

STAR SUPER SURPLUS (FLOATER) INSURANCE POLICY



EXTRA PROTECTION FOR ENTIRE FAMILY



STAR
Personal & Caring

Health
Insurance

The Health Insurance Specialist

Star Super Surplus (Floater) Insurance Policy

Unique Identification No.: SHAHLIP21579V052021

Traditional health policy offer basic cover plan for the insured. But foreseeing the magnitude of health problems is as difficult as predicting a health problem itself. Sometimes ailments and related complications demand much more than what we are prepared for.

Star Health brings you Super Surplus Insurance. It offers much larger coverage than the ones offered by basic plans. So, no matter what, you are always prepared to face the most unfortunate of health eventualities.

❖ **Eligibility**

- Any person aged between 18 years and 65 years
- **Family:** Self, Spouse and economically dependent children aged from 91 days to 25 years
- **Dependent Children** can be covered with either of Parent

❖ **Policy term:** 1 Year / 2 Years

Note: Where the policy is issued for more than 1 year, the Sum Insured including Deductibles / Defined limit is for each of the year, without any carry over benefit thereof. The said benefits / covers available for the 2nd year cannot be utilized in the 1st year itself. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each policy year

❖ **Renewal:** Life Long Renewals

❖ **Policy Type:** Floater

❖ **Pre-acceptance Medical Screening (both Silver and Gold Plans):** No Pre-acceptance Medical Screening is required.

❖ **Day care Procedures:** All Day Care Procedures are covered.

❖ **Long Term Discount:** If the entire premium applicable for two years is paid in advance, discount available is 5%

❖ **Instalment Facility available:** Premium can be paid Monthly, Quarterly, Half yearly. Premium can also be paid Annual and Biennial (Once in 2 years). For instalment mode of payment there will be loading as given below;

Monthly -4% | Quarterly -3% | Half-year -2%

Note: If premium is paid on instalment basis, long term discount of 5% is not available

❖ **Plans Offered:** Silver and Gold Plan

Sum Insured and Deductible Options for Silver Plan	
Sum Insured Rs.	Deductible Rs.
10,00,000/-	3,00,000/- and 5,00,000/-
Under this plan an admissible claim gets paid only when it exceeds the deductible. Amount payable is only in excess of the deductible opted for each and every hospitalization.	
Deductible means the amount upto which the company will not be liable for each and every hospitalization.	
Note: Deductible opted cannot be changed even at the time of renewal.	
Sum Insured and Defined Limit Options for Gold Plan	
Sum Insured Rs.	Defined Limit Rs.
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/-	3,00,000/-, 5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-
Under this plan an admissible claim gets paid only when the aggregate of expenses under hospitalization (single or more than one) exceeds the Defined limit opted. Amount payable is only in excess of the Defined limit*.	
Defined limit means the amount upto which the company will not be liable during the policy period.	
Note: Defined Limit once opted cannot be changed either during the currency of the policy or at the time of renewal	

❖ **Coverage**

Silver Plan	Gold Plan
Hospitalization cover: Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home subject to a maximum of Rs.4,000/- per day.	Hospitalization cover: Room (Single Private A/C room), Boarding, nursing expenses as provided by the Hospital / Nursing Home.
Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.	Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.
Pre-hospitalization Expenses: Medical expenses incurred up to 30 days immediately before the insured person is hospitalized.	Pre-hospitalization Expenses: Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
Post Hospitalization Expenses: Medical expenses incurred up to 60 days immediately after the insured person is discharged from the hospital	Post Hospitalization Expenses: Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)	Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)
	Emergency ambulance charges up-to Rs.3,000/- per policy period for transportation of the insured person to the hospital
	Air Ambulance expenses Up-to 10% of the sum insured per policy period. Applicable for sum insured option of Rs.10 lacs and above.
	Facility of obtaining second medical opinion
Note (Applicable for both silver and Gold Plan): Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room category stated in the policy 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 category.	

❖ **Special Features for Gold Plan**

- **Delivery Expenses** for a Delivery including Delivery by Caesarean section (including pre-natal, post-natal expenses and lawful medical termination of pregnancy) up-to Rs.50,000/- per policy period, subject to a maximum of 2 deliveries in the entire life time of the insured person are payable while the policy is in force.

Special Conditions

1. This Benefit is subject to a waiting period of 12 months from the date of commencement of first Star Super Surplus (Floater) Insurance Policy and continuous renewal thereof with the company.
2. Pre-hospitalization and Post Hospitalization expenses are not applicable for this benefit.
3. This cover is available only when both Self and Spouse are covered under this policy
4. The policy covering the self and spouse are in force when this benefit becomes payable.
5. Claims under this section will not reduce the Sum Insured

- **Organ Donor Expenses** for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable.

- **Recharge Benefit:** If the sum insured under the policy is exhausted/ exceeded during the policy period, additional indemnity up to the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward. This benefit is not available for Modern Treatments

Defined Limit Rs.	Recharge Limit Rs.
3,00,000/-	50,000/-
5,00,000/-	75,000/-
10,00,000/-	1,00,000/-
15,00,000/- and above	2,50,000/-

❖ **Wellness Services:** Wellness services can be availed through mobile App and customer portal. For details please refer website www.starhealth.in

❖ **Waiver of Deductible (Applicable for Gold Plan):** The Proposer can opt at the beginning of 6th year before renewal of this policy or later during any successive renewal, for an Indemnity Health Insurance policy without defined limit offered by the Company (subject to underwriting) with continuity of benefits for the average sum insured of immediately preceding 5 years period subject to the following;

- All Insured Persons are insured with the Company under this policy before the age of 50 years and have been continuously renewed without any break
- No claim has been made during the immediately preceding 5 years
- The proposer should exercise this option for all the insured persons
- This policy shall not be further renewed if the option is exercised

❖ **Exclusions (Applicable for Both Silver and Gold Plan):** 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

1. Pre-Existing Diseases - Code Excl 01

A. **Applicable for Silver Plan:** 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.

Applicable for Gold Plan: Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 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 portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.

D. **Applicable for Silver Plan:** 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.

Applicable for Gold Plan: Coverage under the policy after the expiry of 12 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. **Applicable for Silver Plan:** Expenses related to the treatment of the following 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.

Applicable for Gold Plan: Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 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

- 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.
- Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
- 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].
- 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 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

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 and respite care - Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

1. 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.

2. 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 fulfill 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 -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 under Delivery expenses)**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - b. 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 - **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 directly or indirectly 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 directly or indirectly 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 similar therapies - **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. All treatment for Priapism and erectile dysfunctions, Change of Sex - **Code Excl 30**
30. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
31. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization (Dental implants are not payable) - **Code Excl 32**

32. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - **Code Excl 33**
 33. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
 34. Cochlear implants and procedure related hospitalization expenses, Cost of spectacles and contact lens(in excess of what is specifically provided), 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**
 35. Expenses incurred for treatment of diseases/illness/accidental injuries which does not warrant hospitalization - **Code Excl 36**
 36. Other Excluded Expenses as detailed in our website www.starhealth.in - **Code Excl 37**
 37. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**
 38. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicine other than allopathy - **Code Excl 39**
 39. Any medical expenses incurred towards treatment of New Born Baby - **Code Excl 44**
- ❖ **Moratorium Period (Applicable for both Silver and Gold Plan):** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract
 - ❖ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.
 1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
 2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
 3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
 4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
 5. Coverage is not available during the grace period.
 6. No loading shall apply on renewals based on individual claims experience
 - ❖ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.
For Detailed Guidelines on migration, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/fmGuidelines_Layout.aspx?page=PageNo3987
 - ❖ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869
For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/fmGuidelines_Layout.aspx?page=PageNo3987
 - ❖ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
 - ❖ **Revision in sum insured:** Any Revision in sum insured is permissible only at the time of Renewal. The insured person can propose such revision and may be allowed subject to company's approval and payment of appropriate premium.

- ❖ **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 fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.
If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
 - a. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
 - b. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
 - c. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;
- ❖ **Withdrawal of the policy**
 1. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
 2. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.
- ❖ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;
 - ✓ Upon the death of the Insured Person. This also 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 under the policy
- ❖ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- ❖ **Cancellation**
 - i. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy Term 1 Year without instalment option

Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years without instalment option

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full of the policy premium

Cancellation table applicable for Policy Term 2 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

Note: If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis"

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- 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

❖ **Claims Procedure**

- Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
- 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 admissibility of the claim

❖ **Claim Illustration**

Scenario	Claim No.	Claim made by Family Member	Sum Insured under the Policy (Rs.)	Deductible Limit under the Policy (Rs.)	Hospitalization Amount (Rs.)	Deductible Limit applied for Claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next Claim (Rs.)
Silver Plan - Illustration (Family Size: 2 Adults + 3 Children)								
1	1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2	3			6,00,000	3,00,000	3,00,000	7,00,000
	3	4			9,00,000	3,00,000	6,00,000	1,00,000
Scenario	Claim No.	Claim made by Family Member	Sum Insured under the Policy (Rs.)	Defined Limit under the Policy (Rs.)	Hospitalization Amount (Rs.)	Defined Limit applied for Claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next Claim (Rs.)
Gold Plan - Illustration (Family Size: 2 Adults + 3 Children)								
1	1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2	3			6,00,000	0	6,00,000	4,00,000
	3	4			6,00,000	0	4,00,000	0
2	1	1	10,00,000	3,00,000	6,00,000	3,00,000	3,00,000	7,00,000
	2	4			5,00,000	0	5,00,000	2,00,000
	3	2			3,00,000	0	2,00,000	0

❖ **Tax Benefit:** Payment of premium by any mode other than cash of this insurance is eligible for relief under Section 80D of the Income Tax Act 1961

❖ **Star Advantages**

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle – free claim settlement.
- Cashless hospitalization

❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operation 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.

❖ **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.

Star Super Surplus(Floater) Insurance Policy

Unique Identification No.: SHAHLIP21579V052021

IRDAI IS NOT INVOLVED IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENT OF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

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

Visit our website www.starhealth.in

Buy this Insurance Online at www.starhealth.in and avail discount 5%

This discount is available for first purchase only

Star Health And Allied Insurance Co Ltd

Regd and Corporate Office:

No.1, New Tank Street,

Valluvar Kottam High Road,

Nungambakkam, Chennai - 600 034.

Call Toll-free: 1800-425-2255 / 1800-102-4477,
sms STAR to 56677

Fax Toll Free No: 1800-425-5522

Email: support@starhealth.in

CIN: U66010TN2005PLC056649

IRDAI Regn. No: 129

1 Year Premium Chart – Star Super Surplus (Floater) Insurance Policy – UIN No.: SHAHLIP21579V052021			
SIVER PLAN			
Sum Insured Rs.10,00,000/-			
Family size	Age in yrs	Deductible Rs.3,00,000/-	Deductible Rs.5,00,000/-
Up to 2A + 3C	91days-35	1,870	1,310
	36-45	2,200	1,540
	46-50	2,750	1,925
	51-55	3,165	2,215
	56-60	3,545	2,480
	61-65	3,970	2,780
	66-70	4,445	3,115
	71-75	4,980	3,485
	76-80	5,475	3,835
	Above 80	6,025	4,215

GOLD PLAN									
Defined Limit : Rs. 3,00,000									
Family size	Age-band	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
1A+1C	91days-35	1,885	2,640	3,300	3,960	4,555	5,350	5,885	6,180
	36-45	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	46-50	2,885	4,035	5,045	6,055	6,960	8,180	9,000	9,450
	51-55	3,460	4,845	6,055	7,265	8,355	9,815	10,795	11,335
	56-60	3,980	5,570	6,960	8,355	9,605	11,290	12,415	13,035
	61-65	4,775	6,685	8,355	10,025	11,530	13,545	14,900	15,645
	66-70	5,490	7,685	9,605	11,530	13,255	15,575	17,135	17,990
	71-75	6,315	8,840	11,050	13,255	15,245	17,910	19,705	20,690
	76-80	7,260	10,165	12,705	15,245	17,530	20,600	22,660	23,790
	Above 80	8,350	11,690	14,610	17,530	20,160	23,690	26,055	27,360
Family size	Age-band	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
1A+2C	91days-35	2,220	3,105	3,880	4,660	5,355	6,295	6,920	7,270
	36-45	2,610	3,655	4,565	5,480	6,300	7,405	8,145	8,550
	46-50	3,395	4,750	5,935	7,120	8,190	9,625	10,585	11,115
	51-55	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	56-60	4,680	6,555	8,190	9,830	11,300	13,280	14,605	15,335
	61-65	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	66-70	6,460	9,040	11,300	13,560	15,595	18,325	20,155	21,165
	71-75	7,430	10,400	12,995	15,595	17,935	21,075	23,180	24,340
	76-80	8,540	11,955	14,945	17,935	20,625	24,235	26,655	27,990
	Above 80	9,820	13,750	17,185	20,625	23,720	27,870	30,655	32,185
Family size	Age-band	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
1A+3C	91days-35	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	36-45	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	46-50	4,070	5,700	7,120	8,545	9,830	11,545	12,700	13,335
	51-55	4,885	6,840	8,545	10,255	11,795	13,855	15,240	16,005
	56-60	5,615	7,865	9,830	11,795	13,560	15,935	17,530	18,405
	61-65	6,740	9,435	11,795	14,150	16,275	19,120	21,035	22,085
	66-70	7,750	10,850	13,560	16,275	18,715	21,990	24,185	25,395
	71-75	8,915	12,475	15,595	18,715	21,520	25,285	27,815	29,205
	76-80	10,250	14,350	17,935	21,520	24,750	29,080	31,985	33,585
	Above 80	11,785	16,500	20,625	24,750	28,460	33,440	36,785	38,625
Family size	Age-band	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
2A	91days-35	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	36-45	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	46-50	3,550	4,970	6,210	7,450	8,570	10,065	11,075	11,625
	51-55	4,260	5,960	7,450	8,940	10,280	12,080	13,290	13,950
	56-60	4,895	6,855	8,570	10,280	11,825	13,890	15,280	16,045
	61-65	5,875	8,225	10,280	12,335	14,190	16,670	18,335	19,255
	66-70	6,755	9,460	11,825	14,190	16,315	19,170	21,085	22,140
	71-75	7,770	10,880	13,595	16,315	18,760	22,045	24,250	25,460
	76-80	8,935	12,510	15,635	18,760	21,575	25,350	27,885	29,280
	Above 80	10,275	14,385	17,980	21,575	24,810	29,155	32,070	33,670
Family size	Age-band	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
2A+1C	91days-35	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505
	36-45	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	46-50	4,435	6,210	7,760	9,315	10,710	12,585	13,840	14,535
	51-55	5,325	7,450	9,315	11,175	12,850	15,100	16,610	17,440
	56-60	6,120	8,570	10,710	12,850	14,780	17,365	19,100	20,055
	61-65	7,345	10,280	12,850	15,420	17,735	20,835	22,920	24,065
	66-70	8,445	11,825	14,780	17,735	20,395	23,960	26,360	27,675
	71-75	9,710	13,595	16,995	20,395	23,450	27,555	30,310	31,825
	76-80	11,170	15,635	19,545	23,450	26,970	31,690	34,855	36,600
	Above 80	12,845	17,980	22,475	26,970	31,015	36,440	40,085	42,090
Family size	Age-band	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
2A+2C	91days-35	3,415	4,775	5,970	7,165	8,240	9,680	10,650	11,180
	36-45	4,015	5,620	7,025	8,430	9,690	11,390	12,525	13,155
	46-50	5,220	7,305	9,130	10,955	12,600	14,805	16,285	17,100
	51-55	6,260	8,765	10,955	13,145	15,120	17,765	19,540	20,515
	56-60	7,200	10,080	12,600	15,120	17,385	20,430	22,470	23,595
	61-65	8,640	12,095	15,120	18,140	20,865	24,515	26,965	28,315
	66-70	9,935	13,910	17,385	20,865	23,990	28,190	31,010	32,560
	71-75	11,425	15,995	19,995	23,990	27,590	32,420	35,660	37,445
	76-80	13,140	18,395	22,990	27,590	31,730	37,280	41,010	43,060
	Above 80	15,110	21,155	26,440	31,730	36,485	42,870	47,160	49,515
Family size	Age-band	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
2A+3C	91days-35	4,095	5,730	7,165	8,595	9,885	11,615	12,775	13,415
	36-45	4,815	6,745	8,430	10,115	11,630	13,665	15,030	15,785
	46-50	6,260	8,765	10,955	13,145	15,120	17,765	19,540	20,515
	51-55	7,515	10,520	13,145	15,775	18,140	21,315	23,450	24,620
	56-60	8,640	12,095	15,120	18,140	20,865	24,515	26,965	28,315
	61-65	10,370	14,515	18,140	21,770	25,035	29,415	32,355	33,975
	66-70	11,925	16,690	20,865	25,035	28,790	33,825	37,210	39,070
	71-75	13,710	19,195	23,990	28,790	33,110	38,900	42,790	44,930
	76-80	15,765	22,075	27,590	33,110	38,075	44,735	49,210	51,670
	Above 80	18,130	25,385	31,730	38,075	43,785	51,445	56,590	59,420

Defined Limit : Rs. 5,00,000									
Family size	Age-band	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
1A+1C	91days-35	1,510	2,115	2,640	3,170	3,645	4,280	4,710	4,945
	36-45	1,775	2,485	3,105	3,725	4,285	5,035	5,540	5,815
	46-50	2,310	3,230	4,035	4,845	5,570	6,545	7,200	7,560
	51-55	2,770	3,875	4,845	5,810	6,685	7,855	8,640	9,070
	56-60	3,185	4,455	5,570	6,685	7,685	9,030	9,935	10,430
	61-65	3,820	5,350	6,685	8,020	9,225	10,835	11,920	12,515
	66-70	4,395	6,150	7,685	9,225	10,605	12,460	13,705	14,390
	71-75	5,050	7,070	8,840	10,605	12,195	14,330	15,765	16,550
	76-80	5,810	8,130	10,165	12,195	14,025	16,480	18,125	19,035
	Above 80	6,680	9,350	11,690	14,025	16,130	18,950	20,845	21,890
Family size	Age-band	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
1A+2C	91days-35	1,775	2,485	3,105	3,725	4,285	5,035	5,540	5,815
	36-45	2,090	2,925	3,655	4,385	5,040	5,925	6,515	6,840
	46-50	2,715	3,800	4,750	5,700	6,555	7,700	8,470	8,890
	51-55	3,255	4,560	5,700	6,840	7,865	9,240	10,160	10,670
	56-60	3,745	5,245	6,555	7,865	9,040	10,625	11,685	12,270
	61-65	4,495	6,290	7,865	9,435	10,850	12,750	14,025	14,725
	66-70	5,170	7,235	9,040	10,850	12,475	14,660	16,125	16,930
	71-75	5,945	8,320	10,400	12,475	14,350	16,860	18,545	19,470
	76-80	6,835	9,565	11,955	14,350	16,500	19,385	21,325	22,390
	Above 80	7,860	11,000	13,750	16,500	18,975	22,295	24,525	25,750
Family size	Age-band	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
1A+3C	91days-35	2,130	2,980	3,725	4,470	5,140	6,040	6,645	6,975
	36-45	2,505	3,510	4,385	5,260	6,050	7,105	7,820	8,210
	46-50	3,255	4,560	5,700	6,840	7,865	9,240	10,160	10,670
	51-55	3,910	5,470	6,840	8,205	9,435	11,085	12,195	12,805
	56-60	4,495	6,290	7,865	9,435	10,850	12,750	14,025	14,725
	61-65	5,390	7,550	9,435	11,320	13,020	15,295	16,825	17,670
	66-70	6,200	8,680	10,850	13,020	14,970	17,590	19,350	20,320
	71-75	7,130	9,980	12,475	14,970	17,215	20,230	22,255	23,365
	76-80	8,200	11,480	14,350	17,215	19,800	23,265	25,590	26,870
	Above 80	9,430	13,200	16,500	19,800	22,770	26,755	29,430	30,900
Family size	Age-band	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
2A	91days-35	1,860	2,600	3,250	3,900	4,485	5,265	5,795	6,085
	36-45	2,185	3,060	3,820	4,585	5,275	6,195	6,815	7,155
	46-50	2,840	3,975	4,970	5,960	6,855	8,055	8,860	9,300
	51-55	3,410	4,770	5,960	7,155	8,225	9,665	10,630	11,160
	56-60	3,920	5,485	6,855	8,225	9,460	11,115	12,225	12,835
	61-65	4,700	6,580	8,225	9,870	11,350	13,335	14,670	15,405
	66-70	5,405	7,570	9,460	11,350	13,055	15,335	16,870	17,715
	71-75	6,215	8,705	10,880	13,055	15,010	17,635	19,400	20,370
	76-80	7,150	10,010	12,510	15,010	17,260	20,280	22,310	23,425
	Above 80	8,220	11,510	14,385	17,260	19,850	23,325	25,655	26,940
Family size	Age-band	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
2A+1C	91days-35	2,320	3,250	4,060	4,875	5,605	6,585	7,240	7,605
	36-45	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	46-50	3,550	4,970	6,210	7,450	8,570	10,065	11,075	11,625
	51-55	4,260	5,960	7,450	8,940	10,280	12,080	13,290	13,950
	56-60	4,895	6,855	8,570	10,280	11,825	13,890	15,280	16,045
	61-65	5,875	8,225	10,280	12,335	14,190	16,670	18,335	19,255
	66-70	6,755	9,460	11,825	14,190	16,315	19,170	21,085	22,140
	71-75	7,770	10,880	13,595	16,315	18,760	22,045	24,250	25,460
	76-80	8,935	12,510	15,635	18,760	21,575	25,350	27,885	29,280
	Above 80	10,275	14,385	17,980	21,575	24,810	29,155	32,070	33,670
Family size	Age-band	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
2A+2C	91days-35	2,730	3,820	4,775	5,730	6,590	7,745	8,520	8,945
	36-45	3,210	4,495	5,620	6,745	7,755	9,110	10,020	10,525
	46-50	4,175	5,845	7,305	8,765	10,080	11,845	13,030	13,680
	51-55	5,010	7,015	8,765	10,520	12,095	14,210	15,635	16,415
	56-60	5,760	8,065	10,080	12,095	13,910	16,345	17,975	18,875
	61-65	6,915	9,675	12,095	14,515	16,690	19,610	21,570	22,650
	66-70	7,950	11,130	13,910	16,690	19,195	22,550	24,805	26,050
	71-75	9,140	12,795	15,995	19,195	22,075	25,935	28,530	29,955
	76-80	10,510	14,715	18,395	22,075	25,385	29,825	32,805	34,445
	Above 80	12,090	16,925	21,155	25,385	29,190	34,300	37,730	39,615
Family size	Age-band	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
2A+3C	91days-35	3,275	4,585	5,730	6,880	7,910	9,295	10,220	10,735
	36-45	3,855	5,395	6,745	8,090	9,305	10,935	12,025	12,625
	46-50	5,010	7,015	8,765	10,520	12,095	14,210	15,635	16,415
	51-55	6,010	8,415	10,520	12,620	14,515	17,055	18,760	19,695
	56-60	6,915	9,675	12,095	14,515	16,690	19,610	21,570	22,650
	61-65	8,295	11,610	14,515	17,415	20,030	23,535	25,885	27,180
	66-70	9,540	13,355	16,690	20,030	23,030	27,060	29,770	31,255
	71-75	10,970	15,355	19,195	23,030	26,485	31,120	34,235	35,945
	76-80	12,615	17,660	22,075	26,485	30,460	35,790	39,370	41,335
	Above 80	14,505	20,305	25,385	30,460	35,030	41,155	45,275	47,535

A - Adult | C - Child

Defined Limit : Rs. 10,00,000									
Family size	Age-band	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
1A+1C	91days-35	1,135	1,585	1,980	2,375	2,735	3,210	3,530	3,710
	36-45	1,335	1,865	2,330	2,795	3,215	3,775	4,155	4,360
	46-50	1,730	2,425	3,030	3,635	4,180	4,910	5,400	5,670
	51-55	2,075	2,905	3,635	4,360	5,015	5,890	6,480	6,805
	56-60	2,390	3,345	4,180	5,015	5,765	6,775	7,450	7,825
	61-65	2,865	4,010	5,015	6,015	6,920	8,130	8,940	9,385
	66-70	3,295	4,615	5,765	6,920	7,955	9,345	10,280	10,795
	71-75	3,790	5,305	6,630	7,955	9,150	10,750	11,825	12,415
	76-80	4,355	6,100	7,625	9,150	10,520	12,360	13,595	14,275
	Above 80	5,010	7,015	8,765	10,520	12,095	14,215	15,635	16,415
Family size	Age-band	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
1A+2C	91days-35	1,335	1,865	2,330	2,795	3,215	3,775	4,155	4,360
	36-45	1,565	2,195	2,740	3,290	3,780	4,445	4,885	5,130
	46-50	2,035	2,850	3,560	4,275	4,915	5,775	6,350	6,670
	51-55	2,445	3,420	4,275	5,130	5,900	6,930	7,620	8,005
	56-60	2,810	3,935	4,915	5,900	6,780	7,970	8,765	9,205
	61-65	3,370	4,720	5,900	7,075	8,140	9,560	10,520	11,045
	66-70	3,875	5,425	6,780	8,140	9,360	10,995	12,095	12,700
	71-75	4,460	6,240	7,800	9,360	10,760	12,645	13,910	14,605
	76-80	5,125	7,175	8,970	10,760	12,375	14,540	15,995	16,795
	Above 80	5,895	8,250	10,315	12,375	14,230	16,720	18,395	19,315
Family size	Age-band	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
1A+3C	91days-35	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	36-45	1,880	2,630	3,290	3,945	4,535	5,330	5,865	6,155
	46-50	2,445	3,420	4,275	5,130	5,900	6,930	7,620	8,005
	51-55	2,930	4,105	5,130	6,155	7,075	8,315	9,145	9,605
	56-60	3,370	4,720	5,900	7,075	8,140	9,560	10,520	11,045
	61-65	4,045	5,660	7,075	8,490	9,765	11,475	12,620	13,250
	66-70	4,650	6,510	8,140	9,765	11,230	13,195	14,515	15,240
	71-75	5,350	7,485	9,360	11,230	12,915	15,175	16,690	17,525
	76-80	6,150	8,610	10,760	12,915	14,850	17,450	19,195	20,155
	Above 80	7,075	9,900	12,375	14,850	17,075	20,065	22,070	23,175
Family size	Age-band	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
2A	91days-35	1,395	1,950	2,440	2,925	3,365	3,950	4,345	4,565
	36-45	1,640	2,295	2,865	3,440	3,955	4,650	5,110	5,370
	46-50	2,130	2,980	3,725	4,470	5,140	6,040	6,645	6,975
	51-55	2,555	3,580	4,470	5,365	6,170	7,250	7,975	8,370
	56-60	2,940	4,115	5,140	6,170	7,095	8,335	9,170	9,630
	61-65	3,525	4,935	6,170	7,405	8,515	10,005	11,005	11,555
	66-70	4,055	5,675	7,095	8,515	9,790	11,505	12,655	13,285
	71-75	4,665	6,530	8,160	9,790	11,260	13,230	14,550	15,280
	76-80	5,360	7,505	9,380	11,260	12,945	15,210	16,735	17,570
	Above 80	6,165	8,630	10,790	12,945	14,890	17,495	19,240	20,205
Family size	Age-band	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
2A+1C	91days-35	1,740	2,440	3,045	3,655	4,205	4,940	5,430	5,705
	36-45	2,050	2,865	3,585	4,300	4,945	5,810	6,390	6,710
	46-50	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720
	51-55	3,195	4,470	5,590	6,705	7,710	9,060	9,965	10,465
	56-60	3,675	5,140	6,425	7,710	8,870	10,420	11,460	12,035
	61-65	4,410	6,170	7,710	9,255	10,640	12,505	13,755	14,440
	66-70	5,070	7,095	8,870	10,640	12,235	14,380	15,815	16,605
	71-75	5,830	8,160	10,200	12,235	14,070	16,535	18,190	19,095
	76-80	6,700	9,380	11,725	14,070	16,185	19,015	20,915	21,960
	Above 80	7,705	10,790	13,485	16,185	18,610	21,865	24,050	25,255
Family size	Age-band	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
2A+2C	91days-35	2,050	2,865	3,585	4,300	4,945	5,810	6,390	6,710
	36-45	2,410	3,375	4,215	5,060	5,815	6,835	7,515	7,895
	46-50	3,130	4,385	5,480	6,575	7,560	8,885	9,770	10,260
	51-55	3,760	5,260	6,575	7,890	9,070	10,660	11,725	12,310
	56-60	4,320	6,050	7,560	9,070	10,435	12,260	13,485	14,160
	61-65	5,185	7,260	9,070	10,885	12,520	14,710	16,180	16,990
	66-70	5,965	8,345	10,435	12,520	14,395	16,915	18,605	19,535
	71-75	6,855	9,600	11,995	14,395	16,555	19,450	21,395	22,465
	76-80	7,885	11,040	13,795	16,555	19,040	22,370	24,605	25,835
	Above 80	9,065	12,695	15,865	19,040	21,895	25,725	28,295	29,710
Family size	Age-band	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
2A+3C	91days-35	2,460	3,440	4,300	5,160	5,935	6,970	7,665	8,050
	36-45	2,890	4,045	5,060	6,070	6,980	8,200	9,020	9,470
	46-50	3,760	5,260	6,575	7,890	9,070	10,660	11,725	12,310
	51-55	4,510	6,310	7,890	9,465	10,885	12,790	14,070	14,775
	56-60	5,185	7,260	9,070	10,885	12,520	14,710	16,180	16,990
	61-65	6,220	8,710	10,885	13,065	15,020	17,650	19,415	20,385
	66-70	7,155	10,015	12,520	15,020	17,275	20,295	22,325	23,445
	71-75	8,225	11,515	14,395	17,275	19,865	23,340	25,675	26,960
	76-80	9,460	13,245	16,555	19,865	22,845	26,845	29,525	31,005
	Above 80	10,880	15,230	19,040	22,845	26,270	30,870	33,955	35,655

Defined Limit : Rs. 15,00,000									
Family size	Age-band	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
1A+1C	91days-35	850	1,190	1,485	1,785	2,050	2,410	2,650	2,780
	36-45	1,000	1,400	1,750	2,095	2,410	2,835	3,115	3,270
	46-50	1,300	1,820	2,270	2,725	3,135	3,680	4,050	4,255
	51-55	1,560	2,180	2,725	3,270	3,760	4,420	4,860	5,105
	56-60	1,790	2,510	3,135	3,760	4,325	5,080	5,590	5,870
	61-65	2,150	3,010	3,760	4,510	5,190	6,095	6,705	7,040
	66-70	2,470	3,460	4,325	5,190	5,965	7,010	7,710	8,095
	71-75	2,845	3,980	4,975	5,965	6,860	8,060	8,870	9,310
	76-80	3,270	4,575	5,720	6,860	7,890	9,270	10,200	10,705
	Above 80	3,760	5,260	6,575	7,890	9,075	10,660	11,725	12,315
Family size	Age-band	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
1A+2C	91days-35	1,000	1,400	1,750	2,095	2,410	2,835	3,115	3,270
	36-45	1,175	1,645	2,055	2,465	2,835	3,335	3,665	3,850
	46-50	1,530	2,140	2,670	3,205	3,685	4,330	4,765	5,005
	51-55	1,835	2,565	3,205	3,845	4,425	5,200	5,715	6,005
	56-60	2,110	2,950	3,685	4,425	5,085	5,975	6,575	6,905
	61-65	2,530	3,540	4,425	5,310	6,105	7,170	7,890	8,285
	66-70	2,910	4,070	5,085	6,105	7,020	8,245	9,070	9,525
	71-75	3,345	4,680	5,850	7,020	8,070	9,485	10,430	10,955
	76-80	3,845	5,380	6,725	8,070	9,280	10,905	11,995	12,595
	Above 80	4,420	6,190	7,735	9,280	10,675	12,540	13,795	14,485
Family size	Age-band	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
1A+3C	91days-35	1,200	1,680	2,095	2,515	2,895	3,400	3,740	3,925
	36-45	1,410	1,975	2,465	2,960	3,405	4,000	4,400	4,620
	46-50	1,835	2,565	3,205	3,845	4,425	5,200	5,715	6,005
	51-55	2,200	3,080	3,845	4,615	5,310	6,235	6,860	7,205
	56-60	2,530	3,540	4,425	5,310	6,105	7,170	7,890	8,285
	61-65	3,035	4,245	5,310	6,370	7,325	8,605	9,465	9,940
	66-70	3,490	4,885	6,105	7,325	8,425	9,895	10,885	11,430
	71-75	4,010	5,615	7,020	8,425	9,685	11,380	12,520	13,145
	76-80	4,615	6,460	8,070	9,685	11,140	13,085	14,395	15,115
	Above 80	5,305	7,425	9,280	11,140	12,810	15,050	16,555	17,380
Family size	Age-band	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
2A	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
Family size	Age-band	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
2A+1C	91days-35	1,305	1,830	2,285	2,740	3,155	3,705	4,075	4,280
	36-45	1,535	2,150	2,690	3,225	3,710	4,355	4,795	5,035
	46-50	2,000	2,795	3,495	4,190	4,820	5,665	6,230	6,540
	51-55	2,395	3,355	4,190	5,030	5,785	6,795	7,475	7,850
	56-60	2,755	3,855	4,820	5,785	6,650	7,815	8,595	9,025
	61-65	3,305	4,630	5,785	6,940	7,980	9,380	10,315	10,830
	66-70	3,800	5,320	6,650	7,980	9,180	10,785	11,860	12,455
	71-75	4,370	6,120	7,650	9,180	10,555	12,400	13,640	14,325
	76-80	5,025	7,035	8,795	10,555	12,140	14,260	15,685	16,470
	Above 80	5,780	8,095	10,115	12,140	13,960	16,400	18,040	18,940
Family size	Age-band	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
2A+2C	91days-35	1,535	2,150	2,690	3,225	3,710	4,355	4,795	5,035
	36-45	1,810	2,530	3,160	3,795	4,365	5,125	5,640	5,920
	46-50	2,350	3,290	4,110	4,930	5,670	6,665	7,330	7,695
	51-55	2,820	3,945	4,930	5,920	6,805	7,995	8,795	9,235
	56-60	3,240	4,535	5,670	6,805	7,825	9,195	10,115	10,620
	61-65	3,890	5,445	6,805	8,165	9,390	11,030	12,135	12,740
	66-70	4,475	6,260	7,825	9,390	10,800	12,685	13,955	14,655
	71-75	5,145	7,200	9,000	10,800	12,415	14,590	16,050	16,850
	76-80	5,915	8,280	10,350	12,415	14,280	16,780	18,455	19,380
	Above 80	6,800	9,520	11,900	14,280	16,420	19,295	21,225	22,285
Family size	Age-band	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
2A+3C	91days-35	1,845	2,580	3,225	3,870	4,450	5,230	5,750	6,040
	36-45	2,170	3,035	3,795	4,555	5,235	6,150	6,765	7,105
	46-50	2,820	3,945	4,930	5,920	6,805	7,995	8,795	9,235
	51-55	3,385	4,735	5,920	7,100	8,165	9,595	10,555	11,080
	56-60	3,890	5,445	6,805	8,165	9,390	11,030	12,135	12,740
	61-65	4,665	6,535	8,165	9,800	11,265	13,240	14,560	15,290
	66-70	5,365	7,510	9,390	11,265	12,955	15,225	16,745	17,585
	71-75	6,170	8,640	10,800	12,955	14,900	17,505	19,255	20,220
	76-80	7,095	9,935	12,415	14,900	17,135	20,135	22,145	23,255
	Above 80	8,160	11,425	14,280	17,135	19,705	23,150	25,465	26,740

A - Adult | C - Child

Defined Limit : Rs. 20,00,000									
Family size	Age-band	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
1A+1C	91days-35	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	36-45	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	46-50	1,040	1,455	1,820	2,180	2,510	2,945	3,240	3,405
	51-55	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	56-60	1,435	2,005	2,510	3,010	3,460	4,065	4,470	4,695
	61-65	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	66-70	1,980	2,770	3,460	4,150	4,775	5,610	6,170	6,480
	71-75	2,275	3,185	3,980	4,775	5,490	6,450	7,095	7,450
	76-80	2,615	3,660	4,575	5,490	6,315	7,415	8,160	8,565
	Above 80	3,005	4,210	5,260	6,315	7,260	8,530	9,380	9,850
Family size	Age-band	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
1A+2C	91days-35	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	36-45	940	1,315	1,645	1,975	2,270	2,665	2,935	3,080
	46-50	1,225	1,710	2,140	2,565	2,950	3,465	3,810	4,005
	51-55	1,465	2,055	2,565	3,080	3,540	4,160	4,575	4,805
	56-60	1,685	2,360	2,950	3,540	4,070	4,780	5,260	5,525
	61-65	2,025	2,830	3,540	4,245	4,885	5,740	6,310	6,625
	66-70	2,325	3,255	4,070	4,885	5,615	6,600	7,260	7,620
	71-75	2,675	3,745	4,680	5,615	6,460	7,590	8,345	8,765
	76-80	3,075	4,305	5,380	6,460	7,425	8,725	9,600	10,080
	Above 80	3,540	4,950	6,190	7,425	8,540	10,035	11,035	11,590
Family size	Age-band	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
1A+3C	91days-35	960	1,345	1,680	2,015	2,315	2,720	2,990	3,140
	36-45	1,130	1,580	1,975	2,370	2,725	3,200	3,520	3,695
	46-50	1,465	2,055	2,565	3,080	3,540	4,160	4,575	4,805
	51-55	1,760	2,465	3,080	3,695	4,245	4,990	5,490	5,765
	56-60	2,025	2,830	3,540	4,245	4,885	5,740	6,310	6,625
	61-65	2,430	3,400	4,245	5,095	5,860	6,885	7,575	7,950
	66-70	2,790	3,910	4,885	5,860	6,740	7,920	8,710	9,145
	71-75	3,210	4,495	5,615	6,740	7,750	9,105	10,015	10,515
	76-80	3,690	5,165	6,460	7,750	8,910	10,470	11,515	12,095
	Above 80	4,245	5,940	7,425	8,910	10,245	12,040	13,245	13,905
Family size	Age-band	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
2A	91days-35	835	1,170	1,465	1,755	2,020	2,370	2,610	2,740
	36-45	985	1,380	1,720	2,065	2,375	2,790	3,070	3,2

Defined Limit : Rs. 25,00,000									
Family size	Age-band	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
1A+1C	91days-35	580	810	1,010	1,215	1,395	1,640	1,800	1,890
	36-45	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	46-50	885	1,235	1,545	1,855	2,130	2,505	2,755	2,895
	51-55	1,060	1,485	1,855	2,225	2,560	3,005	3,305	3,470
	56-60	1,220	1,705	2,130	2,560	2,940	3,455	3,800	3,990
	61-65	1,465	2,045	2,560	3,070	3,530	4,145	4,560	4,790
	66-70	1,680	2,355	2,940	3,530	4,060	4,770	5,245	5,505
	71-75	1,935	2,705	3,380	4,060	4,665	5,485	6,030	6,330
	76-80	2,225	3,110	3,890	4,665	5,365	6,305	6,935	7,280
	Above 80	2,555	3,580	4,470	5,365	6,170	7,250	7,975	8,375
Family size	Age-band	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
1A+2C	91days-35	680	950	1,190	1,425	1,640	1,925	2,120	2,225
	36-45	800	1,120	1,400	1,680	1,930	2,265	2,495	2,620
	46-50	1,040	1,455	1,820	2,180	2,510	2,945	3,240	3,405
	51-55	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	56-60	1,435	2,005	2,510	3,010	3,460	4,065	4,470	4,695
	61-65	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	66-70	1,980	2,770	3,460	4,150	4,775	5,610	6,170	6,480
	71-75	2,275	3,185	3,980	4,775	5,490	6,450	7,095	7,450
	76-80	2,615	3,660	4,575	5,490	6,315	7,415	8,160	8,565
	Above 80	3,005	4,210	5,260	6,315	7,260	8,530	9,380	9,850
Family size	Age-band	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
1A+3C	91days-35	815	1,140	1,425	1,710	1,970	2,310	2,545	2,670
	36-45	960	1,345	1,680	2,015	2,315	2,720	2,990	3,140
	46-50	1,245	1,745	2,180	2,615	3,010	3,535	3,890	4,085
	51-55	1,495	2,095	2,615	3,140	3,610	4,240	4,665	4,900
	56-60	1,720	2,410	3,010	3,610	4,150	4,880	5,365	5,635
	61-65	2,065	2,890	3,610	4,330	4,980	5,855	6,440	6,760
	66-70	2,375	3,320	4,150	4,980	5,730	6,730	7,405	7,775
	71-75	2,730	3,820	4,775	5,730	6,585	7,740	8,515	8,940
	76-80	3,140	4,390	5,490	6,585	7,575	8,900	9,790	10,280
	Above 80	3,610	5,050	6,315	7,575	8,710	10,235	11,260	11,820
Family size	Age-band	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
2A	91days-35	710	995	1,245	1,495	1,715	2,015	2,220	2,330
	36-45	835	1,170	1,465	1,755	2,020	2,370	2,610	2,740
	46-50	1,090	1,520	1,900	2,280	2,625	3,080	3,390	3,560
	51-55	1,305	1,825	2,280	2,740	3,150	3,700	4,070	4,270
	56-60	1,500	2,100	2,625	3,150	3,620	4,255	4,680	4,910
	61-65	1,800	2,520	3,150	3,775	4,345	5,105	5,615	5,895
	66-70	2,070	2,895	3,620	4,345	4,995	5,870	6,455	6,775
	71-75	2,380	3,330	4,160	4,995	5,745	6,750	7,420	7,795
	76-80	2,735	3,830	4,785	5,745	6,605	7,760	8,535	8,960
	Above 80	3,145	4,405	5,505	6,605	7,595	8,925	9,815	10,305
Family size	Age-band	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
2A+1C	91days-35	890	1,245	1,555	1,865	2,145	2,520	2,770	2,910
	36-45	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	46-50	1,360	1,900	2,375	2,850	3,280	3,850	4,235	4,450
	51-55	1,630	2,280	2,850	3,420	3,935	4,620	5,085	5,340
	56-60	1,875	2,625	3,280	3,935	4,525	5,315	5,845	6,140
	61-65	2,250	3,150	3,935	4,720	5,430	6,380	7,015	7,365
	66-70	2,585	3,620	4,525	5,430	6,240	7,335	8,065	8,470
	71-75	2,975	4,160	5,200	6,240	7,180	8,435	9,275	9,740
	76-80	3,420	4,785	5,980	7,180	8,255	9,700	10,670	11,200
	Above 80	3,930	5,505	6,880	8,255	9,490	11,155	12,270	12,880
Family size	Age-band	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
2A+2C	91days-35	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425
	36-45	1,230	1,720	2,150	2,580	2,970	3,485	3,835	4,025
	46-50	1,600	2,235	2,795	3,355	3,855	4,530	4,985	5,235
	51-55	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	56-60	2,205	3,085	3,855	4,630	5,320	6,255	6,880	7,220
	61-65	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	66-70	3,040	4,260	5,320	6,385	7,345	8,630	9,490	9,965
	71-75	3,500	4,895	6,120	7,345	8,445	9,920	10,915	11,460
	76-80	4,020	5,630	7,035	8,445	9,710	11,410	12,550	13,180
	Above 80	4,625	6,475	8,095	9,710	11,165	13,120	14,430	15,155
Family size	Age-band	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
2A+3C	91days-35	1,255	1,755	2,195	2,630	3,025	3,555	3,910	4,105
	36-45	1,475	2,065	2,580	3,095	3,560	4,185	4,600	4,830
	46-50	1,920	2,685	3,355	4,025	4,630	5,440	5,980	6,280
	51-55	2,300	3,220	4,025	4,830	5,555	6,525	7,175	7,535
	56-60	2,645	3,705	4,630	5,555	6,385	7,505	8,255	8,665
	61-65	3,175	4,445	5,555	6,665	7,660	9,005	9,905	10,400
	66-70	3,650	5,110	6,385	7,660	8,810	10,355	11,390	11,955
	71-75	4,195	5,875	7,345	8,810	10,135	11,905	13,095	13,750
	76-80	4,825	6,755	8,445	10,135	11,650	13,690	15,060	15,815
	Above 80	5,550	7,770	9,710	11,650	13,400	15,745	17,320	18,185

A - Adult | C - Child



Health Insurance

The Health Insurance Specialist

2 Year Premium Chart – Star Super Surplus (Floater) Insurance Policy – UIN No.: SHAHLIP21579V052021			
SIVER PLAN			
Sum Insured		Rs. 10,00,000/-	
Family size	Age in yrs	Deductible Rs.3,00,000/-	Deductible Rs.5,00,000/-
Upto 2A+3C	91days-34	3,553	2,489
	35	3,867	2,708
	36-44	4,180	2,926
	45	4,703	3,292
	46-49	5,225	3,658
	50	5,619	3,933
	51-54	6,014	4,209
	55	6,375	4,460
	56-59	6,736	4,712
	60	7,139	4,997
	61-64	7,543	5,282
	65	7,994	5,600
	66-69	8,446	5,919
	70	8,954	6,270
	71-74	9,462	6,622
	75	9,932	6,954
	76-79	10,403	7,287
	80	10,925	7,648
	Above 80	11,448	8,009

A - Adult | C - Child

GOLD PLAN																			
Defined Limit : Rs. 3,00,000																			
Family size	Age-band	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			
1A+1C	91days-34	3,585		5,015		6,270		7,520		8,650		10,160		11,180		11,735			
	35	3,900		5,455		6,820		8,185		9,410		11,060		12,165		12,770			
	36-44	4,215		5,900		7,375		8,850		10,175		11,955		13,150		13,805			
	45	4,845		6,785		8,480		10,175		11,700		13,745		15,120		15,880			
	46-49	5,480		7,670		9,585		11,500		13,225		15,540		17,095		17,950			
	50	6,025		8,435		10,545		12,650		14,550		17,095		18,805		19,745			
	51-54	6,575		9,200		11,500		13,800		15,870		18,650		20,510		21,540			
	55	7,065		9,890		12,365		14,835		17,060		20,045		22,050		23,155			
	56-59	7,560		10,580		13,225		15,870		18,250		21,445		23,590		24,770			
	60	8,315		11,640		14,550		17,460		20,075		23,590		25,945		27,245			
	61-64	9,070		12,695		15,870		19,045		21,900		25,735		28,305		29,720			
	65	9,750		13,650		17,060		20,470		23,545		27,665		30,430		31,950			
	66-69	10,430		14,600		18,250		21,900		25,185		29,590		32,550		34,180			
	70	11,210		15,695		19,620		23,545		27,075		31,810		34,990		36,740			
	71-74	11,995		16,790		20,990		25,185		28,965		34,030		37,435		39,305			
	75	12,895		18,050		22,560		27,075		31,135		36,585		40,240		42,255			
	76-79	13,795		19,310		24,135		28,965		33,305		39,135		43,050		45,200			
80	14,825		20,755		25,945		31,135		35,805		42,070		46,275		48,590				
	Above 80	15,860		22,205		27,755		33,305		38,300		45,005		49,505		51,980			
Defined Limit: Rs. 3,00,000																			
Family size	Age-band	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	Family size	Age-band	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
1A+2C	91days-34	4,215	5,900	7,375	8,850	10,175	11,955	13,150	13,805	1A+3C	91days-34	5,055	7,080	8,850	10,615	12,210	14,345	15,780	16,570
	35	4,585	6,420	8,025	9,630	11,070	13,010	14,310	15,025		35	5,505	7,705	9,630	11,555	13,285	15,610	17,170	18,030
	36-44	4,960	6,940	8,675	10,410	11,970	14,065	15,470	16,245		36-44	5,950	8,325	10,410	12,490	14,365	16,875	18,565	19,490
	45	5,700	7,980	9,975	11,970	13,765	16,175	17,790	18,680		45	6,840	9,575	11,970	14,365	16,515	19,405	21,345	22,415
	46-49	6,445	9,020	11,275	13,530	15,560	18,280	20,110	21,115		46-49	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340
	50	7,090	9,925	12,405	14,885	17,115	20,110	22,120	23,225		50	8,505	11,905	14,885	17,860	20,540	24,130	26,545	27,870
	51-54	7,735	10,825	13,530	16,235	18,670	21,940	24,130	25,340		51-54	9,280	12,990	16,235	19,485	22,405	26,325	28,955	30,405
	55	8,310	11,635	14,545	17,455	20,070	23,585	25,940	27,240		55	9,975	13,965	17,455	20,945	24,085	28,300	31,130	32,685
	56-59	8,890	12,450	15,560	18,670	21,470	25,230	27,750	29,140		56-59	10,670	14,935	18,670	22,405	25,765	30,275	33,300	34,965
	60	9,780	13,695	17,115	20,540	23,620	27,750	30,525	32,050		60	11,735	16,430	20,540	24,645	28,340	33,300	36,630	38,460
	61-64	10,670	14,935	18,670	22,405	25,765	30,275	33,300	34,965		61-64	12,805	17,925	22,405	26,885	30,915	36,330	39,960	41,960
	65	11,470	16,055	20,070	24,085	27,695	32,545	35,800	37,590		65	13,765	19,270	24,085	28,900	33,235	39,050	42,955	45,105
	66-69	12,270	17,175	21,470	25,765	29,630	34,815	38,295	40,210		66-69	14,725	20,610	25,765	30,915	35,555	41,775	45,955	48,250
	70	13,190	18,465	23,080	27,695	31,850	37,425	41,165	43,225		70	15,830	22,160	27,695	33,235	38,220	44,910	49,400	51,870
	71-74	14,110	19,755	24,690	29,630	34,075	40,035	44,040	46,240		71-74	16,930	23,705	29,630	35,555	40,890	48,040	52,845	55,490
	75	15,170	21,235	26,545	31,850	36,630	43,040	47,340	49,710		75	18,200	25,480	31,850	38,220	43,955	51,645	56,810	59,650
	76-79	16,225	22,715	28,395	34,075	39,185	46,040	50,645	53,175		76-79	19,470	27,260	34,075	40,890	47,020	55,250	60,775	63,810
80	17,445	24,420	30,525	36,630	42,125	49,495	54,445	57,165	80	20,930	29,305	36,630	43,955	50,545	59,390	65,330	68,595		
	Above 80	18,660	26,125	32,655	39,185	45,060	52,945	58,240	61,155		Above 80	22,390	31,350	39,185	47,020	54,075	63,535	69,890	73,385
Family size	Age-band	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	Family size	Age-band	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
2A	91days-34	4,410	6,170	7,715	9,255	10,645	12,505	13,755	14,445	2A+1C	91days-34	5,510	7,715	9,640	11,570	13,305	15,630	17,195	18,055
	35	4,800	6,715	8,395	10,070	11,585	13,610	14,970	15,720		35	5,995	8,395	10,490	12,590	14,480	17,010	18,710	19,645
	36-44	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995		36-44	6,480	9,075	11,340	13,610	15,650	18,390	20,230	21,240
	45	5,965	8,350	10,435	12,520	14,400	16,920	18,610	19,540		45	7,455	10,435	13,045	15,650	18,000	21,150	23,265	24,425
	46-49	6,740	9,435	11,795	14,155	16,280	19,125	21,040	22,090		46-49	8,425	11,795	14,745	17,695	20,345	23,905	26,295	27,610
	50	7,415	10,380	12,975	15,570	17,905	21,040	23,140	24,300		50	9,270	12,975	16,220	19,460	22,380	26,295	28,925	30,375
	51-54	8,090	11,325	14,155	16,985	19,535	22,950	25,245	26,505		51-54	10,110	14,155	17,695	21,230	24,415	28,685	31,555	33,135
	55	8,695	12,175	15,215	18,260	20,995	24,670	27,140	28,495		55	10,870	15,215	19,020	22,825	26,245	30,840	33,920	35,620
	56-59	9,305	13,025	16,280	19,535	22,460	26,395	29,030	30,485		56-59	11,630	16,280	20,345	24,415	28,075	32,990	36,290	38,105
	60	10,235	14,325	17,905	21,485	24,710	29,030	31,935	33,530		60	12,790	17,905	22,380	26,855	30,885	36,290	39,915	41,915
	61-64	11,165	15,625	19,535	23,440	26,955	31,670	34,835	36,580		61-64	13,955	19,535	24,415	29,300	33,690	39,590	43,545	45,725
	65	12,000	16,800	20,995	25,195	28,975	34,045	37,450	39,320		65	15,000	20,995	26,245	31,495	36,220	42,555	46,810	49,150
	66-69	12,835	17,974	22,468	26,961	30,999	36,423	40,062	42,066		66-69	16,045	22,460	28,075	33,690	38,745	45,525	50,080	52,580
	70	13,799	19,323	24,149	28,980	33,321	39,154	43,068	45,220		70	17,250	24,145	30,185	36,220	41,650	48,940	53,835	56,525
	71-74	14,763	20,672	25,831	30,999	35,644	41,886	46,075	48,374		71-74	18,450	25,830	32,290	38,745	44,555	52,355	57,590	60,470
	75	15,870	22,221	27,769	33,321	38,318	45,025	49,528	52,003		75	19,835	27,770	34,710	41,650	47,900	56,280	61,910	65,005
	76-79	16,977	23,769	29,707	35,644	40,993	48,165	52,982	55,632		76-79	21,220	29,705	37,130	44,555	51,240	60,205	66,225	69,540
80	18,250	25,550	31,934	38,318	44,066														

Defined Limit: Rs. 5,00,000									
Family size	Age-band	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
1A+1C	91days-34	2,865	4,010	5,015	6,015	6,920	8,130	8,945	9,390
	35	3,120	4,365	5,455	6,550	7,530	8,845	9,730	10,220
	36-44	3,370	4,720	5,900	7,080	8,140	9,565	10,520	11,045
	45	3,880	5,430	6,785	8,140	9,360	11,000	12,100	12,705
	46-49	4,385	6,135	7,670	9,200	10,580	12,435	13,675	14,360
	50	4,820	6,750	8,435	10,120	11,640	13,675	15,045	15,795
	51-54	5,260	7,360	9,200	11,040	12,695	14,920	16,410	17,230
	55	5,655	7,915	9,890	11,870	13,650	16,035	17,640	18,525
	56-59	6,050	8,465	10,580	12,695	14,600	17,155	18,870	19,815
	60	6,650	9,310	11,640	13,965	16,060	18,870	20,760	21,795
	61-64	7,255	10,160	12,695	15,235	17,520	20,585	22,645	23,775
	65	7,800	10,920	13,650	16,380	18,835	22,130	24,345	25,560
	66-69	8,345	11,680	14,600	17,520	20,150	23,675	26,040	27,345
	70	8,970	12,555	15,695	18,835	21,660	25,450	27,995	29,395
	71-74	9,595	13,435	16,790	20,150	23,170	27,225	29,945	31,445
	75	10,315	14,440	18,050	21,660	24,910	29,265	32,195	33,805
	76-79	11,035	15,450	19,310	23,170	26,645	31,310	34,440	36,160
	80	11,860	16,605	20,755	24,910	28,645	33,655	37,020	38,875
	Above 80	12,690	17,765	22,205	26,645	30,640	36,005	39,605	41,585

Defined Limit: Rs. 5,00,000																			
Family size	Age-band	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	Family size	Age-band	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
1A+2C	91days-34	3,370	4,720	5,900	7,080	8,140	9,565	10,520	11,045	1A+3C	91days-34	4,045	5,665	7,080	8,495	9,770	11,475	12,625	13,255
	35	3,670	5,135	6,420	7,705	8,860	10,410	11,450	12,020		35	4,405	6,165	7,705	9,245	10,630	12,490	13,735	14,425
	36-44	3,965	5,550	6,940	8,325	9,575	11,250	12,375	12,995		36-44	4,760	6,660	8,325	9,990	11,490	13,500	14,850	15,595
	45	4,560	6,385	7,980	9,575	11,010	12,940	14,230	14,945		45	5,475	7,660	9,575	11,490	13,215	15,525	17,080	17,930
	46-49	5,155	7,215	9,020	10,825	12,450	14,625	16,090	16,895		46-49	6,185	8,660	10,825	12,990	14,935	17,550	19,305	20,270
	50	5,670	7,940	9,925	11,905	13,695	16,090	17,695	18,580		50	6,805	9,525	11,905	14,290	16,430	19,305	21,235	22,300
	51-54	6,185	8,660	10,825	12,990	14,935	17,550	19,305	20,270		51-54	7,425	10,390	12,990	15,585	17,925	21,060	23,165	24,325
	55	6,650	9,310	11,635	13,965	16,055	18,865	20,755	21,790		55	7,980	11,170	13,965	16,755	19,270	22,640	24,905	26,150
	56-59	7,115	9,960	12,450	14,935	17,175	20,185	22,200	23,310		56-59	8,535	11,950	14,935	17,925	20,610	24,220	26,640	27,975
	60	7,825	10,955	13,695	16,430	18,895	22,200	24,420	25,640		60	9,390	13,145	16,430	19,715	22,675	26,640	29,305	30,770
	61-64	8,535	11,950	14,935	17,925	20,610	24,220	26,640	27,975		61-64	10,245	14,340	17,925	21,510	24,735	29,065	31,970	33,565
	65	9,175	12,845	16,055	19,270	22,160	26,035	28,640	30,070		65	11,010	15,415	19,270	23,120	26,590	31,240	34,365	36,085
	66-69	9,815	13,740	17,175	20,610	23,705	27,850	30,635	32,170		66-69	11,780	16,490	20,610	24,735	28,445	33,420	36,765	38,600
	70	10,555	14,775	18,465	22,160	25,480	29,940	32,935	34,580		70	12,665	17,725	22,160	26,590	30,575	35,930	39,520	41,495
	71-74	11,290	15,805	19,755	23,705	27,260	32,030	35,230	36,995		71-74	13,545	18,965	23,705	28,445	32,710	38,435	42,280	44,390
	75	12,135	16,990	21,235	25,480	29,305	34,430	37,875	39,770		75	14,560	20,385	25,480	30,575	35,165	41,315	45,450	47,720
	76-79	12,980	18,175	22,715	27,260	31,350	36,835	40,515	42,540		76-79	15,580	21,810	27,260	32,710	37,615	44,200	48,620	51,050
	80	13,955	19,535	24,420	29,305	33,700	39,595	43,555	45,730		80	16,745	23,445	29,305	35,165	40,440	47,515	52,265	54,880
	Above 80	14,930	20,900	26,125	31,350	36,050	42,360	46,595	48,925		Above 80	17,915	25,080	31,350	37,615	43,260	50,830	55,910	58,705

Family size	Age-band	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	Family size	Age-band	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
2A	91days-34	3,530	4,940	6,170	7,405	8,515	10,005	11,005	11,555	2A+1C	91days-34	4,410	6,170	7,715	9,255	10,645	12,505	13,755	14,445
	35	3,840	5,375	6,715	8,060	9,265	10,890	11,975	12,575		35	4,800	6,715	8,395	10,070	11,585	13,610	14,970	15,720
	36-44	4,150	5,810	7,260	8,710	10,020	11,770	12,945	13,595		36-44	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995
	45	4,770	6,680	8,350	10,020	11,520	13,535	14,890	15,635		45	5,965	8,350	10,435	12,520	14,400	16,920	18,610	19,540
	46-49	5,395	7,550	9,435	11,325	13,025	15,300	16,830	17,670		46-49	6,740	9,435	11,795	14,155	16,280	19,125	21,040	22,090
	50	5,935	8,305	10,380	12,455	14,325	16,830	18,515	19,440		50	7,415	10,380	12,975	15,570	17,905	21,040	23,140	24,300
	51-54	6,470	9,060	11,325	13,590	15,625	18,360	20,195	21,205		51-54	8,090	11,325	14,155	16,985	19,535	22,950	25,245	26,505
	55	6,955	9,740	12,175	14,610	16,800	19,740	21,710	22,795		55	8,695	12,175	15,215	18,260	20,995	24,670	27,140	28,495
	56-59	7,445	10,420	13,025	15,625	17,970	21,115	23,225	24,385		56-59	9,305	13,025	16,280	19,535	22,460	26,395	29,030	30,485
	60	8,185	11,460	14,325	17,190	19,765	23,225	25,550	26,825		60	10,235	14,325	17,905	21,485	24,710	29,030	31,935	33,530
	61-64	8,930	12,500	15,625	18,750	21,565	25,335	27,870	29,265		61-64	11,165	15,625	19,535	23,440	26,955	31,670	34,835	36,580
	65	9,600	13,440	16,800	20,160	23,180	27,235	29,960	31,460		65	12,000	16,800	20,995	25,195	28,975	34,045	37,350	39,320
	66-69	10,270	14,375	17,970	21,565	24,800	29,135	32,050	33,655		66-69	12,835	17,970	22,460	26,955	30,995	36,420	40,065	42,065
	70	11,040	15,455	19,320	23,180	26,660	31,320	34,455	36,175		70	13,800	19,320	24,145	28,975	33,320	39,150	43,065	45,220
	71-74	11,810	16,535	20,665	24,800	28,515	33,505	36,860	38,700		71-74	14,760	20,665	25,830	30,995	35,645	41,885	46,070	48,375
	75	12,695	17,775	22,215	26,660	30,655	36,020	39,620	41,605		75	15,870	22,215	27,770	33,320	38,320	45,025	49,525	52,005
	76-79	13,580	19,010	23,765	28,515	32,795	38,535	42,385	44,505		76-79	16,975	23,765	29,705	35,645	40,990	48,165	52,980	55,630
	80	14,600	20,440	25,545	30,655	35,255	41,425	45,565	47,845		80	18,250	25,545	31,935	38,320	44,065	51,780	56,955	59,805
	Above 80	15,620	21,865	27,330	32,795	37,715	44,315	48,745	51,180		Above 80	19,520	27,330	34,160	40,990	47,140	55,390	60,930	63,975

size	Age-band	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	size	Age-band	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
2A+2C	91days-34	5,185	7,260	9,075	10,890	12,520	14,715	16,185	16,995	2A+3C	91days-34	6,225	8,710	10,890	13,065	15,025	17,655	19,420	20,390
	35	5,645	7,900	9,875	11,850	13,625	16,010	17,610	18,490		35	6,770	9,480	11,850	14,220	16,350	19,210	21,135	22,190
	36-44	6,100	8,540	10,675	12,810	14,730	17,310	19,040	19,990		36-44	7,320	10,250	12,810	15,370	17,675	20,770	22,845	23,990
	45	7,015	9,820	12,275	14,730	16,940	19,905	21,895	22,990		45	8,420	11,785	14,730	17,675	20,330	23,885	26,275	27,585
	46-49	7,930	11,100	13,875	16,650	19,150	22,500	24,750	25,990		46-49	9,515	13,320	16,650	19,980	22,980	27,000	29,700	31,185
	50	8,725	12,210	15,265	18,315	21,065	24,750	27,225	28,585		50	10,470	14,655	18,315	21,980	25,275	29,700	32,670	34,305
	51-54	9,515	13,320	16,650	19,980	22,980	27,000	29,700	31,185		51-54	11,420	15,985	19,980	23,980	27,575	32,400	35,640	37,420
	55	10,230	14,320	17,900	21,480	24,900	29,025	31,925	33,525		55	12,275	17,185	21,480	25,775	29,640	34,830	38,310	40,225
	56-59	10,945	15,320	19,150	22,980	26,425	31,050	34,155	35,860		56-59	13,130	18,385	22,980	27,575	31,710	37,260	40,985	43,035
	60	12,040	16,850	21,065	25,275	29,070	34,155	37,570	39,450		60	14,445	20,220	25,275	30,330	34,880	40,985	45,085	47,335
	61-64	13,130	18,385	22,980	27,575	31,710	37,260	40,985	43,035		61-64	15,760	22,060	27,575	33,090	38,050	44,710	49,180	51,640
	65	14,115	19,760	24,700	29,640	34,090	40,055	44,060	46,260		65	16,940	23,715	29,640	35,570	40,905	48,065	52,870	55,515
	66-69	15,100	21,140	26,425	31,710	36,465	42,845	47,130	49,490		66-69	18,120	25,370	31,710	38,050	43,760	51,415	56,560	59,385
	70	16,235	22,725	28,405	34,090	39,200	46,060	50,665	53,200		70	19,480	27,270	34,090	40,905	47,040	55,275	60,800	63,840
	71-74	17,365	24,310	30,390	36,465	41,935	49,275	54,200	56,910		71-74	20,840	29,175	36,465	43,760	50,325	59,130	65,040	68,295
	75	18,670	26,135	32,670	39,200	45,080	52,970	58,265	61,180		75	22,400	31,360	39,200	47,040	54,095	63,565	69,920	73,415
76-79	19,970	27,960	34,945	41,935	48,225	56,665	62,330	65,450	76-79	23,965	33,550	41,935	50,325	57,870	67,995	74,795	78,535		
80	21,470	30,055	37,570	45,080	51,845	60,915	67,005	70,355	80	25,760	36,065	45,080	54,095	62,210	73,995	80,405	84,425		
Above 80	22,965	32,150	40,190	48,225	55,460	65,165	71,680	75,265	Above 80	27,560	38,580	48,225	57,870	66,550	78,195	86,015	90,315		

Defined Limit: Rs. 15,00,000									
Family size	Age-band	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
1A+1C	91days-34	1,615	2,260	2,820	3,385	3,895	4,575	5,030	5,285
	35	1,755	2,455	3,070	3,685	4,235	4,980	5,475	5,750
	36-44	1,900	2,655	3,320	3,985	4,580	5,380	5,920	6,215
	45	2,180	3,055	3,815	4,580	5,265	6,190	6,805	7,145
	46-49	2,465	3,450	4,315	5,175	5,955	6,995	7,695	8,080
	50	2,715	3,795	4,745	5,695	6,550	7,695	8,465	8,885
	51-54	2,960	4,140	5,175	6,210	7,145	8,395	9,230	9,695
	55	3,180	4,450	5,565	6,675	7,680	9,020	9,925	10,420
	56-59	3,405	4,765	5,955	7,145	8,215	9,650	10,615	11,145
	60	3,745	5,240	6,550	7,855	9,035	10,615	11,680	12,260
	61-64	4,085	5,715	7,145	8,570	9,855	11,580	12,740	13,375
	65	4,390	6,145	7,680	9,215	10,595	12,450	13,695	14,380
	66-69	4,695	6,570	8,215	9,855	11,335	13,320	14,650	15,380
	70	5,045	7,065	8,830	10,595	12,185	14,315	15,750	16,535
	71-74	5,400	7,555	9,445	11,335	13,035	15,315	16,845	17,690
	75	5,805	8,125	10,155	12,185	14,010	16,465	18,110	19,015
	76-79	6,210	8,690	10,865	13,035	14,990	17,610	19,375	20,340
	80	6,675	9,340	11,675	14,010	16,115	18,935	20,825	21,865
	Above 80	7,140	9,995	12,990	14,990	17,235	20,255	22,280	23,395

Defined Limit: Rs. 15,00,000									
Family size	Age-band	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
1A+2C	91days-34	1,900	2,655	3,320	3,985	4,580	5,380	5,920	6,215
	35	2,065	2,890	3,610	4,335	4,985	5,855	6,440	6,765
	36-44	2,230	3,125	3,905	4,685	5,390	6,330	6,965	7,310
	45	2,565	3,595	4,490	5,390	6,195	7,280	8,005	8,405
	46-49	2,900	4,060	5,075	6,090	7,005	8,230	9,050	9,505
	50	3,190	4,465	5,585	6,700	7,705	9,050	9,955	10,455
	51-54	3,480	4,875	6,090	7,310	8,405	9,875	10,860	11,405
	55	3,740	5,240	6,545	7,855	9,035	10,615	11,675	12,260
	56-59	4,005	5,605	7,005	8,405	9,665	11,355	12,490	13,115
	60	4,405	6,165	7,705	9,245	10,630	12,490	13,740	14,425
	61-64	4,805	6,725	8,405	10,085	11,595	13,625	14,985	15,735
	65	5,165	7,225	9,035	10,840	12,465	14,645	16,110	16,915
	66-69	5,525	7,730	9,665	11,595	13,335	15,670	17,235	18,095
	70	5,935	8,310	10,390	12,465	14,335	16,845	18,525	19,455
	71-74	6,350	8,890	11,115	13,335	15,335	18,015	19,820	20,810
	75	6,825	9,555	11,945	14,335	16,485	19,370	21,305	22,370
	76-79	7,305	10,225	12,780	15,335	17,635	20,720	22,790	23,930
	80	7,850	10,990	13,735	16,485	18,955	22,275	24,500	25,725
	Above 80	8,400	11,755	14,695	17,635	20,280	23,825	26,210	27,520
1A+3C	91days-34	2,275	3,185	3,985	4,780	5,495	6,455	7,100	7,455
	35	2,480	3,470	4,335	5,200	5,980	7,025	7,730	8,115
	36-44	2,680	3,750	4,685	5,620	6,465	7,595	8,355	8,770
	45	3,080	4,310	5,390	6,465	7,435	8,735	9,610	10,090
	46-49	3,480	4,875	6,090	7,310	8,405	9,875	10,860	11,405
	50	3,830	5,360	6,700	8,040	9,245	10,860	11,945	12,545
	51-54	4,175	5,845	7,310	8,770	10,085	11,850	13,030	13,685
	55	4,490	6,285	7,855	9,425	10,840	12,735	14,010	14,710
	56-59	4,805	6,725	8,405	10,085	11,595	13,625	14,985	15,735
	60	5,285	7,395	9,245	11,090	12,755	14,985	16,485	17,310
	61-64	5,765	8,065	10,085	12,100	13,915	16,350	17,985	18,880
	65	6,195	8,670	10,840	13,005	14,960	17,575	19,330	20,300
	66-69	6,625	9,275	11,595	13,915	16,000	18,800	20,680	21,715
	70	7,125	9,975	12,465	14,960	17,200	20,210	22,320	23,345
	71-74	7,620	10,670	13,335	16,000	18,400	21,620	23,780	24,970
	75	8,190	11,470	14,335	17,200	19,780	23,240	25,565	26,845
	76-79	8,765	12,270	15,335	18,400	21,160	24,865	27,350	28,715
	80	9,420	13,190	16,485	19,780	22,745	26,730	29,400	30,870
	Above 80	10,080	14,110	17,635	21,160	24,335	28,590	31,450	33,025

Family size	Age-band	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
2A	91days-34	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	35	2,160	3,025	3,780	4,535	5,215	6,125	6,740	7,075
	36-44	2,335	3,270	4,085	4,900	5,635	6,620	7,285	7,650
	45	2,685	3,760	4,695	5,635	6,480	7,615	8,375	8,795
	46-49	3,035	4,250	5,310	6,370	7,325	8,610	9,470	9,940
	50	3,340	4,675	5,840	7,010	8,060	9,470	10,415	10,935
	51-54	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930
	55	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	56-59	4,190	5,860	7,325	8,790	10,110	11,880	13,065	13,720
	60	4,605	6,445	8,060	9,670	11,120	13,065	14,370	15,090
	61-64	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460
	65	5,400	7,560	9,450	11,340	13,040	15,320	16,855	17,695
	66-69	5,780	8,090	10,110	12,130	13,950	16,390	18,030	18,930
	70	6,210	8,695	10,865	13,040	14,995	17,620	19,380	20,350
	71-74	6,645	9,300	11,625	13,950	16,040	18,850	20,735	21,770
	75	7,140	10,000	12,495	14,995	17,245	20,260	22,290	23,405
	76-79	7,640	10,695	13,370	16,040	18,450	21,675	23,845	25,035
	80	8,215	11,495	14,370	17,245	19,830	23,300	25,630	26,915
	Above 80	8,785	12,300	15,375	18,450	21,215	24,925	27,420	28,790
2A+1C	91days-34	2,480	3,475	4,340	5,210	5,990	7,035	7,740	8,125
	35	2,700	3,780	4,725	5,665	6,515	7,655	8,420	8,845
	36-44	2,920	4,085	5,105	6,125	7,045	8,275	9,105	9,560
	45	3,355	4,695	5,870	7,045	8,100	9,520	10,470	10,995
	46-49	3,795	5,310	6,635	7,965	9,155	10,760	11,835	12,425
	50	4,170	5,840	7,300	8,760	10,075	11,835	13,020	13,670
	51-54	4,550	6,370	7,965	9,555	10,990	12,910	14,200	14,910
	55	4,895	6,850	8,560	10,270	11,810	13,880	15,265	16,030
	56-59	5,235	7,325	9,155	10,990	12,635	14,845	16,330	17,150
	60	5,755	8,060	10,075	12,085	13,900	16,330	17,965	18,860
	61-64	6,280	8,790	10,990	13,185	15,165	17,815	19,595	20,575
	65	6,750	9,450	11,810	14,175	16,300	19,150	21,065	22,120
	66-69	7,220	10,110	12,635	15,165	17,435	20,490	22,535	23,665
	70	7,765	10,865	13,585	16,300	18,745	22,025	24,225	25,440
	71-74	8,305	11,625	14,530	17,435	20,050	23,560	25,915	27,210
	75	8,925	12,495	15,620	18,745	21,555	25,325	27,860	29,255
	76-79	9,550	13,370	16,710	20,050	23,060	27,095	29,805	31,295
	80	10,265	14,370	17,965	21,555	24,790	29,125	32,045	33,640
	Above 80	10,980	15,375	19,215	23,060	26,520	31,160	34,275	35,985

Family size	Age-band	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	Family size	Age-band	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
2A+2C	91days-34	2,920	4,085	5,105	6,125	7,045	8,275	9,105	9,560	2A+3C	91days-34	3,500	4,900	6,125	7,350	8,455	9,930	10,925	11,470
	35	3,175	4,445	5,555	6,665	7,665	9,005	9,910	10,405		35	3,810	5,335	6,665	8,000	9,200	10,810	11,890	12,485
	36-44	3,435	4,805	6,005	7,205	8,285	9,735	10,710	11,245		36-44	4,120	5,765	7,205	8,650	9,945	11,685	12,850	13,495
	45	3,950	5,525	6,905	8,285	9,530	11,195	12,315	12,935		45	4,735	6,630	8,285	9,945	11,435	13,435	14,780	15,520
	46-49	4,460	6,245	7,805	9,370	10,775	12,660	13,925	14,620		46-49	5,355	7,495	9,370	11,240	12,925	15,190	16,705	17,540
	50	4,910	6,870	8,585	10,305	11,850	13,925	15,315	16,080		50	5,890	8,245	10,305	12,365	14,220	16,705	18,380	19,295
	51-54	5,355	7,495	9,370	11,240	12,925	15,190	16,705	17,540		51-54	6,425	8,995	11,240	13,490	15,510	18,225	20,050	21,050
	55	5,755	8,055	10,070	12,085	13,895	16,330	17,960	18,860		55	6,905	9,670	12,085	14,500	16,675	19,595	21,550	22,630
	56-59	6,155	8,620	10,775	12,925	14,865	17,465	19,215	20,175		56-59	7,390	10,340	12,925	15,510	17,840	20,960	23,055	24,210
	60	6,770	9,480	11,850	14,220	16,350	19,215	21,135	22,190		60	8,125	11,375	14,220	17,065	19,620	23,055	25,360	26,630
	61-64	7,390	10,340	12,925	15,510	17,840	20,960	23,055	24,210		61-64	8,865	12,410	15,510	18,615	21,405	25,150	27,665	29,050
	65	7,940	11,115	13,895	16,675	19,175	22,530	24,785	26,025		65	9,530	13,340	16,675	20,010	23,015	27,035	29,740	31,225
	66-69	8,495	11,895	14,865	17,840	20,515	24,105	26,515	27,840		66-69	10,195	14,270	17,840	21,405	24,615	28,925	31,815	33,405
	70	9,135	12,785	15,980	19,175	22,050	25,910	28,500	29,925		70	10,960	15,340	19,175	23,010	26,460	31,090	34,200	35,910
	71-74	9,770	13,675	17,095	20,515	23,590	27,720	30,490	32,015		71-74	11,725	16,410	20,515	24,615	28,310	33,260	36,585	38,415
75	10,500	14,700	18,375	22,050	25,360	29,795	32,775	34,415	75	12,600	17,640	22,050	26,460	30,430	35,755	39,330	41,295		
76-79	11,235	15,730	19,660	23,590	27,130	31,875	35,060	36,815	76-79	13,480	18,875	23,590	28,310	32,555	38,250	42,075	44,180		
80	12,075	16,905	21,135	25,360	29,165	34,265	37,690	39,575	80	14,490	20,290	25,360	30,430	34,995	41,120	45,230	47,490		
Above 80	12,920	18,085	22,605	27,130	31,195	36,655	40,320	42,335	Above 80	15,505	21,705	27,130	32,555	37,435	43,985	48,385	50,805		

Defined Limit : Rs. 25,00,000									
Family size	Age-band	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
1A+1C	91days-34	1,100	1,535	1,920	2,305	2,650	3,110	3,420	3,595
	35	1,195	1,670	2,090	2,505	2,880	3,385	3,725	3,910
	36-44	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225
	45	1,485	2,080	2,595	3,115	3,580	4,210	4,630	4,860
	46-49	1,680	2,350	2,935	3,520	4,050	4,755	5,230	5,495
	50	1,845	2,585	3,230	3,875	4,455	5,230	5,755	6,045
	51-54	2,015	2,815	3,520	4,225	4,860	5,710	6,280	6,590
	55	2,165	3,030	3,785	4,540	5,220	6,135	6,750	7,085
	56-59	2,315	3,240	4,050	4,860	5,585	6,565	7,220	7,580
	60	2,545	3,565	4,455	5,345	6,145	7,220	7,940	8,340
	61-64	2,775	3,885	4,860	5,830	6,705	7,875	8,665	9,095
	65	2,985	4,180	5,220	6,265	7,205	8,465	9,315	9,780
	66-69	3,195	4,470	5,585	6,705	7,710	9,055	9,960	10,460
	70	3,435	4,805	6,005	7,205	8,285	9,735	10,710	11,245
	71-74	3,670	5,140	6,425	7,710	8,865	10,415	11,455	12,030
	75	3,945	5,525	6,905	8,285	9,530	11,195	12,315	12,930
	76-79	4,220	5,910	7,385	8,865	10,195	11,975	13,175	13,835
	80	4,540	6,355	7,940	9,530	10,960	12,875	14,160	14,870
	Above 80	4,855	6,795	8,495	10,195	11,720	13,775	15,150	15,910

Defined Limit: Rs. 25,00,000																			
Family size	Age-band	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	Family size	Age-band	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
1A+2C	91days-34	1,290	1,805	2,260	2,710	3,115	3,660	4,025	4,225	1A+3C	91days-34	1,550	2,170	2,710	3,250	3,740	4,390	4,830	5,070
	35	1,405	1,965	2,455	2,950	3,390	3,985	4,380	4,600		35	1,685	2,360	2,950	3,535	4,065	4,780	5,255	5,520
	36-44	1,520	2,125	2,655	3,185	3,665	4,305	4,735	4,970		36-44	1,820	2,550	3,185	3,825	4,395	5,165	5,680	5,965
	45	1,745	2,445	3,055	3,665	4,215	4,950	5,445	5,720		45	2,095	2,930	3,665	4,395	5,055	5,940	6,535	6,860
	46-49	1,975	2,760	3,450	4,140	4,765	5,595	6,155	6,465		46-49	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755
	50	2,170	3,040	3,795	4,555	5,240	6,155	6,770	7,110		50	2,605	3,645	4,555	5,465	6,285	7,385	8,125	8,530
	51-54	2,370	3,315	4,140	4,970	5,715	6,715	7,385	7,755		51-54	2,840	3,975	4,970	5,965	6,860	8,055	8,865	9,305
	55	2,545	3,560	4,450	5,340	6,145	7,220	7,940	8,335		55	3,055	4,275	5,340	6,410	7,370	8,660	9,525	10,005
	56-59	2,725	3,810	4,765	5,715	6,570	7,720	8,495	8,920		56-59	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700
	60	2,995	4,190	5,240	6,285	7,230	8,495	9,345	9,810		60	3,595	5,030	6,285	7,545	8,675	10,190	11,210	11,770
	61-64	3,265	4,575	5,715	6,860	7,885	9,265	10,190	10,700		61-64	3,920	5,485	6,860	8,230	9,460	11,120	12,230	12,840
	65	3,510	4,915	6,145	7,370	8,475	9,960	10,955	11,505		65	4,215	5,900	7,370	8,845	10,170	11,950	13,145	13,805
	66-69	3,755	5,260	6,570	7,885	9,070	10,655	11,720	12,305		66-69	4,505	6,310	7,885	9,460	10,880	12,785	14,065	14,765
	70	4,040	5,650	7,065	8,475	9,750	11,455	12,600	13,230		70	4,845	6,780	8,475	10,170	11,695	13,745	15,120	15,875
	71-74	4,320	6,045	7,555	9,070	10,430	12,255	13,480	14,150		71-74	5,185	7,255	9,070	10,880	12,515	14,705	16,175	16,980
	75	4,645	6,500	8,125	9,750	11,210	13,170	14,490	15,215		75	5,570	7,800	9,750	11,695	13,450	15,805	17,385	18,255
	76-79	4,965	6,955	8,690	10,430	11,990	14,090	15,500	16,275		76-79	5,960	8,345	10,430	12,515	14,390	16,910	18,600	19,530
	80	5,340	7,475	9,340	11,210	12,890	15,145	16,660	17,495		80	6,405	8,970	11,210	13,450	15,470	18,175	19,995	20,990
	Above 80	5,710	7,995	9,995	11,990	13,790	16,205	17,825	18,715		Above 80	6,855	9,595	11,990	14,390	16,550	19,445	21,390	22,455

Family size	Age-band	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	Family size	Age-band	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
2A	91days-34	1,350	1,890	2,360	2,835	3,260	3,830	4,210	4,420	2A+1C	91days-34	1,690	2,360	2,950	3,540	4,075	4,785	5,265	5,525
	35	1,470	2,055	2,570	3,085	3,545	4,165	4,585	4,810		35	1,835	2,570	3,210	3,855	4,430	5,205	5,730	6,015
	36-44	1,590	2,225	2,780	3,335	3,835	4,505	4,955	5,200		36-44	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500
	45	1,825	2,555	3,195	3,835	4,410	5,180	5,695	5,980		45	2,285	3,195	3,995	4,790	5,510	6,475	7,120	7,475
	46-49	2,065	2,890	3,610	4,335	4,985	5,855	6,440	6,760		46-49	2,580	3,610	4,515	5,415	6,230	7,315	8,050	8,450
	50	2,270	3,180	3,970	4,765	5,480	6,440	7,085	7,435		50	2,840	3,970	4,965	5,955	6,850	8,050	8,855	9,295
	51-54	2,475	3,465	4,335	5,200	5,980	7,025	7,725	8,115		51-54	3,095	4,335	5,415	6,500	7,475	8,780	9,660	10,140
	55	2,665	3,725	4,660	5,590	6,425	7,550	8,305	8,720		55	3,330	4,660	5,820	6,985	8,035	9,440	10,380	10,900
	56-59	2,850	3,985	4,985	5,980	6,875	8,080	8,885	9,330		56-59	3,560	4,985	6,230	7,475	8,595	10,095	11,105	11,660
	60	3,135	4,385	5,480	6,575	7,560	8,885	9,775	10,260		60	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825
	61-64	3,415	4,785	5,980	7,175	8,250	9,695	10,660	11,195		61-64	4,270	5,980	7,475	8,965	10,310	12,115	13,325	13,995
	65	3,675	5,140	6,425	7,710	8,870	10,420	11,460	12,035		65	4,590	6,425	8,035	9,640	11,085	13,025	14,325	15,040
	66-69	3,930	5,500	6,875	8,250	9,485	11,145	12,260	12,875		66-69	4,910	6,875	8,595	10,310	11,860	13,930	15,325	16,090
	70	4,225	5,915	7,390	8,870	10,200	11,980	13,180	13,840		70	5,280	7,390	9,240	11,085	12,745	14,975	16,475	17,300
	71-74	4,520	6,325	7,905	9,485	10,910	12,820	14,100	14,805		71-74	5,650	7,905	9,880	11,860	13,635	16,020	17,625	18,505
	75	4,860	6,800	8,500	10,200	11,725	13,780	15,155	15,915		75	6,070	8,500	10,625	12,745	14,660	17,225	18,945	19,895
	76-79	5,195	7,275	9,090	10,910	12,545	14,740	16,215	17,025		76-79	6,495	9,090	11,365	13,635	15,680	18,425	20,265	21,280
	80	5,585	7,820	9,775	11,725	13,485	15,845	17,430	18,300		80	6,980	9,775	12,215	14,660	16,855	19,805	21,785	22,875
	Above 80	5,975	8,365	10,455	12,545	14,425	16,950	18,645	19,580		Above 80	7,470	10,455	13,070	15,680	18,035	21,190	23,305	24,470

Family size	Age-band	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	Family size	Age-band	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
2A+2C	91days-34	1,985	2,780	3,475	4,165	4,790	5,630	6,190	6,500	2A+3C	91days-34	2,380	3,335	4,165	5,000	5,750	6,755	7,430	7,800
	35	2,160	3,025	3,780	4,535	5,215	6,125	6,740	7,075		35	2,590	3,630	4,535	5,440	6,255	7,350	8,085	8,490
	36-44	2,335	3,270	4,085	4,900	5,635	6,620	7,285	7,650		36-44	2,800	3,920	4,900	5,880	6,765	7,945	8,740	9,175
	45	2,685	3,760	4,695	5,635	6,480	7,615	8,375	8,795		45	3,220	4,510	5,635	6,765	7,775	9,140	10,050	10,555
	46-49	3,035	4,250	5,310	6,370	7,325	8,610	9,470	9,940		46-49	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930
	50	3,340	4,675	5,840	7,010	8,060	9,470	10,415	10,935		50	4,005	5,605	7,010	8,410	9,670	11,360	12,500	13,120
	51-54	3,640	5,095	6,370	7,645	8,790	10,330	11,360	11,930		51-54	4,370	6,115	7,645	9,175	10,550	12,395	13,635	14,315
	55	3,915	5,480	6,850	8,220	9,450	11,105	12,215	12,825		55	4,695	6,575	8,220	9,860	11,340	13,325	14,655	15,390
	56-59	4,190	5,860	7,325	8,790	10,110	11,880	13,065	13,720		56-59	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460
	60	4,605	6,445	8,060	9,670	11,120	13,065	14,370	15,090		60	5,525	7,735	9,670	11,605	13,345	15,680	17,245	18,110
	61-64	5,025	7,035	8,790	10,550	12,130	14,255	15,680	16,460		61-64	6,030	8,440	10,550	12,660	14,555	17,105	18,815	19,755
	65	5,400	7,560	9,450	11,340	13,040	15,320	16,855	17,695		65	6,480	9,070	11,340	13,605	15,650	18,385	20,225	21,235
	66-69	5,780	8,090	10,110	12,130	13,950	16,390	18,030	18,930		66-69	6,935	9,705	12,130	14,555	16,740	19,670	21,635	22,715
	70	6,210	8,695	10,865	13,040	14,995	17,620	19,380	20,350		70	7,455	10,435	13,040	15,650	17,995	21,145	23,255	24,420
	71-74	6,645	9,300	11,625	13,950	16,040	18,850	20,735	21,770		71-74	7,970	11,160	13,950	16,740	19,250	22,620	24,880	26,125
	75	7,140	10,000	12,495	14,995	17,245	20,260	22,290	23,405		75	8,570	11,995	14,995	17,995	20,695	24,315	26,745	28,085
76-79	7,640	10,695	13,370	16,040	18,450	21,675	23,845	25,035	76-79	9,170	12,835	16,040	19,250	22,135	26,010	28,610	30,040		
80	8,215	11,495	14,370	17,245	19,830	23,300	25,630	26,915	80	9,855	13,795	17,245	20,695	23,795	27,960	30,755	32,295		
Above 80	8,785	12,300	15,375	18,450	21,215	24,925	27,420	28,790	Above 80	10,545	14,760	18,450	22,135	25,455	29,910	32,905	34,550		

Super Surplus Insurance Policy



OUR PROTECTION
EXTENDS TO MEET
THE RISING
+ EXPENSE



Health
Insurance

The Health Insurance Specialist

Super Surplus Insurance Policy

Unique Identification No.: SHAHLIP21580V052021

Super Surplus Insurance Policy is a top-up plan with sum insured on individual.

◆ Eligibility

- Any person aged between 18 years and 65 years
- Family:** Self, Spouse and economically dependent children aged from 91 days to 25 years
- Dependent Children** can be covered with either of Parent

◆ Policy term: 1 Year / 2 Years.

Note: Where the policy is issued for more than 1 year, the Sum Insured including Deductibles / Defined limit is for each of the year, without any carry over benefit thereof. The said benefits / covers available for the 2nd year cannot be utilized in the 1st year itself. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each policy year

◆ Long Term Discount:

If the entire premium applicable for two years is paid in advance, discount available is 5%

◆ Instalment option:

Premium can be paid Monthly, Quarterly, Half yearly. Premium can also be paid Annual and Biennial (Once in 2 years). For instalment mode of payment there will be loading as given below;

Monthly -4% | Quarterly -3% | Half-year -2%

Note: If premium is paid on instalment basis, long term discount of 5% is not available

◆ Renewal:

Life Long Renewals.

◆ Pre-acceptance Medical Screening (both Silver and Gold Plans):

No Pre-acceptance Medical Screening is required.

◆ Day care Procedures:

All Day Care Procedures are covered.

◆ Plans Offered:

Silver and Gold Plan

◆ Policy Type:

Individual

◆ Sum Insured Options

SILVER PLAN

Sum Insured Rs.	Deductible Rs.
7,00,000/-	3,00,000/-
10,00,000/-	3,00,000/-

Under this plan an admissible claim gets paid only when it exceeds the deductible. Amount payable is only in excess of the deductible opted for each and every hospitalization.

Deductible means the amount upto which the company will not be liable for each and every hospitalization.

Note: Deductible opted cannot be changed at the time of renewal.

GOLD PLAN

Sum Insured Rs.	Defined Limit Rs.
5,00,000/-, 7,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-, 50,00,000/-, 75,00,000/-, 100,00,000/-	3,00,000/-
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-, 50,00,000/-, 75,00,000/-, 100,00,000/-	5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-

Under this plan an admissible claim gets paid only when the aggregate of expenses under hospitalization (single or more than one) exceeds the Defined limit opted. Amount payable is only in excess of the Defined limit*

Defined limit means the amount upto which the company will not be liable during the policy period.

Note: Defined Limit once opted cannot be changed either during the currency of the policy or at the time of renewal

◆ Coverage

Silver Plan	Gold Plan
Hospitalization cover: Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home subject to a maximum of Rs.4,000/- per day.	Hospitalization cover: Room (Single Private A/C room), Boarding, nursing expenses as provided by the Hospital / Nursing Home.
Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.	Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.	Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, cost of Pacemaker and similar expenses.
Pre-hospitalization Expenses: Medical expenses incurred up to 30 days immediately before the insured person is hospitalized.	Pre-hospitalization Expenses: Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
Post Hospitalization Expenses: Medical expenses incurred up to 60 days immediately after the insured person is discharged from the hospital	Post Hospitalization Expenses: Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)	Coverage for Modern Treatments: Expenses are subject to the limits (For details please refer website www.starhealth.in)
	Emergency ambulance charges up-to a Rs.3000/- per policy period for transportation of the insured person to the hospital
	Air Ambulance expenses Up-to 10% of the sum insured per policy period. Applicable for sum insured option of Rs.7 lacs and above.
	Facility of obtaining second medical opinion
Note (Applicable for both silver and Gold Plan): Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room category stated in the policy 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 category.	

◆ Special Features for Gold Plan

- Delivery Expenses** for a Delivery including Delivery by Caesarean section (including pre-natal, post-natal expenses and lawful medical termination of pregnancy) up-to Rs.50,000/- per policy period, subject to a maximum of 2 deliveries in the entire life time of the insured person are payable while the policy is in force.

Special Conditions

- This Benefit is subject to a waiting period of 12 months from the date of commencement of first Super Surplus Insurance Policy and continuous renewal thereof with the company.
 - Pre-hospitalization and Post Hospitalization expenses are not applicable for this benefit.
 - This cover is available only when both Self and Spouse are covered under this policy
 - The policy covering the self and spouse are in force when this benefit becomes payable.
 - Claims under this section will not reduce the Sum Insured
- Organ Donor Expenses** for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable.
 - Recharge Benefit:** If the sum insured under the policy is exhausted/ exceeded during the policy period, additional indemnity up to the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward. This benefit is not available for Modern Treatments.

Defined Limit Rs.	Recharge Limit Rs.
3,00,000/-	50,000/-
5,00,000/-	75,000/-
10,00,000/-	1,00,000/-
15,00,000/- and above	2,50,000/-

- **Wellness Services:** Wellness services can be availed through mobile App and customer portal. For details please refer website www.starhealth.in
- **Waiver of Deductible (Applicable only for Gold Plan):** The Proposer can opt at the beginning of 6th year before renewal of this policy or later during any successive renewal, for an Indemnity Health Insurance policy without defined limit offered by the Company (subject to underwriting) with continuity of benefits for the average sum insured of immediately preceding 5 years period subject to the following:
 - a) All Insured Persons are insured with the Company under this policy before the age of 50 years and have been continuously renewed without any break
 - b) No claim has been made during the immediately preceding 5 years
 - c) The proposer should exercise this option for all the insured persons.
 - d) This policy shall not be further renewed if the option is exercised

◆ **Exclusions (Applicable for Both Silver and Gold Plan):** 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:

1. Pre-Existing Diseases - Code Excl 01

- A. **Applicable for Silver Plan:** 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.

Applicable for Gold Plan: Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 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 portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- D. **Applicable for Silver Plan:** 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.

Applicable for Gold Plan: Coverage under the policy after the expiry of 12 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. **Applicable for Silver Plan:** Expenses related to the treatment of the following 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.

Applicable for Gold Plan: Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 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 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

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 and respite care - Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

1. 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.
2. 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 fulfill 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 - 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 of Delivery Expenses)**
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - b. 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 - **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 directly or indirectly 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 directly or indirectly caused by or contributed to by nuclear weapons/materia - **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 similar therapies - **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. All treatment for Priapism and erectile dysfunctions, Change of Sex - **Code Excl 30**
30. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons - **Code Excl 31**
31. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) - **Code Excl 32**

32. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - **Code Excl 33**
33. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
34. Cochlear implants and procedure related hospitalization expenses - **Code Excl 35**
35. Expenses incurred for treatment of diseases/illness/accidental injuries which does not warrant hospitalization - **Code Excl 36**
36. Other Excluded Expenses as detailed in our website www.starhealth.in - **Code Excl 37**
37. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**
38. Expenses incurred for treatment of diseases/illness/accidental injuries by systems of medicine other than allopathy - **Code Excl 39**
39. Any medical expenses incurred towards treatment of New Born Baby - **Code Excl 44**

◆ **Moratorium Period (Applicable for both Silver and Gold Plan):** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract

◆ **Renewal:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.

1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
5. Coverage is not available during the grace period.
6. No loading shall apply on renewals based on individual claims experience

◆ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

◆ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

◆ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

◆ **Revision in sum insured:** Any Revision in sum insured is permissible only at the time of Renewal. The insured person can propose such revision and may be allowed subject to company's approval and payment of appropriate premium.

◆ **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 fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to;

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

◆ **Withdrawal of the policy**

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

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

- ✓ Upon the death of the Insured Person. This also 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 under the policy

◆ **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

◆ **Cancellation**

- The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy Term 1 Year without instalment option

Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years without instalment option

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full of the policy premium

Cancellation table applicable for Policy Term 2 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

Cancellation table applicable for Policy Term 2 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

Note: If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis"

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- 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

◆ **Claims Procedure**

- Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
- 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 admissibility of the claim

❖ Claim Illustration

GOLD PLAN							
Scenario	Claim No.	Sum Insured under the policy (Rs.)	Defined Limit under the policy (Rs.)	Hospitalization Amount (Rs.)	Defined Limit applied for claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next claim (Rs.)
1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2			6,00,000	0	6,00,000	4,00,000
	3			6,00,000	0	4,00,000	0
2	1	10,00,000	3,00,000	6,00,000	3,00,000	3,00,000	7,00,000
	2			5,00,000	0	5,00,000	2,00,000
	3			3,00,000	0	2,00,000	0
SILVER PLAN							
Scenario	Claim No.	Sum Insured under the policy (Rs.)	Deductible Limit under the policy (Rs.)	Hospitalization Amount (Rs.)	Deductible Limit applied for claim (Rs.)	Claim Payable (Rs.)	Balance Sum Insured available for next claim (Rs.)
1	1	10,00,000	3,00,000	3,00,000	3,00,000	0	10,00,000
	2			6,00,000	3,00,000	3,00,000	7,00,000
	3			9,00,000	3,00,000	6,00,000	1,00,000

❖ **Tax Benefit:** Payment of premium by any mode other than cash of this insurance is eligible for relief under Section 80D of the Income Tax Act 1961

❖ **Star Advantages**

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle – free claim settlement.
- Cashless hospitalization

❖ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operation 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.

❖ **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.

Super Surplus Insurance Policy

Unique Identification No.: SHAHLIP21580V052021

IRDAI IS NOT INVOLVED IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENT OF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

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

Visit our website www.starhealth.in

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This discount is available for first purchase only

Star Health And Allied Insurance Co Ltd

Regd and Corporate Office:

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Valluvar Kottam High Road,

Nungambakkam, Chennai - 600 034.

Call Toll-free: 1800-425-2255 / 1800-102-4477,
sms STAR to 56677

Fax Toll Free No: 1800-425-5522

Email: support@starhealth.in

CIN: U66010TN2005PLC056649

IRDAI Regn. No: 129

Super Surplus Insurance Policy						Unique Identification No.: SHAHLIP21580V052021				
1 YEAR PREMIUM CHART (Excluding Tax)										
SILVER PLAN										
Deductible Rs.3,00,000/-										
Age in Yrs		Sum Insured (Rs.)								
		7,00,000					10,00,000			
91days-35		1,165					1,460			
36-45		1,460					1,820			
46-50		1,820					2,275			
51-55		2,025					2,530			
56-60		2,130					2,660			
61-65		2,240					2,800			
66-70		2,580					3,220			
71-75		2,965					3,705			
76-80		3,410					4,260			
Above 80		3,920					4,900			
GOLD PLAN										
Defined Rs.3,00,000/-										
Family size	Age-band	5,00,000	7,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	91days-35	1,530	1,835	2,140	2,675	3,210	3,690	4,335	4,770	5,005
	36-45	1,960	2,350	2,745	3,430	4,115	4,730	5,555	6,110	6,420
	46-50	2,545	3,055	3,565	4,455	5,345	6,150	7,225	7,945	8,345
	51-55	3,055	3,665	4,280	5,345	6,415	7,375	8,670	9,535	10,010
	56-60	3,515	4,215	4,920	6,150	7,375	8,485	9,965	10,965	11,510
	61-65	4,215	5,060	5,900	7,375	8,850	10,180	11,960	13,155	13,815
	66-70	4,850	5,820	6,785	8,485	10,180	11,705	13,755	15,130	15,885
	71-75	5,575	6,690	7,805	9,755	11,705	13,460	15,815	17,400	18,270
	76-80	6,410	7,695	8,975	11,220	13,460	15,480	18,190	20,005	21,010
Above 80	7,375	8,845	10,320	12,900	15,480	17,800	20,915	23,010	24,160	
Defined Rs.5,00,000/-										
Family size	Age-band	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	
1A	91days-35	1,225	1,715	2,140	2,570	2,950	3,470	3,815	4,005	
	36-45	1,570	2,195	2,745	3,290	3,785	4,445	4,890	5,135	
	46-50	2,040	2,855	3,565	4,280	4,920	5,780	6,355	6,675	
	51-55	2,445	3,425	4,280	5,135	5,900	6,935	7,630	8,010	
	56-60	2,810	3,935	4,920	5,900	6,785	7,975	8,770	9,210	
	61-65	3,375	4,720	5,900	7,080	8,145	9,570	10,525	11,050	
	66-70	3,880	5,430	6,785	8,145	9,365	11,005	12,105	12,710	
	71-75	4,460	6,245	7,805	9,365	10,770	12,655	13,920	14,615	
	76-80	5,130	7,180	8,975	10,770	12,385	14,550	16,005	16,805	
Above 80	5,900	8,255	10,320	12,385	14,240	16,735	18,405	19,325		
Defined Rs.10,00,000/-										
Family size	Age-band	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	
1A	91days-35	920	1,285	1,605	1,925	2,215	2,600	2,860	3,005	
	36-45	1,175	1,645	2,060	2,470	2,840	3,335	3,670	3,850	
	46-50	1,530	2,140	2,675	3,210	3,690	4,335	4,770	5,005	
	51-55	1,835	2,570	3,210	3,850	4,425	5,200	5,720	6,005	
	56-60	2,110	2,950	3,690	4,425	5,090	5,980	6,580	6,910	
	61-65	2,530	3,540	4,425	5,310	6,110	7,175	7,895	8,290	
	66-70	2,910	4,075	5,090	6,110	7,025	8,255	9,080	9,530	
	71-75	3,345	4,685	5,855	7,025	8,080	9,490	10,440	10,960	
	76-80	3,850	5,385	6,730	8,080	9,290	10,915	12,005	12,605	
Above 80	4,425	6,195	7,740	9,290	10,680	12,550	13,805	14,495		
Defined Rs.15,00,000/-										
Family size	Age-band	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	
1A	91days-35	690	965	1,205	1,445	1,660	1,950	2,145	2,255	
	36-45	885	1,235	1,545	1,850	2,130	2,500	2,750	2,890	
	46-50	1,150	1,605	2,005	2,405	2,770	3,250	3,575	3,755	
	51-55	1,375	1,925	2,405	2,890	3,320	3,900	4,290	4,505	
	56-60	1,585	2,215	2,770	3,320	3,820	4,485	4,935	5,180	
	61-65	1,900	2,655	3,320	3,985	4,580	5,385	5,920	6,220	
	66-70	2,185	3,055	3,820	4,580	5,270	6,190	6,810	7,150	
	71-75	2,510	3,515	4,390	5,270	6,060	7,120	7,830	8,220	
	76-80	2,885	4,040	5,050	6,060	6,965	8,185	9,005	9,455	
Above 80	3,320	4,645	5,805	6,965	8,010	9,415	10,355	10,875		
Defined Rs.20,00,000/-										
Family size	Age-band	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	
1A	91days-35	550	770	965	1,155	1,330	1,560	1,720	1,805	
	36-45	705	990	1,235	1,480	1,705	2,000	2,200	2,310	
	46-50	920	1,285	1,605	1,925	2,215	2,600	2,860	3,005	
	51-55	1,100	1,540	1,925	2,310	2,655	3,120	3,435	3,605	
	56-60	1,265	1,770	2,215	2,655	3,055	3,590	3,950	4,145	
	61-65	1,520	2,125	2,655	3,190	3,665	4,305	4,740	4,975	
	66-70	1,745	2,445	3,055	3,665	4,215	4,955	5,450	5,720	
	71-75	2,010	2,810	3,515	4,215	4,850	5,695	6,265	6,580	
	76-80	2,310	3,235	4,040	4,850	5,575	6,550	7,205	7,565	
Above 80	2,655	3,715	4,645	5,575	6,410	7,530	8,285	8,700		
Defined Rs.25,00,000/-										
Family size	Age-band	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	
1A	91days-35	470	620	770	925	1,065	1,250	1,375	1,445	
	36-45	565	790	990	1,185	1,365	1,600	1,760	1,850	
	46-50	735	1,030	1,285	1,540	1,770	2,080	2,290	2,405	
	51-55	880	1,235	1,540	1,850	2,125	2,500	2,750	2,885	
	56-60	1,015	1,420	1,770	2,125	2,445	2,870	3,160	3,315	
	61-65	1,215	1,700	2,125	2,550	2,935	3,445	3,790	3,980	
	66-70	1,400	1,955	2,445	2,935	3,375	3,965	4,360	4,575	
	71-75	1,610	2,250	2,810	3,375	3,880	4,555	5,010	5,265	
	76-80	1,850	2,585	3,235	3,880	4,460	5,240	5,765	6,050	
Above 80	2,125	2,975	3,715	4,460	5,130	6,025	6,630	6,960		
2 YEAR PREMIUM CHART (Excluding Tax)										
SILVER PLAN										
Deductible Rs.3,00,000/-										
Age in Yrs		Sum Insured (Rs.)								
		7,00,000					10,00,000			
91days-34		2,214					2,774			
35		2,494					3,116			
36-44		2,774					3,458			
45		3,116					3,890			
46-49		3,458					4,323			
50		3,653					4,565			
51-54		3,848					4,807			
55		3,947					4,931			
56-59		4,047					5,054			
60		4,152					5,187			
61-64		4,256					5,320			
65		4,579					5,719			
66-69		4,902					6,118			
70		5,268					6,579			
71-74		5,634					7,040			
75		6,056					7,567			
76-79		6,479					8,094			
80		6,964					8,702			
Above 80		7,448					9,310			

GOLD PLAN										
Defined Rs.3,00,000/-										
Family size	Age-band	5,00,000	7,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	91days-34	2,905	3,485	4,065	5,080	6,095	7,010	8,235	9,055	9,510
	35	3,315	3,975	4,635	5,795	6,955	7,995	9,395	10,335	10,850
	36-44	3,720	4,465	5,210	6,510	7,815	8,985	10,555	11,610	12,190
	45	4,280	5,135	5,990	7,485	8,985	10,330	12,140	13,355	14,020
	46-49	4,835	5,805	6,770	8,465	10,155	11,680	13,720	15,095	15,850
	50	5,320	6,385	7,450	9,310	11,170	12,845	15,095	16,605	17,435
	51-54	5,805	6,965	8,125	10,155	12,185	14,015	16,465	18,110	19,020
	55	6,240	7,485	8,735	10,915	13,100	15,065	17,700	19,470	20,445
	56-59	6,675	8,010	9,345	11,680	14,015	16,115	18,935	20,830	21,870
	60	7,340	8,810	10,280	12,845	15,415	17,725	20,830	22,910	24,055
	61-64	8,010	9,610	11,210	14,015	16,815	19,340	22,720	24,995	26,245
	65	8,610	10,330	12,050	15,065	18,075	20,790	24,425	26,870	28,210
	66-69	9,210	11,050	12,895	16,115	19,340	22,240	26,130	28,745	30,180
	70	9,900	11,880	13,860	17,325	20,790	23,905	28,090	30,900	32,445
	71-74	10,590	12,710	14,825	18,535	22,240	25,575	30,050	33,055	34,705
	75	11,385	13,660	15,940	19,925	23,905	27,490	32,305	35,535	37,310
	76-79	12,180	14,615	17,050	21,310	25,575	29,410	34,555	38,010	39,910
	80	13,095	15,710	18,330	22,910	27,490	31,615	37,150	40,860	42,905
Above 80	14,005	16,805	19,610	24,510	29,410	33,820	39,740	43,715	45,900	
Defined Rs.5,00,000/-										
Family size	Age-band	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	
1A	91days-34	2,325	3,250	4,065	4,875	5,605	6,590	7,245	7,610	
	35	2,650	3,710	4,635	5,565	6,400	7,515	8,270	8,680	
	36-44	2,980	4,170	5,210	6,250	7,190	8,445	9,290	9,755	
	45	3,425	4,795	5,990	7,190	8,265	9,710	10,685	11,215	
	46-49	3,870	5,420	6,770	8,125	9,345	10,980	12,075	12,680	
	50	4,255	5,960	7,450	8,935	10,280	12,075	13,285	13,945	
	51-54	4,645	6,500	8,125	9,750	11,210	13,175	14,490	15,215	
	55	4,990	6,990	8,735	10,480	12,050	14,160	15,575	16,355	
	56-59	5,340	7,475	9,345	11,210	12,895	15,150	16,665	17,495	
	60	5,875	8,225	10,280	12,335	14,180	16,665	18,330	19,245	
	61-64	6,410	8,970	11,210	13,455	15,470	18,180	19,995	20,995	
	65	6,890	9,640	12,050	14,460	16,630	19,540	21,495	22,570	
	66-69	7,370	10,315	12,895	15,470	17,790	20,905	22,995	24,145	
	70	7,920	11,090	13,860	16,630	19,125	22,470	24,720	25,955	
	71-74	8,475	11,860	14,825	17,790	20,460	24,040	26,445	27,765	
	75	9,110	12,750	15,940	19,125	21,995	25,845	28,425	29,850	
	76-79	9,745	13,640	17,050	20,460	23,530	27,645	30,410	31,930	
	80	10,475	14,665	18,330	21,995	25,295	29,720	32,690	34,325	
Above 80	11,205	15,685	19,610	23,530	27,055	31,790	34,970	36,720		
Defined Rs.10,00,000/-										
Family size	Age-band	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	
1A	91days-34	1,745	2,440	3,050	3,660	4,205	4,940	5,435	5,705	
	35	1,990	2,785	3,480	4,175	4,800	5,640	6,200	6,510	
	36-44	2,235	3,125	3,910	4,690	5,390	6,335	6,970	7,315	
	45	2,570	3,595	4,495	5,390	6,200	7,285	8,015	8,415	
	46-49	2,905	4,065	5,080	6,095	7,010	8,235	9,055	9,510	
	50	3,195	4,470	5,585	6,705	7,710	9,055	9,965	10,460	
	51-54	3,485	4,875	6,095	7,315	8,410	9,880	10,870	11,410	
	55	3,745	5,240	6,550	7,860	9,040	10,620	11,685	12,265	
	56-59	4,005	5,605	7,010	8,410	9,670	11,360	12,500	13,125	
	60	4,405	6,170	7,710	9,250	10,635	12,500	13,750	14,435	
	61-64	4,805	6,730	8,410	10,090	11,605	13,635	15,000	15,745	
	65	5,165	7,230	9,040	10,845	12,475	14,655	16,120	16,930	
	66-69	5,525	7,735	9,670	11,605	13,345	15,680	17,245	18,110	
	70	5,940	8,315	10,395	12,475	14,345	16,855	18,540	19,465	
	71-74	6,355	8,895	11,120	13,345	15,345	18,030	19,835	20,825	
	75	6,830	9,565	11,955	14,345	16,495	19,385	21,320	22,385	
	76-79	7,310	10,230	12,790	15,345	17,645	20,735	22,810	23,950	
	80	7,855	11,000	13,745	16,495	18,970	22,290	24,520	25,745	
Above 80	8,405	11,765	14,705	17,645	20,295	23,845	26,230	27,540		
Defined Rs.15,00,000/-										
Family size	Age-band	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	
1A	91days-34	1,310	1,830	2,285	2,745	3,155	3,705	4,075	4,280	
	35	1,490	2,090	2,610	3,130	3,600	4,230	4,650	4,885	
	36-44	1,675	2,345	2,930	3,515	4,045	4,750	5,225	5,490	
	45	1,925	2,695	3,370	4,045	4,650	5,465	6,010	6,310	
	46-49	2,180	3,050	3,810	4,570	5,255	6,175	6,795	7,135	
	50	2,395	3,355	4,190	5,030	5,780	6,795	7,475	7,845	
	51-54	2,615	3,660	4,570	5,485	6,310	7,410	8,150	8,560	
	55	2,810	3,930	4,915	5,895	6,780	7,965	8,765	9,200	
	56-59	3,005	4,205	5,255	6,310	7,255	8,520	9,375	9,845	
	60	3,305	4,625	5,780	6,940	7,980	9,375	10,310	10,825	
	61-64	3,605	5,045	6,310	7,570	8,705	10,225	11,250	11,810	
	65	3,875	5,425	6,780	8,135	9,355	10,995	12,090	12,695	
	66-69	4,145	5,805	7,255	8,705	10,010	11,760	12,935	13,580	
	70	4,455	6,240	7,795	9,355	10,760	12,640	13,905	14,600	
	71-74	4,765	6,675	8,340	10,010	11,510	13,525	14,875	15,620	
	75	5,125	7,175	8,965	10,760	12,375	14,540	15,990	16,790	
	76-79	5,480	7,675	9,590	11,510	13,235	15,550	17,105	17,960	
	80	5,895	8,250	10,310	12,375	14,230	16,720	18,390	19,310	
Above 80	6,305	8,825	11,030	13,235	15,220	17,885	19,670	20,655		
Defined Rs.20,00,000/-										
Family size	Age-band	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	
1A	91days-34	1,045	1,465	1,830	2,195	2,525	2,965	3,260	3,425	
	35	1,195	1,670							