

Come Out Stronger

STAR CRITICAL ILLNESS MULTIPAY

INSURANCE POLICY

Star Critical Illness Multipay Insurance Policy

Unique Identification No.: SHAHLIP22140V012122

Financial confidence is very crucial while you are fighting back a critical illness. Hence, we are presenting **Star Critical Illness Multipay Insurance Policy,** a critical illness policy providing lumpsum benefit on diagnosis of Critical illnesses related to Cancer, Heart, Brain & Nervous System and Major Organ & Other Conditions as listed in the 4 group categories. The distinct features and benefits offered by the policy make it, the right protection to overcome the financial impact caused by any critical illness.

- **Policy Term: 1 year / 2 years / 3 years:** For policies with term more than one year, the Sum Insured is for each year, without any carry over benefit.
- **Type of Policy:** Individual
- **Eligibility:** Persons aged between 18 years to 65 years can avail this Insurance. Proposer should be aged 18 years and above.
- **Sum Insured Options:** Minimum Rs. 5,00,000/- to Maximum Rs.25,00,000/- (in multiples of Rs.1,00,000/-)
  - **For Earning persons:** 12 times of yearly income for 18 – 35 yrs age and 10 times of yearly income for above 35 yrs age. The maximum sum insured cannot exceed Rs.25 lacs
  - **For Non-Earning persons:** Maximum up to 15 lacs. Non-earning sum insured cannot be more than the sum insured for the primary member
- **Pre acceptance medical screening:** No medical examination is required where the person proposed for insurance is up to and inclusive of 50 yrs of age. Medical Examination is required where the person proposed for insurance is above 50 years of age and for those who declare adverse medical history in the proposal form.
- **Instalment Facility available:** Premium can be paid Quarterly, Half-yearly. Premium can also be paid Annual, Biennial (Once in 2 years) and Triennial (Once in 3 years).
  For instalment mode of payment the loading applied for each Instalment option is provided below
  Quarterly: 3%
  Half Yearly: 2%
  Note: This loading will be applied on annual premium.
- **Benefits Covered**
  I. If during the period stated in the Policy Schedule the insured person shall be diagnosed with any Major Disease/s specified in the table given here under, the Company will pay to the Insured Person a lump-sum not exceeding the sum insured.

List of covered Major Diseases	Group Number or category	Disease Group
1. Cancer of Specified Severity	1	Cancer related
2. Bone Marrow Transplantation		
3. Aplastic Anaemia		
4. Myocardial Infarction	2	Heart related conditions
5. Open Chest CABG		
6. Open Heart Replacement or Repair of Heart Valves		
7. Primary (Idiopathic) Pulmonary Hypertension		
8. Heart Transplantation		
9. Surgery of Aorta		
10. Dissecting Aortic Aneurysm		
11. Other Serious Coronary Artery Disease		
12. Cardiomyopathy of Specified Severity		
13. Coma of Specified Severity	3	Brain & Nervous System related Conditions
14. Stroke Resulting in Permanent Symptoms		
15. Permanent Paralysis of Limbs		
16. Motor Neuron Disease with Permanent Symptoms		
17. Multiple Sclerosis with Persisting Symptoms		
18. Benign Brain Tumour		
19. Loss of Speech		
20. Major Head Trauma		
21. Alzheimer's Disease		
22. Creutzfeldt-Jacob Disease (CJD)		
23. Encephalitis		
24. Muscular Dystrophy		
25. Bacterial Meningitis		
26. Brain Surgery		
27. Progressive Supranuclear Palsy		
28. Apallic Syndrome		
29. Major Organ Transplantation (of lung, liver, kidney, pancreas)	4	Major Organ & Other Conditions
30. Kidney Failure Requiring Regular Dialysis		
31. Blindness		
32. Deafness		
33. End Stage Liver Failure		
34. Third-Degree Burns		
35. Fulminant Hepatitis		
36. Systemic Lupus Erythematous with Lupus Nephritis		
37. End Stage Lung Failure		

Special Conditions

i. Major Disease experienced by the Insured is the first incidence of that Major Disease; and

ii. The first diagnosis of the covered major disease / condition should have been experienced by the insured only after 90 days of commencement of cover under the policy.

iii. The insured person should have survived up to 15 days from the date of diagnosis of such Major disease; and

iv. Incidence of the Disease specified in the policy must be confirmed by a registered medical practitioner appointed by the Company and must be supported by clinical, radiological, histological, pathological, histo-pathological and laboratory evidence acceptable to the Company.

v. Only one claim is admissible under each group

vi. If the insured claims for multiple major diseases at the same time, then the Company's liability will be for only one Group.

vii. Upon payment of lump-sum on occurrence of any Major Disease, the insurance will continue to provide coverage under the policy subject to the following:

  a. Cover shall be given for a second, third and fourth occurrences of covered Major diseases under other Group and maximum of 4 such occurrences are covered over a life time of the Insured.

  b. Maximum One lump-sum (up to 100% of the Sum Insured) can be paid from each Group of covered Major Diseases and total payout over a life time of the Insured cannot exceed 400% of the Sum Insured.

  c. Waiting period of 12 - months shall apply between the occurrence of each condition (i.e between the first and second condition or between the second and third condition or between the third and fourth condition)

  d. The policy being renewed and the second or third or fourth event occurs during the renewed policy period.

  e. Insured person is eligible for renewal if atleast one category is left where there has been no claim made.

  f. Maximum One Claim only is payable in a Policy Year

II. **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. This Wellness Program is enabled and administered online through "Star Health" Mobile App.

Note: The Wellness Activitites mentioned in the table below (from Serial Number 1 to 5) are applicable for the Insured person(s) aged 18 years and above only.

The following table shows the discount on renewal premium available under the Wellness Program

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

- **Exclusions:** The Company shall not be liable to make any payment under this Policy towards a covered Major disease, caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy.
2. Pre-existing Disease means any condition, aliment, injury or disease / critical illness / disability:
   a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer;or
   b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.

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

   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.
3. Any Critical Illness caused due to treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
4. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner.
5. Any Critical Illness caused due to intentional self-injury, suicide or attempted suicide, whether the person is medically sane or insane.
6. Any Critical Illness, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
7. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
8. Congenital External Anomalies, inherited disorders or any complications or conditions arising there from including any developmental conditions of the Insured.
9. Any Critical Illness caused by any treatment necessitated due to participation as a professional in hazardous or adventure sport, 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 and selfie accident.
10. Participation by the Insured Person in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.
11. Any Critical Illness, caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Critical Illness due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
12. Any Critical Illness, caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven/ experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
13. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he/ she is licensed for.
14. Any Critical Illness, caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.
15. Any Critical Illness caused due to cosmetic or plastic surgery or any treatment to change the 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.
16. Any Critical Illness, caused due to surgical treatment of obesity that does not fulfil all the below conditions:
    a. Surgery to be conducted is upon the advice of the Doctor
    b. The Surgery / Procedure conducted should be supported by clinical protocols
    c. The member has to be 18 years of age or older and
    d. Body Mass Index (BMI):
       - greater than or equal to 40 or
       - greater than or equal to 35 in conjunction with any of the following severe comorbidities

       following failure of less invasive methods of weight loss:
       i. Obesity related cardiomyopathy
       ii. Coronary heart disease
       iii. Severe Sleep Apnea
       iv. Uncontrolled Type 2 Diabetes despite optimal therapy
17. Any Critical Illness, caused due to 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 reason.
18. Any Critical Illness, caused by treatment arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
19. In the event of the death of the Insured Person within the stipulated survival period as set out above.
20. Any Critical Illness, caused by sterility and infertility. This includes:
    a. Any type of contraception, sterilization
    b. Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
    c. Gestational Surrogacy
    d. Reversal of sterilization

- **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
- **Payment of Premium in Instalments:** If the insured person has opted for Payment of Premium on an instalment basis i.e.Half Yearly or Quarterly, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
  a. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
  b. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
  c. 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
  d. No interest will be charged If the instalment premium is not paid on due date
  e. In case of instalment premium due not received within the grace period, the policy will get cancelled
  f. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
  g. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
  h. For premium paid in instalments during the policy period, coverage is available during the grace period also
- **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person policy shall expire immediately on the earlier of the following events:
  i. Upon the death of the Insured Person.
  ii. Upon exhaustion of the sum insured under the policy.
  iii. Upon payment of one claim under each of the four categories
- **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 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period

iv. No loading shall apply on renewals based on individual claims experience

Note: Policy can be renewed if at least one category is left where there has been no claim made.

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
- Claim form duly completed and signed
- Medical Certificate confirming the diagnosis / treatment of Major Disease from the treating medical practitioner in letter head.
- All Diagnostic test results / Imaging confirming positive existence of Major Disease
- Discharge summary / in case papers / complete treatment records (wherever applicable)
- Treating doctor's certificate regarding the duration & etiology of the Major Disease in letter head.
- Any other document specific to the treatment / illness
- 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)

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 the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.

Enhancement of Sum insured: Sum insured once opted cannot be enhanced even on renewal.

Cancellation

i. The policyholder may cancel this policy by giving 7 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below

Cancellation table applicable for Policy Term 1 Year without instalment option	
Period on risk	**Rate of premium to be retained**
Up to one mth	22.5% of the policy premium
Exceeding one mth up to 3 mths	37.5% of the policy premium
Exceeding 3 mths up to 6 mths	57.5% of the policy premium
Exceeding 6 mths up to 9 mths	80% of the policy premium
Exceeding 9 mths	Full of the policy premium

Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	87.5% of the total premium received
Exceeding one mth up to 3 mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths	100% of the total premium received

Cancellation table applicable for Policy Term 2 Year without instalment option	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	17.5% of the policy premium
Exceeding one mth up to 3 mths	25% of the policy premium
Exceeding 3 mths up to 6 mths	37.5% of the policy premium
Exceeding 6 mths up to 9 mths	47.5% of the policy premium
Exceeding 9 mths up to 12 mths	57.5% of the policy premium
Exceeding 12 mths up to 15 mths	67.5% of the policy premium
Exceeding 15 mths up to 18 mths	80% of the policy premium
Exceeding 18 mths up to 21 mths	90% of the policy premium
Exceeding 21 mths	Full of the policy premium

Cancellation table applicable for Policy Term 2 Year with instalment option of Half-yearly premium payment frequency	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	45% of the total premium received
Exceeding one mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 15 mths	90% of the total premium received
Exceeding 15 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 21 mths	90% of the total premium received
Exceeding 21 mths	100% of the total premium received

Cancellation table applicable for Policy Term 2 Year with instalment option of Quarterly premium payment frequency	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	87.5% of the total premium received
Exceeding 1 mth up to 3mths	100% of the total premium received
Exceeding 3 mths up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 13 mths	97.5% of the total premium received
Exceeding 13 mths up to 15 mths	100% of the total premium received
Exceeding 15 mths up to 16 mths	95% of the total premium received
Exceeding 16 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 19 mths	95% of the total premium received
Exceeding 19 mths up to 21 mths	100% of the total premium received
Exceeding 21 mths up to 22 mths	92.5% of the total premium received
Exceeding 22 mths	100% of the total premium received

Cancellation table applicable for Policy Term 3 Year without instalment option	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	17.5% of the policy premium
Exceeding one mth up to 3 mths	22.5% of the policy premium
Exceeding 3 mths up to 6 mths	30% of the policy premium
Exceeding 6 mths up to 9 mths	37.5% of the policy premium
Exceeding 9 mths up to 12 mths	42.5% of the policy premium
Exceeding 12 mths up to 15 mths	50% of the policy premium
Exceeding 15 mths up to 18 mths	57.5% of the policy premium
Exceeding 18 mths up to 21 mths	65% of the policy premium
Exceeding 21 mths up to 24 mths	72.5% of the policy premium
Exceeding 24 mths up to 27 mths	80% of the policy premium
Exceeding 27 mths up to 30 mths	85% of the policy premium
Exceeding 30 mths up to 33 mths	92.5% of the policy premium
Exceeding 33 mths	Full of the policy premium

Cancellation table applicable for Policy Term 3 Year with instalment option of Half-yearly premium payment frequency	
Period on risk	**Rate of premium to be retained**
Up to 1 Mth	45% of the total premium received
Exceeding 1 mth up to 4 mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	65% of the total premium received
Exceeding 7 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 15 mths	90% of the total premium received
Exceeding 15 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 21 mths	90% of the total premium received
Exceeding 21 mths up to 24 mths	100% of the total premium received
Exceeding 24 mths up to 27 mths	95% of the total premium received
Exceeding 27 mths up to 30 mths	100% of the total premium received
Exceeding 30 mths up to 33 mths	92.5% of the total premium received
Exceeding 33 mths	100% of the total premium received

Cancellation table applicable for Policy Term 3 Year with instalment option of Quarterly premium payment frequency	
Period on risk	**Rate of premium to be retained**
Up to 1 mth	87.5% of the total premium received
Exceeding 1 mth up to 3 mths	100% of the total premium received
Exceeding 3 mth up to 4mths	87.5% of the total premium received
Exceeding 4 mths up to 6 mths	100% of the total premium received
Exceeding 6 mths up to 7 mths	85% of the total premium received
Exceeding 7 mths up to 9 mths	100% of the total premium received
Exceeding 9 mths up to 10 mths	85% of the total premium received
Exceeding 10 mths up to 12 mths	100% of the total premium received
Exceeding 12 mths up to 13 mths	97.5% of the total premium received
Exceeding 13 mths up to 15 mths	100% of the total premium received
Exceeding 15 mths up to 16 mths	95% of the total premium received
Exceeding 16 mths up to 18 mths	100% of the total premium received
Exceeding 18 mths up to 19 mths	95% of the total premium received
Exceeding 19 mths up to 21 mths	100% of the total premium received
Exceeding 21 mths up to 22 mths	92.5% of the total premium received
Exceeding 22 mths up to 24 mths	100% of the total premium received
Exceeding 24 mths up to 25 mths	97.5% of the total premium received
Exceeding 25 mths up to 27 mths	100% of the total premium received
Exceeding 27 mths up to 28 mths	97.5% of the total premium received
Exceeding 28 mths up to 30 mths	100% of the total premium received
Exceeding 30 mths up to 31 mths	95% of the total premium received
Exceeding 31 mths up to 33 mths	100% of the total premium received
Exceeding 33 mths up to 34 mths	95% of the total premium received
Exceeding 34 mths	100% of the total premium received

Not withstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

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.

Redressal of Grievance: Incase 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/ Post	:	**Star Health and Allied Insurance Company Limited.,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, as amended from time to time.
Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in

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

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

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

STAR Health Insurance
Personal & Caring
The Health Insurance Specialist

PREMIUM CHART (Exluding Tax) PER MILLE = PER THOUSAND

PREMIUM CHART FOR POLICY TERM 1 YEAR	
Age Band in yrs	**Premium per mille Sum insured (in Rs.)**
18-25	1.26
26-30	1.87
31-35	2.28
36-40	3.90
41-45	7.51
46-50	12.78
51-55	19.92
56-60	27.71
61-65	42.01
For Renewals Only	
66-70	77.73
71-75	139.91
Above 75	223.85

FOR POLICY TERM 2 YEARS - PREMIUM AFTER DISCOUNT	
Age Band in yrs	**Premium per mille Sum insured (in Rs.)**
18-24	2.39
25	2.97
26-29	3.55
30	3.94
31-34	4.33
35	5.87
36-39	7.41
40	10.84
41-44	14.26
45	19.27
46-49	24.28
50	31.07
51-54	37.86
55	45.26
56-59	52.66
60	66.24
61-64	79.83
65	113.75
For Renewals Only	
66-69	147.68
70	206.75
71-74	265.82
75	345.57
Above 75	425.31

FOR POLICY TERM 3 YEARS - PREMIUM AFTER DISCOUNT	
Age Band in yrs	**Premium per mille Sum insured (in Rs.)**
18-23	3.49
24	4.05
25	4.62
26-28	5.18
29	5.56
30	5.95
31-33	6.33
34	7.83
35	9.33
36-38	10.83
39	14.16
40	17.50
41-43	20.83
44	25.71
45	30.59
46-48	35.46
49	42.07
50	48.68
51-53	55.29
54	62.50
55	69.70
56-58	76.91
59	90.13
60	103.36
61-63	116.59
64	149.62
65	182.65
For Renewals Only	
66-68	215.69
69	273.20
70	330.72
71-73	388.24
74	465.88
75	543.53
Above 75	621.18

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 a sale.

Or

Visit Website: www.starhealth.in

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Star Critical Illness Multipay Insurance Policy

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Insurance is the subject matter of solicitation

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