
























		Parameters	Star Super Surplus (Floater) Insurance Policy SHAHLIP22034V062122		
		About the policy	This is a top-up policy with floater sum insured having Silver & Gold Plan options		
		For Whom	For Family (Family means - Self, Spouse and 3 dependent children)		
		Entry Age	Adults: 18 years – 65 years		
			Dependent Children: 91 days- 25 years(Dependent Children can be covered with either of Parent)		
		Renewal	Lifelong renewal		
		Policy Term	One Year and Two Years		
		Pre Policy Medical Checkup	Not required		
		Modern Treatments	Coverage based on Sum Insured		
		Wellness Services	Available for Gold plan		
		Plan Name	Silver Plan	Gold Plan	
		Sum Insured (Rs. In Lakhs)	10 L	5L / 10L / 15L / 20L / 25L / 50 L / 75 L / 1 Cr	
		Deductible & Defined Limits (Rs. In Lakhs)	3L & 5L (Deductible)	3L / 5L / 10L / 15L / 20L / 25L (Defined limit)	
		Key Difference between Silver Plan & Gold Plan	Payable when covered medical expenses exceed the deductible for every hospitalization	Payable when the aggregate of covered medical expenses exceed the defined limit in a policy year	
			Coverage	Silver Plan	Gold Plan
Basic		Room rent (Per day)	Up to Rs 4,000	Single Private A/C Room	
		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 policy period	
		Air Ambulance	Not available	Covered up to 10% of Sum Insured (Available for Sum insured of Rs 10 Lakhs & above)	
		Organ Donor Expenses	Not available	Covered up to Sum Insured	
Additional Covers		Recharge	Not available	Defined Limit (Rs.)	Recharge Limit (Rs.)
				3 Lakhs	50,000
				5 Lakhs	75,000
				10 Lakhs	1,00,000
				15 Lakhs & above	2,50,000
		Option for Migration	Not available	Available after 5 continuous policy years	
		Medical Second Opinion	Not available	Available: e_medicalopinion@starhealth.in	
		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.