## Star Health Gain Insurance Policy

## **UIN: SHAHLIP2126V032021**

						<i>a</i> , , , , , , , , , , , , , , , , , , ,	
	About the policy	Covers for regular hospitalization benefits on floater basis as well as on					
		individual basis along with Out-patient benefits.					
		anativadat basis atong with Out-patient benefits.					
00	Type of Cover	Individual and Floater					
11 (P)							
	Entry Age	For Adults: 18 years – 65 years					
		For Dependent Children: 91 days to 25 years					
A	Renewal	Lifelong					
A							
Ø	Policy Term	One Year					
	Pre Policy Medical						
<u> </u>	Fre Folicy Medical	Applicable for all persons above 50 years of age.					
	Checkup	· · · · · · · · · · · · · · · · · · ·					
	Room Rent (Inpatient	1% of the sum insured per day					
	Hernitalization)						
	Hospitalization)						
<b>B</b>	Ambulance	Rs.750 per hospitalization and overall limit of Rs.1500 per policy period					
<b>9</b>							
<b> ↓</b> →	Pre & Post	30 Days & 60 Days					
	Hospitalization						
	Sum Insured Options	1 Lac	2 Lac	3 Lac	4 Lac	5 Lac	
τ	Sum moured Options	, Luc	I LUL	JEUL			
	Cataract	Sum		I		1	
			Limit per eye		Limit per policy period		
		Insured					
		1	1 12,000			ar ava par policy poriod	
		1 12,000 per eye, per policy period					
1		2	2 25000		35000		
		3	30000		45000		
		4 40000			60000		
		4 4000 0000					
					1		

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	Modern Treatments	Based on the Sum insured chosen, Limits differ (For full details refer Policy wording)					
<b>a Ma</b> a	Co-Payment	20% of each and every claim amount for persons whose age at the time of entry is 61 years and above					
i.	Outpatient Benefit	Provided in networked facility in India, Outpatient benefit will be carry forward to next policy year on renewal. This is available for only one succeeding year.					
	ICU, Dr Fees, Tests, Medicines	Covered (Actuals)					
<b>**</b> *	Day Care Procedures	All Day care procedures are covered up to Sum Insured (Except for Cataract)					
<b>1</b>	Professional Fees	Surgeon, Anasthetist, Medical Practitioner, Consultant, Specialist Fees Actuals					
2	Other Medical Expenses	Anaesthesia, Blood, Oxygen, OT charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-Ray,Dialysis, Chemotheraphy					
	Waiting Period						
	Initial waiting period	30 Days					
25	Specified Disease	24 Months					
	PED	48 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.