

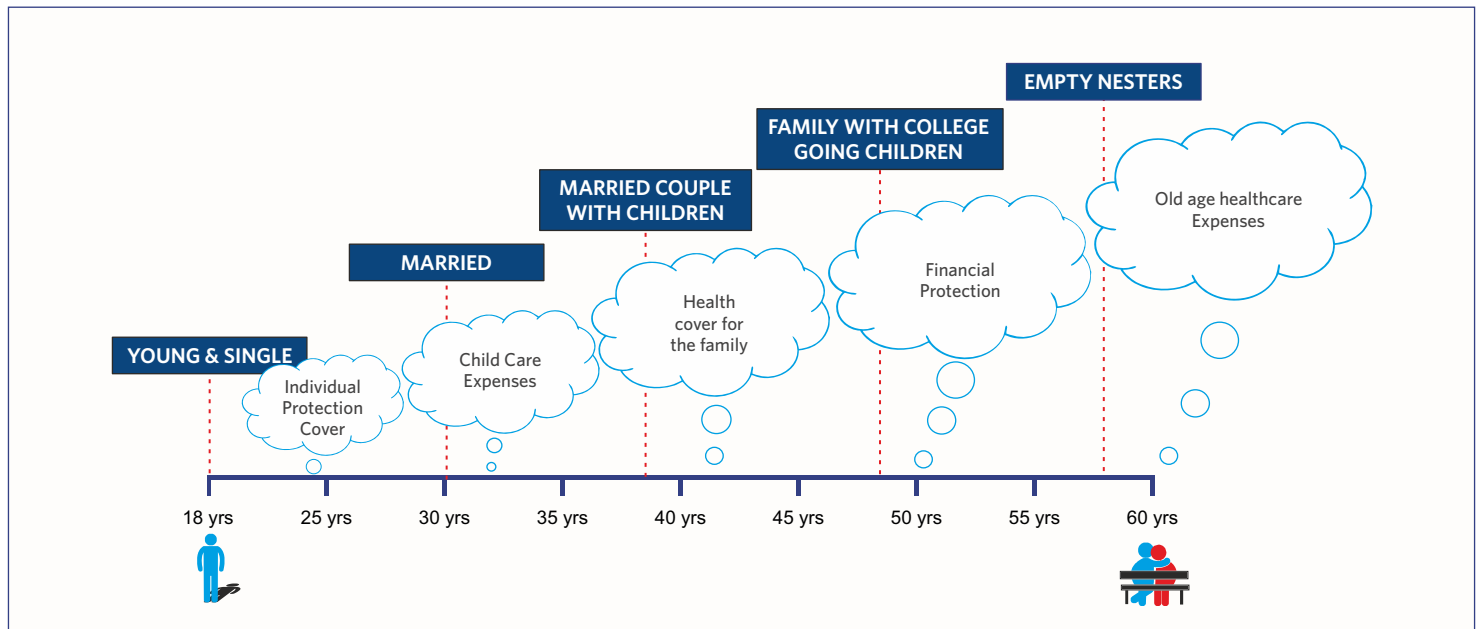
# STARFIRST Optima

A Lifetime & Beyond

Jointly presented by



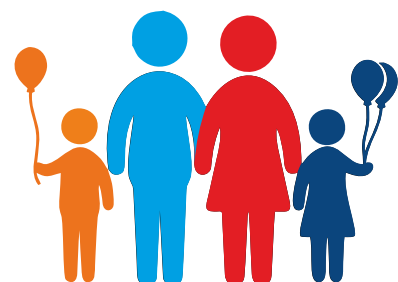
Protecting your family from any uncertainties of life has seen a shift from being a luxury to a basic need. We bring to you a special policy that offers a combination of Life and Health cover under a single roof. Now, you can ensure that no untoward event upsets the well-being of your loved ones not only in your absence but also in your presence.



## Reasons to gift yourself and your family Star First Optima

- You can't predict your health
- The best laid plans can go awry
- Ensure complete Financial Planning
- Life & health cover under single roof
- Benefits in your presence as well as in absence

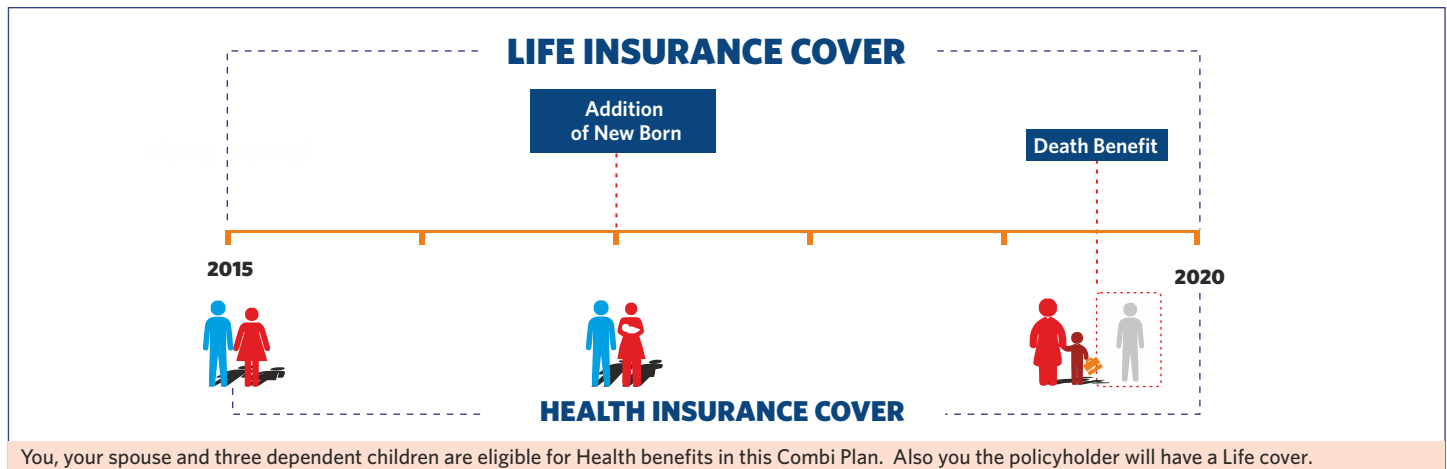
Star First Optima is not just a comprehensive health insurance offering for you and your family, but it also ensures well-being of your family in case of unfortunate demise of the policyholder.



## Star First Optima is designed to provide:

- Get a **life cover for the policyholder** and ensure that the loved ones are protected in times of need
  - Protect your **entire family with the health cover** in the plan (Maximum 2 Adults and 3 Children)
  - Addition of a **new born** to the family? Now get your little one covered from the **16<sup>th</sup> day of his/her birth**.
  - Get the advantage of **405 day care procedures** in your plan
  - Aged less than **50** years? Good news for you! You get the shorter **"no-medicals"** route of buying the plan up to **49** years
- Benefit from **automatic restoration** of up to 100 % of your sum assured upon exhaustion of the coverage limit
  - Just had a claim free year? Enjoy as we allow you **cumulative bonus up to maximum of 35%\***
  - No more worries of running out of cover as you get **recharge**, which **triggers** when claimed amount is insufficient
  - Get **tax benefits** under Section 80(D) and Section 80(C)

Buy this Combi Plan today and relax; we ensure you a 'Peaceful Tomorrow'.



## Quick look at the boundary conditions for your reference:

Eligibility Criteria	Health	Life (Primary)
Min Entry Age	16 days	18 years
Max Entry Age	65 years	60 years
Max Renewal Age	Life long renewal	65 years
Sum Insured	Health	Life (Primary)
Min Sum Insured	₹ 200,000	₹ 300,000
Max Sum Insured	₹ 1,500,000	₹ 900,000
Policy Term	Health	Life (Primary)
Min Term	1 Year	5 years
Max Term	1 year	5 years

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS.

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number

Note: \*This benefit is applicable for sum insured of INR 3 lakhs and above.

Disclaimers : Star Health and Allied Insurance Co Ltd, Registration No. 129, CIN: U66010TN2005PLC056649, Regd & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600034. Web site: [www.starhealth.in](http://www.starhealth.in). Call Toll-Free: 1800-425-2255 or 044-2828 8800, Fax Toll-Free: 1800-425-5522, SMS STAR to 56677. For more details on risk factors, term & conditions please read brochure, policy wordings carefully before concluding a sale or visit web site: [www.starhealth.in](http://www.starhealth.in) / [www.indiafirstlife.com](http://www.indiafirstlife.com). Tax benefits are subject to change from time to time. You are advised to consult your tax consultant. IndiaFirst Life Insurance Company Limited, IRDAI Registration No. 143, CIN: U66010MH2008PLC183679, Product Name: Star First Optima, Product UIN: IRDAI/HLT/SHAI/Combi/V.I/1/2016-17, Registered and Corporate Office Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Website: [www.indiafirstlife.com](http://www.indiafirstlife.com), SMS <FIRST> to 5667735 SMS Charges apply. Toll free No - 1800 209 8700. Advtg. Ref No.: Star First Optima / One Pager/E/ 001