

STAR PACKAGE

CUSTOMER INFORMATION SHEET  
 (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	Star Package	
2	What am I covered for?	Section C1: Hospital Cash Daily Allowance	Section - C1 to C8
		Section C2. Health Guard	
		Section C3. Critical Illness	
		Section C4. Personal Accident	
		Section C5. Education Grant	
		Section C6. Burglary (Household Contents Only) & Fire (Household Contents)	
		Section C7. Traveling Baggage (Anywhere In World) –Valuables Excluded	
		Section C8. Public Liability	
3	What are the major exclusions in the policy	Please refer the Policy Wordings for detailed exclusion list	Standard Exclusions Section D- 1. (II & III) Specific Exclusions Section D- 1. (II), 2.(II &III), 3 (II), 4(I),5,6,7 and 8
4	Waiting Period	<b>Waiting Periods Applicable for Section 1 Hospital cash</b> 1. Initial waiting Period: 30 days 2. Specific disease Waiting Period: 1 Year	Specific Exclusions Section D – 1 (I)
		<b>Waiting Periods Applicable for Section 2: Health Guard</b> Pre-existing diseases:36 months Specific disease waiting period: 24 months Specific procedure waiting period: 36 months	Standard Exclusions Section D - 2 (I)
		Initial Waiting Period: 30 days	
		Maternity waiting Period: 72 months	Specific Exclusions Section D - 2 (I)
		<b>Waiting Periods Applicable for Section 3: Critical Illness</b> Initial Waiting Period: 90 days	Specific Exclusions Section D - 3 (I)
5	Payment Basis	<b>Payout under Health Guard* Household contents, Travel baggage, Public Liability Section</b> is on Indemnity basis. <b>Payout under sections Hospital Cash, Critical Illness, Personal Accident, and Education Grant section</b> is on benefit basis. *Note: Under Health Guard all payouts are Indemnity payment basis except Convalescence Benefit and Daily Cash Benefit for Accompanying an Insured Child which is paid as benefit.	Section C
6	Discounts	Employee Discount (Applicable to Health Guard only)	Section E 24
		Co-pay Discount (Applicable to Health Guard only)	
		Room Rent capping discount (Applicable to Health Guard only)	
		Wellness Discount (Applicable to Health Guard only)	
		Zone Discount (Applicable to Health Guard only)	
		Sectional Discount	
		Long Term policy Discount	
7	Cost sharing	Voluntary co-payment	SECTION E- SPECIFIC TERMS AND CLAUSES (Point Section C2- Health Guard)
		Cataract Limit	
		Bariatric Surgery Limit	
		Maternity Limit	
		Mental Illness	
		Modern Treatment Methods and Advancement in Technologies	

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8	Renewal Conditions	Renewal of Policy : Grace period of 30 days for renewing the policy is provided	Section E9
9	Renewal Benefits	Preventive Health Checkup	Section C2.10
		Super Cumulative Bonus (Applicable to Health Guard Platinum Plan )	Section C2.16
		Cumulative Bonus	Section E 22
11	Cancellation	For all clauses pertaining to cancellation please refer the policy wordings	Section E 10
12	Claims	For Cashless Claims Procedure	Section E 34
		For Reimbursement Claims Procedure	
13	Grievance Redressal Procedure	Details Grievance Redressal cell, Governing Body of Insurance Council and list of Ombudsman offices	Section E 16
14	Insured's Rights	Free Look	Section E 11
		Migration	Section E 14
		Portability	Section E 12
14	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid	Section E 1

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

**Benefit Illustration in respect of Policies offered on Floater basis**

Age of the members to be insured	Coverage opted on Individual Basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under as single policy (Sum Insured is available for each member of the family)				Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family)			
	Premium	Sum Insured	Premium	Discount	Premium after discount	Sum Insured	Premium or consolidated premium for all members of family	Floater discount if any	Premium after discount	Sum Insured
45	NA	NA	NA	NA	NA	NA	27,800	NA		300,000 (HG Gold-Zone A) 2000 per day for 30 days( Hospital cash) 300,000(Critical Illness)
	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
40	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
21	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
18	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
	NA	NA	NA	NA	NA	NA				
NA		NA				Total premium when policy is opted on floater basis for Star Package section that is Health Guard ,Hospital cash and Critical illness is <b>Rs 27,800 (no discount applicable)</b>				
NA		NA				<b>Section wise Sum Insured mentioned above is available for the entire family</b>				

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