

























		Parameters	Star Super Surplus (Individual) Insurance Policy Unique Identification No: SHAHLIP21580V052021	
		About of the policy	This is a top-up policy with individual sum insured having Silver & Gold Plan options	
		For Whom	For Family (Family means - Self, Spouse and 3 financially dependent children)	
		Entry Age	For Adults: 18 years – 65 years For Children: 91 days - 25 years	
		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)	7 L / 10 L	5L / 10L / 15L / 20L / 25L / 50 L / 75 L / 1 Cr
		Deductible & Defined Limits (Rs. In Lakhs)	3L (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 <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 Private A/C 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	Defined Limit (in Rs.)      Recharge Limit (in 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:- <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		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.