

























		Parameters	Star Super Surplus (Floater) Insurance Policy Unique Identification No: SHAHLIP19042V031819	
		About of the policy	This is a top-up policy with floater sum insured having Silver & Gold Plan options	
Features		For Whom	For Family (Family means - Self, Spouse and financially dependent children)	
		Entry Age	For Adults: 18years – 65 years For Children: 91days - 25 years	
		Co-payment (applicable for Gold Plan)	10% Co-payment is applicable if the age at entry is above 60 years	
		Renewal	Lifelong renewal	
		Max No. of persons covered under one policy	5 Persons (Self, Spouse + 3 Dependent Children)	
		Policy Term	One Year	
		Pre Policy Medical Checkup	Not required	
		Plan Name	Silver Plan	Gold Plan
		Sum Insured (Rs. In Lakhs)	10 L	5L / 10L / 15L / 20L / 25L
		Deductible & Defined Limits (Rs. In Lakhs)	3L / 5L (Deductible)	3L / 5L / 10L (Defined limit)
		Key Difference between Silver Plan & Gold Plan	Payable when covered medical expenses exceed the deductible for <b>every hospitalization</b>	Payable when the aggregate of covered medical expenses exceed the defined limit <b>in a policy year</b>
		Coverage	Silver Plan	Gold Plan
Basic Covers		In-patient Hospitalization	Room Rent – Up to Rs.4,000/- per day	Room - Single Standard AC Room
		ICU Charges, Doctor Fees, Diagnostic Tests, Drugs & Medicines	Covered up to Sum Insured	Covered up to Sum Insured
		Day Care Procedures	All day care procedures are covered	All day care procedures are covered
		Pre-Hospitalization	30 days	60 Days
		Post-Hospitalization	60 days	90 Days
		Road Ambulance	Not available	Rs.3,000/- Per hospitalization
		Air Ambulance	Not available	Covered up to 10% of Sum Insured (available for SI of Rs.10 Lakh and above)
		Organ Donor Expenses	Not available	Covered up to Sum Insured
Additional Covers		Recharge	Not available	<div>Defined Limit (in Rs.)</div> <div>Recharge Limit (in Rs.)</div> <div>3 lakhs</div> <div>50,000/-</div> <div>5 lakhs</div> <div>75,000/-</div> <div>10 lakhs</div> <div>1,00,000/-</div>
		Option for Migration	Not available	Available after 5 continuous policy years
		Medical Second Opinion	Not available	Available:- <a href="mailto:e_medicalopinion@starhealth.in">e_medicalopinion@starhealth.in</a>
		Delivery Expenses	Not available	Covered up to Rs.50,000/- per policy year (waiting period 1 year)
Waiting Period		Initial waiting period (not applicable for Accidents)	30 days	30 days
		For Specific diseases	24 months	12 months
		For Pre-existing diseases	36 months	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.