



FAMILY HEALTH OPTIMA INSURANCE PLAN

***A cover for You and
Your Loved Ones too***



Personal & Caring

**Health
Insurance**

The Health Insurance Specialist

FAMILY HEALTH OPTIMA INSURANCE PLAN

Unique Identification No.: SHAHLIP23164V072223

Secure your health and that of your loved ones with Family Health Optima Insurance Plan – A super saver health insurance for the entire family with single sum insured. The availability of wider coverage and many exclusive benefits make this policy the best health protection for you and your loved ones.

➤ A Super Saver Policy

- Single Sum Insured
- Extra Benefits
- Coverage for entire family
- Considerable saving in premium as the family is covered under single sum insured

➤ Eligibility

- Any person aged between 18 years and 65 years, residing in India, can take this insurance
- Beyond 65 years, It can be renewed for life time
- Child above 16 days of age can be covered as part of the family. If, at the commencement of the policy, the new born child is less than 16 days of age, the proposer can opt to cover such child also in the same policy by paying the applicable premium in full. However, the cover for such child will commence only from the 16th day after its birth and continue till the expiry date of the policy
- **Family:** Self, Spouse / Live in partner / Same Sex partner, dependent children from 16 days up to 25 years (Dependent children means children who are economically dependent on their parents), Dependent Parent / Parent in law also covered

➤ Sum Insured Options: Rs.3,00,000/-, Rs.4,00,000/-, Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/- and Rs.25,00,000/-

➤ Instalment Facility available: Premium can be paid Half-yearly, Quarterly or Monthly. Premium can also be paid Annually and Biennially. (once in 2 years). For instalment mode of payment, there will be loading as given below:

- Monthly - 4% | Quarterly - 3% | Half Yearly - 2% (will be applicable on the annual premium)

Note: If Instalment Facility is opted for 2 year term policies, the full premium applicable for 2 year terms should be paid in monthly, quarterly or half yearly within the expiry of the first year.

➤ Policy term: One year / Two year - For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof

➤ Long term discount: If the policy term opted is 2 years, discount available is at 10% on 2nd year premium.

➤ Upfront Discount: We will provide upfront discount of 5% on the premium, if the questions related to lifestyle and habits are answered by the insured at the time of purchasing this policy.

Note

- This discount will be available only on the base policy premium not on Optional/ Add-on covers.
- This discount will be available only once, that is at the time of first purchase of this policy and if purchased online.
- The discount will be given only if all the Adult Members proposed for Insurance answered the questions.

➤ Policy Benefits

➤ In-Patient Hospitalisation Benefits

- Room, Boarding, Nursing Expenses as given below;

Sum Insured (Rs.)	Limit (Rs.)
3,00,000/-	Upto 5,000/- per day
4,00,000/-	
5,00,000/-	
10,00,000/-	Single Standard A/C Room
15,00,000/-	
20,00,000/-	
25,00,000/-	

Note: Expenses relating to Associated medical expenses will be considered in proportion to the eligible room rent/room category stated in the policy schedule 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

- Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees
- **Emergency Road ambulance:** Emergency ambulance charges up to a sum of Rs.750/- per hospitalisation and overall limit of Rs.1500/- per policy period

- Anesthesia, Blood, Oxygen, Operation theatre charges, ICU charges, Surgical appliances, Medicines and Drugs, Diagnostic materials and X-ray, Diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent and similar expenses. With regard to coronary stenting, medicines, Implants and such other similar items the Company will pay cost of stent as per the Drug Price Control Order (DPCO) / National Pharmaceuticals Pricing Authority (NPPA) Capping.

- **Air Ambulance:** Up to 10% of the sum insured per policy period. Available for Sum Insured of Rs. 5 Lakhs and above only

➤ Pre & Post Hospitalization

- Pre-hospitalization medical expenses incurred up to 60 days prior to the date of hospitalization are payable
- Post-hospitalization medical expenses incurred up to 90 days from the date of discharge from hospital are payable

➤ Coverage for Modern Treatment: Expenses are subject to the limits.

(For details please refer website: www.starhealth.in)

➤ Day Care Procedures: All day care procedures covered.

➤ Pre-Acceptance Medical Screening: All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the Company designated Centers The cost of such screening will be borne by the Company.

➤ Special Features

➤ Domiciliary Hospitalization: Coverage for medical treatment (including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but is actually taken whilst confined at home under any of the following circumstances;

- The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.

➤ Organ Donor Expenses for organ transplantation payable where the insured is the recipient. Maximum payable under this head is 10% of the sum insured or Rupees one lakh whichever is less, subject to availability of the sum insured and provided the claim for transplantation is payable. Donor screening expenses are not payable.

➤ Cost of Health Check Up: Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year provided the health checkup is done at network hospitals and the policy is in force. If a claim is made by any of the insured persons, the health check up benefits will not be available under the policy.

Note

- This benefit is payable on renewal and when the renewed policy is in force
- Payment under this benefit does not form part of the sum insured and will not impact the Bonus

Sum Insured (Rs.)	Limit Per Policy Period (Rs.)
3,00,000/-	Up to 750/-
4,00,000/-	Up to 1,000/-
5,00,000/-	Up to 1,500/-
10,00,000/-	Up to 2,000/-
15,00,000/-	Up to 2,500/-
20,00,000/-	Up to 3,000/-
25,00,000/-	Up to 3,500/-

Note: Payment of any claim under this benefit shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract

➤ Hospitalization expenses for treatment of New Born Baby: The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the sum insured, provided the mother is insured under the policy for a continuous period of 12 months without break.

Note

- Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence
- **Exclusion No.3 (Code Excl 03)** shall not apply for the New Born Baby

- All other terms, conditions and exclusions shall apply for the New Born Baby
- The **Exclusion No.1 (Code Excl 01), Exclusion No.2 (Code Excl 02), Exclusion No.3 (Code Excl 03)** and the above mentioned sublimit will not apply for treatment related to Congenital Internal disease / defects for the new born.

➤ **Emergency Domestic Medical Evacuation:** Subject to limits mentioned in the table given below, the Company will reimburse reasonable and necessary expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment provided;

- The medical condition of the Insured Person is a life threatening emergency
- Further treatment facilities are not available in the current hospital
- The Medical Evacuation is recommended by the treating Medical Practitioner
- Claim for Hospitalization is admissible under the policy

Sum Insured (Rs.)	Limit per hospitalization (Rs.)
Up to 4,00,000/-	Up to 5,000/-
5,00,000/- to 15,00,000/-	Up to 7,500/-
20,00,000/- and 25,00,000/-	Up to 10,000/-

Note: Payment under this benefit does not form part of the sum insured but will impact the Bonus.

➤ **Compassionate travel:** In the event of the insured person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs.5,000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

Note: This benefit is available for sum insured options of Rs.10,00,000/- and above only. Payment under this benefit does not form part of the sum insured but will impact the Bonus.

➤ **Repatriation of Mortal Remains:** Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.5,000/- per policy period towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the sum insured but will impact the Bonus.

➤ **Treatment in Valuable Service Providers:** In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may suggest an appropriate hospital from the network for treatment. Where the insured accepts the same and undergoes treatment in the suggested hospital, an amount calculated at 1% of Sum Insured subject to a maximum of Rs. 5,000/- per policy period is payable as lump sum.

Note: Payment under this benefit does not form part of the sum insured but will impact Bonus.

➤ **Shared Accommodation:** If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount as per table given below will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

Note: Payment under this benefit does not form part of the sum insured but will impact Bonus

Sum Insured (Rs.)	Limit per day (Rs.)
3,00,000/-	800/- per day
4,00,000/-	
5,00,000/-	
10,00,000/-	
15,00,000/-	1000/- per day
20,00,000/-	
25,00,000/-	

➤ **AYUSH Treatment:** In Patient Hospitalization Expenses incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable upto the limits given below;

Sum Insured (Rs.)	Limit per policy period (Rs.)
3,00,000/-	Up to 10,000/-
4,00,000/-	

Sum Insured (Rs.)	Limit per policy period (Rs.)
5,00,000/- to 15,00,000/-	Up to 15,000/-
20,00,000/- and 25,00,000/-	Up to 20,000/-

Note

- Payment under this benefit forms part of the sum insured and will impact the Bonus
- Yoga and Naturopathy systems of treatments are excluded from the scope of coverage under AYUSH treatment.

➤ **Second Medical Opinion:** The Insured Person is given the facility of obtaining a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners. To utilize this benefit, all medical records should be forwarded to the mail-id: e_medicalopinion@starhealth.in or through post/courier.

➤ **Assisted Reproduction Treatment:** The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for sub-fertility subject to;

- A waiting period of 36 months from the date of first inception of this policy with the Company for the insured person
The maximum liability of the Company for such treatment shall be limited to Rs. 1,00,000/- for Sum Insured of Rs. 5,00,000/- and Rs. 2,00,000/- for Sum Insured of Rs. 10,00,000/- and above for every block of 36 months and payable on renewal

- For the purpose of claiming under this benefit, in-patient treatment is not mandatory

- Automatic Restoration of Sum Insured, Recharge Benefit shall not be applicable for this benefit

Note: To be eligible for this benefit both husband and spouse should stay insured continuously without break under this policy for every block. This coverage is available only for sum insured options of Rs.5,00,000/- and above.

This benefit covers intrauterine insemination (IUI), Intra-Cytoplasmic Sperm Injection (ICSI), In-Vitro Fertilisation (IVF) and TESA/ TESE (Testicular / Epididymal Sperm Aspiration / Extraction)

➤ **Limits for cataract surgery:** Expenses incurred on treatment of Cataract is subject to the limits as per the following table;

Sum Insured (Rs.)	Limit per eye (in Rs.)	Limit per policy period (in Rs.)
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-
10,00,000/-	Up to 50,000/-	Up to 75,000/-
15,00,000/-		
20,00,000/-		
25,00,000/-		

➤ **Additional Sum Insured for Road Traffic Accident (RTA):** If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the sum insured shall be increased by 25% subject to a maximum of Rs. 5,00,000/-. This benefit is payable only if the insured person was wearing a helmet and travelling in a two wheeler either as a rider or as a pillion rider. The additional sum insured shall be available only once during the policy period and should be used for the particular hospitalization following RTA and cannot be carried forward.

Automatic Restoration of Sum Insured and Recharge Benefit shall not apply for this benefit.

➤ **Automatic Restoration of Sum Insured:** There shall be automatic restoration of the Sum Insured immediately upon exhaustion of the limit of coverage which has been defined during the policy period. Such Automatic Restoration is available 3 times at 100% each time, during the policy period. Each restoration will operate only after the exhaustion of the earlier one.

It is made clear that such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The unutilized restored sum insured cannot be carried forward. This benefit is not available for Modern Treatment.

➤ **Recharge Benefit:** If the limit of coverage under the policy is exhausted / exceeded during the policy period, additional indemnity upto 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 Treatment.

Sum Insured (Rs.)	Limit (Rs.)
3,00,000/-	75,000/-
4,00,000/-	1,00,000/-
5,00,000/-	1,50,000/-
10,00,000/-	
15,00,000/-	
20,00,000/-	
25,00,000/-	

➤ **Cumulative Bonus:** In respect of a claim free year of Insurance, the insured would be entitled to benefit of bonus of 25% of the expiring Sum Insured in the second year and additional 10% of the expiring sum Insured for the subsequent years. The maximum allowable bonus shall not exceed 100%.

The Bonus will be calculated on the expiring sum insured or on the renewed sum insured whichever is less. Bonus will be given on that part of sum insured which is continuously renewed. If the insured opts to reduce the sum insured at the subsequent renewal, the limit of indemnity by way of such Bonus shall not exceed such reduced sum insured.

Bonus shall be available only upon timely renewal without break or upon renewal within the grace period allowed. In the event of a claim, such bonus so granted will be reduced at the same rate at which it has accrued. However the sum insured, will not be reduced.

➤ **Co-Payment:** This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above.

➤ **Star Wellness Program:** This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as mentioned below are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium during the renewal.

This Wellness Program is enabled and administered online through Star Health Mobile Applications.

Note: The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	4%
351 to 600	10%
601 to 750	14%
751 and above	20%

➤ **Exclusions:** 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;

Standard Exclusions

1. Pre-Existing Diseases - Code Excl 01

- 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
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- 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
- 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

2. Specified disease / procedure waiting period - Code Excl 02

- 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
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- 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
- 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),
- 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 calculi and Genitourinary tract calculi.
- All types of Hernia,
- Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
- All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries (other than due to Cancer), Uterine Bleeding, Pelvic Inflammatory Diseases
- All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
- Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
- Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- Varicose veins and Varicose ulcers
- All types of transplant and related surgeries.
- Congenital Internal disease / defect (except for coverage under "Hospitalization expenses for treatment of New Born Baby")

3. 30-day waiting period - Code Excl 03

- 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
- This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- 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

- Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- 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;

- 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
- 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;

- Surgery to be conducted is upon the advice of the Doctor
- The surgery/Procedure conducted should be supported by clinical protocols
- The member has to be 18 years of age or older and
- Body Mass Index (BMI);
 - greater than or equal to 40 or
 - 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;
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - 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;
 - i. Any type of contraception, sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - iii. Gestational Surrogacy
 - iv. Reversal of sterilization

Note: Except to the extent covered under Assisted Reproduction Treatment
18. **Maternity - Code Excl 18**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

Specific Exclusions

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 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 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 therapies similar to those mentioned herein under this exclusion - **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. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
30. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**

31. Cost of spectacles and contact lens, 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**
32. Any hospitalization which are not medically necessary / does not warrant hospitalization - **Code Excl 36**
33. Other Excluded Expenses as detailed in the website www.starhealth.in - **Code Excl 37**
34. Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - **Code Excl 38**

➤ **Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) under the health insurance policy no look back to be applied. This period of sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of sixty continuous months 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, nondisclosure, misrepresentation and 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 of Policy:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;

- i. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
- ii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
- iii. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 120 days to maintain continuity of benefits without break in policy.
- iv. Coverage is not available during the grace period
- v. No loading shall apply on renewals based on individual claims experience

➤ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.

➤ **Revision of Sum Insured:** Reduction or enhancement of Sum Insured is permissible only at the time of renewal. The acceptance for enhancement and the amount of enhancement will be at the discretion of the Company and subject to **Exclusion Code Excl 01, Exclusion Code Excl 02 and Exclusion Code Excl 03.**

➤ **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 Detailed Guidelines on portability, kindly refer the link

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

➤ **Withdrawal of policy**

- i. 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
- ii. 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

➤ **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly or Monthly as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);

- i. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
- iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
- iv. No interest will be charged if the instalment premium is not paid on due date

- v. In case of instalment premium due not received within the grace period, the policy will get cancelled
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy
- viii. For premium paid in instalments during the policy period, coverage is available during the grace period also

Note

- In case of policy cancellation, due to non-payment of the instalment within grace period, Company will refund the proportionate premium for unexpired policy period.
- If Instalment Facility is opted for 2 year term policies, the full premium applicable for 2 year terms should be paid in monthly, quarterly or half yearly within the expiry of the first year.

- **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 thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable.

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

- i. 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
- ii. 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
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

- **Redressal of Grievance:** In case of any grievance the insured person may contact the Company through

Website : www.starhealth.in

E-mail : gro@starhealth.in, grievances@starhealth.in

Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255

Senior Citizens may call at 044-69007500

Courier : 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road,
Royapettah, Chennai-600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link <https://www.starhealth.in/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

- **Disclosure of Information:** The policy shall be 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 his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
 - a. refund proportionate premium for unexpired policy period, for policy term upto one year and there is no claim (s) made during the policy period.
 - b. refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
- 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

Note: In case of long term policies the refund will be given after adjusting the long term discount availed by the insured/ policyholder.

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

- Upon the death of the Insured Person This 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, Limit of Coverage, Limit of Coverage plus Restore and / or Recharge Sum Insured.

- **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations 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.

➤ Star Advantages

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

➤ Claims Procedure

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255
Senior Citizens may call at 044-40020888
- 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
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines
- NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
- CKYC No. of the proposer (if available)

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

➤ Taxes are subject to Changes in Tax Laws

- **Prohibition of rebates:** (Section 41 of Insurance Act 1938): 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.

The Health Insurance Specialist

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

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

FAMILY HEALTH OPTIMA INSURANCE PLAN

Unique Identification No.: SHAHLIP23164V072223

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STAR HEALTH AND ALLIED INSURANCE CO. LTD.

Registered Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034. Phone : 044 - 2828 8800
Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone : 044 - 4788 6666
CIN: L66010TN2005PLC056649 « IRDAI Regn. No: 129

FAMILY HEALTH OPTIMA INSURANCE PLAN
ONE YEAR Premium Chart & Schedule of Benefits

Unique Identification No.: SHAHLIP23164V072223 - BRO / FHO / V.15 / 2024

NON - PARENT / PARENT-IN-LAW				A-Adult C-Child			EXCLUDING TAX		
Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, Jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat									
Family Size	Age-band in years	Sum Insured in (Rs.)							
1A+1C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	11,014	11,915	12,516	15,019	17,272	19,344	21,279	
	46-50	13,887	15,024	15,781	18,937	21,778	24,391	26,831	
	51-55	18,895	20,441	21,472	25,766	29,631	33,187	36,506	
	56-60	25,039	27,087	28,453	34,144	39,265	43,977	48,375	
	61-65	30,177	32,646	34,292	41,150	47,323	53,002	58,302	
	66-70	38,931	42,116	44,240	53,088	61,051	68,377	75,215	
	71-75	50,455	54,583	57,335	68,802	79,122	88,617	97,479	
	76-80	62,939	68,089	71,522	85,826	98,700	1,10,544	1,21,598	
	Above 80	75,423	81,594	85,708	1,02,850	1,18,277	1,32,471	1,45,718	
1A+2C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	15,033	16,263	17,082	20,499	23,574	26,403	29,043	
	46-50	15,905	17,206	18,074	21,689	24,942	27,935	30,729	
	51-55	20,830	22,534	23,670	28,404	32,665	36,585	40,243	
	56-60	25,968	28,093	29,509	35,411	40,723	45,609	50,170	
	61-65	30,806	33,326	35,006	42,008	48,309	54,106	59,516	
	66-70	39,449	42,677	44,828	53,794	61,863	69,287	76,215	
	71-75	50,973	55,143	57,924	69,508	79,935	89,527	98,480	
	76-80	63,457	68,649	72,110	86,532	99,512	1,11,454	1,22,599	
	Above 80	75,941	82,155	86,297	1,03,556	1,19,090	1,33,380	1,46,718	
1A+3C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	18,265	19,759	20,755	24,906	28,642	32,079	35,287	
	46-50	19,325	20,906	21,960	26,352	30,305	33,941	37,335	
	51-55	22,764	24,627	25,868	31,042	35,698	39,982	43,981	
	56-60	26,897	29,098	30,565	36,678	42,180	47,241	51,966	
	61-65	31,434	34,006	35,721	42,865	49,294	55,210	60,731	
	66-70	39,967	43,237	45,417	54,501	62,676	70,197	77,216	
	71-75	51,491	55,704	58,512	70,215	80,747	90,437	99,480	
	76-80	63,975	69,209	72,699	87,239	1,00,325	1,12,364	1,23,600	
	Above 80	76,459	82,715	86,886	1,04,263	1,19,902	1,34,290	1,47,719	
2A	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	11,425	12,360	12,983	15,579	17,916	20,066	22,073	
	46-50	15,827	17,121	17,985	21,582	24,819	27,797	30,577	
	51-55	22,614	24,465	25,698	30,838	35,463	39,719	43,691	
	56-60	32,146	34,776	36,530	43,836	50,411	56,460	62,106	
	61-65	39,398	42,621	44,770	53,724	61,783	69,197	76,117	
	66-70	51,217	55,408	58,201	69,842	80,318	89,956	98,952	
	71-75	66,582	72,030	75,662	90,794	1,04,413	1,16,943	1,28,637	
	76-80	83,228	90,037	94,577	1,13,493	1,30,517	1,46,179	1,60,796	
	Above 80	99,874	1,08,045	1,13,493	1,36,191	1,56,620	1,75,414	1,92,956	
2A+1C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	15,734	17,021	17,880	21,456	24,674	27,635	30,398	
	46-50	18,517	20,032	21,042	25,250	29,037	32,522	35,774	
	51-55	25,194	27,255	28,629	34,355	39,508	44,249	48,674	
	56-60	33,385	36,117	37,938	45,525	52,354	58,636	64,500	
	61-65	40,236	43,528	45,723	54,867	63,097	70,669	77,736	
	66-70	51,908	56,155	58,986	70,784	81,401	91,169	1,00,286	
	71-75	67,273	72,777	76,447	91,736	1,05,496	1,18,156	1,29,972	
	76-80	83,919	90,785	95,362	1,14,435	1,31,600	1,47,392	1,62,131	
	Above 80	1,00,564	1,08,792	1,14,278	1,37,133	1,57,703	1,76,627	1,94,290	
2A+2C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	20,043	21,683	22,777	27,332	31,432	35,204	38,724	
	46-50	21,207	22,942	24,099	28,918	33,256	37,247	40,971	
	51-55	27,773	30,045	31,560	37,872	43,553	48,779	53,657	
	56-60	34,624	37,457	39,346	47,215	54,297	60,813	66,894	
	61-65	41,074	44,435	46,675	56,010	64,412	72,141	79,355	
	66-70	52,599	56,902	59,771	71,725	82,484	92,382	1,01,621	
	71-75	67,964	73,524	77,232	92,678	1,06,580	1,19,369	1,31,306	
	76-80	84,609	91,532	96,147	1,15,376	1,32,683	1,48,605	1,63,465	
	Above 80	1,01,255	1,09,539	1,15,062	1,38,075	1,58,786	1,77,841	1,95,625	
2A+3C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	24,353	26,345	27,674	33,208	38,190	42,772	47,050	
	46-50	25,766	27,874	29,280	35,136	40,406	45,255	49,780	
	51-55	30,352	32,836	34,491	41,390	47,598	53,310	58,641	
	56-60	35,863	38,797	40,754	48,904	56,240	62,989	69,288	
	61-65	41,912	45,341	47,627	57,153	65,726	73,613	80,974	
	66-70	53,289	57,649	60,556	72,667	83,567	93,596	1,02,955	
	71-75	68,655	74,272	78,017	93,620	1,07,663	1,20,582	1,32,641	
	76-80	85,300	92,279	96,932	1,16,318	1,33,766	1,49,818	1,64,800	
	Above 80	1,01,946	1,10,287	1,15,847	1,39,017	1,59,869	1,79,054	1,96,959	
Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad									
Family Size	Age-band in years	Sum Insured in (Rs.)							
1A+1C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	10,440	11,294	11,863	14,236	16,371	18,336	20,170	
	46-50	13,164	14,241	14,959	17,950	20,643	23,120	25,432	
	51-55	17,910	19,376	20,352	24,423	28,086	31,457	34,602	
	56-60	23,733	25,675	26,970	32,364	37,218	41,685	45,853	
	61-65	28,604	30,944	32,504	39,005	44,856	50,239	55,262	
	66-70	36,921	39,921	41,933	50,320	57,868	64,812	71,293	
	71-75	47,824	51,737	54,346	65,215	74,997	83,997	92,397	
	76-80	59,658	64,539	67,793	81,352	93,554	1,04,781	1,15,259	
	Above 80	71,491	77,340	81,240	97,488	1,12,111	1,25,564	1,38,121	
1A+2C	16days-35	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	36-45	14,249	15,415	16,192	19,430	22,345	25,026	27,529	
	46-50	15,076	16,309	17,132	20,558	23,642	26,479	29,127	
	51-55	19,744	21,359	22,436	26,923	30,962	34,677	38,145	
	56-60	24,614	26,628	27,971	33,565	38,600	43,232	47,555	
	61-65	29,200	31,589	33,181	39,818	45,7			

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+1C	16days-35	12,829	13,879	14,579	17,494	20,118	22,533	24,786
	36-45	15,098	16,333	17,157	20,588	23,676	26,517	29,169
	46-50	20,542	22,223	23,343	28,012	32,214	36,079	39,687
	51-55	27,221	29,448	30,933	37,120	42,688	47,810	52,591
	56-60	32,807	35,491	37,281	44,737	51,448	57,621	63,383
	61-65	42,324	45,787	48,096	57,715	66,372	74,337	81,770
	66-70	54,852	59,340	62,332	74,799	86,019	96,341	1,05,975
	71-75	68,425	74,023	77,755	93,306	1,07,302	1,20,179	1,32,197
	76-80	81,997	88,706	93,178	1,11,814	1,28,586	1,44,017	1,58,418
	Above 80	94,212	1,01,920	1,07,059	1,28,471	1,47,742	1,65,471	1,82,018
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+2C	16days-35	16,343	17,680	18,571	22,286	25,629	28,704	31,574
	36-45	17,291	18,706	19,649	23,579	27,116	30,370	33,407
	46-50	22,645	24,498	25,733	30,880	35,512	39,773	43,751
	51-55	28,231	30,541	32,081	38,497	44,272	49,585	54,543
	56-60	33,491	36,231	38,057	45,669	52,519	58,822	64,704
	61-65	42,887	46,396	48,736	58,483	67,255	75,326	82,858
	66-70	55,416	59,950	62,972	75,567	86,902	97,330	1,07,063
	71-75	68,988	74,632	78,395	94,074	1,08,186	1,21,168	1,33,285
	76-80	82,560	89,315	93,818	1,12,582	1,29,469	1,45,006	1,59,506
	Above 80	94,775	1,02,530	1,07,699	1,29,239	1,48,625	1,66,460	1,83,106
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+3C	16days-35	19,857	21,481	22,564	27,077	31,139	34,875	38,363
	36-45	21,009	22,728	23,874	28,649	32,946	36,899	40,589
	46-50	24,748	26,773	28,123	33,748	38,810	43,467	47,814
	51-55	29,242	31,634	33,229	39,875	45,856	51,359	56,495
	56-60	34,174	36,970	38,834	46,601	53,591	60,022	66,024
	61-65	43,451	47,006	49,376	59,251	68,138	76,315	83,946
	66-70	55,979	60,559	63,612	76,335	87,785	98,319	1,08,151
	71-75	69,551	75,242	79,035	94,842	1,09,069	1,22,157	1,34,373
	76-80	83,123	89,924	94,458	1,13,350	1,30,353	1,45,995	1,60,594
	Above 80	95,399	1,03,139	1,08,339	1,30,007	1,49,508	1,67,449	1,84,194

Zone D: Rest of India

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-35	7,016	7,590	7,973	9,567	11,002	12,323	13,555
	36-45	8,846	9,570	10,053	12,063	13,873	15,538	17,091
	46-50	12,036	13,021	13,678	16,413	18,875	21,140	23,254
	51-55	15,950	17,255	18,125	21,750	25,012	28,014	30,815
	56-60	19,223	20,796	21,844	26,213	30,145	33,762	37,139
	61-65	24,799	26,828	28,181	33,817	38,890	43,557	47,912
	66-70	32,140	34,770	36,523	43,827	50,402	56,450	62,095
	71-75	40,093	43,373	45,560	54,672	62,873	70,417	77,459
	76-80	48,045	51,976	54,597	65,516	75,344	84,385	92,823
Above 80	55,202	59,719	62,730	75,276	86,567	96,956	1,06,651	
Family Size	Age-band in years	Sum Insured in (Rs.)						
1A+2C		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	9,576	10,359	10,882	13,058	15,017	16,819	18,501
	36-45	10,132	10,961	11,513	13,816	15,888	17,795	19,574
	46-50	13,269	14,354	15,078	18,094	20,808	23,305	25,635
	51-55	16,542	17,895	18,798	22,557	25,941	29,054	31,959
	56-60	19,623	21,229	22,299	26,759	30,773	34,466	37,912
	61-65	25,129	27,185	28,556	34,267	39,407	44,136	48,550
	66-70	32,470	35,127	36,898	44,277	50,919	57,029	62,732
	71-75	40,423	43,730	45,935	55,122	63,390	70,997	78,096
	76-80	48,375	52,333	54,972	65,966	75,861	84,964	93,461
Above 80	55,532	60,076	63,105	75,726	87,085	97,535	1,07,289	
Family Size	Age-band in years	Sum Insured in (Rs.)						
1A+3C		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	11,635	12,587	13,221	15,865	18,245	20,435	22,478
	36-45	12,310	13,317	13,989	16,786	19,304	21,621	23,783
	46-50	14,501	15,687	16,478	19,774	22,740	25,469	28,016
	51-55	17,134	18,536	19,470	23,364	26,869	30,093	33,103
	56-60	20,024	21,662	22,754	27,305	31,401	35,169	38,686
	61-65	25,459	27,542	28,931	34,717	39,925	44,716	49,187
	66-70	32,800	35,484	37,273	44,727	51,437	57,609	63,370
	71-75	40,753	44,087	46,310	55,572	63,908	71,576	78,734
	76-80	48,705	52,690	55,347	66,416	76,379	85,544	94,098
Above 80	55,862	60,433	63,480	76,176	87,602	98,115	1,07,926	
Family Size	Age-band in years	Sum Insured in (Rs.)						
2A		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	7,278	7,873	8,270	9,924	11,413	12,782	14,060
	36-45	10,082	10,906	11,456	13,748	15,810	17,707	19,478
	46-50	14,406	15,584	16,370	19,644	22,590	25,301	27,831
	51-55	20,477	22,153	23,270	27,924	32,112	35,966	39,562
	56-60	25,097	27,150	28,519	34,223	39,356	44,079	48,487
	61-65	32,626	35,295	37,075	44,490	51,163	57,303	63,033
	66-70	42,413	45,884	48,197	57,837	66,512	74,493	81,943
	71-75	53,017	57,355	60,246	72,296	83,140	93,117	1,02,429
	76-80	63,620	68,825	72,296	86,755	99,768	1,11,740	1,22,914
Above 80	73,163	79,149	83,140	99,768	1,14,733	1,28,501	1,41,351	
Family Size	Age-band in years	Sum Insured in (Rs.)						
2A+1C		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	10,023	10,843	11,390	13,667	15,718	17,604	19,364
	36-45	11,795	12,760	13,404	16,084	18,497	20,717	22,788
	46-50	16,049	17,362	18,237	21,884	25,167	28,187	31,006
	51-55	21,267	23,007	24,167	29,000	33,350	37,352	41,087
	56-60	25,631	27,728	29,126	34,951	40,193	45,017	49,518
	61-65	33,066	35,771	37,575	45,090	51,853	58,075	63,883
	66-70	42,853	46,360	48,697	58,437	67,202	75,266	82,793
	71-75	53,457	57,831	60,746	72,896	83,830	93,890	1,03,279
	76-80	64,060	69,301	72,796	87,355	99,768	1,11,740	1,22,914
Above 80	73,603	79,625	83,640	99,768	1,14,733	1,28,501	1,42,201	
Family Size	Age-band in years	Sum Insured in (Rs.)						
2A+2C		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	12,768	13,812	14,509	17,411	20,022	22,425	24,667
	36-45	13,509	14,614	15,351	18,421	21,184	23,726	26,099
	46-50	17,692	19,139	20,104	24,125	27,744	31,073	34,180
	51-55	22,056	23,860	25,063	30,076	34,588	38,738	42,612
	56-60	26,164	28,305	29,732	35,679	41,031	45,954	50,550
	61-65	33,506	36,247	38,075	45,690	52,543	58,848	64,733
	66-70	43,293	46,836	49,197	59,037	67,892	76,039	83,643
	71-75	53,897	58,307	61,246	73,496	84,520	94,662	1,04,129
	76-80	64,500	69,777	73,296	87,955	1,01,148	1,13,286	1,24,614
Above 80	74,043	80,101	84,140	1,00,968	1,16,113	1,30,047	1,43,051	
Family Size	Age-band in years	Sum Insured in (Rs.)						
2A+3C		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	15,513	16,782	17,628	21,154	24,327	27,246	29,971
	36-45	16,413	17,756	18,651	22,382	25,739	28,828	31,710
	46-50	19,335	20,917	21,971	26,365	30,320	33,959	37,355
	51-55	22,845	24,714	25,960	31,152	35,825	40,124	44,137
	56-60	26,698	28,883	30,339	36,407	41,868	46,892	51,581
	61-65	33,946	36,723	38,575	46,290	53,233	59,621	65,583
	66-70	43,733	47,312	49,697	59,637	68,582	76,812	84,493
	71-75	54,337	58,783	61,746	74,096	85,210	95,435	1,04,979
	76-80	64,940	70,253	73,796	88,555	1,01,838	1,14,059	1,25,464
Above 80	74,483	80,577	84,640	1,01,568	1,16,803	1,30,820	1,43,902	

Schedule of Benefits

Coverage	Sum Insured Options (in Rs.)						
	3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
Room Rent	Up to Rs.5,000/-		Single Standard A/C Room				
Day Care Treatments	Covered						
Sub-Limits for Treatment of Cataract	Applicable						
Ambulance Charges - By Road	Up to Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period						
Air Ambulance (per policy period)	Not Available		Up to 10% of the Sum Insured				
Pre-Hospitalization	60 days						
Post-Hospitalization	90 days						
Domiciliary Hospitalization - for period exceeding three days	Covered						
Organ Donor Expenses	Up to 10% of Sum Insured or maximum of Rs.1,00,000/-						
Additional Benefits (In-built)							
Cost of Health Check-up - (benefit payable up to) (available after every claim free year per policy)	Rs.750/-	Rs.1,000/-	Rs.1,500/-	Rs.2,000/-	Rs.2,500/-	Rs.3,000/-	Rs.3,500/-
Coverage for New Born Baby (provided if mother is insured for 12 months without break)	- Up to 10% of Sum Insured or maximum of Rs.50,000/- subject to availability of the Sum Insured (from 16th day to till the expiry of the policy) - Up to Sum Insured for Internal Congenital disease / defects						
Emergency Domestic Medical Evacuation (per Hospitalization)	Rs.5,000/-		Rs.7,500/-			Rs.10,000/-	
Compassionate Travel (Available for Sum Insured 10Lakh and above)	Not Available			Up to Rs.5,000/- Per Hospitalization			
Repatriation of Mortal Remains	Up to Rs.5,000/- per policy period						
Treatment in valuable Service Provider	Up to 1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period						
Share Accommodation	Rs.800/- per day					Rs.1,000/- per day	
AYUSH Treatment (per policy period)	Up to Rs.10,000/-		Up to Rs.15,000/-			Up to Rs.20,000/-	
Second Medical Opinion	Available						
Assisted Reproduction Treatment (for every block of 36 months)	Not Available		Rs. 1,00,000/-	2,00,000/-			
Automatic Restoration of Sum Insured 3 times during the policy period, 100% each time	Available						
Recharge Benefit (Provided once during the policy period)	75,000/-	1,00,000/-	Rs.1,50,000/-				
Additional Sum Insured for Road Traffic Accident (RTA)	Up to 25% of Sum Insured subject to a maximum of Rs.5,00,000/- (once in a policy period)						
Cumulative Bonus	25% of Sum Insured after first year if claim free and additional 10% for the subsequent years, maximum allowable bonus is 100%						
Star Wellness Program	Up to 20% Discount in Premium						
Waiting Periods							
30 days - for fresh proposals excluding accidental hospitalization	Applicable						
24 months - for specified illness / diseases	Applicable						
48 months - for Pre-existing diseases	Applicable						

Unique Identification No.: SHAHLIP23164V072223 - BRO / FHO / V.15 / 2024

Schedule of Benefits							
Coverage	Sum Insured Options (in Rs.)						
	3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
Room Rent	Up to Rs.5,000/-		Single Standard A/C Room				
Day Care Treatments	Covered						
Sub-Limits for Treatment of Cataract	Applicable						
Ambulance Charges - By Road	Up to Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period						
Air Ambulance (per policy period)	Not Available		Up to 10% of the Sum Insured				
Pre-Hospitalization	60 days						
Post-Hospitalization	90 days						
Domiciliary Hospitalization - for period exceeding three days	Covered						
Organ Donor Expenses	Up to 10% of Sum Insured or maximum of Rs.1,00,000/-						
Additional Benefits (In-built)							
Cost of Health Check-up - (benefit payable up to) (available after every claim free year per policy)	Rs.750/-	Rs.1,000/-	Rs.1,500/-	Rs.2,000/-	Rs.2,500/-	Rs.3,000/-	Rs.3,500/-
Coverage for New Born Baby (provided if mother is insured for 12 months without break)	- Up to 10% of Sum Insured or maximum of Rs.50,000/- subject to availability of the Sum Insured (from 16th day to till the expiry of the policy) - Up to Sum Insured for Internal Congenital disease / defects						
Emergency Domestic Medical Evacuation (per Hospitalization)	Rs.5,000/-		Rs.7,500/-			Rs.10,000/-	
Compassionate Travel (Available for Sum Insured 10Lakh and above)	Not Available			Up to Rs.5,000/- Per Hospitalization			
Repatriation of Mortal Remains	Up to Rs.5,000/- per policy period						
Treatment in valuable Service Provider	Up to 1% of Sum Insured subject to a maximum of Rs.5,000/- per policy period						
Share Accommodation	Rs.800/- per day					Rs.1,000/- per day	
AYUSH Treatment (per policy period)	Up to Rs.10,000/-		Up to Rs.15,000/-			Up to Rs.20,000/-	
Second Medical Opinion	Available						
Assisted Reproduction Treatment (for every block of 36 months)	Not Available		Rs. 1,00,000/-		2,00,000/-		
Automatic Restoration of Sum Insured 3 times during the policy period, 100% each time	Available						
Recharge Benefit (Provided once during the policy period)	75,000/-	1,00,000/-	Rs.1,50,000/-				
Additional Sum Insured for Road Traffic Accident (RTA)	Up to 25% of Sum Insured subject to a maximum of Rs.5,00,000/- (once in a policy period)						
Cumulative Bonus	25% of Sum Insured after first year if claim free and additional 10% for the subsequent years, maximum allowable bonus is 100%						
Star Wellness Program	Up to 20% Discount in Premium						
Waiting Periods							
30 days - for fresh proposals excluding accidental hospitalization	Applicable						
24 months - for specified illness / diseases	Applicable						
48 months - for Pre-existing diseases	Applicable						

EXCLUDING TAX

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpatt, Bhiwani, Bulandshahar, Fatehabad, Hisar, Jhajjar, Jind, Kaitthal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	21,707	23,483	24,667	29,601	34,041	38,126	41,938
	35	25,669	27,769	29,169	35,003	40,253	45,084	49,592
	36-44	30,070	32,531	34,171	41,005	47,156	52,815	58,096
	45	36,179	39,140	41,113	49,336	56,736	63,544	69,899
	46-49	42,967	46,483	48,826	58,592	67,380	75,466	83,013
	50	51,546	55,763	58,575	70,290	80,833	90,533	99,587
	51-54	61,078	66,075	69,406	83,288	95,781	1,07,274	1,18,002
	55	67,604	73,135	76,823	92,187	1,06,016	1,18,737	1,30,611
	56-59	74,856	80,980	85,064	1,02,076	1,17,388	1,31,474	1,44,622
	60	85,493	92,488	97,151	1,16,582	1,34,069	1,50,157	1,65,173
	61-64	97,313	1,05,275	1,10,583	1,32,699	1,52,604	1,70,916	1,88,008
	65	1,11,141	1,20,235	1,26,297	1,51,556	1,74,290	1,95,205	2,14,725
	66-69	1,26,506	1,36,857	1,43,757	1,72,509	1,98,385	2,22,191	2,44,410
	70	1,41,487	1,53,064	1,60,781	1,92,937	2,21,878	2,48,503	2,73,354
	71-74	1,58,133	1,71,071	1,79,697	2,15,636	2,47,981	2,77,739	3,05,513
	75	1,73,114	1,87,278	1,96,721	2,36,065	2,71,474	3,04,051	3,34,456
	76-79	1,89,760	2,05,285	2,15,636	2,58,763	2,97,578	3,33,287	3,66,616
80	2,03,243	2,19,872	2,30,958	2,77,149	3,18,721	3,56,968	3,92,665	
Above 80	2,18,224	2,36,078	2,47,981	2,97,578	3,42,214	3,83,280	4,21,608	
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+1C	16days-34	29,895	32,341	33,971	40,766	46,881	52,506	57,757
	35	32,399	35,050	36,817	44,181	50,808	56,905	62,595
	36-44	35,182	38,060	39,979	47,975	55,171	61,792	67,971
	45	41,191	44,561	46,808	56,169	64,595	72,346	79,581
	46-49	47,868	51,784	54,395	65,275	75,066	84,074	92,481
	50	55,240	59,760	62,773	75,328	86,627	97,022	1,06,724
	51-54	63,432	68,622	72,081	86,498	99,472	1,11,409	1,22,550
	55	69,597	75,292	79,088	94,906	1,09,141	1,22,238	1,34,462
	56-59	76,448	82,703	86,873	1,04,248	1,19,885	1,34,271	1,47,698
	60	86,953	94,067	98,810	1,18,572	1,36,358	1,52,721	1,67,993
	61-64	98,625	1,06,694	1,12,074	1,34,489	1,54,662	1,73,221	1,90,544
	65	1,12,454	1,21,654	1,27,788	1,53,346	1,76,348	1,97,510	2,17,261
	66-69	1,27,819	1,38,277	1,45,249	1,74,298	2,00,443	2,24,496	2,46,946
	70	1,42,800	1,54,483	1,62,273	1,94,727	2,23,936	2,50,809	2,75,889
	71-74	1,59,445	1,72,491	1,81,188	2,17,426	2,50,039	2,80,044	3,08,049
	75	1,74,426	1,88,698	1,98,212	2,37,854	2,73,532	3,06,356	3,36,992
	76-79	1,91,072	2,06,705	2,17,127	2,60,553	2,99,636	3,35,592	3,69,151
80	2,04,555	2,21,291	2,32,449	2,78,939	3,20,779	3,59,273	3,95,200	
Above 80	2,19,536	2,37,498	2,49,473	2,99,367	3,44,272	3,85,585	4,24,144	
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+2C	16days-34	38,083	41,198	43,276	51,931	59,720	66,887	73,576
	35	39,130	42,331	44,465	53,358	61,362	68,726	75,598
	36-44	40,293	43,590	45,787	54,945	63,187	70,769	77,846
	45	46,202	49,983	52,503	63,003	72,454	81,148	89,263
	46-49	52,769	57,086	59,964	71,957	82,751	92,681	1,01,949
	50	58,935	63,757	66,971	80,365	92,420	1,03,511	1,13,862
	51-54	65,786	71,168	74,757	89,708	1,03,164	1,15,544	1,27,098
	55	71,591	77,448	81,353	97,624	1,12,267	1,25,739	1,38,313
	56-59	78,041	84,426	88,683	1,06,419	1,22,382	1,37,068	1,50,775
	60	88,413	95,647	1,00,469	1,20,563	1,38,647	1,55,285	1,70,814
	61-64	99,937	1,08,114	1,13,565	1,36,278	1,56,720	1,75,526	1,93,079
	65	1,13,766	1,23,074	1,29,280	1,55,136	1,78,406	1,99,815	2,19,796
	66-69	1,29,131	1,39,697	1,46,740	1,76,088	2,02,501	2,26,801	2,49,482
	70	1,44,112	1,55,903	1,63,764	1,96,517	2,25,994	2,53,114	2,78,425
	71-74	1,60,758	1,73,911	1,82,679	2,19,215	2,52,098	2,82,349	3,10,584
	75	1,75,739	1,90,118	1,99,703	2,39,644	2,75,591	3,08,661	3,39,528
	76-79	1,92,384	2,08,125	2,18,619	2,62,342	3,01,694	3,37,897	3,71,687
80	2,05,867	2,22,711	2,33,940	2,80,728	3,22,837	3,61,578	3,97,736	
Above 80	2,20,848	2,38,918	2,50,964	3,01,157	3,46,330	3,87,890	4,26,679	

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, Jhajjar, Jind, Kaithal, Kamal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Siroa and Sonapat

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+3C	16days-34	46,270	50,056	52,580	63,096	72,560	81,267	89,394
	35	47,542	51,432	54,025	64,831	74,555	83,502	91,852
	36-44	48,956	52,961	55,632	66,758	76,772	85,984	94,583
	45	53,083	57,426	60,322	72,386	83,244	93,234	1,02,557
	46-49	57,669	62,388	65,533	78,640	90,436	1,01,288	1,11,417
	50	62,629	67,753	71,169	85,403	98,214	1,09,999	1,20,999
	51-54	68,140	73,715	77,432	92,918	1,06,856	1,19,678	1,31,646
	55	73,584	79,605	83,618	1,00,342	1,15,393	1,29,240	1,42,164
	56-59	79,633	86,149	90,492	1,08,591	1,24,879	1,39,865	1,53,851
	60	89,873	97,226	1,02,128	1,22,554	1,40,937	1,57,849	1,73,634
	61-64	1,01,250	1,09,534	1,15,057	1,38,068	1,58,778	1,77,831	1,95,615
	65	1,15,078	1,24,494	1,30,771	1,56,925	1,80,464	2,02,120	2,22,332
	66-69	1,30,444	1,41,116	1,48,231	1,77,878	2,04,559	2,29,106	2,52,017
	70	1,45,425	1,57,323	1,65,255	1,98,306	2,28,052	2,55,419	2,80,960
	71-74	1,62,070	1,75,331	1,84,171	2,21,005	2,54,156	2,84,654	3,13,120
	75	1,77,051	1,91,537	2,01,195	2,41,434	2,77,649	3,10,966	3,42,063
	76-79	1,93,697	2,09,545	2,20,110	2,64,132	3,03,752	3,40,202	3,74,222
	80	2,07,180	2,24,131	2,35,432	2,82,518	3,24,896	3,63,883	4,00,271
	Above 80	2,22,161	2,40,338	2,52,455	3,02,947	3,48,389	3,90,195	4,29,215

Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	19,835	21,458	22,540	27,048	31,106	34,838	38,322
	35	22,287	24,110	25,326	30,391	34,950	39,144	43,058
	36-44	25,011	27,057	28,421	34,105	39,221	43,928	48,321
	45	29,283	31,679	33,276	39,931	45,921	51,431	56,574
	46-49	34,029	36,814	38,670	46,404	53,364	59,768	65,745
	50	39,270	42,483	44,625	53,550	61,583	68,973	75,870
	51-54	45,094	48,783	51,243	61,491	70,715	79,201	87,121
	55	49,477	53,525	56,224	67,468	77,589	86,899	95,589
	56-59	54,347	58,794	61,758	74,110	85,226	95,453	1,04,999
	60	61,815	66,873	70,244	84,293	96,937	1,08,570	1,19,427
	61-64	70,113	75,849	79,673	95,608	1,09,949	1,23,143	1,35,458
	65	79,943	86,484	90,845	1,09,014	1,25,366	1,40,410	1,54,451
	66-69	90,866	98,301	1,03,257	1,23,909	1,42,495	1,59,595	1,75,554
	70	1,01,516	1,09,822	1,15,360	1,38,432	1,59,196	1,78,300	1,96,130
	71-74	1,13,350	1,22,624	1,28,807	1,54,568	1,77,753	1,99,084	2,18,992
	75	1,24,000	1,34,145	1,40,909	1,69,091	1,94,454	2,17,789	2,39,568
	76-79	1,35,833	1,46,947	1,54,356	1,85,227	2,13,011	2,38,573	2,62,430
	80	1,45,418	1,57,316	1,65,248	1,98,298	2,28,042	2,55,407	2,80,948
	Above 80	1,56,068	1,68,837	1,77,350	2,12,820	2,44,743	2,74,113	3,01,524

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+2C	16days-34	27,073	29,288	30,765	36,918	42,455	47,550	52,305
	35	27,817	30,093	31,610	37,933	43,622	48,857	53,743
	36-44	28,644	30,988	32,550	39,060	44,919	50,310	55,341
	45	32,845	35,533	37,324	44,789	51,507	57,688	63,457
	46-49	37,513	40,583	42,629	51,154	58,828	65,887	72,476
	50	41,897	45,325	47,610	57,132	65,702	73,586	80,944
	51-54	46,767	50,594	53,144	63,773	73,339	82,140	90,354
	55	50,894	55,058	57,834	69,401	79,811	89,388	98,327
	56-59	55,479	60,018	63,044	75,653	87,001	97,442	1,07,186
	60	62,853	67,995	71,424	85,708	98,564	1,10,392	1,21,431
	61-64	71,046	76,858	80,734	96,880	1,11,412	1,24,782	1,37,260
	65	80,876	87,494	91,905	1,10,286	1,26,829	1,42,048	1,56,253
	66-69	91,799	99,310	1,04,318	1,25,181	1,43,958	1,61,233	1,77,357
	70	1,02,449	1,10,832	1,16,420	1,39,704	1,60,659	1,79,939	1,97,932
	71-74	1,14,283	1,23,633	1,29,867	1,55,840	1,79,216	2,00,722	2,20,794
	75	1,24,933	1,35,155	1,41,969	1,70,363	1,95,917	2,19,428	2,41,370
	76-79	1,36,766	1,47,956	1,55,416	1,86,499	2,14,474	2,40,211	2,64,232
	80	1,46,351	1,58,325	1,66,308	1,99,570	2,29,505	2,57,046	2,82,751
	Above 80	1,57,001	1,69,847	1,78,411	2,14,093	2,46,206	2,75,751	3,03,326

Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+3C	16days-34	32,894	35,585	37,379	44,855	51,583	57,773	63,550
	35	33,798	36,563	38,407	46,088	53,001	59,361	65,298
	36-44	34,803	37,650	39,549	47,458	54,577	61,126	67,239
	45	37,737	40,825	42,883	51,459	59,178	66,280	72,908
	46-49	40,997	44,352	46,588	55,905	64,291	72,006	79,207
	50	44,523	48,166	50,594	60,713	69,820	78,199	86,019
	51-54	48,441	52,404	55,046	66,055	75,964	85,079	93,587
	55	52,311	56,591	59,444	71,333	82,033	91,877	1,01,065
	56-59	56,611	61,243	64,331	77,197	88,777	99,430	1,09,373
	60	63,890	69,118	72,603	87,123	1,00,192	1,12,215	1,23,436
	61-64	71,979	77,868	81,794	98,153	1,12,875	1,26,420	1,39,063
	65	81,809	88,503	92,965	1,11,558	1,28,292	1,43,687	1,58,056
	66-69	92,732	1,00,320	1,05,378	1,26,453	1,45,421	1,62,872	1,79,159
	70	1,03,382	1,11,841	1,17,480	1,40,976	1,62,122	1,81,577	1,99,735
	71-74	1,15,216	1,24,643	1,30,927	1,57,112	1,80,679	2,02,361	2,22,597
	75	1,25,866	1,36,164	1,43,029	1,71,635	1,97,380	2,21,066	2,43,173
	76-79	1,37,699	1,48,965	1,56,476	1,87,772	2,15,937	2,41,850	2,66,035
	80	1,47,284	1,59,335	1,67,368	2,00,842	2,30,968	2,58,685	2,84,553
	Above 80	1,57,934	1,70,856	1,79,471	2,15,365	2,47,670	2,77,390	3,05,129

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	20,575	22,259	23,381	28,057	32,266	36,138	39,752
	35	24,331	26,321	27,648	33,178	38,155	42,733	47,007
	36-44	28,503	30,835	32,390	38,867	44,698	50,061	55,067
	45	34,293	37,099	38,970	46,764	53,778	60,232	66,255
	46-49	40,727	44,059	46,281	55,537	63,868	71,532	78,685
	50	48,859	52,856	55,521	66,625	76,619	85,813	94,395
	51-54	57,893	62,630	65,788	78,946	90,787	1,01,682	1,11,850
	55	64,080	69,323	72,818	87,381	1,00,489	1,12,547	1,23,802
	56-59	70,953	76,759	80,629	96,755	1,11,268	1,24,620	1,37,082
	60	81,036	87,667	92,087	1,10,504	1,27,080	1,42,329	1,56,562
	61-64	92,239	99,786	1,04,818	1,25,781	1,44,648	1,62,006	1,78,207
	65	1,05,347	1,13,967	1,19,713	1,43,655	1,65,204	1,85,028	2,03,531
	66-69	1,19,911	1,29,722	1,36,263	1,63,515	1,88,043	2,10,608	2,31,669
	70	1,34,111	1,45,084	1,52,399	1,82,879	2,10,311	2,35,548	2,59,103
	71-74	1,49,889	1,62,153	1,70,329	2,04,394	2,35,053	2,63,260	2,89,586
	75	1,64,089	1,77,515	1,86,465	2,23,758	2,57,322	2,88,200	3,17,020
	76-79	1,79,867	1,94,583	2,04,394	2,45,273	2,82,064	3,15,912	3,47,503
	80	1,92,647	2,08,409	2,18,917	2,62,700	3,02,106	3,38,358	3,72,194
	Above 80	2,06,847	2,23,771	2,35,053	2,82,064	3,24,374	3,63,299	3,99,629

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+1C	16days-34	28,336	30,655	32,200	38,640	44,437	49,769	54,746
	35	30,710	33,223	34,898	41,877	48,159	53,938	59,332
	36-44	33,348	36,076	37,895	45,474	52,295	58,570	64,427
	45	39,044	42,238	44,368	53,241	61,227	68,575	75,432
	46-49	45,372	49,085	51,560	61,872	71,152	79,691	87,660
	50	52,360	56,644	59,500	71,401	82,111	91,964	1,01,160
	51-54	60,125	65,044	68,324	81,988	94,287	1,05,601	1,16,161
	55	65,969	71,367	74,965	89,958	1,03,452	1,15,866	1,27,452
	56-59	72,463	78,392	82,344	98,813	1,13,635	1,27,271	1,39,998
	60	82,420	89,163	93,659	1,12,391	1,29,249	1,44,759	1,59,235
	61-64	93,483	1,01,132	1,06,231	1,27,477	1,46,599	1,64,191	1,80,610
	65	1,06,591	1,15,312	1,21,126	1,45,352	1,67,154	1,87,213	2,05,934
	66-69	1,21,155	1,31,068	1,37,676	1,65,212	1,89,994	2,12,793	2,34,072
	70	1,35,355	1,46,430	1,53,813	1,84,575	2,12,262	2,37,733	2,61,506
	71-74	1,51,133	1,63,499	1,71,742	2,06,091	2,37,004	2,65,445	2,91,989
	75	1,65,333	1,78,860	1,87,879	2,25,454	2,59,272	2,90,385	3,19,424
	76-79	1,81,111	1,95,929	2,05,808	2,46,970	2,84,015	3,18,097	3,49,906
	80	1,93,891	2,09,755	2,20,331	2,64,397	3,04,056	3,40,543	3,74,597
Above 80	2,08,091	2,25,117	2,36,467	2,83,760	3,26,325	3,65,484	4,02,032	

Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad								
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+2C	16days-34	36,097	39,051	41,020	49,224	56,607	63,400	69,740
	35	37,090	40,124	42,147	50,577	58,163	65,143	71,657
	36-44	38,192	41,317	43,400	52,080	59,892	67,080	73,788
	45	43,794	47,377	49,766	59,719	68,677	76,918	84,610
	46-49	50,018	54,110	56,838	68,206	78,437	87,849	96,634
	50	55,862	60,433	63,480	76,176	87,602	98,114	1,07,926
	51-54	62,356	67,458	70,859	85,031	97,786	1,09,520	1,20,472
	55	67,859	73,411	77,112	92,534	1,06,415	1,19,184	1,31,103
	56-59	73,972	80,024	84,059	1,00,871	1,16,002	1,29,922	1,42,914
	60	83,804	90,660	95,231	1,14,278	1,31,419	1,47,190	1,61,909
	61-64	94,727	1,02,478	1,07,645	1,29,174	1,48,550	1,66,376	1,83,013
	65	1,07,835	1,16,658	1,22,540	1,47,048	1,69,105	1,89,398	2,08,337
	66-69	1,22,399	1,32,414	1,39,090	1,66,908	1,91,944	2,14,978	2,36,475
	70	1,36,599	1,47,776	1,55,226	1,86,272	2,14,213	2,39,918	2,63,910
	71-74	1,52,377	1,64,844	1,73,156	2,07,787	2,38,955	2,67,630	2,94,393
	75	1,66,577	1,80,206	1,89,292	2,27,151	2,61,223	2,92,570	3,21,827
	76-79	1,82,355	1,97,275	2,07,222	2,48,666	2,85,966	3,20,282	3,52,310
	80	1,95,135	2,11,101	2,21,744	2,66,093	3,06,007	3,42,728	3,77,001
	Above 80	2,09,335	2,26,462	2,37,881	2,85,457	3,28,275	3,67,668	4,04,435
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+3C	16days-34	43,858	47,447	49,839	59,807	68,777	77,031	84,734
	35	45,064	48,751	51,209	61,451	70,668	79,149	87,063
	36-44	46,404	50,200	52,731	63,278	72,769	81,502	89,652
	45	50,316	54,433	57,177	68,613	78,905	88,373	97,210
	46-49	54,663	59,135	62,117	74,540	85,721	96,008	1,05,609
	50	59,364	64,221	67,459	80,951	93,094	1,04,265	1,14,691
	51-54	64,588	69,872	73,395	88,074	1,01,285	1,13,439	1,24,783
	55	69,748	75,455	79,259	95,111	1,09,377	1,22,503	1,34,753
	56-59	75,482	81,657	85,775	1,02,929	1,18,369	1,32,573	1,45,830
	60	85,187	92,157	96,804	1,16,164	1,33,589	1,49,620	1,64,582
	61-64	95,971	1,03,824	1,09,058	1,30,870	1,50,501	1,68,561	1,85,417
	65	1,09,079	1,18,004	1,23,954	1,48,744	1,71,056	1,91,583	2,10,741
	66-69	1,23,643	1,33,760	1,40,504	1,68,604	1,93,895	2,17,162	2,38,879
	70	1,37,843	1,49,121	1,56,640	1,87,968	2,16,163	2,42,103	2,66,313
	71-74	1,53,621	1,66,190	1,74,569	2,09,483	2,40,906	2,69,814	2,96,796
	75	1,67,821	1,81,552	1,90,706	2,28,847	2,63,174	2,94,755	3,24,230
	76-79	1,83,599	1,98,621	2,08,635	2,50,362	2,87,916	3,22,466	3,54,713
	80	1,96,379	2,12,446	2,23,158	2,67,789	3,07,958	3,44,913	3,79,404
	Above 80	2,10,579	2,27,808	2,39,294	2,87,153	3,30,226	3,69,853	4,06,839
Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior								
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	17,063	18,459	19,389	23,267	26,757	29,968	32,965
	35	19,171	20,740	21,786	26,143	30,064	33,672	37,039
	36-44	21,515	23,275	24,448	29,338	33,739	37,787	41,566
	45	25,189	27,250	28,624	34,349	39,502	44,242	48,666
	46-49	29,273	31,668	33,264	39,917	45,905	51,413	56,555
	50	33,781	36,545	38,387	46,065	52,975	59,332	65,265
	51-54	38,790	41,964	44,080	52,896	60,830	68,130	74,943
	55	42,561	46,043	48,364	58,037	66,743	74,752	82,227
	56-59	46,750	50,575	53,125	63,750	73,313	82,110	90,321
	60	53,174	57,525	60,425	72,510	83,387	93,393	1,02,733
	61-64	60,312	65,247	68,536	82,244	94,580	1,05,930	1,16,523
	65	68,768	74,395	78,146	93,775	1,07,842	1,20,782	1,32,861
	66-69	78,165	84,560	88,824	1,06,588	1,22,576	1,37,286	1,51,014
	70	87,326	94,471	99,234	1,19,081	1,36,943	1,53,376	1,68,714
	71-74	97,505	1,05,483	1,10,801	1,32,962	1,52,906	1,71,255	1,88,380
	75	1,06,667	1,15,394	1,21,212	1,45,454	1,67,273	1,87,345	2,06,080
	76-79	1,16,846	1,26,406	1,32,779	1,59,335	1,83,235	2,05,224	2,25,746
	80	1,25,091	1,35,326	1,42,149	1,70,579	1,96,165	2,19,705	2,41,676
	Above 80	1,34,252	1,45,237	1,52,559	1,83,071	2,10,532	2,35,796	2,59,375

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior								
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+2C	16days-34	23,289	25,194	26,464	31,757	36,521	40,903	44,993
	35	23,929	25,887	27,192	32,630	37,525	42,028	46,230
	36-44	24,640	26,656	28,000	33,600	38,640	43,277	47,605
	45	28,254	30,566	32,107	38,528	44,308	49,624	54,587
	46-49	32,269	34,910	36,670	44,004	50,604	56,677	62,345
	50	36,040	38,989	40,955	49,146	56,518	63,300	69,630
	51-54	40,230	43,521	45,716	54,859	63,088	70,658	77,724
	55	43,780	47,362	49,750	59,700	68,655	76,893	84,582
	56-59	47,724	51,629	54,232	65,078	74,840	83,821	92,203
	60	54,067	58,491	61,440	73,728	84,787	94,961	1,04,457
	61-64	61,114	66,115	69,448	83,338	95,839	1,07,339	1,18,073
	65	69,571	75,263	79,058	94,870	1,09,100	1,22,192	1,34,411
	66-69	78,967	85,428	89,736	1,07,683	1,23,835	1,38,695	1,52,565
	70	88,129	95,339	1,00,146	1,20,175	1,38,202	1,54,786	1,70,264
	71-74	98,308	1,06,351	1,11,713	1,34,056	1,54,165	1,72,664	1,89,931
	75	1,07,469	1,16,262	1,22,124	1,46,549	1,68,531	1,88,755	2,07,630
	76-79	1,17,648	1,27,274	1,33,691	1,60,430	1,84,494	2,06,633	2,27,297
	80	1,25,894	1,36,194	1,43,061	1,71,673	1,97,424	2,21,115	2,43,226
	Above 80	1,35,055	1,46,105	1,53,471	1,84,166	2,11,791	2,37,205	2,60,926
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+3C	16days-34	28,296	30,611	32,154	38,585	44,373	49,697	54,667
	35	29,073	31,452	33,038	39,646	45,592	51,064	56,170
	36-44	29,938	32,387	34,020	40,824	46,948	52,582	57,840
	45	32,462	35,118	36,889	44,266	50,906	57,015	62,716
	46-49	35,266	38,152	40,075	48,091	55,304	61,941	68,135
	50	38,299	41,433	43,522	52,226	60,060	67,268	73,994
	51-54	41,669	45,079	47,352	56,822	65,345	73,187	80,505
	55	44,999	48,680	51,135	61,362	70,566	79,034	86,937
	56-59	48,698	52,682	55,338	66,406	76,367	85,531	94,084
	60	54,960	59,456	62,454	74,945	86,187	96,529	1,06,182
	61-64	61,917	66,983	70,360	84,432	97,097	1,08,749	1,19,624
	65	70,374	76,131	79,970	95,964	1,10,359	1,23,602	1,35,962
	66-69	79,770	86,296	90,648	1,08,777	1,25,094	1,40,105	1,54,115
	70	88,931	96,207	1,01,058	1,21,270	1,39,460	1,56,195	1,71,815
	71-74	99,110	1,07,219	1,12,625	1,35,151	1,55,423	1,74,074	1,91,481
	75	1,08,272	1,17,130	1,23,036	1,47,643	1,69,790	1,90,164	2,09,181
	76-79	1,18,451	1,28,142	1,34,603	1,61,524	1,85,753	2,08,043	2,28,847
	80	1,26,696	1,37,062	1,43,973	1,72,767	1,98,682	2,22,524	2,44,777
	Above 80	1,35,857	1,46,973	1,54,383	1,85,260	2,13,049	2,38,615	2,62,476
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	17,699	19,147	20,113	24,135	27,756	31,086	34,195
	35	20,929	22,642	23,783	28,540	32,821	36,760	40,436
	36-44	24,519	26,525	27,862	33,434	38,450	43,063	47,370
	45	29,500	31,913	33,522	40,227	46,261	51,812	

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Family Size	Age-band in years	Sum Insured in (Rs.)							
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
2A+1C	16days-34	24,375	26,370	27,699	33,239	38,225	42,812	47,093	
	35	26,417	28,579	30,020	36,024	41,427	46,398	51,038	
	36-44	28,686	31,033	32,598	39,117	44,985	50,383	55,421	
	45	33,586	36,334	38,166	45,799	52,669	58,989	64,888	
	46-49	39,030	42,223	44,352	53,223	61,206	68,551	75,406	
	50	45,041	48,726	51,183	61,420	70,633	79,109	87,020	
	51-54	51,720	55,952	58,773	70,528	81,107	90,840	99,924	
	55	56,748	61,391	64,486	77,383	88,991	99,670	1,09,636	
	56-59	62,334	67,434	70,834	85,000	97,750	1,09,481	1,20,429	
	60	70,899	76,700	80,567	96,680	1,11,182	1,24,524	1,36,977	
	61-64	80,416	86,995	91,382	1,09,658	1,26,107	1,41,240	1,55,363	
	65	91,691	99,193	1,04,195	1,25,034	1,43,789	1,61,043	1,77,148	
	66-69	1,04,220	1,12,747	1,18,431	1,42,118	1,63,435	1,83,048	2,01,352	
	70	1,16,435	1,25,961	1,32,312	1,58,775	1,82,591	2,04,502	2,24,952	
	71-74	1,30,007	1,40,644	1,47,735	1,77,282	2,03,875	2,28,340	2,51,174	
	75	1,42,222	1,53,858	1,61,616	1,93,939	2,23,030	2,49,794	2,74,773	
	76-79	1,55,794	1,68,541	1,77,039	2,12,447	2,44,314	2,73,632	3,00,995	
	80	1,66,788	1,80,434	1,89,532	2,27,438	2,61,554	2,92,940	3,22,234	
	Above 80	1,79,003	1,93,649	2,03,413	2,44,095	2,80,709	3,14,394	3,45,834	
2A+2C	16days-34	31,051	33,592	35,286	42,343	48,694	54,538	59,991	
	35	31,905	34,515	36,256	43,507	50,033	56,037	61,641	
	36-44	32,854	35,542	37,334	44,800	51,520	57,703	63,473	
	45	37,672	40,754	42,809	51,371	59,077	66,166	72,782	
	46-49	43,026	46,546	48,893	58,672	67,473	75,569	83,126	
	50	48,054	51,985	54,606	65,528	75,357	84,400	92,839	
	51-54	53,640	58,028	60,954	73,145	84,117	94,211	1,03,632	
	55	58,373	63,149	66,333	79,599	91,539	1,02,524	1,12,776	
	56-59	63,632	68,838	72,309	86,771	99,787	1,11,761	1,22,937	
	60	72,089	77,987	81,919	98,303	1,13,049	1,26,615	1,39,276	
	61-64	81,486	88,153	92,598	1,11,117	1,27,785	1,43,119	1,57,431	
	65	92,761	1,00,351	1,05,411	1,26,493	1,45,467	1,62,923	1,79,215	
	66-69	1,05,290	1,13,904	1,19,647	1,43,577	1,65,113	1,84,927	2,03,420	
	70	1,17,505	1,27,119	1,33,528	1,60,234	1,84,269	2,06,381	2,27,019	
	71-74	1,31,077	1,41,802	1,48,951	1,78,741	2,05,553	2,30,219	2,53,241	
	75	1,43,292	1,55,016	1,62,832	1,95,398	2,24,708	2,51,673	2,76,840	
	76-79	1,56,864	1,69,699	1,78,255	2,13,906	2,45,992	2,75,511	3,03,062	
	80	1,67,858	1,81,592	1,90,748	2,28,897	2,63,232	2,94,820	3,24,302	
	Above 80	1,80,073	1,94,806	2,04,629	2,45,554	2,82,387	3,16,274	3,47,901	
2A+3C	16days-34	37,727	40,814	42,872	51,446	59,163	66,263	72,889	
	35	38,765	41,936	44,051	52,861	60,790	68,085	74,893	
	36-44	39,917	43,183	45,360	54,432	62,597	70,109	77,120	
	45	43,283	46,824	49,185	59,022	67,875	76,020	83,622	
	46-49	47,022	50,869	53,434	64,121	73,739	82,588	90,846	
	50	51,066	55,244	58,029	69,635	80,081	89,690	98,659	
	51-54	55,559	60,105	63,135	75,763	87,127	97,582	1,07,340	
	55	59,998	64,907	68,180	81,816	94,088	1,05,379	1,15,917	
	56-59	64,930	70,243	73,785	88,541	1,01,823	1,14,041	1,25,446	
	60	73,279	79,275	83,272	99,926	1,14,915	1,28,705	1,41,576	
	61-64	82,556	89,311	93,814	1,12,576	1,29,463	1,44,998	1,59,498	
	65	93,831	1,01,509	1,06,627	1,27,952	1,47,145	1,64,802	1,81,282	
	66-69	1,06,360	1,15,062	1,20,863	1,45,036	1,66,791	1,86,806	2,05,487	
	70	1,18,575	1,28,276	1,34,744	1,61,693	1,85,947	2,08,261	2,29,087	
	71-74	1,32,147	1,42,959	1,50,167	1,80,201	2,07,231	2,32,098	2,55,308	
	75	1,44,362	1,56,174	1,64,048	1,96,858	2,26,386	2,53,553	2,78,908	
	76-79	1,57,935	1,70,856	1,79,471	2,15,365	2,47,670	2,77,390	3,05,130	
	80	1,68,928	1,82,750	1,91,964	2,30,357	2,64,910	2,96,699	3,26,369	
	Above 80	1,81,143	1,95,964	2,05,845	2,47,013	2,84,065	3,18,153	3,49,969	

Zone D: Rest of India

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	13,330	14,421	15,148	18,178	20,904	23,413	25,754
	35	14,978	16,203	17,020	20,424	23,488	26,306	28,937
	36-44	16,808	18,183	19,100	22,920	26,358	29,521	32,474
	45	19,679	21,289	22,363	26,835	30,861	34,564	38,020
	46-49	22,869	24,740	25,988	31,185	35,863	40,167	44,183
	50	26,391	28,551	29,990	35,988	41,386	46,353	50,988
	51-54	30,305	32,784	34,437	41,325	47,524	53,226	58,549
	55	33,251	35,971	37,785	45,342	52,143	58,400	64,240
	56-59	36,524	39,512	41,504	49,805	57,276	64,149	70,564
	60	41,542	44,941	47,207	56,649	65,146	72,963	80,260
	61-64	47,119	50,974	53,544	64,253	73,891	82,758	91,033
	65	53,725	58,121	61,052	73,262	84,251	94,361	1,03,797
	66-69	61,066	66,063	69,393	83,272	95,763	1,07,254	1,17,980
	70	68,223	73,805	77,527	93,032	1,06,987	1,19,825	1,31,808
	71-74	76,176	82,409	86,564	1,03,876	1,19,458	1,33,793	1,47,172
	75	83,333	90,151	94,697	1,13,636	1,30,682	1,46,363	1,61,000
	76-79	91,286	98,755	1,03,734	1,24,481	1,43,153	1,60,331	1,76,364
	80	97,727	1,05,723	1,11,054	1,33,265	1,53,254	1,71,645	1,88,809
	Above 80	1,04,885	1,13,466	1,19,187	1,43,024	1,64,478	1,84,215	2,02,637
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+2C	16days-34	18,194	19,683	20,675	24,810	28,532	31,956	35,151
	35	18,694	20,224	21,244	25,492	29,316	32,834	36,118
	36-44	19,250	20,825	21,875	26,250	30,188	33,810	37,191
	45	22,073	23,880	25,084	30,100	34,615	38,769	42,646
	46-49	25,211	27,273	28,648	34,378	39,535	44,279	48,707
	50	28,156	30,460	31,996	38,395	44,154	49,453	54,398
	51-54	31,430	34,001	35,715	42,858	49,287	55,202	60,722
	55	34,203	37,001	38,867	46,640	53,636	60,073	66,080
	56-59	37,284	40,335	42,369	50,842	58,469	65,485	72,033
	60	42,240	45,696	48,000	57,600	66,240	74,188	81,607
	61-64	47,746	51,652	54,256	65,108	74,874	83,859	92,245
	65	54,352	58,799	61,764	74,117	85,234	95,463	1,05,009
	66-69	61,693	66,741	70,106	84,127	96,746	1,08,356	1,19,191
	70	68,850	74,484	78,239	93,887	1,07,970	1,20,926	1,33,019
	71-74	76,803	83,087	87,276	1,04,731	1,20,441	1,34,894	1,48,383
	75	83,960	90,830	95,409	1,14,491	1,31,665	1,47,465	1,62,211
	76-79	91,913	99,433	1,04,446	1,25,336	1,44,136	1,61,432	1,77,575
	80	98,354	1,06,401	1,11,766	1,34,120	1,54,237	1,72,746	1,90,021
	Above 80	1,05,512	1,14,144	1,19,900	1,43,879	1,65,461	1,85,317	2,03,848
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+3C	16days-34	22,106	23,915	25,120	30,144	34,666	38,826	42,709
	35	22,714	24,572	25,811	30,973	35,619	39,893	43,883
	36-44	23,389	25,303	26,578	31,894	36,678	41,079	45,187
	45	25,361	27,436	28,819	34,583	39,770	44,543	48,997
	46-49	27,552	29,806	31,309	37,571	43,206	48,391	53,230
	50	29,921	32,370	34,002	40,802	46,922	52,553	57,808
	51-54	32,554	35,218	36,993	44,392	51,051	57,177	62,895
	55	35,155	38,032	39,949	47,939	55,130	61,745	67,920
	56-59	38,045	41,158	43,233	51,880	59,662	66,821	73,503
	60	42,937	46,450	48,792	58,551	67,333	75,413	82,955
	61-64	48,373	52,330	54,969	65,963	75,857	84,960	93,456
	65	54,979	59,478	62,477	74,972	86,218	96,564	1,06,220
	66-69	62,320	67,419	70,818	84,982	97,729	1,09,457	1,20,403
	70	69,477	75,162	78,952	94,742	1,08,953	1,22,028	1,34,230
	71-74	77,430	83,765	87,989	1,05,586	1,21,424	1,35,995	1,49,595
	75	84,587	91,508	96,122	1,15,346	1,32,648	1,48,566	1,63,423
	76-79	92,540	1,00,111	1,05,159	1,26,191	1,45,119	1,62,533	1,78,787
	80	98,981	1,07,080	1,12,479	1,34,975	1,55,221	1,73,847	1,91,232
	Above 80	1,06,139	1,14,823	1,20,612	1,44,734	1,66,445	1,86,418	2,05,060

Zone D: Rest of India								
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	13,828	14,959	15,713	18,856	21,684	24,286	26,715
	35	16,351	17,689	18,581	22,297	25,642	28,719	31,590
	36-44	19,155	20,722	21,767	26,121	30,039	33,643	37,008
	45	23,047	24,932	26,189	31,427	36,141	40,478	44,526
	46-49	27,370	29,610	31,103	37,323	42,922	48,073	52,880
	50	32,835	35,522	37,313	44,775	51,491	57,670	63,437
	51-54	38,907	42,090	44,212	53,055	61,013	68,335	75,168
	55	43,064	46,588	48,937	58,724	67,533	75,637	83,200
	56-59	47,684	51,585	54,186	65,023	74,777	83,750	92,125
	60	54,460	58,916	61,886	74,263	85,403	95,651	1,05,217
	61-64	61,989	67,061	70,442	84,530	97,210	1,08,875	1,19,763
	65	70,798	76,590	80,452	96,543	1,11,024	1,24,347	1,36,781
	66-69	80,586	87,179	91,575	1,09,889	1,26,373	1,41,538	1,55,691
	70	90,129	97,503	1,02,419	1,22,903	1,41,338	1,58,299	1,74,128
	71-74	1,00,732	1,08,974	1,14,468	1,37,362	1,57,966	1,76,922	1,94,614
	75	1,10,275	1,19,297	1,25,312	1,50,375	1,72,931	1,93,683	2,13,051
	76-79	1,20,878	1,30,768	1,37,362	1,64,834	1,89,559	2,12,306	2,33,537
	80	1,29,467	1,40,060	1,47,122	1,76,546	2,03,028	2,27,391	2,50,130
	Above 80	1,39,010	1,50,384	1,57,966	1,89,559	2,17,993	2,44,152	2,68,568
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+1C	16days-34	19,043	20,601	21,640	25,968	29,863	33,447	36,792
	35	20,638	22,327	23,453	28,143	32,365	36,249	39,874
	36-44	22,411	24,245	25,467	30,560	35,144	39,362	43,298
	45	26,239	28,386	29,817	35,780	41,147	46,085	50,694
	46-49	30,492	32,987	34,650	41,580	47,817	53,555	58,911
	50	35,188	38,068	39,987	47,984	55,182	61,804	67,984
	51-54	40,406	43,712	45,916	55,100	63,365	70,968	78,065
	55	44,334	47,961	50,380	60,456	69,524	77,867	85,653
	56-59	48,698	52,683	55,339	66,407	76,368	85,532	94,085
	60	55,390	59,922	62,943	75,531	86,861	97,285	1,07,013
	61-64	62,825	67,965	71,392	85,670	98,521	1,10,343	1,21,378
	65	71,634	77,495	81,402	97,683	1,12,335	1,25,815	1,38,397
	66-69	81,422	88,083	92,525	1,11,029	1,27,684	1,43,006	1,57,306
	70	90,965	98,407	1,03,369	1,24,043	1,42,649	1,59,767	1,75,744
	71-74	1,01,568	1,09,878	1,15,418	1,38,502	1,59,277	1,78,390	1,96,229
	75	1,11,111	1,20,202	1,26,262	1,51,515	1,74,242	1,95,151	2,14,666
	76-79	1,21,714	1,31,673	1,38,312	1,65,974	1,90,870	2,13,775	2,35,152
	80	1,30,303	1,40,964	1,48,072	1,77,686	2,04,339	2,28,860	2,51,746
	Above 80	1,39,846	1,51,288	1,58,916	1,90,699	2,19,304	2,45,621	2,70,183
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+2C	16days-34	24,259	26,244	27,567	33,080	38,042	42,607	46,868
	35	24,926	26,965	28,325	33,990	39,088	43,779	48,157
	36-44	25,667	27,767	29,167	35,000	40,250	45,080	49,588
	45	29,431	31,839	33,445	40,134	46,154	51,692	56,861
	46-49	33,614	36,364	38,198	45,837	52,713	59,038	64,942
	50	37,542	40,613	42,661	51,193	58,872	65,937	72,531
	51-54	41,906	45,335	47,621	57,145	65,716	73,602	80,962
	55	45,604	49,335	51,823	62,187	71,515	80,097	88,107
	56-59	49,713	53,780	56,491	67,790	77,958	87,313	96,045
	60	56,320	60,928	64,000	76,800	88,319	98,918	1,08,810
	61-64	63,661	68,870	72,342	86,810	99,832	1,11,812	1,22,993
	65	72,470	78,399	82,352	98,823	1,13,646	1,27,283	1,40,012
	66-69	82,258	88,988	93,475	1,12,169	1,28,995	1,44,474	1,58,922
	70	91,801	99,312	1,04,319	1,25,183	1,43,960	1,61,235	1,77,359
	71-74	1,02,404	1,10,782	1,16,368	1,39,642	1,60,588	1,79,859	1,97,844
	75	1,11,947	1,21,106	1,27,212	1,52,655	1,75,553	1,96,620	2,16,282
	76-79	1,22,550	1,32,577	1,39,262	1,67,114	1,92,181	2,15,243	2,36,767
	80	1,31,139	1,41,869	1,49,022	1,78,826	2,05,650	2,30,328	2,53,361
	Above 80	1,40,682	1,52,192	1,59,866	1,91,839	2,20,615	2,47,089	2,71,798

Zone D: Rest of India								
Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+3C	16days-34	29,475	31,886	33,494	40,193	46,221	51,768	56,945
	35	30,285	32,763	34,415	41,298	47,492	53,191	58,510
	36-44	31,185	33,737	35,438	42,525	48,904	54,773	60,250
	45	33,814	36,581	38,426	46,111	53,027	59,390	65,330
	46-49	36,736	39,742	41,745	50,094	57,608	64,521	70,974
	50	39,895	43,159	45,335	54,403	62,563	70,071	77,078
	51-54	43,406	46,957	49,325	59,190	68,068	76,236	83,860
	55	46,874	50,709	53,265	63,919	73,506	82,327	90,560
	56-59	50,727	54,877	57,644	69,173	79,549	89,095	98,004
	60	57,250	61,934	65,056	78,068	89,778	1,00,551	1,10,606
	61-64	64,497	69,774	73,292	87,950	1,01,143	1,13,280	1,24,608
	65	73,306	79,304	83,302	99,963	1,14,957	1,28,752	1,41,627
	66-69	83,094	89,892	94,425	1,13,309	1,30,306	1,45,943	1,60,537
	70	92,637	1,00,216	1,05,269	1,26,323	1,45,271	1,62,704	1,78,974
	71-74	1,03,240	1,11,687	1,17,318	1,40,782	1,61,899	1,81,327	1,99,460
	75	1,12,783	1,22,011	1,28,162	1,53,795	1,76,864	1,98,088	2,17,897
	76-79	1,23,386	1,33,482	1,40,212	1,68,254	1,93,492	2,16,711	2,38,382
	80	1,31,975	1,42,773	1,49,972	1,79,966	2,06,961	2,31,796	2,54,976
	Above 80	1,41,518	1,53,097	1,60,816	1,92,979	2,21,926	2,48,557	2,73,413

PARENT / PARENT-IN-LAW

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahr, Fatehabad, Hisar, Jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	Up to 49	23,202	25,101	26,366	31,640	36,385	40,752	44,827
	50	27,835	30,112	31,630	37,956	43,650	48,888	53,777
	51-54	32,982	35,680	37,479	44,975	51,722	57,928	63,721
	55	36,506	39,493	41,484	49,781	57,248	64,118	70,530
	56-59	40,422	43,729	45,934	55,121	63,389	70,996	78,096
	60	46,166	49,944	52,462	62,954	72,397	81,085	89,193
	61-64	52,549	56,848	59,715	71,658	82,406	92,295	1,01,524
	65	60,016	64,927	68,200	81,840	94,116	1,05,410	1,15,951
	66-69	68,313	73,903	77,629	93,155	1,07,128	1,19,983	1,31,982
	70	76,403	82,654	86,822	1,04,186	1,19,814	1,34,192	1,47,611
	71-74	85,392	92,378	97,036	1,16,443	1,33,910	1,49,979	1,64,977
	75	93,482	1,01,130	1,06,229	1,27,475	1,46,596	1,64,188	1,80,606
	76-79	1,02,470	1,10,854	1,16,443	1,39,732	1,60,692	1,79,975	1,97,972
	80	1,09,751	1,18,731	1,24,717	1,49,660	1,72,110	1,92,763	2,12,039
	Above 80	1,17,841	1,27,482	1,33,910	1,60,692	1,84,796	2,06,971	2,27,668

Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	Up to 49	21,993	23,792	24,992	29,990	34,489	38,627	42,490
	50	26,384	28,542	29,981	35,978	41,374	46,339	50,973
	51-54	31,262	33,820	35,526	42,631	49,025	54,908	60,399
	55	34,603	37,434	39,322	47,186	54,264	60,776	66,853
	56-59	38,315	41,450	43,540	52,248	60,085	67,295	74,024
	60	43,760	47,340	49,727	59,672	68,623	76,858	84,544
	61-64	49,809	53,885	56,602	67,922	78,110	87,483	96,232
	65	56,887	61,542	64,645	77,574	89,210	99,915	1,09,907
	66-69	64,752	70,050	73,582	88,298	1,01,543	1,13,728	1,25,101
	70	72,420	78,345	82,296	98,755	1,13,568	1,27,196	1,39,916
	71-74	80,940	87,563	91,977	1,10,373	1,26,929	1,42,160	1,56,376
	75	88,608	95,858	1,00,691	1,20,829	1,38,954	1,55,628	1,71,191
	76-79	97,128	1,05,075	1,10,373	1,32,448	1,52,315	1,70,592	1,87,652
	80	1,04,029	1,12,541	1,18,215	1,41,858	1,63,137	1,82,713	2,00,985
Above 80	1,11,697	1,20,836	1,26,929	1,52,315	1,75,162	1,96,181	2,15,799	

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	Up to 49	18,918	20,466	21,498	25,798	29,668	33,228	36,550
	50	22,696	24,553	25,790	30,949	35,591	39,862	43,848
	51-54	26,892	29,093	30,560	36,672	42,172	47,233	51,956
	55	29,766	32,201	33,825	40,590	46,679	52,280	57,508
	56-59	32,959	35,656	37,453	44,944	51,686	57,888	63,677
	60	37,643	40,723	42,776	51,331	59,031	66,114	72,726
	61-64	42,847	46,352	48,689	58,427	67,191	75,254	82,780
	65	48,935	52,939	55,608	66,730	76,740	85,948	94,543
	66-69	55,701	60,258	63,296	75,956	87,349	97,831	1,07,614
	70	62,297	67,394	70,792	84,950	97,693	1,09,416	1,20,358
	71-74	69,626	75,323	79,120	94,944	1,09,186	1,22,288	1,34,517
	75	76,222	82,458	86,616	1,03,939	1,19,530	1,33,874	1,47,261
	76-79	83,551	90,387	94,944	1,13,933	1,31,023	1,46,746	1,61,421
	80	89,488	96,809	1,01,691	1,22,029	1,40,333	1,57,173	1,72,890
	Above 80	96,084	1,03,945	1,09,186	1,31,023	1,50,677	1,68,758	1,85,634

Zone D: Rest of India

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	Up to 49	14,780	15,989	16,796	20,155	23,178	25,959	28,555
	50	17,731	19,182	20,149	24,179	27,805	31,142	34,256
	51-54	21,010	22,729	23,875	28,650	32,947	36,901	40,591
	55	23,255	25,157	26,426	31,711	36,468	40,844	44,928
	56-59	25,749	27,856	29,260	35,113	40,379	45,225	49,748
	60	29,408	31,814	33,419	40,102	46,118	51,652	56,817
	61-64	33,474	36,213	38,039	45,646	52,493	58,793	64,672
	65	38,231	41,359	43,444	52,133	59,953	67,147	73,862
	66-69	43,516	47,077	49,450	59,340	68,241	76,430	84,073
	70	48,669	52,651	55,306	66,367	76,323	85,481	94,029
	71-74	54,395	58,846	61,813	74,175	85,302	95,538	1,05,092
	75	59,548	64,421	67,669	81,202	93,383	1,04,589	1,15,048
	76-79	65,274	70,615	74,175	89,010	1,02,362	1,14,645	1,26,110
	80	69,912	75,632	79,446	95,335	1,09,635	1,22,791	1,35,070
	Above 80	75,065	81,207	85,302	1,02,362	1,17,716	1,31,842	1,45,026



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