

14. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same except to the extent covered under 1 S
15. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
16. Medical and / or surgical treatment of Sleep apnea, treatment for genetic and endocrine disorders.
17. Expenses incurred on 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 exclusion no.17.
18. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreous injections.
19. Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.
20. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.
21. Unconventional, Untested, Unproven, Experimental therapies.
22. Stem cell Therapy, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
23. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
24. All types of Cosmetic, Aesthetic treatment of any description, all treatment for erectile dysfunctions, Change of Sex.
25. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
26. Cost of spectacles and contact lens, hearing aids, walkers and crutches, wheel chairs, Nutritional Supplements, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis [CAPD], infusion pump and such other similar aids, Cochlear implants and procedure related hospitalization expenses
27. Hospital registration charges, admission charges, record charges, telephone charges and such other charges
28. Other excluded expenses as detailed in the website : www.starhealth.in

#### ❖ **Renewal and Grace Period**

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 non cooperation of the insured.

There is no exit age. Lifelong renewal allowed.

A grace period of 120 days from the date of expiry of the policy is available for renewal. If renewal is made within this 120 days period, the continuity of benefits with reference waiting periods stated will be available. Any Disease/illness contracted or injury sustained during the grace period will be deemed as Pre existing and will be subject to waiting period of 48 months.

#### **Note:**

1. The actual period of cover will start only from the date of receipt of premium.

2. Renewal premium is subject to change with prior approval from Regulator

#### ❖ **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.

#### ❖ **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

#### ❖ **Revision in Sum Insured**

Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

#### ❖ **Automatic Termination**

The insurance under this policy with respect to each relevant insured person policy shall terminate immediately on the earlier of the following events:

- ★ Upon the death of the Insured Person This means that, the cover for the surviving members of the family will continue, subject to other terms of the policy.
- ★ Upon exhaustion of the sum insured under the policy

#### ❖ **Benefits - Life Section**

★ **Pure Term Life Insurance Cover** - this section pays the nominee the stated sum assured in case of the death of the policyholder during the policy term of contract

★ **Important** : The Life Section has no surrender value. The policyholder is not entitled to any loan under this Section. There is no maturity benefit under this Section

#### ❖ **Exclusions for Life Section**

The death benefit payable to the Nominee/ Appointee / Legal Heir, will be limited to 80% of the premium paid if the life assured commits suicide within 12 months from the date of risk commencement. This is irrespective of whether the life assured, was sane or insane at the time of death. If the life assured commits suicide within 12 months from the date of revival/ re-instatement, the benefit payable will be equal to the higher of surrender value or 80% of total premium paid.

❖ **Free Look Period (Applicable for both Health and Life Section):** If the policyholder disagrees with the 'Terms and conditions' of the policy, the policy can be cancelled within 15 days from the date of receipt of the policy. In case Policyholder has bought this plan through distance marketing mode, he/she may cancel the Plan within 30 days from the date of receipt of the policy. However, the company reserves the right to deduct medical examination fees, cancellation fee\*, stamp duty charges for issue of the policy and proportionate risk premium for the period concerned.

\* Cancellation fee is not applicable for Pure Term Life Insurance Coverage

#### ❖ **Withdrawal of tie-up**

The tie-up between Star Health and Allied Insurance Company Ltd. and IndiaFirst Life Insurance Company Ltd may be withdrawn at any time with the prior approval of the Regulator. The insured will be intimated 90 days in advance about the withdrawal of tie-up. In such an event all policies issued will continue until renewal. Upon expiry the insured has the option of continuing with either of the Sections with the respective insurers. In so far as Health section is concerned the continuity of benefits with reference to waiting periods stated will be available.

#### ❖ **Policy Premium**

Refer premium table.

#### ❖ **Tax Benefits**

Payment of health portion of the premium by any mode other than cash is eligible for relief under Section 80-D and Life portion of the premium is eligible for relief under Section 80C of the the Income Tax Act 1961 (and amendments thereto)

#### ❖ **Cancellation**

★ **Health Section:** The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in the proposal form and/or claim form at the time of claim and non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address. No refund of premium will be made except where the cancellation is on the grounds of non co-operation of the insured, 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.

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one month	25% of the annual premium
Exceeding one month up to 3 months	40% of the annual premium
Exceeding 3 months up to 6 months	60% of the annual premium
Exceeding 6 months up to 9 months	80% of the annual premium
Exceeding 9 months	Full annual premium

#### ★ **Life Section**

Cancellation is possible only within Free-look period. This being a Term Insurance Plan no Surrender Value is payable

#### ❖ **Portability**

The Health cover of this policy is portable. For details mail to portability@starhealth.in

#### ❖ **Claims Procedure**

##### ★ **For Health Claims**

Call the 24 hour help-line 1800-425-2255 / 1800-102-4477 of Star Health and Allied Insurance Company Limited for assistance.

Inform the ID/Policy number for easy reference

In case of planned hospitalization, inform 24 hours prior to admission in the hospital

In case of emergency hospitalization, information to be given within 24 hours after hospitalization

Cashless facility can be availed in all network hospitals wherever possible

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Claims under the Section will be serviced by Star Health and Allied Insurance Company Limited for assistance.

##### ★ **For Life Claims**

Inform IndiaFirst Life Insurance Company Ltd about the occurrence within 24 hours at toll free number 1800 209 8700 or at Star Health and Allied Insurance

Company Ltd number 1800 425 2255 / 1800 102 4477

Submit claim form along with required documents. The claim under this Section will be serviced by IndiaFirst Life Insurance Company Ltd

#### ❖ **IMPORTANT**

The insured at the time of renewal, if he so desires, can continue with either Section, discontinuing the other

#### ❖ **About Star Health and Allied Insurance Company Ltd**

Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. 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.

#### ❖ **About IndiaFirst Life Insurance Company Ltd**

IndiaFirst Life Insurance Company Ltd is a Joint venture between Bank of Baroda, one of the largest public sector banks in India, Andhra Bank another public sector bank serving the customers for over 89 years and Legal and General (UK) one of UK's leading financial institutions with a heritage of over 150 years providing life insurance, pensions, investments and general insurance plans across UK.

#### ❖ **Prohibition of Rebates**

##### ★ **Section 41 of Insurance Act 1938**

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 rupees.

##### ★ **Section 45 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:**

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
- Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

*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 sale Or Visit our website [www.starhealth.in](http://www.starhealth.in) / [www.indiafirstlife.com](http://www.indiafirstlife.com)*

"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. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

Call Toll-free: 1800-425-2255 / 1800-102-4477, sms STAR to 56677  
Fax Toll Free No: 1800-425-5522 ★ Email : support@starhealth.in  
CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No: 129

#### STAR FIRST OPTIMA

Unique Identification No. : SHAHLIP18039V021718



Registered and Corporate Office : 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 34. Phone : 044 - 2828 8800,  
CIN : U66010TN2005PLC056649 Call Toll-free: 1800-425-2255 / 1800-102-4477  
Fax Toll Free No: 1800-425-5522, SMS : STAR to 56677  
Email : support@starhealth.in Web : www.starhealth.in IRDAI. Reg. No : 129



Registered and Corporate Office  
301, (B) Wing, The Qube, Infinity Park,  
Dindoshi - Film City Road, Malad (E),  
Mumbai - 400 097,  
CIN: U66010MH2008PLC183679  
Call Toll-free : 1800 209 8700  
SMS : FIRST to 5667735  
Email : customer.first@indiafirstlife.com  
Web : www.indiafirstlife.com  
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Insurance is a subject matter of solicitation

**One more way  
to show your  
family "YOU CARE"**



**STAR FIRST OPTIMA**

# STAR FIRST OPTIMA

UIN No. : SHAHLIP18039V021718

A simple foresight and planning for protection of Life and Health can help you and your family a lot. Star Health and Allied Insurance Company Ltd and India First Life Insurance Company Ltd offer you the combined protection of Life and Health.

The Health Section provides cover for hospitalization expenses for the entire family on floater basis and the Life Section, which is available only for one earning member who is also the proposer, provides for payment of lump-sum in the event of his/her death.

## Eligibility:

**For Health Benefits:** Entry age between 18 years and 65 years. Dependent children can be covered from 16 days to 25 yrs. There is no exit age for health cover.

**For Life Benefits:** Entry age between 18 years and 60 years. The Life Insurance Benefit is offered only for the primary life insured. Medical underwriting will be applicable for eligible persons above 50 years of age. The Plan term is 5 years (fixed) and maximum age at the end of the plan term is 65 years.

Beyond 65 years renewals can be only for health cover under any health indemnity policy offered by Star Health.

## Age Proof:

Extract from Municipal records or other records made at the time of birth, School or College Certificate or authenticated extract from the school or college records, if date of birth is stated, Extract from Service register in case of Government or semi-government employees, Marriage Certificate in case of Roman Catholics issued by Roman Catholic Church, In case of defence/central government/state government personnel Identity card issued respectively by Defence department/central government/state government to their personnel showing the date of birth, PAN card issued by income Tax authorities, Valid Driving License, Valid passport

## POLICY BENEFITS

### ❖ In-Patient Hospitalisation Benefits :

- A) Room, Boarding, Nursing Expenses as given below :-

Sum Insured Rs.	Limit Rs.
1,00,000/- and 2,00,000/-	Up to 2,000/- per day
3,00,000/- and 4,00,000/-	Up to 5,000/- per day
5,00,000/- to 25,00,000/-	Single Standard A/C Room

- B) Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees.  
C) Anesthesia, Blood, Oxygen, Operation Theatre charges, cost of Pacemaker etc.  
E) Cost of Medicine and drugs  
F) Ambulance Charges : Emergency ambulance charges up to a sum of Rs.750/- per hospitalisation and overall limit of Rs.1500/- per policy period.  
G) Air Ambulance Cover : Up to 10% of the Basic sum insured per policy period. Available for Sum Insured of Rs. 5Lakhs and above only.

### ❖ Pre & Post Hospitalization

Pre-hospitalization medical expenses incurred up to 60 days are payable.  
Post-hospitalization medical expenses incurred up to 90 days are payable.

### ❖ Pre-existing Diseases: Covered after 48 months

### ❖ Waiting Periods

- ★ 30 days waiting period.
- ★ 24 months waiting period for specified illness/diseases/treatments
- ★ 36 months waiting period for Assisted Reproduction Treatment.

### ❖ Day Care Procedures: All day care procedures covered.

### ❖ Pre-Acceptance Medical Screening

All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the Company designated Centers The cost of such screening will be borne by the Company. The age for screening and the cost sharing are subject to change.

## SPECIAL FEATURES

### ❖ Domiciliary Hospitalization

Coverage for medical treatment for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but is actually taken whilst confined at home under any of the following circumstances:

- ★ The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
- ★ The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism

Pre-hospitalisation and Post-hospitalisation expenses are not payable for this cover

### ❖ Donor Expenses For Organ Transplantation payable where the insured is the recipient. Maximum payable under this head is 10% of the sum insured or Rupees one lakh whichever is less, subject to availability of the sum insured and provided the claim for transplantation is payable. Donor screening expenses are not payable.

### ❖ Cost Of Health Check Up

Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year provided the health checkup is done at network hospitals and the policy is in force. Payment under this benefit does not form part of the sum insured and will not impact the Bonus. If a claim is made by any of the insured persons, the health check up benefits will not be available under the policy.

**Note:** Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and / or Pre-Existing Diseases in terms of the policy

Sum Insured Rs.	Limit Per Policy Period (Rs.)
1,00,000/- and 2,00,000/-	Not Available
3,00,000/-	Up to 750/-
4,00,000/-	Up to 1,000/-
5,00,000/-	Up to 1,500/-
10,00,000/-	Up to 2,000/-
15,00,000/-	Up to 2,500/-
20,00,000/-	Up to 3,000/-
25,00,000/-	Up to 3,500/-

### ❖ Coverage for Newborn Baby

The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the sum insured, provided the mother is insured under the policy for a continuous period of 12 months without break.

### Note :

1. Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence.
2. 30 days waiting shall not apply for the New Born Baby.
3. All other terms, conditions and exclusions shall apply for the New Born Baby.

### ❖ Emergency Domestic Medical Evacuation

Subject to limits mentioned in the table given below, the Company will reimburse reasonable and necessary expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment provided :

- a. The medical condition of the Insured Person is a life threatening emergency,
- b. **Further treatment facilities** are not available in the current hospital
- c. The Medical Evacuation is recommended by the treating Medical Practitioner.
- d. Claim for Hospitalization is admissible under the policy.

Sum Insured Rs.	Limit per hospitalization (Rs.)
Up to 4,00,000/	Up to 5,000/-
5,00,000/- to 15,00,000/-	Up to 7,500/-
20,00,000/- and 25,00,000/-	Up to 10,000/-

**Note:** Payment under this benefit does not form part of the sum insured but will impact the Bonus

### ❖ Compassionate travel

In the event of the insured person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs.5,000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

**Note:** This benefit is available for sum insured options of Rs.10,00,000/- and above only. Payment under this benefit does not form part of the sum insured but will impact the Bonus

### ❖ Repatriation of Mortal Remains

Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.5,000/- per policy period towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the sum insured but will impact the Bonus.

### ❖ Treatment in Preferred Network Hospitals

In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may suggest an appropriate hospital from the network for treatment. Where the insured accepts the same and undergoes treatment in the suggested hospital, an amount calculated at 1% of

Basic Sum Insured subject to a maximum of Rs. 5,000/- per policy period is payable as lump sum.

**Note:** This benefit is available for Basic Sum Insured of Rs. 3,00,000/- and above only.

Payment under this benefit does not form part of the sum insured but will impact Bonus.

For list of preferred network hospitals please visit website : www.starhealth.in.

### ❖ Shared Accommodation

If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount as per table given below will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

Payment under this benefit does not form part of the sum insured but will impact Bonus.

Sum Insured Rs.	Limit per day Rs.
1,00,000/- and 2,00,000/-	Not Payable
3,00,000/- to 15,00,000/-	800/- per day
20,00,000/- and 25,00,000/-	1,000/- per day

**Note:** This benefit is available for Basic Sum Insured of Rs.3,00,000/- and above only

### ❖ AYUSH Treatment

**Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines** in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health is payable up to the limits given below:

Sum Insured Rs.	Limit per policy period Rs.
1,00,000/- to 4,00,000/-	Up to 10,000
5,00,000/- to 15,00,000/-	Up to 15,000
20,00,000/- and 25,00,000/	Up to 20,000

**Note:** Payment under this benefit forms part of the sum insured and will impact the Bonus

### ❖ Second Medical Opinion

The Insured Person is given the facility of obtaining a Medical Second Opinion from a Doctor in the Company's network of Medical Practitioners. To utilize this benefit, all medical records should be forwarded to the mail-id: e\_medicalopinion@starhealth.in

### ❖ Assisted Reproduction Treatment: The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for sub-fertility subject to:

1. Awaiting period of 36 months from the date of first inception of this policy with the Company for the insured person.  
The maximum liability of the Company for such treatment shall be limited to Rs.1,00,000/- for Sum Insured of Rs.5,00,000/- and Rs.2,00,000/- for Sum Insured of Rs.10,00,000/- and above for every block of 36 months and payable on renewal
2. For the purpose of claiming under this benefit, in-patient treatment is not mandatory.
3. Automatic Restoration of Basic Sum Insured, Recharge Benefit shall not be applicable for this benefit.

**Note:** To be eligible for this benefit both husband and spouse should stay insured continuously without break under this policy for every block. This coverage is available only for sum insured options of Rs.5,00,000/- and above.

This benefit covers intrauterine insemination (IUI), Intra-Cytoplasmic Sperm Injection (ICSI), In-Vitro Fertilisation( IVF) and TESA / TESE (Testicular / Epididymal Sperm Aspiration / Extraction)

### ❖ Additional Sum Insured for Road Traffic Accident (RTA): Additional Sum Insured for Road Traffic Accident (RTA) : If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic sum insured shall be increased by 25% subject to a maximum of Rs. 5,00,000/- . This benefit is payable only if the insured person was wearing a helmet and travelling in a two wheeler either as a rider or as a pillion rider. The additional sum insured shall be available only once during the policy period and should be used for the particular hospitalization following RTA & cannot be carried forward.

Automatic Restoration of Basic Sum Insured and Recharge Benefit shall not apply for this benefit

### ❖ Automatic Restoration of Sum Insured: There shall be automatic restoration of the Basic Sum Insured immediately upon exhaustion of the limit of coverage which has been defined during the policy period.

Such Automatic Restoration is available 3 times at 100% each time, during the policy period. Each restoration will operate only after the exhaustion of the earlier one.

It is made clear that such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The unutilized restored sum insured cannot be carried forward.

**Note:** Automatic Restoration of Basic Sum Insured is available only for sum insured options of Rs.3,00,000/- and above

### ❖ Limits for cataract surgery: Expenses incurred on treatment of Cataract is subject to the limits as per the following table

Sum Insured Rs.	Limit per eye Rs.	Limit per policy period Rs.
1,00,000/- and 2,00,000/-	Up to 12,000/-per eye, per policy period	
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-
10,00,000/- to 25,00,000/-	Up to 50,000/-	Up to 75,000/-

### ❖ Recharge Benefit

If the limit of coverage under the policy is exhausted / exceeded during the policy period, additional indemnity upto the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. This is in addition to the 'Restore' benefit available under the policy. The unutilized Recharge amount cannot be carried forward.

Sum Insured (Rs.)	Limit Rs.
1,00,000/- and 2,00,000/-	Not Available
3,00,000/-	75,000/-
4,00,000/-	1,00,000/-
5,00,000/- to 25,00,000/-	1,50,000/-

### ❖ Bonus

In respect of a claim free year of Insurance, for the Basic Sum Insured options Rs.3,00,000/- and above, the insured would be entitled to benefit of bonus of 25% of the expiring Basic Sum Insured in the second year and additional 10% of the expiring Basic sum Insured for the subsequent years. The maximum allowable bonus shall not exceed 100%

The Bonus will be calculated on the expiring sum insured or on the renewed sum insured whichever is less. Bonus will be given on that part of sum insured which is continuously renewed. If the insured opts to reduce the sum insured at the subsequent renewal, the limit of indemnity by way of such Bonus shall not exceed such reduced sum insured.

Bonus shall be available only upon timely renewal without break or upon renewal within the grace period allowed. In the event of a claim, such bonus so granted will be reduced at the same rate at which it has accrued. However the Basic sum insured, will not be reduced.

### ❖ Co-Payment

This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years.

### ❖ Exclusions

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
2. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons)
3. Congenital External Condition / Defects / Anomalies
4. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable)
5. Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
6. Psychiatric, mental and behavioral disorders.
7. Intentional self injury
8. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
9. Venereal Disease and Sexually Transmitted Diseases,
10. 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)
11. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
12. All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or HIV / AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.
13. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).

For Health Section : Premium in Rs. (Excluding Tax)

	Plan Type	1A+1C										1A+2C										1A+3C										
		Age in yrs	16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80	16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80	16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
		Sum Insured	-35										-35										-35									
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	300000	7210	7925	11315	13630	17545	22280	27895	31150	34185	36860	9400	10125	13465	16240	19870	25540	31030	34660	38050	41030	12830	14190	18955	23115	28365	35945	41220	46070	50600	54585	
	400000	8175	8975	12770	15455	19840	25145	31435	35080	38480	41470	10625	11435	15180	18375	22445	28795	34945	39010	42805	46145	14465	15990	21330	26080	31960	40450	46355	51790	56865	61325	
	500000	8985	9795	13640	16855	21470	27050	33665	37495	41070	44220	11465	12290	16085	19930	24205	30890	37355	41630	45620	49135	15360	16905	22315	28030	34215	43145	49355	55070	60405	65100	
	1000000	11475	12495	17330	20690	26280	33040	41055	45695	50030	53845	14595	15630	20400	24415	29595	37690	45530	50710	55540	59795	19490	21435	28235	34230	41720	52540	60065	66990	73455	79140	
	1500000	13540	14750	20450	24640	31235	39210	48670	54145	59260	63760	17225	18445	24075	29035	35145	44700	53950	60060	65765	70785	23000	25295	33320	40615	49455	62225	71105	79275	86900	93610	
	2000000	15260	16610	22995	27610	34995	43930	54520	60660	66385	71425	19385	20750	27055	32530	39380	50075	60435	67280	73670	79290	25855	28420	37405	45505	55400	69705	79650	88800	97340	104860	
	2500000	16875	18360	25390	30395	38520	48350	60000	66750	73050	78595	21415	22920	29850	35810	43345	55115	66505	74035	81065	87250	28530	31355	41240	50085	60970	76700	87645	97710	107105	115370	
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	300000	6295	6915	9835	11855	15230	19315	24160	26960	29580	31885	8180	8805	11685	14105	17235	22125	26860	29990	32910	35480	11140	12310	16420	20035	24560	31095	35645	39825	43730	47165	
	400000	7150	7840	11110	13470	17250	21825	27250	30390	33320	35900	9260	9965	13190	15990	19495	24975	30275	33780	37050	39930	12575	13890	18490	22630	27700	35020	40110	44795	49170	53015	
	500000	8180	8905	12335	15115	19200	24135	29990	33380	36545	39330	10395	11130	14515	17835	21620	27535	33260	37040	40575	43680	13870	15250	20080	25005	30475	38380	43880	48935	53655	57810	
	1000000	10615	11545	15940	19025	24105	30250	37535	41755	45695	49165	13450	14395	18730	22410	27120	34480	41605	46315	50710	54575	17905	19670	25850	31335	38140	47980	54820	61115	66990	72160	
	1500000	12525	13620	18810	22670	28665	35920	44520	49500	54145	58235	15875	16985	22100	26670	32225	40910	49320	54875	60060	64625	21125	23210	30505	37200	45230	56840	64915	72340	79275	85375	
	2000000	14120	15350	21155	25405	32120	40245	49875	55450	60660	65240	17870	19115	24845	29880	36105	45835	55250	61475	67280	72390	23755	26085	34255	41675	50675	63675	72720	81035	88800	95635	
	2500000	15625	16975	23365	27975	35360	44295	54890	61025	66750	71790	19750	21120	27420	32900	39745	50445	60805	67650	74035	79660	26220	28790	37775	45870	55770	70070	80015	89170	97710	105225	
Zone 2 : Coimbatore, Indore City, and Rest of Kerala	300000	6025	6610	9390	11330	14545	18435	23045	25715	28210	30400	7820	8415	11160	13470	16455	21110	25620	28600	31380	33825	10635	11755	15665	19120	23430	29655	33985	37965	41685	44955	
	400000	6845	7505	10620	12880	16480	20840	26000	28995	31785	34240	8855	9525	12595	15280	18620	23835	28885	32220	35335	38080	12010	13265	17645	21605	26430	33405	38250	42715	46880	50540	
	500000	7885	8590	11925	14505	18430	23180	28805	32070	35110	37790	10035	10750	14040	17120	20760	26445	31950	35585	38980	41970	13415	14755	19440	24015	29275	36875	42160	47025	51560	55555	
	1000000	10350	11250	15515	18525	23455	29425	36500	40595	44420	47785	13105	14020	18225	21810	26385	33530	40445	45020	49285	53040	17425	19140	25140	30475	37085	46635	53280	59390	65095	70115	
	1500000	12210	13270	18305	22075	27895	34940	43285	48120	52635	56605	15460	16535	21505	25955	31350	39785	47945	53340	58375	62805	20555	22580	29660	36180	43980	55250	63090	70300	77030	82955	
	2000000	13765	14960	20595	24745	31260	39150	48495	53910	58965	63415	17405	18615	24175	29085	35130	44575	53715	59760	65395	70360	23120	25385	33315	40540	49275	61895	70675	78750	86290	92925	
	2500000	15240	16550	22750	27245	34420	43095	53375	59335	64895	69785	19245	20570	26690	32025	38675	49060	59120	65765	71965	77425	25525	28015	36740	44620	54230	68115	77775	86660	94950	102245	
Zone 3 : Rest of India	300000	5530	6065	8590	10370	13295	16830	21020	23450	25715	27710	7160	7700	10195	12320	15030	19265	23360	26070	28600	30825	9720	10735	14295	17455	21370	27030	30965	34585	37965	40940	
	400000	6290	6890	9720	11805	15080	19040	23735	26455	28995	31225	8120	8725	11520	13990	17025	21765	26355	29390	32220	34715	10985	12125	16110	19740	24125	30465	34870	38930	42715	46045	
	500000	7400	8055	11140	13335	16905	21220	26335	29300	32070	34500	9395	10055	13100	15715	19020	24190	29195	32500	35585	38305	12520	13760	18100	21980	26760	33670	38475	42895	47025	50655	
	1000000	9730	10565	14515	17325	21895	27420	33970	37760	41305	44420	12280	13125	17025	20370	24605	31220	37625	41860	45810	49285	16280	17870	23425	28390	34510	43355	49505	55165	60445	65095	
	1500000	11475	12460	17125	20665	26050	32575	40300	44780	48955	52635	14485	15485	20085	24255	29250	37060	44615	49610	54275	58375	19210	21080	27640	33720	40945	51380	58635	65315	71545	77030	
	2000000	12950	14050	19275	23160	29195	36500	45155	50170	54850	58965	16320	17440	22590	27180	32780	41520	49985	55580	60800	65395	21605	23705	31050	37785	45875	57560	65690	73170	80150	86290	
	2500000	14340	15550	21295	25505	32145	40180	49700	55215	60365	64895	18045	19275	24940	29930	36085	45705	55015	61170	66915	71965	23865	26170	34250	41595	50490	63345	72290	80515	88195	94950	

A = Adult, C = Child, 2A = Self + Spouse

1

2

3

4

5

6

Please take the age of the Eldest person

For Health Section : Premium in Rs. (Excluding Tax)

	Plan Type	2A										2A+1C										
		Age-band	16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80	16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
		in years	-35										-35									
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	300000	8015	9500	13695	17055	21445	26610	31255	34915	37645	40590	9790	11230	15490	19130	23900	28520	32680	36510	40080	43225	
	400000	9075	10740	15435	19290	24210	29995	35200	39295	42350	45655	11065	12675	17445	21615	26960	32135	36795	41080	45080	48600	
	500000	9895	11585	16345	20890	26065	32145	37620	41930	45145	48615	11915	13545	18380	23335	28955	34400	39300	43805	48015	51715	
	1000000	12620	14740	20730	25580	31845	39215	45850	51065	54965	59170	15155	17210	23290	28540	35350	41945	47880	53345	58440	62925	
	1500000	14895	17400	24460	30405	37805	46500	54325	60485	65080	70045	17885	20310	27485	33905	41935	49720	56725	63170	69185	74480	
	2000000	16770	19575	27485	34070	42355	52095	60860	67755	72905	78465	20125	22835	30870	37985	46980	55700	63545	70765	77500	83430	
	2500000	18540	21625	30330	37505	46615	57330	66975	74560	80220	86340	22230	25215	34050	41815	51705	61295	69930	77870	85280	91800	
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	300000	6985	8270	11885	14810	18595	23050	27055	30205	32560	35100	8520	9760	13430	1660							

For Health Section : Premium in Rs. (Excluding Tax)

	Plan Type	2A+2C										2A+3C											
		Age in yrs		16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80	16days	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
		Sum Insured	-35											-35									
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	300000	12030	13305	17760	21665	26570	31730	36370	40640	44625	48130	15890	17595	23550	28700	35255	42150	48355	54065	59390	64080		
	400000	13575	15000	19990	24455	29950	35725	40925	45705	50170	54100	17895	19805	26475	32335	39680	47400	54350	60740	66710	71960		
	500000	14460	15905	20960	26325	32105	38175	43645	48675	53365	57500	18840	20770	27530	34605	42335	50455	57760	64485	70760	76280		
	1000000	18355	20175	26530	32160	39160	46520	53145	59240	64925	69930	23865	26290	34790	42195	51555	61395	70250	78395	86000	92690		
	1500000	21660	23805	31305	38175	46435	55120	62935	70125	76835	82745	28160	31025	41055	50015	61060	72670	83120	92730	101705	109600		
	2000000	24355	26755	35155	42770	52025	61750	70500	78555	86070	92685	31630	34840	46070	56035	68405	81405	93110	103875	113920	122765		
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	300000	10450	11550	15390	18785	23015	27460	31460	35145	38580	41600	13780	15245	20380	24850	30500	36445	41795	46715	51305	55350		
	400000	11805	13035	17335	21230	25970	30945	35430	39550	43400	46785	15530	17175	22925	28020	34355	41010	47000	52510	57655	62180		
	500000	13065	14355	18870	23495	28610	33985	38820	43275	47425	51080	16975	18700	24735	30825	37660	44850	51315	57265	62820	67705		
	1000000	16870	18520	24300	29450	35815	42510	48530	54070	59240	63790	21875	24085	31810	38575	47085	56030	64080	71485	78395	84480		
	1500000	19910	21855	28675	34980	42490	50385	57490	64025	70125	75495	25815	28420	37540	45745	55785	66340	75835	84575	92730	99910		
	2000000	22390	24570	32210	39190	47600	56445	64400	71720	78555	84570	29005	31920	42135	51245	62495	74315	84950	94740	103875	111910		
Zone 2 : Coimbatore, Indore City, and Rest of Kerala	300000	9980	11025	14685	17930	21955	26190	30000	33505	36780	39660	13150	14545	19435	23705	29085	34745	39840	44530	48900	52750		
	400000	11280	12450	16545	20270	24785	29525	33790	37720	41385	44610	14830	16390	21870	26740	32770	39110	44815	50060	54960	59270		
	500000	12630	13885	18265	22560	27480	32645	37300	41580	45575	49090	16425	18100	23960	29610	36185	43095	49310	55035	60375	65070		
	1000000	16425	18025	23635	28650	34830	41325	47170	52550	57570	61985	21285	23425	30930	37505	45770	54450	62265	69455	76165	82070		
	1500000	19375	21265	27890	34025	41315	48980	55880	62225	68150	73360	25110	27640	36490	44475	54225	64470	73695	82175	90095	97065		
	2000000	21795	23910	31330	38125	46290	54875	62600	69710	76345	82180	28215	31050	40965	49830	60750	72225	82555	92055	100925	108730		
Zone 3 : Rest of India	300000	9125	10075	13400	16370	20035	23880	27345	30530	33505	36125	12005	13275	17720	21620	26515	31660	36290	40550	44530	48025		
	400000	10320	11385	15110	18525	22630	26940	30820	34385	37720	40650	13545	14970	19950	24405	29890	35650	40835	45610	50060	53980		
	500000	11795	12955	17015	20660	25130	29830	34055	37945	41580	44775	15310	16860	22290	27065	33045	39325	44980	50180	55035	59305		
	1000000	15355	16840	22035	26700	32425	38435	43850	48830	53480	57570	19855	21840	28785	34900	42550	50590	57830	64485	70700	76165		
	1500000	18115	19865	25995	31725	38480	45575	51960	57840	63320	68150	23425	25765	33960	41405	50430	59920	68455	76310	83645	90095		
	2000000	20380	22345	29210	35550	43110	51060	58215	64795	70940	76345	26330	28950	38130	46390	56500	67125	76690	85485	93700	100925		
2500000	22515	24670	32225	39135	47455	56195	64065	71305	78060	84010	29055	31940	42040	51060	62180	73865	84385	94065	103095	111045			

A = Adult, C = Child, 2A = Self + Spouse

Please take the age of the Eldest person

For Life Section : Premium in Rs. for Female lives (Excluding Tax)

Age at entry	Sum Assured in Lakhs														
	3	4	5	6	7	8	9	10	11	12	13	14	15		
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510	3,900	4,290	4,680	5,070	5,460	5,850	6,240	
19	1,170	1,560	1,950	2,340	2,730	3,120	3,510	3,900	4,290	4,680	5,070	5,460	5,850	6,240	
20	1,170	1,560	1,950	2,340	2,730	3,120	3,510	3,900	4,290	4,680	5,070	5,460	5,850	6,240	
21	1,170	1,560	1,950	2,340	2,730	3,120	3,510	3,900	4,290	4,680	5,070	5,460	5,850	6,240	
22	1,179	1,572	1,965	2,358	2,751	3,144	3,537	3,930	4,323	4,716	5,109	5,502	5,895	6,288	
23	1,185	1,580	1,975	2,370	2,765	3,160	3,555	3,950	4,345	4,740	5,135	5,530	5,925	6,320	
24	1,191	1,588	1,985	2,382	2,779	3,176	3,573	3,970	4,367	4,764	5,161	5,558	5,955	6,352	
25	1,194	1,592	1,990	2,388	2,786	3,184	3,582	3,980	4,378	4,776	5,174	5,572	5,970	6,368	
26	1,197	1,596	1,995	2,394	2,793	3,192	3,591	3,990	4,387	4,785	5,183	5,581	5,980	6,376	
27	1,200	1,600	2,000	2,400	2,800	3,200	3,600	4,000	4,400	4,800	5,200	5,600	6,000	6,400	
28	1,206	1,608	2,010	2,412	2,814	3,216	3,618	4,020	4,422	4,824	5,226	5,628	6,030	6,432	
29	1,209	1,612	2,015	2,418	2,821	3,224	3,627	4,032	4,434	4,836	5,238	5,640	6,042	6,444	
30	1,212	1,616	2,020	2,424	2,828	3,232	3,636	4,040	4,440	4,842	5,244	5,646	6,048	6,448	
31	1,218	1,624	2,030	2,436	2,842	3,248	3,654	4,062	4,464	4,866	5,268	5,670	6,060	6,456	
32	1,227	1,636	2,045	2,454	2,863	3,272	3,681	4,104	4,512	4,920	5,328	5,736	6,144	6,552	
33	1,236	1,648	2,060	2,472	2,884	3,296	3,708	4,146	4,560	4,974	5,388	5,796	6,204	6,612	
34	1,248	1,664	2,080	2,496	2,912	3,328	3,744	4,194	4,614	5,034	5,454	5,874	6,294	6,714	
35	1,263	1,684	2,105	2,526	2,947	3,368	3,789	4,252	4,680	5,108	5,536	5,964	6,392	6,820	
36	1,281	1,708	2,135	2,562	2,989	3,416	3,843	4,326	4,764	5,202	5,640	6,078	6,516	6,954	
37	1,302	1,736	2,170	2,604	3,038	3,472	3,906	4,350	4,800	5,244	5,688	6,132	6,576	7,020	
38	1,323	1,764	2,205	2,646	3,087	3,528	3,969	4,422	4,878	5,334	5,790	6,246	6,702	7,158	
39	1,737	2,316	2,895	3,474	4,053	4,632	5,211	5,790	6,369	6,948	7,527	8,106	8,685	9,264	
40	1,770	2,360	2,950	3,540	4,130	4,720	5,310	5,900	6,490	7,080	7,670	8,260	8,850	9,440	
41	1,806	2,408	3,010	3,612	4,214	4,816	5,418	6,020	6,622	7,224	7,826	8,428	9,030	9,632	
42	1,848	2,464	3,080	3,696	4,312	4,928	5,544	6,160	6,776	7,392	8,008	8,624	9,240	9,856	
43	1,899	2,532	3,165	3,798	4,431	5,064	5,697	6,330	6,964	7,598	8,232	8,866	9,500	10,134	
44	1,956	2,608	3,260	3,912	4,564	5,216	5,868	6,520	7,172	7,824	8,476	9,128	9,780	10,432	
45	2,022	2,696	3,370	4,044	4,718	5,392	6,066	6,740	7,414	8,088	8,762	9,436	10,110	10,784	
46	2,097	2,796	3,495	4,194	4,893	5,592	6,291	6,990	7,689	8,388	9,087	9,786	10,485	11,184	
47	2,181	2,908	3,635	4,362	5,089	5,816	6,543	7,270	7,997	8,724	9,451	10,178	10,905	11,632	
48	2,280	3,040	3,800	4,560	5,320	6,080	6,840	7,600	8,360	9,120	9,880	10,640	11,400	12,160	
49	3,009	4,012	5,015	6,018	7,021	8,024	9,027	10,030	11,033	12,036	13,039	14,042	15,045	16,048	
50	3,129	4,172	5,215	6,258	7,301	8,344	9,387	10,430	11,473	12,516	13,559	14,602	15,645	16,688	
51	3,261	4,348	5,435	6,522	7,609	8,696	9,783	10,870	11,957	13,044	14,131	15,218	16,305	17,392	
52	3,402	4,536	5,670	6,804	7,938	9,072	10,206	11,340	12,474	13,608	14,742	15,876	17,010	18,144	
53	3,552	4,736	5,920	7,104	8,288	9,472	10,656	11,840	13,024	14,208	15,392	16,576	17,760	18,944	
54	3,708	4,944	6,180	7,416	8,652	9,888	11,124	12,360	13,596	14,832	16,068	17,304	18,540	19,776	
55	3,876	5,168	6												