



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,

Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in

Website : www.starhealth.in ★ CIN : L66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

PROSPECTUS - STAR HOSPITAL CASH INSURANCE POLICY

Unique Identification 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 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	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
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 7 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
 - 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 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, 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 (Other than bone marrow transplant for acute hematological malignancies and acute medical emergencies when indicated)
 - Congenital Internal disease / defect

Applicable for Basic Plan

- 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

- 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

- Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
- Congenital External Condition / Defects / Anomalies
- Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
- Intentional self injury
- Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
- 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 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 Term 2 Years	
Period on risk	Rate of premium to be retained
Up to one 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 Term 3 Years	
Period on risk	Rate of premium to be retained
Up to one 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:**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 Note:** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint☆ **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**BASIC PLAN - PREMIUM FOR 1 YEAR**

Age Band		91 days - 50 years				above 50 years	
Days		30 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	783	1,566	2,349	1,503	3,007	4,510
	1A+1C	1,018	2,036	3,054	1,654	3,307	4,961
	1A+2C	1,425	2,850	4,275	1,902	3,803	5,705
	1A+3C	2,066	4,133	6,199	2,377	4,754	7,131
	2A	1,044	2,088	3,132	1,879	3,758	5,637
	2A+1C	1,491	2,983	4,474	2,013	4,027	6,040
	2A+2C	1,864	3,728	5,593	2,517	5,033	7,550
	2A+3C	2,424	4,847	7,271	3,272	6,543	9,815

Age Band		91 days - 50 years			above 50 years		
Days		120 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	1,111	2,222	3,333	2,133	4,266	6,400
	1A+1C	1,444	2,889	4,333	2,347	4,693	7,040
	1A+2C	2,022	4,044	6,066	2,699	5,397	8,096
	1A+3C	2,932	5,864	8,796	3,373	6,746	10,119
	2A	1,481	2,963	4,444	2,667	5,333	8,000
	2A+1C	2,116	4,233	6,349	2,857	5,714	8,571
	2A+2C	2,645	5,291	7,936	3,571	7,142	10,714
	2A+3C	3,439	6,878	10,317	4,643	9,285	13,928

Age Band		91 days - 50 years			above 50 years		
Days		60 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	940	1,879	2,819	1,804	3,608	5,412
	1A+1C	1,221	2,443	3,664	1,984	3,969	5,953
	1A+2C	1,710	3,420	5,130	2,282	4,564	6,846
	1A+3C	2,480	4,959	7,439	2,853	5,705	8,558
	2A	1,253	2,506	3,758	2,255	4,510	6,765
	2A+1C	1,790	3,579	5,369	2,416	4,832	7,248
	2A+2C	2,237	4,474	6,711	3,020	6,040	9,060
	2A+3C	2,908	5,816	8,725	3,926	7,852	11,778

Age Band		91 days - 50 years			above 50 years		
Days		180 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	1,167	2,333	3,500	2,240	4,480	6,720
	1A+1C	1,517	3,033	4,550	2,464	4,928	7,392
	1A+2C	2,123	4,246	6,370	2,833	5,667	8,500
	1A+3C	3,079	6,157	9,236	3,542	7,084	10,625
	2A	1,555	3,111	4,666	2,800	5,600	8,400
	2A+1C	2,222	4,444	6,666	3,000	6,000	8,999
	2A+2C	2,778	5,555	8,333	3,750	7,500	11,249
	2A+3C	3,611	7,222	10,833	4,875	9,749	14,624

Age Band		91 days - 50 years			above 50 years		
Days		90 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	1,034	2,067	3,101	1,984	3,969	5,953
	1A+1C	1,344	2,687	4,031	2,183	4,366	6,548
	1A+2C	1,881	3,762	5,643	2,510	5,020	7,531
	1A+3C	2,727	5,455	8,182	3,138	6,276	9,413
	2A	1,378	2,756	4,134	2,480	4,961	7,441
	2A+1C	1,969	3,937	5,906	2,658	5,315	7,973
	2A+2C	2,461	4,922	7,382	3,322	6,644	9,966
	2A+3C	3,199	6,398	9,597	4,319	8,637	12,956

BASIC PLAN - PREMIUM FOR 2 YRS

Age Band		91 days - 49 years			age of 50 years		
Days		30 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	1,515	3,029	4,544	2,188	4,376	6,564
	1A+1C	1,969	3,938	5,907	2,563	5,127	7,690
	1A+2C	2,757	5,514	8,270	3,202	6,405	9,607
	1A+3C	3,997	7,995	11,992	4,288	8,576	12,864
	2A	2,020	4,039	6,059	2,800	5,600	8,401
	2A+1C	2,885	5,770	8,656	3,373	6,746	10,119
	2A+2C	3,607	7,213	10,820	4,216	8,433	12,649
	2A+3C	4,688	9,377	14,065	5,481	10,962	16,444

Age Band		above 50 years			91 days - 49 years		
Days		30 days			60 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	2,908	5,817	8,725	1,818	3,635	5,453
	1A+1C	3,199	6,398	9,597	2,363	4,726	7,089
	1A+2C	3,679	7,358	11,037	3,308	6,616	9,925
	1A+3C	4,599	9,197	13,796	4,797	9,594	14,391
	2A	3,635	7,271	10,906	2,424	4,847	7,271
	2A+1C	3,895	7,790	11,685	3,462	6,924	10,387
	2A+2C	4,869	9,738	14,606	4,328	8,656	12,983
	2A+3C	6,329	12,659	18,988	5,626	11,252	16,878

Age Band		50 years			above 50 years		
Days		60 days			60 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	2,626	5,251	7,877	3,490	6,980	10,470
	1A+1C	3,076	6,152	9,228	3,839	7,678	11,517
	1A+2C	3,843	7,686	11,528	4,415	8,830	13,244
	1A+3C	5,145	10,291	15,436	5,518	11,037	16,555
	2A	3,360	6,720	10,081	4,362	8,725	13,087
	2A+1C	4,048	8,095	12,143	4,674	9,348	14,022
	2A+2C	5,060	10,119	15,179	5,843	11,685	17,528
	2A+3C	6,577	13,155	19,732	7,595	15,191	22,786

Age Band		91 days - 49 years			age of 50 years		
Days		90 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	1,999	3,999	5,998	2,888	5,776	8,664
	1A+1C	2,599	5,199	7,798	3,384	6,767	10,151
	1A+2C	3,639	7,278	10,917	4,227	8,454	12,681
	1A+3C	5,277	10,553	15,830	5,660	11,320	16,980
	2A	2,666	5,332	7,998	3,696	7,392	11,089
	2A+1C	3,808	7,617	11,425	4,452	8,905	13,357
	2A+2C	4,761	9,521	14,282	5,566	11,131	16,697
	2A+3C	6,189	12,378	18,566	7,235	14,470	21,706

Age Band		above 50 years			91 days - 49 years		
Days		90 days			120 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	3,839	7,678	11,517	2,149	4,299	6,448
	1A+1C	4,223	8,446	12,668	2,794	5,588	8,383
	1A+2C	4,856	9,713	14,569	3,912	7,824	11,736
	1A+3C	6,070	12,141	18,211	5,672	11,345	17,017
	2A	4,799	9,597	14,396	2,866	5,732	8,598
	2A+1C	5,141	10,283	15,424	4,094	8,188	12,282
	2A+2C	6,427	12,854	19,280	5,118	10,235	15,353
	2A+3C	8,355	16,710	25,065	6,653	13,306	19,959

Age Band		age of 50 years			above 50 years		
Days		120 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	3,105	6,209	9,314	4,127	8,254	12,381
	1A+1C	3,637	7,275	10,912	4,540	9,079	13,619
	1A+2C	4,544	9,088	13,632	5,220	10,441	15,661
	1A+3C	6,085	12,169	18,254	6,526	13,051	19,577
	2A	3,973	7,947	11,920	5,159	10,317	15,476
	2A+1C	4,786	9,573	14,359	5,527	11,054	16,581
	2A+2C	5,983	11,966	17,949	6,909	13,818	20,726
	2A+3C	7,778	15,556	23,333	8,981	17,963	26,944

Age Band		91days - 49 years			age of 50 years		
Days		180 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	2,257	4,514	6,771	3,260	6,520	9,780
	1A+1C	2,934	5,868	8,802	3,819	7,638	11,458
	1A+2C	4,108	8,215	12,323	4,771	9,543	14,314
	1A+3C	5,956	11,912	17,868	6,389	12,777	19,166
	2A	3,009	6,018	9,028	4,172	8,344	12,516
	2A+1C	4,299	8,598	12,896	5,026	10,051	15,077
	2A+2C	5,374	10,747	16,121	6,282	12,564	18,846
	2A+3C	6,986	13,971	20,957	8,167	16,333	24,500

BASIC PLAN - PREMIUM FOR 3 YRS

Age Band		above 50 years			91 days - 48 years		
Days		180 days			30 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	4,333	8,666	13,000	2,199	4,397	6,596
	1A+1C	4,767	9,533	14,300	2,858	5,716	8,575
	1A+2C	5,482	10,963	16,445	4,001	8,003	12,004
	1A+3C	6,852	13,704	20,556	5,802	11,604	17,406
	2A	5,417	10,833	16,250	2,931	5,863	8,794
	2A+1C	5,803	11,607	17,410	4,188	8,376	12,564
	2A+2C	7,254	14,508	21,763	5,235	10,470	15,704
	2A+3C	9,431	18,861	28,292	6,805	13,610	20,416

BASIC PLAN - PREMIUM FOR 3 YRS

Age Band		49 year			50 years		
Days		30 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	2,828	5,656	8,483	3,501	7,002	10,503
	1A+1C	3,414	6,827	10,241	4,008	8,015	12,023
	1A+2C	4,418	8,836	13,253	4,863	9,727	14,590
	1A+3C	6,074	12,147	18,221	6,364	12,728	19,092
	2A	3,661	7,322	10,983	4,442	8,883	13,325
	2A+1C	4,644	9,288	13,931	5,132	10,263	15,395
	2A+2C	5,805	11,609	17,414	6,414	12,829	19,243
	2A+3C	7,546	15,092	22,638	8,339	16,678	25,017

Age Band		above 50 years			91 days - 48 years		
Days		30 days			60 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	4,221	8,443	12,664	2,638	5,277	7,915
	1A+1C	4,643	9,287	13,930	3,430	6,860	10,290
	1A+2C	5,340	10,680	16,020	4,802	9,604	14,405
	1A+3C	6,675	13,350	20,025	6,963	13,925	20,888
	2A	5,277	10,553	15,830	3,518	7,036	10,553
	2A+1C	5,654	11,307	16,961	5,025	10,051	15,076
	2A+2C	7,067	14,134	21,201	6,282	12,564	18,845
	2A+3C	9,187	18,374	27,561	8,166	16,333	24,499

Age Band		age of 49 years			age of 50 years		
Days		60 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	3,393	6,787	10,180	4,201	8,402	12,604
	1A+1C	4,096	8,192	12,289	4,809	9,618	14,428
	1A+2C	5,301	10,603	15,904	5,836	11,672	17,508
	1A+3C	7,288	14,577	21,865	7,637	15,274	22,911
	2A	4,393	8,786	13,179	5,330	10,660	15,989
	2A+1C	5,573	11,145	16,718	6,158	12,316	18,474
	2A+2C	6,966	13,931	20,897	7,697	15,395	23,092
	2A+3C	9,055	18,111	27,166	10,007	20,013	30,020

Age Band		above 50 years			91 days - 48 years		
Days		60 days			90 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	5,066	10,131	15,197	2,902	5,804	8,707
	1A+1C	5,572	11,144	16,717	3,773	7,546	11,318
	1A+2C	6,408	12,816	19,224	5,282	10,564	15,846
	1A+3C	8,010	16,020	24,030	7,659	15,318	22,977
	2A	6,332	12,664	18,996	3,870	7,739	11,609
	2A+1C	6,784	13,569	20,353	5,528	11,056	16,584
	2A+2C	8,480	16,961	25,441	6,910	13,820	20,730
	2A+3C	11,024	22,049	33,073	8,983	17,966	26,949

Age Band		age of 49 years			age of 50 years		
Days		90 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	3,733	7,465	11,198	4,621	9,243	13,864
	1A+1C	4,506	9,012	13,518	5,290	10,580	15,870
	1A+2C	5,832	11,663	17,495	6,420	12,839	19,259
	1A+3C	8,017	16,034	24,052	8,401	16,801	25,202
	2A	4,832	9,665	14,497	5,863	11,726	17,588
	2A+1C	6,130	12,260	18,389	6,774	13,547	20,321
	2A+2C	7,662	15,324	22,987	8,467	16,934	25,401
	2A+3C	9,961	19,922	29,883	11,007	22,015	33,022

Age Band		above 50 years			91days - 48 years		
Days		90 days			120 days		
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	5,572	11,144	16,717	3,120	6,240	9,360
	1A+1C	6,129	12,259	18,388	4,056	8,112	12,167
	1A+2C	7,049	14,098	21,146	5,678	11,356	17,034
	1A+3C	8,811	17,622	26,433	8,233	16,466	24,700
	2A	6,965	13,930	20,896	4,160	8,320	12,479
	2A+1C	7,463	14,925	22,388	5,943	11,885	17,828
	2A+2C	9,328	18,657	27,985	7,428	14,856	22,285
	2A+3C	12,127	24,254	36,381	9,657	19,313	28,970

Age Band		age of 50 years			age above 50 years		
Days		120 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	4,968	9,936	14,904	5,990	11,980	17,970
	1A+1C	5,687	11,374	17,061	6,589	13,178	19,767
	1A+2C	6,901	13,802	20,703	7,577	15,155	22,732
	1A+3C	9,031	18,061	27,092	9,472	18,944	28,415
	2A	6,302	12,605	18,907	7,488	14,975	22,463
	2A+1C	7,282	14,563	21,845	8,022	16,045	24,067
	2A+2C	9,102	18,204	27,307	10,028	20,056	30,084
	2A+3C	11,833	23,666	35,498	13,036	26,073	39,109

Age Band		91 days - 48 years			age of 49 years		
Days		180 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	3,276	6,552	9,827	4,213	8,427	12,640
	1A+1C	4,259	8,517	12,776	5,086	10,172	15,258
	1A+2C	5,962	11,924	17,886	6,582	13,165	19,747
	1A+3C	8,645	17,290	25,935	9,049	18,099	27,148
	2A	4,368	8,736	13,103	5,455	10,909	16,364
	2A+1C	6,240	12,479	18,719	6,919	13,838	20,757
	2A+2C	7,800	15,599	23,399	8,649	17,297	25,946
	2A+3C	10,139	20,279	30,418	11,243	22,487	33,730

Age Band		age of 50 years			above 50 years		
Days		180 days					
Hospital cash per day (Rs)		1000	2000	3000	1000	2000	3000
Family Size	1A	5,216	10,433	15,649	6,290	12,579	18,869
	1A+1C	5,971	11,943	17,914	6,919	13,837	20,756
	1A+2C	7,246	14,492	21,738	7,956	15,913	23,869
	1A+3C	9,482	18,965	28,447	9,945	19,891	29,836
	2A	6,618	13,235	19,853	7,862	15,724	23,586
	2A+1C	7,646	15,292	22,937	8,424	16,847	25,271
	2A+2C	9,557	19,115	28,672	10,529	21,059	31,588
	2A+3C	12,424	24,849	37,273	13,688	27,377	41,065

ENHANCED PLAN – PREMIUM FOR 1 YRS

Age Band		91 days - 50 years			91 days - 50 years		
Days		90 Days Enhanced			120 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	4,692	6,256	7,821	5,044	6,726	8,407
	1A+1C	6,335	8,446	10,558	6,810	9,080	11,350
	1A+2C	8,868	11,825	14,781	9,534	12,711	15,889
	1A+3C	12,416	16,554	20,693	13,347	17,796	22,245
	2A	6,703	8,938	11,172	7,206	9,608	12,010
	2A+1C	9,576	12,768	15,960	10,294	13,726	17,157
	2A+2C	11,266	15,021	18,777	12,111	16,148	20,185
	2A+3C	15,772	21,030	26,287	16,955	22,607	28,259

Age Band		91 days - 50 years			above 50 years		
Days		180 Days Enhanced			90 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	5,296	7,062	8,827	9,385	12,513	15,641
	1A+1C	7,150	9,534	11,917	10,323	13,764	17,205
	1A+2C	10,010	13,347	16,684	11,872	15,829	19,786
	1A+3C	14,014	18,686	23,357	14,839	19,786	24,732
	2A	7,566	10,088	12,611	11,731	15,641	19,551
	2A+1C	10,809	14,412	18,015	12,449	16,599	20,748
	2A+2C	12,717	16,955	21,194	14,646	19,528	24,410
	2A+3C	17,803	23,738	29,672	20,504	27,339	34,174

Age Band		above 50 years			above 50 years		
Days		120 Days Enhanced			180 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	10,088	13,451	16,814	10,593	14,124	17,655
	1A+1C	11,097	14,796	18,495	11,652	15,536	19,420
	1A+2C	12,762	17,016	21,270	13,400	17,867	22,333
	1A+3C	15,952	21,270	26,587	16,750	22,333	27,917
	2A	12,611	16,814	21,018	13,241	17,655	22,068
	2A+1C	13,383	17,844	22,304	14,052	18,736	23,420
	2A+2C	15,744	20,992	26,240	16,531	22,042	27,552
	2A+3C	22,042	29,389	36,737	23,144	30,859	38,573

ENHANCED PLAN – PREMIUM FOR 2 YRS

Age Band		91 days - 49 years			91 days - 49 years		
Days		90 Days Enhanced			120 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	9,078	12,104	15,129	9,758	13,011	16,264
	1A+1C	12,255	16,340	20,425	13,174	17,565	21,957
	1A+2C	17,157	22,876	28,595	18,443	24,591	30,739
	1A+3C	24,019	32,026	40,032	25,821	34,428	43,035
	2A	12,968	17,291	21,613	13,941	18,588	23,234
	2A+1C	18,526	24,701	30,876	19,915	26,554	33,192
	2A+2C	21,795	29,060	36,325	23,430	31,240	39,049
	2A+3C	30,513	40,684	50,855	32,802	43,735	54,669

Age Band		91 days - 49 years			Age of 50 years		
Days		180 Days Enhanced			90 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	10,246	13,662	17,077	13,463	17,951	22,438
	1A+1C	13,833	18,443	23,054	15,982	21,310	26,637
	1A+2C	19,366	25,821	32,276	19,963	26,618	33,272
	1A+3C	27,112	36,149	45,186	26,284	35,046	43,807
	2A	14,638	19,517	24,396	17,667	23,555	29,444
	2A+1C	20,911	27,881	34,852	21,211	28,281	35,351
	2A+2C	24,601	32,802	41,002	24,954	33,272	41,590
	2A+3C	34,442	45,922	57,403	34,935	46,580	58,225

Age Band		age of 50 years			age of 50 years		
Days		120 Days Enhanced			180 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	14,473	19,297	24,121	15,196	20,262	25,327
	1A+1C	17,181	22,908	28,635	18,040	24,053	30,067
	1A+2C	21,461	28,614	35,768	22,534	30,045	37,556
	1A+3C	28,256	37,674	47,093	29,669	39,558	49,448
	2A	18,992	25,322	31,653	19,941	26,588	33,235
	2A+1C	22,801	30,402	38,002	23,942	31,922	39,903
	2A+2C	26,825	35,767	44,709	28,167	37,555	46,944
	2A+3C	37,555	50,074	62,592	39,433	52,577	65,722

Age Band		above 50 years			above 50 years		
Days		90 Days Enhanced			120 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	18,155	24,207	30,259	19,517	26,023	32,528
	1A+1C	19,971	26,628	33,285	21,469	28,625	35,781
	1A+2C	22,966	30,622	38,277	24,689	32,919	41,148
	1A+3C	28,708	38,277	47,847	30,861	41,148	51,435
	2A	22,694	30,259	37,823	24,396	32,528	40,660
	2A+1C	24,084	32,111	40,139	25,890	34,520	43,150
	2A+2C	28,334	37,778	47,223	30,459	40,611	50,764
	2A+3C	39,667	52,889	66,112	42,642	56,856	71,070

Age Band		above 50 years			91 days - 48 years		
Days		180 Days Enhanced			90 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	20,493	27,324	34,155	13,176	17,568	21,960
	1A+1C	22,542	30,056	37,570	17,788	23,717	29,646
	1A+2C	25,923	34,564	43,206	24,903	33,204	41,505
	1A+3C	32,404	43,206	54,007	34,864	46,485	58,106
	2A	25,616	34,155	42,693	18,823	25,097	31,372
	2A+1C	27,184	36,246	45,307	26,890	35,853	44,817
	2A+2C	31,981	42,642	53,302	31,635	42,180	52,725
	2A+3C	44,774	59,699	74,623	44,289	59,052	73,815

ENHANCED PLAN – PREMIUM FOR 3 YRS

Age Band		91 days - 48 years			91 days - 48 years		
Days		120 Days Enhanced			180 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	14,164	18,886	23,607	14,872	19,830	24,787
	1A+1C	19,122	25,496	31,870	20,078	26,770	33,463
	1A+2C	26,770	35,694	44,617	28,109	37,479	46,848
	1A+3C	37,479	49,972	62,464	39,353	52,470	65,588
	2A	20,235	26,980	33,724	21,246	28,329	35,411
	2A+1C	28,907	38,542	48,178	30,352	40,469	50,587
	2A+2C	34,008	45,344	56,680	35,708	47,611	59,514
	2A+3C	47,611	63,481	79,352	49,992	66,655	83,319

Age Band		age of 49 years			age of 49 years		
Days		90 Days Enhanced			120 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	17,275	23,033	28,791	18,570	24,760	30,950
	1A+1C	21,271	28,362	35,452	22,867	30,489	38,111
	1A+2C	27,526	36,701	45,876	29,590	39,454	49,317
	1A+3C	36,981	49,308	61,635	39,754	53,006	66,257
	2A	23,214	30,952	38,690	24,955	33,274	41,592
	2A+1C	29,399	39,199	48,999	31,604	42,139	52,674
	2A+2C	34,587	46,116	57,645	37,181	49,575	61,969
	2A+3C	48,422	64,563	80,704	52,054	69,405	86,756

Age Band		age of 49 years			age of 50 years		
Days		180 Days Enhanced			90 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	19,499	25,998	32,498	21,660	28,880	36,100
	1A+1C	24,010	32,013	40,017	24,999	33,332	41,665
	1A+2C	31,070	41,426	51,783	30,332	40,443	50,554
	1A+3C	41,742	55,656	69,570	39,246	52,328	65,410
	2A	26,203	34,937	43,672	27,913	37,217	46,521
	2A+1C	33,184	44,246	55,307	32,084	42,779	53,473
	2A+2C	39,040	52,054	65,067	37,746	50,328	62,910
	2A+3C	54,657	72,875	91,094	52,844	70,459	88,074

Age Band		50 years			50 years		
Days		120 Days Enhanced			180 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	23,284	31,046	38,807	24,449	32,598	40,748
	1A+1C	26,874	35,832	44,790	28,217	37,623	47,029
	1A+2C	32,607	43,476	54,345	34,238	45,650	57,063
	1A+3C	42,189	56,252	70,315	44,299	59,065	73,831
	2A	30,006	40,008	50,010	31,506	42,009	52,511
	2A+1C	34,490	45,987	57,484	36,215	48,287	60,358
	2A+2C	40,577	54,103	67,628	42,606	56,808	71,010
	2A+3C	56,808	75,744	94,679	59,648	79,531	99,413

Age Band		above 50 years			above 50 years		
Days		90 Days Enhanced			120 Days Enhanced		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	26,352	35,136	43,920	28,329	37,771	47,214
	1A+1C	28,987	38,650	48,312	31,161	41,549	51,936
	1A+2C	33,335	44,447	55,559	35,836	47,781	59,726
	1A+3C	41,669	55,559	69,449	44,794	59,726	74,657
	2A	32,940	43,920	54,900	35,411	47,214	59,018
	2A+1C	34,957	46,609	58,262	37,579	50,105	62,631
	2A+2C	41,126	54,834	68,543	44,210	58,947	73,684
	2A+3C	57,576	76,768	95,960	61,894	82,526	1,03,157

BASIC PLAN - PREMIUM FOR 3 YRS

Age Band		above 50 years			age of 49 years		
Days		180 Days Enhanced			120 Days		
Hospital cash per day (Rs)		3000	4000	5000	3000	4000	5000
Family Size	1A	29,745	39,660	49,575	4,013	8,025	12,038
	1A+1C	32,719	43,626	54,532	4,844	9,688	14,531
	1A+2C	37,627	50,170	62,712	6,269	12,538	18,807
	1A+3C	47,034	62,712	78,390	8,619	17,237	25,856
	2A	37,181	49,575	61,969	5,195	10,390	15,585
	2A+1C	39,458	52,610	65,763	6,589	13,179	19,768
	2A+2C	46,421	61,894	77,368	8,237	16,474	24,711
	2A+3C	64,989	86,652	1,08,315	10,708	21,416	32,124



**Health
Insurance**

The Health Insurance Specialist

Benefit Illustration in respect of policies offered on individual and family floater basis

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
64	6,400	3,000	6,400	Nil	6,400	3,000	12,800	4,800	8,000	3,000
58	6,400	3,000	6,400		6,400	3,000				
Total Premium for all members of the family is Rs.12,800/- , when each member is covered separately. Sum insured available for each individual is Rs.3,000/-			Total Premium for all members of the family is Rs.12,800/- , when they are covered under a single policy. Sum insured available for each family member is Rs.3,000/-				Total Premium when policy is opted on floater basis is Rs.8,000/- , Sum insured of Rs.3,000/- is available for the entire family (2A)			
Illustration 2										
47	3,333	3,000	3,333	Nil	3,333	3,000	9,999	3,650	6,349	3,000
44	3,333	3,000	3,333		3,333	3,000				
19	3,333	3,000	3,333		3,333	3,000				
Total Premium for all members of the family is Rs.9,999/- , when each member is covered separately. Sum insured available for each individual is Rs.3,000/-			Total Premium for all members of the family is Rs.9,999/- , when they are covered under a single policy. Sum insured available for each family member is Rs.3,000/-				Total Premium when policy is opted on floater basis is Rs.6,349/- Sum insured of Rs.3,000/- is available for the entire family (2A+1C)			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.

A-Adult | C-Child



**Health
Insurance**

The Health Insurance Specialist