








































Version_1.0_SP		Parameters	Star Women Care InsurancePolicy							
			UIN: SHAHLIP22217V012122							
Features		About the policy	Exclusive health product designed to meet the needs of today's women and her family, by the way of providing cover for regular hospitalization and comprehensive maternity-related benefits. This product comes with a host of special features such as no pre-acceptance medical screening, entry during pregnancy and instalment option in premium payment.							
		Type of Cover	<div><div></div><div>Individual (Available only for Females) and Floater</div><div>In floater at-least one female (adult) should be there in the family along with the spouse and dependent children)</div></div>							
		Entry Age	For Adults: 18 years – 75 years For Dependent Children: 91 days to 25 years							
Primary Cover & Additional benefits		Midterm Inclusion	Available for including Newly Married / Wedded spouse and/or legally adopted child married spouse on paying additional premium (Intimation within 45 days from the date of marriage or date of adoption) New born baby: Intimation about the new born baby should be given within 90 days from the date of birth							
		Special Benefits	<div><div></div><div>Daughter can continue as a dependent child if Unmarried and/or Un-employed beyond 25 years and max up to 30 years, and beyond 30 years she will be treated as an Adult</div><div>Pregnant women can also buy this policy by submitting the scan reports taken at star health specified scan centres during their 12th and 20th week of their pregnancyperiod</div><div>For Females, the continuity benefits accrued under this policy before marriage will also be considered for claims under the Maternity Section.</div></div>							
		Renewal	Lifelong							
		Policy Term	One Year, Two years & Three Years							
		Pre Policy Medical Checkup	Not Required							
		Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	100	
		Room Rent (Per day)	1% of SI	Any Room (Except suite or above category)				Any room		
		Star Mother cover	<div><div></div><div>Where the insured person is a child age less than 12 years, the Company will provide expenses up to Single Private A/c room for stay of the mother in the hospital provided Insured child is under treatment in ICU</div><div>If the room is not available in the same hospital, the company will reimburse Rs 2500/- per day subject to maximum of 7 days per hospitalization towards stay of mother in the hotel room, if the hotel room is within 2 kms from the hospital</div></div>							
		Road Ambulance Charges	Covered (Actuals) (i) for transportation to hospital (ii) from one hospital to other hospital (iii) from hospital to residence							
		Air Ambulance	Covered for sum insured of Rs 10 Lakhs & above only. Up to 10% of the sum insured per year is payable							
		Pre & Post Hospitalization	60 days & 90 days (Actuals)							
		Organ Donor Expenses	Covered (Actuals) Additional SI up to Basic SI for the Complications (if any) that necessitate a Redo Surgery/ICU admission. This is utilized by the donor and not by the insured							
		Day Care Procedures	All day care procedures are covered (Actuals)							
		Coverage for Non-Medical items	If there is an admissible claim then items as per list 1 (refer policy wording) will become payable							
		Ayush Treatment (For Ayurveda, Unani, Sidha & Homeopathy)	Covered (Actuals)							
		Star Wellness Program Available for Insured aged => 18 years	Wellness platform is available both in our mobile app “Star Power” & Customer Portal (Retail) The Insured can earn reward points and avail premium discount up to 10% on the renewal premium by enrolling and achieving the wellness goals. For details please refer the policy wording / prospectus.							
		Shared Accommodation	Rs 2000/- per day Maximum of 7 days (per hospitalization)							
		Sum Insured Options (Rs. in Lakhs)	5	10	15	20	25	50	100	
		Bariatric Surgery (Rs. in Lakhs) (Waiting Period 2 years)	2.50	2.50	2.50	5	5	5	5	
		NCB (Rs. In Lakhs)	20% of the expiring Sum Insured from the second year onwards Up to 100% of the Basic SI							
		Automatic Restoration (Up to 100% of the Basic SI) (Available immediately upon partial/full utilization of the limit of coverage)	5	10	15	20	25	50	100	
	Rehabilitation and Pain Management	Covered up to the sub-limit (or) maximum up to 10% whichever is less per policy year. Treatment taken at authorized centres (www.Starhealth.in)								
	Modern Treatments	Upto 50% of sum insured				Upto 40% of sum insured			Upto 30% of sum insured	
	Assisted Reproduction Treatment (Rs. in Lakhs) (Waiting Period 3 years)	0.50	1	1.50	2		2.50	3		
	Ante-Natal Care (Pregnancy Care) Per policy year After confirmation of pregnancy, incurred as an out-patient (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year	2500				5000				

Star Women Care Insurance Policy

UIN: SHAHLIP22217V012122

		Sum Insured Options (Rs. in Lakhs)						
		5	10	15	20	25	50	100
								
	In-Utero Fetal Surgery/ Repair (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Types of In-Utero Fetal Surgery/ Repair. Covered (Actuals) <ul style="list-style-type: none">Open Fetal SurgeryFetendo Fetal SurgeryFetal Image-Guided Surgery (FIGS-IT)EXIT Procedure					
	Voluntary Sterilization Expenses Waiting period : 2 years		Covered (Actuals) <ul style="list-style-type: none">(Tubectomy / Vasectomy) provided the insured person is married person and his/her age is 22 years and above					
	Miscarriage due to Accident (Once in life time) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Rs 25,000/-		Rs 35,000/-		Rs 40,000/-	
	Delivery Expenses (Including CSec) (For sum insured 5 Lakhs and 10 Lakhs Waiting Period 2 years For sum insured Rs 15 Lakhs and above Waiting Period 1 year)		Rs 25,000/-	Rs 50,000/-		Rs 75,000/-		Rs 1 Lakh/-
	Treatment for New born baby	Hospitalization expenses	<ul style="list-style-type: none">Maximum of 25% of the sum insured (including medical and surgical treatment expenses, neonatal and Postnatal surgery / repair)In-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies) are covered from day 1					
		Subsequent year (On payment of applicable premium)	<ul style="list-style-type: none">Covered up to 100% of the sum insuredIn-patient hospitalization expenses (Including Congenital Internal and External defects/anomalies)					
		Vaccination expenses	<ul style="list-style-type: none">Payable up to 12 months from the birth of the new bornFor Rs 5 & 10 Lakhs sum insured : RS 2,500 ; For Rs 15 Lakhs & above: Rs 3,500					
		Metabolic Screening	<ul style="list-style-type: none">Payable once for each new born subject to a limit of Rs 3,500					
		Pediatrician Consultation	<ul style="list-style-type: none">Covered up to 4 consultations per yearPayable up to 12 year of ageLimit per consultation is up to Rs 500					
	Outpatient (Available only for female insured person). Limit per policy year		Rs 2500/-		Rs 3500/-		Rs 5000/-	
	Preventive Health Checkup (Inclusive of costs of vaccination)		Based on age of the insured person limits differ per policy year					
	Instalment Options		Quarterly/ Half-Yearly/ Yearly. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years).					
Optional Cover								
	Lump sum cover for cancer		<ul style="list-style-type: none">If the insured person shall contract cancer as a first incidence, lumpsum is payableSum insured of 5/10/15/20 and 25 LakhsIndividual sum insured basis onlyAvailable only for female insured persons who is aged between 91 days to 65 years.Waiting period: 180 days					
Waiting Period								
	Initial waiting period		30 days for all illnesses (except accident)					
	For Specific diseases		2 years					
	For Pre-existing diseases		2 years					
	Bariatric Surgery		2 years					
	Assisted Reproduction Treatment		3 years					
	Voluntary Sterilization		2 years					
	Ante natal care		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					
	In Utero Fetal surgery / Repair		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					
	Delivery expenses		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					
	Miscarriage due to Accident		Rs 5 lakhs and Rs 10 lakhs sum insured : 2 years, Rs 15 lakhs and above sum insured: 1 year					

* The information provided in this document is only indicative. For more details on the terms and conditions, please read the policy wordings before concluding a sale.