

Prospectus
Star Hospital Cash Insurance Policy
UIN No: SHAHLIP20046V011920

This policy provides cover on lump sum basis for the expenses incurred by the insured during hospitalization due to Illness / Sickness / Injury.

❖ **Eligibility**

- Adults between 18 years and 65 years
- Dependent Child from 91 days to 25 years

❖ **Policy Term : 1 Year / 2 Year / 3 Year**

❖ **Type of Plan**

- Basic Plan
- Enhanced Plan

❖ **Hospital Cash Amount (per day) options :**

Basic Plan Rs :1,000/- ; 2,000/- ; 3,000/-

Enhanced Plan Rs :3,000/-; 4,000/- 5,000/-

❖ **Number of Hospital Cash Days per Policy Year :**

Basic Plan Up to :30 days/ 60 days / 90 days / 120 days / 180 days

Enhanced Plan Up to :90 days / 120 days / 180 days

Note : The insured person can choose **Hospital Cash Amount** (per day) and **Number of Hospital Cash Days** on Individual basis (per person basis) or on family floater basis (floater basis means the **Hospital Cash Amount** and **Number of Hospital Cash Days** floats amongst the insured family members). Family means Self + Spouse and up to 3 dependent children)

❖ **What are the benefits available?**

Sl. No.	Name of the Benefit	Basic Plan	Enhanced Plan
01	Sickness Hospital Cash	Hospital Cash Amount (per day) chosen by the insured for maximum number of days chosen by the insured. Deductible: One day deductible is applicable.	Hospital Cash Amount (per day) chosen by the insured for maximum number of days chosen by the insured
02	Accident Hospital Cash	Up to 150% of the Hospital Cash Amount (per day) chosen by the insured for maximum number of days chosen by the insured.	Up to 150% of the Hospital Cash Amount (per day) chosen by the insured for maximum number of days chosen by the insured
03	ICU Hospital Cash due to Sickness and / or Injury	Up to 200% of the Hospital Cash Amount (per day) chosen by the insured for maximum number of days chosen by the insured. Where the policy is issued on Individual Basis, ICU Hospital	Up to 200% of the Hospital Cash Amount (per day) chosen by the insured for maximum number of days chosen by the insured. Where the policy is issued on Individual Basis, ICU Hospital

		Cash is payable for a maximum of 30 days only in a policy year Where the policy is issued on Floater Basis , ICU Hospital Cash is payable for a maximum of 90 days only in a policy year	Cash is payable for a maximum of 30 days only in a policy year Where the policy is issued on Floater Basis , ICU Hospital Cash is payable for a maximum of 90 days only in a policy year
04	Convalescence Hospital Cash	Not Available	If Hospitalization is beyond 5 days one day additional Hospital Cash amount is given as Convalescence Cash Benefit.
05	Child Birth Hospital Cash	Not Available	Available. Note : This benefit is subject to a waiting period of 2 years from the first commencement of this (Star Hospital Cash Insurance Policy). Only female insured persons are eligible for this benefit
06	Worldwide Hospital Cash	Not Available	If the Insured Person is Hospitalized outside India for treatment of Illness or Injury, 200% Hospital Cash Amount chosen by the insured person is payable.

Important :

- 1. Claim under Basic Plan and Enhanced Plan are admissible only if the Hospitalization for a minimum period of 24 hours.** However this time limit will not apply for the following day care treatments :Fractures (other than hairline fractures), Cataract, Dilatation and curettage, Hemodialysis, Parenteral Chemotherapy, Radio Therapy, Coronary Angiography, Lithotripsy, Manipulation for Dislocation under General Anaesthesia, Cystoscopy under General Anaesthesia. The covers 1, 2 3 and 6 are applicable for the above said day care treatment.
- 2. Insured person is eligible for a claim in-respect of the above said day care treatments only for five times in a policy year.**

❖ **Waiting Period**

Applicable for Basic Plan and Enhanced Plan

The Company shall not be liable for Hospital Cash Amount under this policy if the hospitalization is directly or indirectly for

- Any diseases contracted by the insured person during the first 30 days from the commencement date of this policy.
- The following specified ailments / illness / diseases for 24 consecutive months from the inception date of this policy.
 - 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

- C. 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].
- D. 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),
- E. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
- F. All types of Hernia,
- G. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
- H. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
- I. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
- J. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
- K. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- L. Varicose veins and Varicose ulcers
- M. All types of transplant and related surgeries (Other than bone marrow transplant for acute hematological malignancies and acute medical emergencies when indicated)
- N. Congenital Internal disease / defect

Applicable for Basic Plan

- 3. Pre Existing Diseases as defined in the policy until 36 consecutive months of continuous coverage have elapsed since first inception of this policy.

Applicable for Enhanced Plan

- 4. Pre Existing Diseases as defined in the policy until 24 consecutive months of continuous coverage have elapsed since first inception of this policy.

Waiting periods 1, 2A to 2N, 3 and 4 are subject to Portability Regulations.

❖ **What are the exclusions under this policy?**

The Company shall not be liable for Hospital Cash Amount under this policy if the hospitalization is directly or indirectly for

- 1. Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
- 2. Congenital External Condition / Defects / Anomalies
- 3. Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
- 4. Intentional self injury
- 5. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
- 6. Venereal Disease and Sexually Transmitted Diseases (other than HIV),
- 7. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
- 8. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
- 9. Weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
- 10. High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, 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.

11. Stem cell Therapy, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
12. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
13. All types of Cosmetic, Aesthetic treatment of any description, all treatment for erectile dysfunctions, Change of Sex.
14. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
15. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons).
16. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable).
17. Treatment arising from or traceable to pregnancy, childbirth except to the extent covered under "Child Birth Hospital Cash", family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).
18. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same.
19. Medical and / or surgical treatment of Sleep apnea, treatment endocrine disorders.
20. Cochlear implants and procedure related hospitalization expenses

❖ **What is the renewal procedure?**

The policy will be renewed except on grounds of misrepresentation / Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard or non cooperation of the insured. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period, the continuity of benefits with reference to waiting periods will be allowed.

- Note:** 1. The actual period of cover will start only from the date of payment of premium.
2. Renewal premium is subject to change with prior approval from Regulator

❖ **Modification of the terms of the policy**

The Company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance

❖ **Withdrawal of the policy**

The Company reserves the right to withdraw the product with prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance and the insured shall have the option to choose to be covered by an equivalent or similar policy offered by the Company.

❖ **Free Look Period**

At the time of inception of the policy, the Insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the policy if not acceptable. In such a case, the premium refund shall be as follows:

If the Insured has not made any claim during the free look period, the Insured shall be entitled to –

1. a refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured persons and the stamp duty charges
or
2. where the risk has already commenced and the option of return of the policy is exercised by the policy holder, a deduction towards the proportionate risk premium for period on cover
or
3. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.
4. Free look period shall not be applicable at the time of renewal.

❖ **Is this policy portable?**

Yes, this policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact “portability@starhealth.in” or call Telephone No +91-044-28288869

❖ **Disclosure to information norms:** The policy shall become void and all premium paid hereon shall be forfeited to the Company, in the event of non disclosure of any material fact and/or mis-representation, fraud, moral hazard, mis description as declared in the proposal form and/or claim form at the time of claim.

❖ **Cancellation:** The Company may cancel this policy on grounds of non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person’s last known address in which case the refund of premium will be on pro-rata basis. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company’s short Period rate only (table given below) provided no claim has occurred up to the date of cancellation

Policy with Term 1 year	
Period on risk	Rate of premium to be retained
Up to one month	30% of the policy premium
Exceeding one month up to 3 months	40% of the policy premium
Exceeding 3 months up to 6 months	60% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

Policy with Term 2 years	
Period on risk	Rate of premium to be retained
Up to 1 Month	25% of the policy premium
Exceeding one month up to 3 months	30% of the policy premium
Exceeding 3 months up to 6 months	40% of the policy premium
Exceeding 6 months up to 9 months	50% of the policy premium
Exceeding 9 months up to 12 months	60% of the policy premium
Exceeding 12 months up to 15 months	70% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full Policy Premium

Policy with Term 3 years	
Period on risk	Rate of premium to be retained
Up to 1 Month	23% of the policy premium
Exceeding one month up to 3 months	28% of the policy premium
Exceeding 3 months up to 6 months	35% of the policy premium
Exceeding 6 months up to 9 months	40% of the policy premium
Exceeding 9 months up to 12 months	48% of the policy premium
Exceeding 12 months up to 15 months	55% of the policy premium
Exceeding 15 months up to 18 months	60% of the policy premium
Exceeding 18 months up to 21 months	68% of the policy premium
Exceeding 21 months up to 24 months	75% of the policy premium
Exceeding 24 months up to 27 months	80% of the policy premium
Exceeding 27 months up to 30 months	88% of the policy premium
Exceeding 30 months up to 33 months	95% of the policy premium
Exceeding 33 months	Full Policy Premium

- ❖ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:
 - ✓ Upon the death of the Insured Person.
 - ✓ Upon exhaustion of the Hospital Cash Amount chosen.
 - ✓ Upon exhaustion of the Maximum number of days per year chosen.

- ❖ **Discounts**
 - Family Discount:** Discount of 10% for covering more than 2 family members under the same policy under Individual cover
 - Online Discount:** 5% discount is available for Direct Online Purchase.

- ❖ **Claim Procedure**
 1. Duly completed claim form, and
 2. Discharge Summary from the hospital
 3. Hospital Main bill with breakup details.

Illustration on coverage and claim under Floater Policy

Coverage:-

Family Size : 2 Adults + 2 Children

Policy Term 1 year

Policy Type : Floater policy

Chosen hospital cash amount of Rs.3000/-

Choose hospital Cash days : 30 days

Claim for Accidental Hospitalization:-

Scenario 1

Admission for : Self and Spouse

No. of days admitted: 15 days each (totalling to 30 days)

This would result in completely exhausting their hospital cash policy with Rs. 3000 daily for 30 days. As a result the 2 children will not be able to avail of any benefit from the policy.

Scenario 2

Admission for: Self and Spouse

No. of days admitted 10 days each (totalling to 20 days)

This would result in utilization of hospital cash of Rs.3000 daily for 20 days. Then the daily hospital cash amount for remaining 10 days would still be available for the whole family to exhaust within a year from the purchase of the policy.

❖ How to buy this insurance?

Please contact our nearest Branch Office /our Agent or visit our website www.starhealth.in for online purchase

❖ Relief under Sec 80D of Income Tax Act

Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.

IMPORTANT

IRDAI CLARIFIES TO PUBLIC THAT

- ❖ IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS.
- ❖ IRDAI DOES NOT ANNOUNCE ANY BONUS.
- ❖ PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL, NUMBER.

Prohibition of Rebates

Section 41 of Insurance Act 1938 (Prohibition of rebates): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupee

**PREMIUM (EXCLUDING TAX)
BASIC PLAN – PREMIUM FOR 1 YEAR**

For Age Band 91days-50 years

30 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	783	1,566	2,349
1A+1C	1,018	2,036	3,054
1A+2C	1,425	2,850	4,275
1A+3C	2,066	4,133	6,199
2A	1,044	2,088	3,132
2A+1C	1,491	2,983	4,474
2A+2C	1,864	3,728	5,593
2A+3C	2,424	4,847	7,271

For Age above 50 years

30 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	1,503	3,007	4,510
1A+1C	1,654	3,307	4,961
1A+2C	1,902	3,803	5,705
1A+3C	2,377	4,754	7,131
2A	1,879	3,758	5,637
2A+1C	2,013	4,027	6,040
2A+2C	2,517	5,033	7,550
2A+3C	3,272	6,543	9,815

For Age Band 91days-50 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	940	1,879	2,819
1A+1C	1,221	2,443	3,664
1A+2C	1,710	3,420	5,130
1A+3C	2,480	4,959	7,439
2A	1,253	2,506	3,758
2A+1C	1,790	3,579	5,369
2A+2C	2,237	4,474	6,711
2A+3C	2,908	5,816	8,725

For Age above 50 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	1,804	3,608	5,412
1A+1C	1,984	3,969	5,953
1A+2C	2,282	4,564	6,846
1A+3C	2,853	5,705	8,558
2A	2,255	4,510	6,765
2A+1C	2,416	4,832	7,248
2A+2C	3,020	6,040	9,060
2A+3C	3,926	7,852	11,778

For Age Band 91days-50 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	1,034	2,067	3,101
1A+1C	1,344	2,687	4,031
1A+2C	1,881	3,762	5,643
1A+3C	2,727	5,455	8,182
2A	1,378	2,756	4,134
2A+1C	1,969	3,937	5,906
2A+2C	2,461	4,922	7,382
2A+3C	3,199	6,398	9,597

For Age above 50 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	1,984	3,969	5,953
1A+1C	2,183	4,366	6,548
1A+2C	2,510	5,020	7,531
1A+3C	3,138	6,276	9,413
2A	2,480	4,961	7,441
2A+1C	2,658	5,315	7,973
2A+2C	3,322	6,644	9,966
2A+3C	4,319	8,637	12,956

For Age Band 91days-50 years

120 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	1,111	2,222	3,333
1A+1C	1,444	2,889	4,333
1A+2C	2,022	4,044	6,066
1A+3C	2,932	5,864	8,796
2A	1,481	2,963	4,444
2A+1C	2,116	4,233	6,349
2A+2C	2,645	5,291	7,936
2A+3C	3,439	6,878	10,317

For Age above 50 years

120 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,133	4,266	6,400
1A+1C	2,347	4,693	7,040
1A+2C	2,699	5,397	8,096
1A+3C	3,373	6,746	10,119
2A	2,667	5,333	8,000
2A+1C	2,857	5,714	8,571
2A+2C	3,571	7,142	10,714
2A+3C	4,643	9,285	13,928

For Age Band 91days-50 years

180 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	1,167	2,333	3,500
1A+1C	1,517	3,033	4,550
1A+2C	2,123	4,246	6,370
1A+3C	3,079	6,157	9,236
2A	1,555	3,111	4,666
2A+1C	2,222	4,444	6,666
2A+2C	2,778	5,555	8,333
2A+3C	3,611	7,222	10,833

For Age above 50 years

180 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,240	4,480	6,720
1A+1C	2,464	4,928	7,392
1A+2C	2,833	5,667	8,500
1A+3C	3,542	7,084	10,625
2A	2,800	5,600	8,400
2A+1C	3,000	6,000	8,999
2A+2C	3,750	7,500	11,249
2A+3C	4,875	9,749	14,624

BASIC PLAN - PREMIUM FOR 2 YEARS

For Age Band 91days -49 years

30 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	1,515	3,029	4,544
1A+1C	1,969	3,938	5,907
1A+2C	2,757	5,514	8,270
1A+3C	3,997	7,995	11,992
2A	2,020	4,039	6,059
2A+1C	2,885	5,770	8,656
2A+2C	3,607	7,213	10,820
2A+3C	4,688	9,377	14,065

For Age of 50 years

30 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,188	4,376	6,564
1A+1C	2,563	5,127	7,690
1A+2C	3,202	6,405	9,607
1A+3C	4,288	8,576	12,864
2A	2,800	5,600	8,401
2A+1C	3,373	6,746	10,119
2A+2C	4,216	8,433	12,649
2A+3C	5,481	10,962	16,444

For Age above 50 years

30 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	2,908	5,817	8,725
1A+1C	3,199	6,398	9,597
1A+2C	3,679	7,358	11,037
1A+3C	4,599	9,197	13,796
2A	3,635	7,271	10,906
2A+1C	3,895	7,790	11,685
2A+2C	4,869	9,738	14,606
2A+3C	6,329	12,659	18,988

For Age Band 91days-49 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	1,818	3,635	5,453
1A+1C	2,363	4,726	7,089
1A+2C	3,308	6,616	9,925
1A+3C	4,797	9,594	14,391
2A	2,424	4,847	7,271
2A+1C	3,462	6,924	10,387
2A+2C	4,328	8,656	12,983
2A+3C	5,626	11,252	16,878

For Age of 50 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	2,626	5,251	7,877
1A+1C	3,076	6,152	9,228
1A+2C	3,843	7,686	11,528
1A+3C	5,145	10,291	15,436
2A	3,360	6,720	10,081
2A+1C	4,048	8,095	12,143
2A+2C	5,060	10,119	15,179
2A+3C	6,577	13,155	19,732

For Age above 50 years

60 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	3,490	6,980	10,470
1A+1C	3,839	7,678	11,517
1A+2C	4,415	8,830	13,244
1A+3C	5,518	11,037	16,555
2A	4,362	8,725	13,087
2A+1C	4,674	9,348	14,022
2A+2C	5,843	11,685	17,528
2A+3C	7,595	15,191	22,786

For Age Band of 91days-49 years

90 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	1,999	3,999	5,998
1A+1C	2,599	5,199	7,798
1A+2C	3,639	7,278	10,917
1A+3C	5,277	10,553	15,830
2A	2,666	5,332	7,998
2A+1C	3,808	7,617	11,425
2A+2C	4,761	9,521	14,282
2A+3C	6,189	12,378	18,566

For Age of 50 years

90 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,888	5,776	8,664
1A+1C	3,384	6,767	10,151
1A+2C	4,227	8,454	12,681
1A+3C	5,660	11,320	16,980
2A	3,696	7,392	11,089
2A+1C	4,452	8,905	13,357
2A+2C	5,566	11,131	16,697
2A+3C	7,235	14,470	21,706

For Age above 50 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	3,839	7,678	11,517
1A+1C	4,223	8,446	12,668
1A+2C	4,856	9,713	14,569
1A+3C	6,070	12,141	18,211
2A	4,799	9,597	14,396
2A+1C	5,141	10,283	15,424
2A+2C	6,427	12,854	19,280
2A+3C	8,355	16,710	25,065

For Age Band of 91 days-49 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	2,149	4,299	6,448
1A+1C	2,794	5,588	8,383
1A+2C	3,912	7,824	11,736
1A+3C	5,672	11,345	17,017
2A	2,866	5,732	8,598
2A+1C	4,094	8,188	12,282
2A+2C	5,118	10,235	15,353
2A+3C	6,653	13,306	19,959

For Age of 50 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	3,105	6,209	9,314
1A+1C	3,637	7,275	10,912
1A+2C	4,544	9,088	13,632
1A+3C	6,085	12,169	18,254
2A	3,973	7,947	11,920
2A+1C	4,786	9,573	14,359
2A+2C	5,983	11,966	17,949
2A+3C	7,778	15,556	23,333

For Age above 50 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	4,127	8,254	12,381
1A+1C	4,540	9,079	13,619

1A+2C	5,220	10,441	15,661
1A+3C	6,526	13,051	19,577
2A	5,159	10,317	15,476
2A+1C	5,527	11,054	16,581
2A+2C	6,909	13,818	20,726
2A+3C	8,981	17,963	26,944

For Age Band of 91days-49 years

180 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,257	4,514	6,771
1A+1C	2,934	5,868	8,802
1A+2C	4,108	8,215	12,323
1A+3C	5,956	11,912	17,868
2A	3,009	6,018	9,028
2A+1C	4,299	8,598	12,896
2A+2C	5,374	10,747	16,121
2A+3C	6,986	13,971	20,957

For Age of 50 years

180 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	3,260	6,520	9,780
1A+1C	3,819	7,638	11,458
1A+2C	4,771	9,543	14,314
1A+3C	6,389	12,777	19,166
2A	4,172	8,344	12,516
2A+1C	5,026	10,051	15,077
2A+2C	6,282	12,564	18,846
2A+3C	8,167	16,333	24,500

For Age above 50 years

180 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	4,333	8,666	13,000
1A+1C	4,767	9,533	14,300
1A+2C	5,482	10,963	16,445
1A+3C	6,852	13,704	20,556
2A	5,417	10,833	16,250
2A+1C	5,803	11,607	17,410
2A+2C	7,254	14,508	21,763

2A+3C	9,431	18,861	28,292
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BASIC PLAN – PREMIUM FOR 3 YEAR

For Age Band of 91days-48 years

30 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,199	4,397	6,596
1A+1C	2,858	5,716	8,575
1A+2C	4,001	8,003	12,004
1A+3C	5,802	11,604	17,406
2A	2,931	5,863	8,794
2A+1C	4,188	8,376	12,564
2A+2C	5,235	10,470	15,704
2A+3C	6,805	13,610	20,416

For Age of 49 year

30 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	2,828	5,656	8,483
1A+1C	3,414	6,827	10,241
1A+2C	4,418	8,836	13,253
1A+3C	6,074	12,147	18,221
2A	3,661	7,322	10,983
2A+1C	4,644	9,288	13,931
2A+2C	5,805	11,609	17,414
2A+3C	7,546	15,092	22,638

For Age of 50 years

30 days Family Size	Hospital cash per day (INR)		
	1000	2000	3000
1A	3,501	7,002	10,503
1A+1C	4,008	8,015	12,023
1A+2C	4,863	9,727	14,590
1A+3C	6,364	12,728	19,092
2A	4,442	8,883	13,325
2A+1C	5,132	10,263	15,395
2A+2C	6,414	12,829	19,243
2A+3C	8,339	16,678	25,017

For Age above 50 years

30 days	Hospital cash per day (INR)		
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Family Size	1000	2000	3000
1A	4,221	8,443	12,664
1A+1C	4,643	9,287	13,930
1A+2C	5,340	10,680	16,020
1A+3C	6,675	13,350	20,025
2A	5,277	10,553	15,830
2A+1C	5,654	11,307	16,961
2A+2C	7,067	14,134	21,201
2A+3C	9,187	18,374	27,561

For Age Band of 91days-48 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	2,638	5,277	7,915
1A+1C	3,430	6,860	10,290
1A+2C	4,802	9,604	14,405
1A+3C	6,963	13,925	20,888
2A	3,518	7,036	10,553
2A+1C	5,025	10,051	15,076
2A+2C	6,282	12,564	18,845
2A+3C	8,166	16,333	24,499

For Age of 49 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	3,393	6,787	10,180
1A+1C	4,096	8,192	12,289
1A+2C	5,301	10,603	15,904
1A+3C	7,288	14,577	21,865
2A	4,393	8,786	13,179
2A+1C	5,573	11,145	16,718
2A+2C	6,966	13,931	20,897
2A+3C	9,055	18,111	27,166

For Age of 50 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	4,201	8,402	12,604
1A+1C	4,809	9,618	14,428
1A+2C	5,836	11,672	17,508
1A+3C	7,637	15,274	22,911

2A	5,330	10,660	15,989
2A+1C	6,158	12,316	18,474
2A+2C	7,697	15,395	23,092
2A+3C	10,007	20,013	30,020

For Age above 50 years

60 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	5,066	10,131	15,197
1A+1C	5,572	11,144	16,717
1A+2C	6,408	12,816	19,224
1A+3C	8,010	16,020	24,030
2A	6,332	12,664	18,996
2A+1C	6,784	13,569	20,353
2A+2C	8,480	16,961	25,441
2A+3C	11,024	22,049	33,073

For Age Band of 91days-48 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	2,902	5,804	8,707
1A+1C	3,773	7,546	11,318
1A+2C	5,282	10,564	15,846
1A+3C	7,659	15,318	22,977
2A	3,870	7,739	11,609
2A+1C	5,528	11,056	16,584
2A+2C	6,910	13,820	20,730
2A+3C	8,983	17,966	26,949

For Age of 49 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	3,733	7,465	11,198
1A+1C	4,506	9,012	13,518
1A+2C	5,832	11,663	17,495
1A+3C	8,017	16,034	24,052
2A	4,832	9,665	14,497
2A+1C	6,130	12,260	18,389
2A+2C	7,662	15,324	22,987
2A+3C	9,961	19,922	29,883

For Age of 50 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	4,621	9,243	13,864
1A+1C	5,290	10,580	15,870
1A+2C	6,420	12,839	19,259
1A+3C	8,401	16,801	25,202
2A	5,863	11,726	17,588
2A+1C	6,774	13,547	20,321
2A+2C	8,467	16,934	25,401
2A+3C	11,007	22,015	33,022

For Age above 50 years

90 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	5,572	11,144	16,717
1A+1C	6,129	12,259	18,388
1A+2C	7,049	14,098	21,146
1A+3C	8,811	17,622	26,433
2A	6,965	13,930	20,896
2A+1C	7,463	14,925	22,388
2A+2C	9,328	18,657	27,985
2A+3C	12,127	24,254	36,381

For Age Band of 91days -48 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	3,120	6,240	9,360
1A+1C	4,056	8,112	12,167
1A+2C	5,678	11,356	17,034
1A+3C	8,233	16,466	24,700
2A	4,160	8,320	12,479
2A+1C	5,943	11,885	17,828
2A+2C	7,428	14,856	22,285
2A+3C	9,657	19,313	28,970

For Age of 49 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	4,013	8,025	12,038
1A+1C	4,844	9,688	14,531

1A+2C	6,269	12,538	18,807
1A+3C	8,619	17,237	25,856
2A	5,195	10,390	15,585
2A+1C	6,589	13,179	19,768
2A+2C	8,237	16,474	24,711
2A+3C	10,708	21,416	32,124

For Age of 50 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	4,968	9,936	14,904
1A+1C	5,687	11,374	17,061
1A+2C	6,901	13,802	20,703
1A+3C	9,031	18,061	27,092
2A	6,302	12,605	18,907
2A+1C	7,282	14,563	21,845
2A+2C	9,102	18,204	27,307
2A+3C	11,833	23,666	35,498

For Age above 50 years

120 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	5,990	11,980	17,970
1A+1C	6,589	13,178	19,767
1A+2C	7,577	15,155	22,732
1A+3C	9,472	18,944	28,415
2A	7,488	14,975	22,463
2A+1C	8,022	16,045	24,067
2A+2C	10,028	20,056	30,084
2A+3C	13,036	26,073	39,109

For Age Band of 91days -48 years

180 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	3,276	6,552	9,827
1A+1C	4,259	8,517	12,776
1A+2C	5,962	11,924	17,886
1A+3C	8,645	17,290	25,935
2A	4,368	8,736	13,103
2A+1C	6,240	12,479	18,719
2A+2C	7,800	15,599	23,399

2A+3C	10,139	20,279	30,418
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For Age of 49 years

180 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	4,213	8,427	12,640
1A+1C	5,086	10,172	15,258
1A+2C	6,582	13,165	19,747
1A+3C	9,049	18,099	27,148
2A	5,455	10,909	16,364
2A+1C	6,919	13,838	20,757
2A+2C	8,649	17,297	25,946
2A+3C	11,243	22,487	33,730

For Age of 50 years

180 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	5,216	10,433	15,649
1A+1C	5,971	11,943	17,914
1A+2C	7,246	14,492	21,738
1A+3C	9,482	18,965	28,447
2A	6,618	13,235	19,853
2A+1C	7,646	15,292	22,937
2A+2C	9,557	19,115	28,672
2A+3C	12,424	24,849	37,273

For Age above 50 years

180 days	Hospital cash per day (INR)		
Family Size	1000	2000	3000
1A	6,290	12,579	18,869
1A+1C	6,919	13,837	20,756
1A+2C	7,956	15,913	23,869
1A+3C	9,945	19,891	29,836
2A	7,862	15,724	23,586
2A+1C	8,424	16,847	25,271
2A+2C	10,529	21,059	31,588
2A+3C	13,688	27,377	41,065

ENHANCED PLAN – PREMIUM FOR 1 YEAR

For Age Band 91days-50 years

90 Days Enhanced	Hospital cash per day (INR)
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Family Size	3000	4000	5000
1A	4,692	6,256	7,821
1A+1C	6,335	8,446	10,558
1A+2C	8,868	11,825	14,781
1A+3C	12,416	16,554	20,693
2A	6,703	8,938	11,172
2A+1C	9,576	12,768	15,960
2A+2C	11,266	15,021	18,777
2A+3C	15,772	21,030	26,287

For Age Band 91days-50 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	5,044	6,726	8,407
1A+1C	6,810	9,080	11,350
1A+2C	9,534	12,711	15,889
1A+3C	13,347	17,796	22,245
2A	7,206	9,608	12,010
2A+1C	10,294	13,726	17,157
2A+2C	12,111	16,148	20,185
2A+3C	16,955	22,607	28,259

For Age Band 91days-50 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	5,296	7,062	8,827
1A+1C	7,150	9,534	11,917
1A+2C	10,010	13,347	16,684
1A+3C	14,014	18,686	23,357
2A	7,566	10,088	12,611
2A+1C	10,809	14,412	18,015
2A+2C	12,717	16,955	21,194
2A+3C	17,803	23,738	29,672

For Age above 50 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	9,385	12,513	15,641
1A+1C	10,323	13,764	17,205
1A+2C	11,872	15,829	19,786
1A+3C	14,839	19,786	24,732

2A	11,731	15,641	19,551
2A+1C	12,449	16,599	20,748
2A+2C	14,646	19,528	24,410
2A+3C	20,504	27,339	34,174

For Age above 50 years

120 Days Enhanced Family Size	Hospital cash per day (INR)		
	3000	4000	5000
1A	10,088	13,451	16,814
1A+1C	11,097	14,796	18,495
1A+2C	12,762	17,016	21,270
1A+3C	15,952	21,270	26,587
2A	12,611	16,814	21,018
2A+1C	13,383	17,844	22,304
2A+2C	15,744	20,992	26,240
2A+3C	22,042	29,389	36,737

For Age above 50 years

180 Days Enhanced Family Size	Hospital cash per day (INR)		
	3000	4000	5000
1A	10,593	14,124	17,655
1A+1C	11,652	15,536	19,420
1A+2C	13,400	17,867	22,333
1A+3C	16,750	22,333	27,917
2A	13,241	17,655	22,068
2A+1C	14,052	18,736	23,420
2A+2C	16,531	22,042	27,552
2A+3C	23,144	30,859	38,573

ENHANCED PLAN – PREMIUM FOR 2 YEAR

For Age Band of 1days-49 years

90 Days Enhanced Family Size	Hospital cash per day (INR)		
	3000	4000	5000
1A	9,078	12,104	15,129
1A+1C	12,255	16,340	20,425
1A+2C	17,157	22,876	28,595

1A+3C	24,019	32,026	40,032
2A	12,968	17,291	21,613
2A+1C	18,526	24,701	30,876
2A+2C	21,795	29,060	36,325
2A+3C	30,513	40,684	50,855

For Age Band of 91 days-49 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	9,758	13,011	16,264
1A+1C	13,174	17,565	21,957
1A+2C	18,443	24,591	30,739
1A+3C	25,821	34,428	43,035
2A	13,941	18,588	23,234
2A+1C	19,915	26,554	33,192
2A+2C	23,430	31,240	39,049
2A+3C	32,802	43,735	54,669

For Age Band of 91days -49 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	10,246	13,662	17,077
1A+1C	13,833	18,443	23,054
1A+2C	19,366	25,821	32,276
1A+3C	27,112	36,149	45,186
2A	14,638	19,517	24,396
2A+1C	20,911	27,881	34,852
2A+2C	24,601	32,802	41,002
2A+3C	34,442	45,922	57,403

For Age of 50 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	13,463	17,951	22,438
1A+1C	15,982	21,310	26,637
1A+2C	19,963	26,618	33,272
1A+3C	26,284	35,046	43,807
2A	17,667	23,555	29,444
2A+1C	21,211	28,281	35,351
2A+2C	24,954	33,272	41,590
2A+3C	34,935	46,580	58,225

For Age of 50 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	14,473	19,297	24,121
1A+1C	17,181	22,908	28,635
1A+2C	21,461	28,614	35,768
1A+3C	28,256	37,674	47,093
2A	18,992	25,322	31,653
2A+1C	22,801	30,402	38,002
2A+2C	26,825	35,767	44,709
2A+3C	37,555	50,074	62,592

For Age of 50 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	15,196	20,262	25,327
1A+1C	18,040	24,053	30,067
1A+2C	22,534	30,045	37,556
1A+3C	29,669	39,558	49,448
2A	19,941	26,588	33,235
2A+1C	23,942	31,922	39,903
2A+2C	28,167	37,555	46,944
2A+3C	39,433	52,577	65,722

For Age above 50 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	18,155	24,207	30,259
1A+1C	19,971	26,628	33,285
1A+2C	22,966	30,622	38,277
1A+3C	28,708	38,277	47,847
2A	22,694	30,259	37,823
2A+1C	24,084	32,111	40,139
2A+2C	28,334	37,778	47,223
2A+3C	39,667	52,889	66,112

For Age above 50 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	19,517	26,023	32,528
1A+1C	21,469	28,625	35,781
1A+2C	24,689	32,919	41,148
1A+3C	30,861	41,148	51,435
2A	24,396	32,528	40,660
2A+1C	25,890	34,520	43,150
2A+2C	30,459	40,611	50,764
2A+3C	42,642	56,856	71,070

For Age above 50 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	20,493	27,324	34,155
1A+1C	22,542	30,056	37,570
1A+2C	25,923	34,564	43,206
1A+3C	32,404	43,206	54,007
2A	25,616	34,155	42,693
2A+1C	27,184	36,246	45,307
2A+2C	31,981	42,642	53,302
2A+3C	44,774	59,699	74,623

ENHANCED PLAN – PREMIUM FOR 3 YEAR

For Age Band of 91days-48 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	13,176	17,568	21,960
1A+1C	17,788	23,717	29,646
1A+2C	24,903	33,204	41,505
1A+3C	34,864	46,485	58,106
2A	18,823	25,097	31,372
2A+1C	26,890	35,853	44,817
2A+2C	31,635	42,180	52,725
2A+3C	44,289	59,052	73,815

For Age Band of 91days-48 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	14,164	18,886	23,607
1A+1C	19,122	25,496	31,870
1A+2C	26,770	35,694	44,617
1A+3C	37,479	49,972	62,464
2A	20,235	26,980	33,724
2A+1C	28,907	38,542	48,178
2A+2C	34,008	45,344	56,680
2A+3C	47,611	63,481	79,352

For Age Band of 91days-48 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	14,872	19,830	24,787
1A+1C	20,078	26,770	33,463
1A+2C	28,109	37,479	46,848
1A+3C	39,353	52,470	65,588
2A	21,246	28,329	35,411
2A+1C	30,352	40,469	50,587
2A+2C	35,708	47,611	59,514
2A+3C	49,992	66,655	83,319

For Age of 49 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	17,275	23,033	28,791
1A+1C	21,271	28,362	35,452
1A+2C	27,526	36,701	45,876
1A+3C	36,981	49,308	61,635
2A	23,214	30,952	38,690
2A+1C	29,399	39,199	48,999
2A+2C	34,587	46,116	57,645
2A+3C	48,422	64,563	80,704

For Age of 49 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	18,570	24,760	30,950
1A+1C	22,867	30,489	38,111
1A+2C	29,590	39,454	49,317
1A+3C	39,754	53,006	66,257
2A	24,955	33,274	41,592
2A+1C	31,604	42,139	52,674
2A+2C	37,181	49,575	61,969
2A+3C	52,054	69,405	86,756

For Age of 49 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	19,499	25,998	32,498
1A+1C	24,010	32,013	40,017
1A+2C	31,070	41,426	51,783
1A+3C	41,742	55,656	69,570
2A	26,203	34,937	43,672
2A+1C	33,184	44,246	55,307
2A+2C	39,040	52,054	65,067
2A+3C	54,657	72,875	91,094

For Age of 50 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	21,660	28,880	36,100
1A+1C	24,999	33,332	41,665
1A+2C	30,332	40,443	50,554
1A+3C	39,246	52,328	65,410
2A	27,913	37,217	46,521
2A+1C	32,084	42,779	53,473
2A+2C	37,746	50,328	62,910
2A+3C	52,844	70,459	88,074

For Age of 50 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	23,284	31,046	38,807
1A+1C	26,874	35,832	44,790
1A+2C	32,607	43,476	54,345
1A+3C	42,189	56,252	70,315
2A	30,006	40,008	50,010
2A+1C	34,490	45,987	57,484
2A+2C	40,577	54,103	67,628
2A+3C	56,808	75,744	94,679

For Age of 50 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	24,449	32,598	40,748
1A+1C	28,217	37,623	47,029
1A+2C	34,238	45,650	57,063
1A+3C	44,299	59,065	73,831
2A	31,506	42,009	52,511
2A+1C	36,215	48,287	60,358
2A+2C	42,606	56,808	71,010
2A+3C	59,648	79,531	99,413

For Age above 50 years

90 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	26,352	35,136	43,920
1A+1C	28,987	38,650	48,312
1A+2C	33,335	44,447	55,559
1A+3C	41,669	55,559	69,449
2A	32,940	43,920	54,900
2A+1C	34,957	46,609	58,262
2A+2C	41,126	54,834	68,543
2A+3C	57,576	76,768	95,960

For Age above 50 years

120 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	28,329	37,771	47,214
1A+1C	31,161	41,549	51,936
1A+2C	35,836	47,781	59,726
1A+3C	44,794	59,726	74,657
2A	35,411	47,214	59,018
2A+1C	37,579	50,105	62,631
2A+2C	44,210	58,947	73,684
2A+3C	61,894	82,526	1,03,157

For Age above 50 years

180 Days Enhanced	Hospital cash per day (INR)		
Family Size	3000	4000	5000
1A	29,745	39,660	49,575
1A+1C	32,719	43,626	54,532
1A+2C	37,627	50,170	62,712
1A+3C	47,034	62,712	78,390
2A	37,181	49,575	61,969
2A+1C	39,458	52,610	65,763
2A+2C	46,421	61,894	77,368
2A+3C	64,989	86,652	1,08,315