



# YOUNG STAR INSURANCE POLICY

UNIQUE ID: SHAHLIP20132V011920

# WHO CAN TAKE POLICY?

## Who can enter?

- Adults: 18 to 40 years
- Dependent children: 91 days old to 25 years (Can be covered only on floater)

## Continuity

- Life time renewal
- Policy Term 1 & 2 year





# SUM INSURED OPTIONS

**NINE SI OPTIONS AVAILABLE**



- 3 Lac sum Insured is available for individual only.
- All other options available both on individual and floater basis.



# INDIVIDUAL OR FLOATER .... CHOOSE

UP TO 3 CHILDREN CAN BE COVERED IN A SINGLE POLICY

1A

1A+1C

1A+2C

1A+3C

2A

2A+1C

2A+2C

2A+3C



## Note

- Midterm inclusion of newly married spouse / new born baby and/ or legally adopted child is permissible on paying proportionate premium.
- Intimation - within 45 days from the date of marriage or date of adoption and for newborn within 90 days from the date of birth.

# PLAN OPTIONS

## TWO PLANS TO CHOOSE

- **SILVER PLAN – Comes with number of benefits**
- **GOLD PLAN – Includes all benefits of Silver plan and has Maternity Benefit and Hospital Cash Benefit additionally**



- Room rent - Single Private A/C room Actuals
- Road Ambulance - Actuals
- Pre hospitalisation - 60 Days - Actuals
- Post hospitalisation - 90 Days - Actuals
- All Day care procedures are covered – No Sub-limits
- Automatic restoration 100 % Basic SI upon use of partial/full limit of coverage - For all Claims
- Road Traffic Accident - 25% SI Max Rs 10 Lac
- Waiting Period - PED 12 Consecutive months
- 10% discount in premium - Avail policy before age of 36 yrs and pay renewals upto 40 years





**Up-to Rs.30,000/- per delivery expenses - Two Deliveries covered (Gold Plan)**



**Hospital Cash - Rs 1000 Per day (Gold Plan)**



**No claim bonus - 20% for each claim free year  
Max 100% accumulation**



**Health check up - Every year irrespective of claim  
/ No Claim at networked facility**



**E-Medical Opinion**



**Installment premium payment option  
Monthly/Quarterly/Half yrly/Annual**



**Star Wellness Program - Up to 10 % discount in premium**



EXPENSES ON HOSPITALIZATION FOR A MINIMUM PERIOD OF 24 HOURS COVERED

## Cashless

Network Hospitals

Agreed Network Hospitals

## Reimbursement

Non-Network Hospitals





**ACTUALS**

**(Applicable for both Silver and Gold Plan)**

**Single Private A/C room\* for hospital stay – single occupancy A/C room with attached rest room and couch for attendant, may have television and telephone – Most economical as Single occupancy.**

**\* No cap for room cost**

**\* But, if stay is in Deluxe/Luxury/Suite room, costs will be limited to what is required for a Single Private A/C room. Proportionate deduction will be applied.**



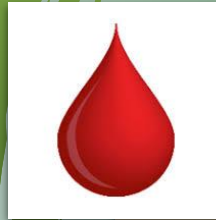
# HOSPITALIZATION

\*CONNECTED TREATMENT EXPENSES



## Professional fee

- Surgeon
- Anesthetist
- Medical Practitioner
- Consultants
- Specialist fees



## Medical Services

- Anesthesia
- Blood
- Oxygen
- OT charges
- Dialysis
- ICU
- Surgical appliances



## Drugs and medicines

- Medicines and Drugs
- Diagnostic materials
- X-ray
- Chemotherapy
- Radiotherapy
- Stent

## Road Ambulance

- For shifting patient to hospital
- For shifting between hospitals
- On Actual Basis



# DAYCARE, PRE & POST HOSPITALIZATION



- **All day care procedures are covered**
- **Pre hospitalization - 60 days - Actuals**
- **Post Hospitalization - 90 days - Actuals**





# AUTOMATIC RESTORATION

AS GOOD AS A SECOND POLICY, FREE OF COST



- **100 % Basic SI immediately upon partial/full utilization of limit of coverage (Basic SI+NCB)**
- ***Can be utilized for all claims during the policy period***
- **Maximum liability of the company in a single claim under a policy year shall not exceed the limit of coverage**
- **Refill only once in a policy term**
- **Unutilized restored SI cannot be carried forward**



# AUTOMATIC RESTORATION

## ILLUSTRATION

<b>Period of Insurance From</b>	<b>01.04.2019</b>	
Basic Sum Insured	Rs 5,00,000	<b>A</b>
Add Cumulative Bonus	Rs 1,00,000	<b>B</b>
Limit of Coverage	Rs 6,00,000	<b>A+B</b>
Claim on <b>1.11.2019</b> Amount Rs.	Rs 1,00,000	<b>C</b>
Balance Limit of Coverage <b>(A+B-C)</b>		<b>Rs 5,00,000</b>
Automatic Restoration triggered on <b>1.11.2019</b>		<b>Rs 5,00,000</b>
Total cover available for the balance policy period from <b>01.11.2019 to 31.03.2020</b>		<b>Rs 10,00,000</b>
Single Claim Maximum cover available for the balance period from <b>01.11.2019 to 31.03.2020</b>		<b>Rs 6,00,000</b>

**Note - For a single claim the amount should not exceed Basic SI+ NCB. In this example total cover available is Rs 10,00,000 but for single claim the amount should not exceed Rs 6,00,000**



# ADDITIONAL SUM INSURED FOR ROAD TRAFFIC ACCIDENT



while travelling in Two Wheeler if insured person meets with accident resulting in in-patient hospitalization

Basic SI shall be increased by 25% subject to maximum of Rs 10 Lac

- Additional RTA SI shall be available after exhaustion of the limit of coverage (Baic SI+ No claim bonus)
- Insured person was wearing helmet and was either riding or travelling as pillon rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record
- Additional RTA SI available only once during policy period
- Available RTA SI can be utilised for that particular hospitalisation only
- The unutilized balance cannot be carried forward for the remaining policy period or for renewal
- This benefit shall not apply for day care treatment
- Claim under this benefit will impact the cumulative bonus

Sum Insured (Rs)	RTA 25% max Rs 10 Lac (Rs)
3 Lac	.75 Lac
5 Lac	1.25 Lac
10 Lac	2.5 Lac
15 Lac	3.75 Lac
20 Lac	5 Lac
25 Lac	6.25 Lac
50 Lac	10 Lac
75 Lac	10 Lac
1 Cr	10 Lac



# NO CLAIM BONUS

FOR EVERY CLAIM FREE YEAR

**A REWARD FOR RUNNING POLICY WITHOUT CLAIMS EARN UP TO 100% OF SI FREE OF COST**

- 20% of SI on each claim free year
- Maximum Accumulation 100%
- NCB calculated on Expiring SI
- If SI reduced on renewal NCB Calculated on reduced SI
- Partial / Full utilisation of SI on Claims – NCB granted will be reduced at the rate it has accrued
- Full utilisation of SI and Partial utilisation of NCB on claims - reduction will be on Balance NCB
- Full utilisation of SI and NCB on claims – NCB will be Nil on renewal

Sum Insured	NCB – for every claim free year 20%	Maximum Accumulation - NCB
3 Lac	.60 Lac	3 Lac
5 Lac	1 Lac	5 Lac
10 Lac	2 Lac	10 Lac
15 Lac	3 Lac	15 Lac
20 Lac	4 Lac	20 Lac
25 Lac	5 Lac	25 Lac
50 Lac	10 Lac	50 Lac
75 Lac	15 Lac	75 Lac
1 Cr	20 Lac	1 Cr





# TOTAL SUPPORT FROM YOUNG STAR

## TOTAL BENEFITS

- Basic Sum Insured
- Accumulated NCB
- Automatic Restoration
- RTA – Sum Insured

**UP TO 3.25 TIMES SUPPORT**

Basic Sum Insured (Rs)	NCB-Maximum Accumulation (Rs)	Automatic Restoration 100% SI (Rs)	Road Traffic Accident (RTA) 25% Max Rs 10 Lac (Rs)	Total Support
3 Lac	3 Lac	3 Lac	.75 Lac	9.75 Lac
5 Lac	5 Lac	5 Lac	1.25 Lac	16.25 Lac
10 Lac	10 Lac	10 Lac	2.5 Lac	32.5 Lac
15 Lac	15 Lac	15 Lac	3.75 Lac	48.75 Lac
20 Lac	20 Lac	20 Lac	5 Lac	65 Lac
25 Lac	25 Lac	25 Lac	6.25 Lac	81.25 Lac
50 Lac	50 Lac	50 Lac	10 Lac	1.6 Cr
75 Lac	75 Lac	75 Lac	10 Lac	2.35 Cr
1 Cr	1 Cr	1 Cr	10 Lac	3.1 Cr



# HEALTH CHECK-UP

FOR EVERY YEAR - IRRESPECTIVE OF CLAIM



- Available on each policy year (irrespective of claim/No Claim)
- Available at network facility
- Available on Policy Renewal and renewed policy is in force
- Maximum limit shall not exceed the limit applicable for renewed sum Insured
- Payment under this benefit does not form part of the basic SI
- Unutilised Balance can not be carried forward

SI (Rs)	Individual (Rs)	Floater (Rs)
3 Lac	1,500	NA
5 Lac	2,000	3,000
10 Lac	3,000	4,000
15 Lac and above	3,500	5,000

In our Network hospitals





# E-MEDICAL OPINION

**FREE-OF-COST FACILITY !**

**WE UNDERSTAND THAT A E- MEDICAL OPINION FOR TREATMENT OPTIONS IS VALUABLE IN SERIOUS AILMENTS**

- **E-medical opinion is provided on the specific request from the insured**
- **Opinion not on the basis of clinical examination but based on the documents submitted.**
- **Opinion is for medical reasons and not for medico-legal purpose**
- **Documents can be sent to [e\\_medical.opinion@starhealth.in](mailto:e_medical.opinion@starhealth.in)**

## **\*COVERAGE FOR DELIVERY (GOLD PLAN)**

- Expenses for delivery including delivery by C- Sec (also pre-natal and post natal expenses) up-to Rs.30,000/- per delivery is payable
- Available when both self and spouse are covered either on floater or individual basis for a continuous period of 36 months
- Available for a maximum of 2 deliveries in the life time
- Waiting period of 24 months applicable between deliveries
- Pre & Post hospitalisation and Hospital Cash benefit are not applicable
- Claims under this section will not reduce the Sum Insured



**WORRIED ABOUT DELIVERY EXPENSES OF THE NEW ARRIVAL?**

## **\*HOSPITAL CASH (GOLD PLAN)**

**EXTRA CASH EVERY DAY. TAKES CARE OF YOUR UNCOVERED SUNDRY EXPENSES!**

- **Rs. 1000 per day of Hospitalisation**
- **Maximum 7 days per hospitalisation**
- **Maximum 14 days per policy Period**
- **Subject to 1 day deductible**
- **Payment does not form part of Sum Insured**



**\*THIS BENEFIT IS APPLICABLE TO GOLD PLAN**



# DISCOUNT IN PREMIUM

**10% discount in premium - Available subsequent renewals too**

Avail the policy before age of 36 years and pay renewals without any break, on completion of age 40 years

**Get 10% discount in premium**

- **Applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy.**
- **Available for all the subsequent renewals**
- **Not cumulative discount**
- **If an individual policy is converted into family floater policy at the time of renewal, then the discount is available on the family floater policy only if the age of the insured person added under the family floater policy is less than the age of 36 years**
- **Note: If individual members are covered for different sum Insured then the discount is available on the premium paid for lowest of all sum Insured at the first inception of the policy**



# INSTALLMENT PREMIUM OPTIONS

**Choose Monthly/ Quarterly/Half-yearly/Annual - Premium Payment Options at your convenience**

In case of claim, the company will automatically deduct all the future instalment premiums until date of expiry from the claim amount payable

If claim amount < sum of future instalments, claim is payable only if insured remits the entire future instalments immediately

- **Not apply to claim under “Cost of Health Check up” and E-Medical Opinion.**
- **Cannot be availed for midterm inclusion of family members.**
- **If the insured opts for cancellation of policy, the policy will be cancelled on “No refund basis” - Applicable only for monthly instalment**
- **A prorated refund of premium will be made on expiry of the policy for the period coverage was not available during the relaxation period.**

# TAX BENEFITS



Insured Person is eligible for relief under Section 80 D of the IT Act in respect of the premium paid by any mode other than cash





# PREMIUM

# DISCOUNT ILLUSTRATION

Age	Regular Premium	Wellness Discount @ 10%	10% discount after 40 years of age
33	9265	NA	NA
34	9265	8339	NA
35	9265	8339	NA
36	10760	9684	NA
37	10760	9684	NA
38	10760	9684	NA
39	10760	9684	NA
40	10760	9684	NA
41	12975	11678	10380
42	12975	11678	10380
43	12975	11678	10380
44	12975	11678	10380
45	12975	11678	10380
46	15495	13946	12396
47	15495	13946	12396
48	15495	13946	12396
49	15495	13946	12396
50	15495	13946	12396
51	19360	17424	15488
52	19360	17424	15488
53	19360	17424	15488
54	19360	17424	15488
55	19360	17424	15488
56	23140	20826	18512
57	23140	20826	18512
58	23140	20826	18512
59	23140	20826	18512
60	23140	20826	18512
61	28810	25929	23048
62	28810	25929	23048
63	28810	25929	23048
64	28810	25929	23048
65	28810	25929	23048



Policy Type 1 A, Age - 33, Sum Insured - 20 Lac,  
Discount 20 % given (Premium given is  
exclusive of tax)

# Illustration working for Instalment Premium

Illustration 1 - Monthly Instalment - 4% Loading	
Sum Insured	5,00,000
Family Size	2A + 3C
Age Band	51-55 ys
Annual Premium as per chart Rs.	23,155
Instalment Opted Monthly (No. Of Instalments)	12
Loading for Monthly Instalment	4%
Loading Amount	926
Annual Premium with loading	24,081
Monthly Instalment amount Excluding GST	2,007
Add Tax @ 18%	361
Monthly instalment Rs.	2,368

Illustration 2 - Half Yearly Instalment- 2% Loading	
Sum Insured	5,00,000
Family Size	2A + 3C
Age Band	51-55 ys
Annual Premium as per chart Rs.	23,155
Instalment Opted Halfyearly (No. Of Instalments)	2
Loading for Halfyearly Instalment	2%
Loading Amount	463
Annual Premium with loading	23,618
Halfyearly Instalment amount Excluding GST	11,809
Add Tax @ 18%	2,126
Halfyearly instalment Rs.	13,935

Illustration 3 - Quarterly Instalment - 3% Loading	
Sum Insured	5,00,000
Family Size	2A + 3C
Age Band	51-55 ys
Annual Premium as per chart Rs.	23,155
Instalment Opted Quarterly (No. Of Instalments)	4
Loading for Quarterly Instalment	3%
Loading Amount	695
Annual Premium with loading	23,850
Quarterly Instalment amount Excluding GST	5,962
Add Tax @ 18%	1,073
Quarterly instalment Rs.	7,036



# PREMIUM FOR MID TERM INCLUSION

Policy Term 1 Year					
Risk Period Up to	1 mth	3 mths	6 mths	9 mths	> 9 mths
Refund on existing plan's premium	74%	60%	40%	20%	NA
% to be charged on proposed plan's premium	74%	60%	40%	20%	

Policy Term 2 Years									
Risk period up to	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	> 21 mths
Refund on existing plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	NA
% to be charged on proposed plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	



# MID TERM INCLUSION

## Example -1

**If the Age of Spouse is Less than Age of Self (Gold Plan - 1 Year)**



Policy from date	01-10-2019
Policy to date	30-09-2020
Endorsement Effective from date	02-11-2019
Period month of Mid-term Inclusion	3 <sup>rd</sup> Month
Premium for 1A for 5L SI of Age of Individual(Self) is 35	Rs 6,080
Premium for 2A (Floater Scheme) for 5L SI of Age of Individual(Spouse) is 32	Rs 8,805
a) 60% Refund at 5L SI @ 6,080	Rs 3,648
b) 60% Addition at 5L SI @ 8,805	Rs 5,283
<b>Remaining Premium Payable (Result of b – a) This is excluding tax</b>	<b>Rs 1,635</b>



# MID TERM INCLUSION

## Example -2

**If the Age of Spouse is Greater than Age of the Self  
(Gold Plan - 1 Year)**

Policy from date	01-10-2019
Policy to date	30-09-2020
Endorsement Effective from date	02-11-2019
Period month of Mid-term Inclusion	6 <sup>th</sup> Month
Premium for 1A for 5L SI of Age of Individual(Self) is 35	Rs 6,080
Premium for 2A (Floater Scheme) for 5L SI of Age of Individual (Spouse) is 37	Rs 10,085
a) 60% Refund at 5L SI @ 6,080	Rs 3,648
b) 60% Addition at 5L SI @ 10,085	Rs 6,051
<b>Remaining Premium Payable (Result of b – a) This is excluding tax</b>	<b>Rs 2,403</b>

# STAR WELLNESS PROGRAM

Sr.No.	ACTIVITY	Maximum number of Wellness Points that can be earned under each policy in a policy year
1.	Manage and Track Health	
	Online Health Risk Assessment (HRA)	50
	Preventive Risk Assessment	200
2.	Affinity to Wellness	
	Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	Membership in a health club (for 1 year or more)	100
3.	Stay Active – If the Insured member achieves the step count target on mobile app	200
4.	Weight Management Program (for the Insured who is Overweight / Obese)	100
	Sharing Insured Fitness Success Story through adoption of Star Wellness Program (for the Insured who is not Overweight / Obese)	50
5.	Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
	On Completion of De-Stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125
	<b>Additional Wellness Services</b>	
6.	Online Chat with Doctor	
7.	Medical Concierge Services	
8.	Period & Fertility Tracker	
9.	Digital Health Vault	
10.	Wellness Content	
11.	Health Quiz & Gamification	
12.	Post-Operative Care	
13.	Discontinuation of Network Provider	



# STAR WELLNESS PROGRAM

Managed by Online Star Wellness Platform (digital platform)

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

Floater Policy	
Family Size	Weightage
Self, Spouse	1:1
Self, Spouse and Dependent Children (up to 18 years)	1:1:0:0:0
Self, Spouse and Dependent Children (aged above 18 years)	2:2:1:1:1

- This intends to promote, incentivize and to reward the Insured Person's healthy life style through various wellness activities.
- Makes insured person to earn wellness reward points which will be tracked and monitored by the Company.
- Can be utilized to get discount in premium.
- Applicable for aged 18 years and above only.
- Note - In case of two year policy, total number of wellness points earned in two year period will be divided by two.
- Each Insured Person will be given an Individual log-in facility, which will be linked to his/ her policy.



# ACTIVITY FOR WELLNESS PROGRAM



- **Manage & Track Health**
  - a) **Completion for Health Risk Assessment (HRA)**
  - b) **Preventive Risk Assessment**
- **Affinity towards wellness**
- **Stay Active**
- **Weight Management Program**
- **Chronic Condition Management Program**
- **Online Chat with Doctor**
- **Medical Concierge Services**
- **Period & Fertility Tracker**
- **Digital Health Vault**
- **Wellness Content**
- **Health Quiz & Gamification**
- **Post Operative Care**
- **Discounts from Network Providers**



# WELLNESS DISCOUNT

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

**Wellness program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities.**

**Get 10% premium discount**



# POLICY EXCLUSIONS

BE AWARE OF WAITING PERIODS &  
EXCLUSIONS



Policy  
Exclusions



# UNDERSTAND THE POLICY

## WAITING PERIOD

Certain diseases/conditions/treatments are not paid for:

- For the first 30 days of cover, no treatment benefits for any diseases/surgeries (Other than Accidents)
- For the first 12 consecutive months of cover, certain identified surgeries/medical conditions/diseases
- For the first 12 consecutive months - Pre-Existing Diseases (PED) – Declared and Endorsed in the policy



# FIRST 1 YEAR EXCLUSIONS\*



**A. Disease of ENT and Thyroid**

**B. All types of Hydrocele, Herina, Varicocele, Piles, Fistula, and Fissure in Ano**

**C. Diseases of Female Reproductive System**

**D. Calculus diseases of the gall bladder, Kidney and urinary tract**



\* For full list, please refer to the policy.



**Pre Existing Diseases Declared and endorsed in the policy are covered after 12 months from the date of inception**

**DON'T  
WAIT  
FOR ANYTHING**

\* For full list, please refer to the policy.



# SOME PERMANENT EXCLUSIONS\*

All Through Policy term

- **Circumcision  
Preputioplasty  
Frenuloplasty, Preputial  
Dilatation and Removal  
of SMEGMA**
- **Congenital External  
Condition / Defects /  
Anomalies**
- **Convalescence, general  
debility, run-down  
condition or rest cure**

- **Intentional self injury**
- **Use of intoxicating  
substances, substance  
abuse, drugs / alcohol,  
smoking and tobacco  
chewing**
- **Venereal Disease and  
Sexually Transmitted  
Diseases (Other than  
HIV)**

- **Injury/disease directly or  
indirectly caused by or  
arising from or war,  
invasion, act of foreign  
enemy, warlike operations**
- **Injury or disease directly  
or indirectly caused by or  
contributed to by nuclear  
weapons/materials**

\* For full list, please refer to the policy.



# SOME PERMANENT EXCLUSIONS \*

All Through Policy term

- Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity.
- Expenses incurred on High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty

- Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home.
- Unconventional, Untested, Unproven, Experimental therapies

- Stem cell Therapy, Autologous derived Stromal vascular fraction, Chondrocyte Implantation
- All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism and Change of Sex.

\* For full list, please refer to the policy.



# CLAIM PROCEDURE

For Reimbursement claims documents required

**Duly completed claim**

**form, and Pre Admission investigations and**

**Cash receipts and reports for tests done**

**Discharge Summary from the hospital**

**Receipts from doctors, surgeons, anaesthetist**

**Copy of PAN card**

**Cash receipts from hospital, chemists**

**Certificate from the attending doctor regarding the diagnosis**





# CLAIM PROCEDURE

For Cashless claims documents required

**Call the 24 hour help-line for assistance - 1800 425 2255/1800 104 2277**

**Inform the ID number for easy reference**

**On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk**

**Obtain the Pre-authorization Form from the Hospital Help Desk, complete the Patient Information and resubmit to the**

**The Treating Doctor will complete the hospitalization/treatment information and the hospital will fill up expected cost of treatment**

**The Company will process the request and call for additional documents/clarifications if the information**

**In case of Emergency Hospitalisation information to be given within 24 hours of hospitalisation**

**Cashless facility can be availed only in Network hospitals**

**furnished is inadequate**



# SELLING PROPOSITIONS - NEVER MISS THEM



**10% discount in premium - Avail policy before age of 36 yrs and pay renewals upto 40 years**

**Waiting Period - PED 12 Consecutive months**

**Automatic restoration 100 % Basic SI upon partial/full limit of coverage for all claims**

**Road Traffic Accident - 25% SI Max Rs 10 Lac**

**Waiting Period - Specific 4 categories of diseases 12 Consecutive months**

**Star Wellness Program - Up to 10 % discount in premium**



# SELLING PROPOSITIONS - NEVER MISS THEM



**Health check up - Every year irrespective of claim / No Claim at networked facility**

**Midterm Inclusion - No need to wait up to renewal to add a family member**

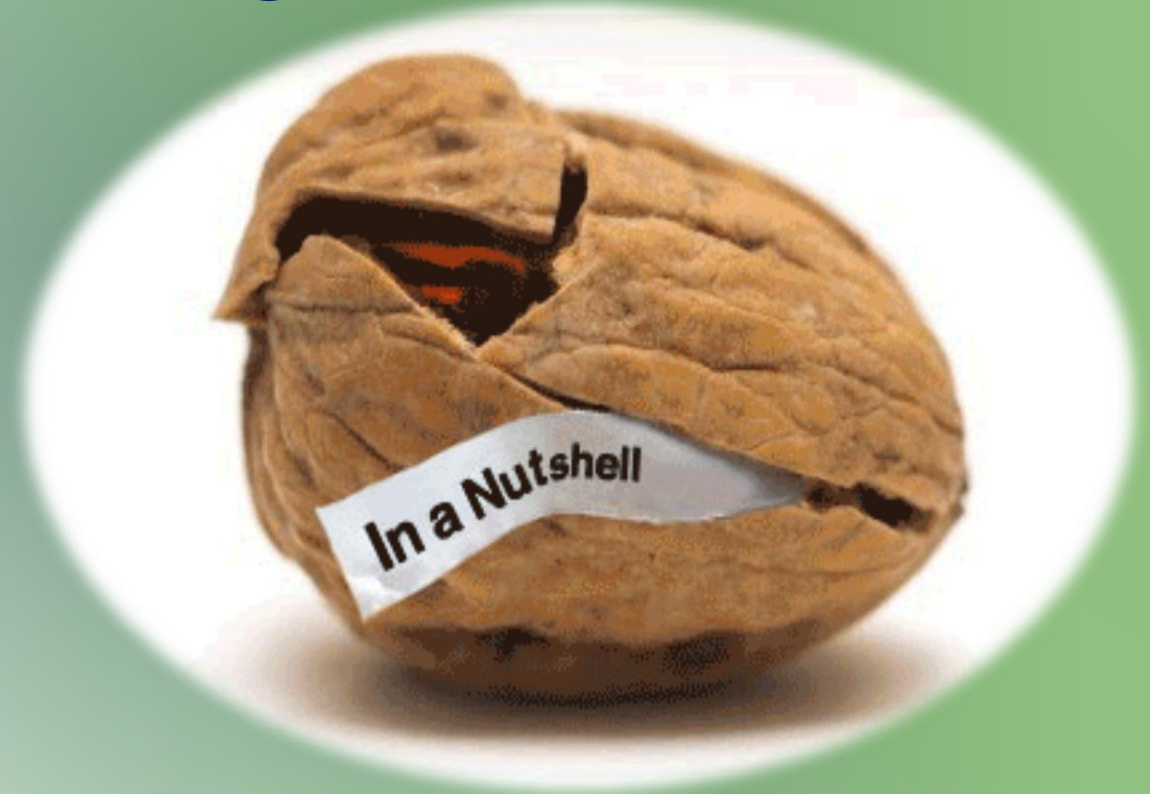
**Up-to Rs.30,000/- per delivery expenses  
(Gold Plan)**

**Hospital Cash - Rs 1000 Per day (Gold Plan)**

**No claim bonus - 20% for each claim free year  
Max 100% accumulation**

**All Day care Procedures are available**

# YOUNGSTAR INSURANCE PLAN – BRIEF NOTE





# PRICE YOU PAY...



## PREMIUM CHART



# PROPOSAL FORM

— BASIS OF YOUR CONTRACT....

- ✓ Proposal form has to be filled in by the proposer



**Celebrate**

**THANK YOU**

**SELLING OUR STAR'S - YOUNG STAR**