

★ **The Company**

Star Health And Allied Insurance Co Ltd is a joint venture between Oman Insurance Company, UAE and leading NRIs and Indian business houses. It has a capital base of INR 108 crores that far exceeds the requirement to form a full-fledged general insurance company. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting international benchmarks in service and personal caring.

★ **Star Advantages**

- No Third Party Administrator (TPA), direct in-house claims settlement
- Faster & hassle-free claims settlement
- Cashless facility if the treatment is taken in any designated hospital
- Network of more than 4000 hospitals across India
- Doctor-on-Call
- 24x7 toll-free helpline

★ **To Buy This Insurance**

Contact our Marketing Executive at



Buy this insurance online at www.starhealth.in
Call toll-free: 1800-425-2255 or 044-2826 3300
Fax toll-free: 1800-425-5522
sms STAR to 56677
or e-mail: info@starhealth.in



STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street
Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.

Insurance is the subject matter of solicitation



STAR HEALTH

Super Surplus

Insurance Plan

Traditional health policies offer basic cover plan for the insured. But foreseeing the magnitude of health problems is as difficult as predicting a health problem itself. Sometimes ailments and related complications demand much more than what we are prepared for.

Star Health brings you Super Surplus Insurance. It offers coverage much larger than the ones offered by basic plans. So, no matter what, you are always prepared to face the most unfortunate of health eventualities in the family.

★ Major Product Features

- The policy offers the benefits of wider protection at a lesser price. This policy is available on individual basis and also on floater basis, covering the entire family
- Family means two adults and two children (children economically dependent and upto 25 years)

★ Policy Benefits

- Hospitalization Cover: Protects the insured person for in-patient hospitalization expenses for a minimum of 24 hours. These expenses include room and boarding expenses to a maximum of Rs 4,000/- per day
- No ceiling on ICU, medicine, diagnostic charges or consultation fee
- Nursing expenses
- Surgeon's fees, Consultant's fees, Anaesthetist's and Specialist's fees
- Cost of medicines and drugs

★ Eligibility

- Any person aged between 5 months and 60 years can take this insurance upto a maximum sum insured of Rs 10,00,000/-
- Renewals granted upto 75 years

★ Policy Premium (Individual Basis) (Service Tax extra)

Sum Insured (Rs)	Compulsory Deductible for each and every hospitalization (Rs)	Premium (Rs)
7,00,000	3,00,000	3,000
10,00,000	3,00,000	4,000

★ Policy Premium (Family Floater Basis) (Service Tax extra)

Sum Insured (Rs)	Compulsory Deductible for each and every hospitalization (Rs)	Premium (Rs)
10,00,000	3,00,000	5,700
10,00,000	5,00,000	4,300

★ Exclusions

- Expenses for the treatment of any illness/diseases/condition which is pre-existing
- Treatment of illness/disease/sickness contracted by the insured person during the first 30 days from the commencement date of this policy
- Naturopathy treatment
- Expenses which are purely diagnostic in nature, with no positive existence of any disease
- Expenses incurred for non-allopathic treatment
- Treatment of congenital diseases/defects/anomalies
- Expenses which are mainly cosmetic in nature

NOTE: For a detailed list of exclusions, refer policy conditions.

★ Claims Procedure

- Inform the ID number for easy reference.
- In case of planned hospitalization, please inform 24 hours prior to admission into the hospital
- In case of emergency hospitalization, information to be given within 24 hours after hospitalization.
- In non-network hospitals, payment must be made upfront and then reimbursement will be effected on the submission of documents.

