2,55,069	2,83,569	3,12,069	
Above 80	96,053	1,20,000	1,43,480	1,57,790	1,68,390	2,01,890	2,30,390	2,58,890	2,87,390	3,15,890	
1A-2C	18-33	34,445	47,054	60,214	67,379	74,284	87,296	97,245	1,05,477	1,13,709	1,21,941
	34	36,429	49,484	63,044	70,577	77,963	91,442	1,01,777	1,10,777	1,19,777	1,28,777
	35	38,413	51,868	65,823	73,814	81,587	95,604	1,06,339	1,15,339	1,24,339	1,33,339
	36-43	37,306	51,168	65,666	73,964	81,579	95,800	1,06,700	1,15,700	1,24,700	1,33,700
	44	38,700	51,912	66,327	74,114	81,874	96,387	1,07,036	1,16,036	1,25,036	1,34,036
	45	39,995	52,555	67,598	75,373	83,291	98,083	1,08,777	1,17,777	1,26,777	1,35,777
	46-48	41,223	54,462	69,452	77,117	85,088	1,00,000	1,11,000	1,20,000	1,29,000	1,38,000
	49	42,423	55,889	71,377	79,575	87,824	1,03,224	1,14,424	1,25,624	1,36,824	1,48,024
	50	43,573	57,296	73,700	82,333	90,960	1,05,000	1,16,500	1,28,000	1,39,500	1,51,000
	51-53	48,147	60,971	78,937	88,000	97,144	1,16,577	1,28,577	1,40,577	1,52,577	1,64,577
	54	52,357	64,919	83,958	93,386	1,03,044	1,23,127	1,34,127	1,45,127	1,56,127	1,67,127
	55	55,566	68,866	88,253	98,000	1,08,322	1,29,000	1,40,000	1,50,700	1,61,400	1,72,100
	56-58	59,132	73,253	93,429	1,03,952	1,14,699	1,36,299	1,48,000	1,59,700	1,71,400	1,83,100
	59	62,609	77,529	98,826	1,09,750	1,20,873	1,43,473	1,56,073	1,68,673	1,81,273	1,93,873
	60	66,086	81,806	99,522	1,11,456	1,23,133	1,46,833	1,60,033	1,73,233	1,86,433	1,99,633
	61-63	69,563	85,588	1,05,129	1,17,736	1,29,413	1,54,513	1,68,513	1,82,513	1,96,513	2,10,513
	64	73,040	90,834	1,10,176	1,23,388	1,35,259	1,61,059	1,76,059	1,91,059	2,06,059	2,21,059
	65	76,517	95,111	1,15,222	1,29,040	1,41,476	1,68,233	1,83,233	1,98,233	2,13,233	2,28,233
	66-68	80,767	99,863	1,20,830	1,35,320	1,48,384	1,76,778	1,91,420	2,06,062	2,20,704	2,35,346
	69	85,270	1								

Premium Chart for 2 Year (Excluding GST)		AAdult C Child																					
Plan Type	Age Band / SI	5.00,000	10.00,000	15.00,000	20.00,000	25.00,000	30.00,000	35.00,000	40.00,000	45.00,000	50.00,000	55.00,000	60.00,000	65.00,000	70.00,000	75.00,000	80.00,000	85.00,000	90.00,000	95.00,000	1.00,00,000		
1A	19days-16	7.010	8.723	11.341	12.698	13.820	15.027	16.200	17.467	18.728	20.084	21.435	22.781	24.122	25.468	26.810	28.156	29.502	30.848	32.194	33.540	34.886	36.232
	35	8.954	11.789	15.225	17.041	18.704	20.319	21.884	23.449	25.014	26.579	28.144	29.709	31.274	32.839	34.404	35.969	37.534	39.099	40.664	42.229	43.794	45.359
	36-44	11.113	15.252	19.541	21.865	24.143	26.391	28.639	30.887	33.135	35.383	37.631	39.879	42.127	44.375	46.623	48.871	51.119	53.367	55.615	57.863	60.111	62.359
	45	12.097	16.462	20.999	23.466	25.902	28.338	30.774	33.210	35.646	38.082	40.518	42.954	45.390	47.826	50.262	52.698	55.134	57.570	60.006	62.442	64.878	67.314
	46-49	13.990	17.807	22.555	25.241	27.856	30.471	33.086	35.701	38.316	40.931	43.546	46.161	48.776	51.391	54.006	56.621	59.236	61.851	64.466	67.081	69.696	72.311
	50	14.894	19.540	24.927	27.420	30.194	32.968	35.742	38.516	41.290	44.064	46.838	49.612	52.386	55.160	57.934	60.708	63.482	66.256	69.030	71.804	74.578	77.352
	51-54	16.788	21.465	26.564	29.841	32.791	35.741	38.691	41.641	44.591	47.541	50.491	53.441	56.391	59.341	62.291	65.241	68.191	71.141	74.091	77.041	80.000	82.950
	55	19.844	24.863	30.399	34.219	37.849	41.479	45.109	48.739	52.369	55.999	59.629	63.259	66.889	70.519	74.149	77.779	81.409	85.039	88.669	92.299	95.929	99.559
	56-59	23.341	30.341	38.888	43.303	47.832	52.361	56.890	61.419	65.948	70.477	75.006	79.535	84.064	88.593	93.122	97.651	102.180	106.709	111.238	115.767	120.296	124.825
	60	26.450	32.584	39.556	44.300	48.571	53.300	58.029	62.758	67.487	72.216	76.945	81.674	86.403	91.132	95.861	100.590	105.319	110.048	114.777	119.506	124.235	128.964
	61-65	30.016	36.971	44.732	50.097	54.948	59.799	64.650	69.501	74.352	79.203	84.054	88.905	93.756	98.607	103.458	108.309	113.160	118.011	122.862	127.713	132.564	137.415
	66	33.493	41.247	49.779	55.749	61.165	66.581	71.997	77.413	82.829	88.245	93.661	99.077	104.493	109.909	115.325	120.741	126.157	131.573	136.989	142.405	147.821	153.237
	67-69	37.357	45.999	55.396	62.029	68.073	73.617	79.161	84.705	90.249	95.793	101.337	106.881	112.425	117.969	123.513	129.057	134.601	140.145	145.689	151.233	156.777	162.321
	70	40.834	50.276	60.432	67.681	73.890	80.099	86.308	92.517	98.726	104.935	111.144	117.353	123.562	129.771	135.980	142.189	148.398	154.607	160.816	167.025	173.234	179.443
	71-75	44.808	56.039	67.039	75.011	81.860	88.709	95.558	102.407	109.256	116.105	122.954	129.803	136.652	143.501	150.350	157.200	164.049	170.898	177.747	184.596	191.445	198.294
	76	47.200	58.107	69.673	78.031	84.250	90.469	96.688	102.907	109.126	115.345	121.564	127.783	134.002	140.221	146.440	152.659	158.878	165.097	171.316	177.535	183.754	190.000
	77-79	49.982	61.528	73.710	82.562	90.049	97.536	105.023	112.510	120.000	127.489	134.978	142.467	149.956	157.445	164.934	172.423	179.912	187.401	194.890	202.379	209.868	217.357
	80	52.138	64.402	77.101	86.350	94.487	102.624	110.761	118.898	127.035	135.172	143.309	151.446	159.583	167.720	175.857	183.994	192.131	200.268	208.405	216.542	224.679	232.816
	81-85	54.915	67.595	80.869	90.571	99.469	108.367	117.265	126.163	135.061	143.959	152.857	161.755	170.653	179.551	188.449	197.347	206.245	215.143	224.041	232.939	241.837	250.735
86-90	56.971	70.124	83.854	93.913	103.445	113.404	123.363	133.322	143.281	153.240	163.199	173.158	183.117	193.076	203.035	212.994	222.953	232.912	242.871	252.830	262.789	272.748	
91-95	59.255	72.934	87.170	97.627	107.523	117.820	128.117	138.414	148.711	159.008	169.305	179.602	189.899	200.196	210.493	220.790	231.087	241.384	251.681	261.978	272.275	282.572	
Plan Type	Age Band / SI	5.00,000	10.00,000	15.00,000	20.00,000	25.00,000	30.00,000	35.00,000	40.00,000	45.00,000	50.00,000	55.00,000	60.00,000	65.00,000	70.00,000	75.00,000	80.00,000	85.00,000	90.00,000	95.00,000	1.00,00,000		
1A+1C	19-34	18.638	26.326	33.942	37.574	41.206	44.838	48.470	52.102	55.734	59.366	63.000	66.632	70.264	73.896	77.528	81.160	84.792	88.424	92.056	95.688	99.320	
	35	19.591	27.515	35.370	39.573	43.776	47.979	52.182	56.385	60.588	64.791	68.994	73.197	77.400	81.603	85.806	89.999	94.192	98.385	102.578	106.771	110.964	
	36-44	20.694	28.859	36.975	41.350	45.625	49.900	54.175	58.450	62.725	67.000	71.275	75.550	79.825	84.100	88.375	92.650	96.925	101.200	105.475	109.750	114.025	
	45	21.879	29.603	37.627	42.110	46.384	50.658	54.932	59.206	63.480	67.754	72.028	76.302	80.576	84.850	89.124	93.398	97.672	101.946	106.220	110.494	114.768	
	46-49	23.206	30.429	38.372	42.963	47.181	51.399	55.617	59.835	64.053	68.271	72.489	76.707	80.925	85.143	89.361	93.579	97.797	102.015	106.233	110.451	114.669	
	50	25.754	32.816	41.006	45.912	50.519	55.126	59.733	64.340	68.947	73.554	78.161	82.768	87.375	91.982	96.589	101.196	105.803	110.410	115.017	119.624	124.231	
	51-54	28.584	35.511	43.333	48.199	52.816	57.433	62.050	66.667	71.284	75.901	80.518	85.135	89.752	94.369	98.986	103.603	108.220	112.837	117.454	122.071	126.688	
	55	31.794	39.483	48.091	53.691	58.291	62.891	67.491	72.091	76.691	81.291	85.891	90.491	95.091	99.691	104.291	108.891	113.491	118.091	122.691	127.291	131.891	
	56-59	35.360	43.845	52.787	60.213	65.816	71.419	77.022	82.625	88.228	93.831	99.434	105.037	110.640	116.243	121.846	127.449	133.052	138.655	144.258	149.861	155.464	
	60	38.837	48.122	58.556	65.865	72.134	78.403	84.672	90.941	97.210	103.479	109.748	116.017	122.286	128.555	134.824	141.093	147.362	153.631	159.900	166.169	172.438	
	61-64	42.700	52.874	64.421	72.145	79.426	86.707	93.988	101.269	108.550	115.831	123.112	130.393	137.674	144.955	152.236	159.517	166.798	174.079	181.360	188.641	195.922	
	65	45.177	57.150	69.447	77.797	85.078	92.359	99.640	106.921	114.202	121.483	128.764	136.045	143.326	150.607	157.888	165.169	172.450	179.731	187.012	194.293	201.574	
	66-69	50.040	61.962	75.074	84.077	92.167	100.257	108.347	116.437	124.527	132.617	140.707	148.797	156.887	164.977	173.067	181.157	189.247	197.337	205.427	213.517	221.607	
	70	52.544	64.961	78.708	88.147	96.643	105.138	113.633	122.128	130.623	139.118	147.613	156.108	164.603	173.098	181.593	190.088	198.583	207.078	215.573	224.068	232.563	
	71-75	55.255	68.402	82.749	92.868	101.437	110.006	118.575	127.144	135.713	144.282	152.851	161.420	170.000	178.579	187.158	195.737	204.316	212.895	221.474	230.053	238.632	
	76	57.592	71.277	86.270	96.959	106.148	115.337	124.526	133.715	142.904	152.093	161.282	170.471	179.660	188.849	198.038	207.227	216.416	225.605	234.794	243.983	253.172	
	77-79	60.258	74.470	89.904	100.477	110.050	119.623	129.196	138.769	148.342	157.915	167.488	177.061	186.634	196.207	205.780	215.353	224.926	234.500	244.073	253.646	263.219	
	80	62.314	76.999	92.889	103.043	112.616	122.189	131.762	141.335	150.908	160.481	170.054	179.627	189.200	198.773	208.346	217.919	227.492	237.065	246.638	256.211	265.784	
	81-85	64.999	79.809	96.204	107.043	116.816	126.589	136.362	146.135	155.908	165.681	175.454	185.227	195.000	204.773	214.546	224.319	234.092	243.865	253.638	263.411	273.184	
91-95	66.255	81.962	99.170	110.415	119.139	128.363	137.587	146.811	156.035	165.259	174.483	183.707	192.931	202.155	211.379	220.603	229.827	239.051					