

STAR FIRST COMPREHENSIVE

Unique Identification No.: SHAHLIP18036V021718

Star Health and IndiaFirst Life bring you the care for health and security for life through Star First Comprehensive Insurance

The Health Section provides cover for hospitalization expenses for Individual as well as for the entire family on floater basis and the Life Section, which is available only for 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 3 months 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 renewal 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, Aadhar Card with date of birth.

★ Pre-acceptance Medical screening:

All persons who are above 50 yrs of age are to undergo pre-acceptance medical screening at the Company's nominated centers at the Company's cost. The age for screening and the cost are subject to change.

★ Benefits: Health Section:

- Expenses on hospitalization comprising of room rent (Single standard AC room) , boarding and nursing expenses.
- Surgeon's , anesthetist's, consultants and specialist's fees.
- Diagnostics, Anesthesia, blood, oxygen, operation theatre charges, pace makers, drugs and medicines.
- Emergency ambulance charges for transporting the insured patient to the hospital up-to the limits indicated in the Table of benefits.
- Air ambulance charges payable upto 10% of the sum insured (This benefit is available only for sum insured of Rs7.5Lacs and above)

★ **Pre-Hospitalization** medical expenses up-to 30 days prior to the date of hospitalization is payable.

★ **Post-Hospitalization medical expenses** up-to a period of 60 days after discharge from hospital is payable.

★ More Features:

Domiciliary Hospitalization: Coverage for medical treatment for a period exceeding 3 days which in the normal course would require treatment at a hospital but, on the advice of the attending medical practitioner is taken whilst confined at home where the condition of the patient is such that he /she is not in a condition to be removed to a Hospital or on account of non-availability of room in a hospital.

This benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic symptoms, 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 and Post Hospitalization expenses are not applicable for this benefit.

Bariatric Surgery : (Coverage subject to a waiting period of 36 months)

Expenses on bariatric surgery and its complications payable subject to a maximum of Rs.2,50,000/-. This limit is inclusive of Pre and Post Hospitalization expenses and forms part of the policy sum insured.

Accidental Death and Permanent Total Disablement:

- Accident Death
- Permanent Total Disability following an accident
- This cover is not available for dependent children and for Insured Persons who have completed the age of 70 years at the time of renewal.

* The sum insured for this cover is separately indicated in schedule of benefits. Cover for one insured person opted by the proposer.

Second Medical Opinion: The Second medical opinion can be obtained 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". The opinion is based on electronically transferred medical records with no clinical examination.

Delivery and New born: (Coverage subject to a waiting period of 36 months): Expenses for delivery – normal or by caesarean section up-to the limits given in the Table of benefits are payable.

New-born will be covered automatically until policy expiry date. Thereafter the new born has to be specifically included on payment of additional premium. Vaccination expenses up-to Rs1000/- on the new-born payable. Claim under this is admissible only if claim under delivery has been admitted and while the policy is in force.

Out-patient : Dental and Ophthalmic treatments: Expenses incurred as an out-patient on Dental and Ophthalmic treatments are payable as per Table of benefits, once in every block of 3 years of continuous coverage. This benefit amount is in addition to the sum insured.

Hospital Cash: A lump-sum as per Table of Benefits is payable for each completed day of hospitalization upto 7 days per occurrence provided there is a valid claim for hospitalization. Maximum per policy period is for 120 days This benefit amount is in addition to the sum insured.

Health Check-up: Payable on continuous coverage after every block of 3 claim free years up to the limits given in the Table of Benefits. This benefit amount is in addition to the sum insured.

Out-Patient Medical Consultation: Payable up-to limits given in the Table of Benefits. This benefit amount is in addition to the sum insured.

★ Important Exclusions :-

- Charges incurred primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any disease, sickness, ailment or injury, for which confinement is required in a hospital / nursing home.
- Expenses on vitamins and tonics unless forming part of treatment as certified by the attending physician.
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges.
- Expenses incurred on Lasik laser or refractive error correction, treatment for eye disorders requiring intra-vitreal injections.
- Expenses incurred on weight control services including cosmetic procedures for treatment of obesity, medical treatment for weight control, treatment for metabolic, genetic and endocrine disorders except to the extent provided under Bariatric surgery.
- Expenses incurred in systems of medicines other than allopathic .
- Expenses incurred on Enhanced External Counter Pulsation therapy and related therapies and Rotational Field Quantum Magnetic Resonance Therapy.
- Any specific time-bound or life-time exclusions applied specifically and accepted by the insured.

★ Important Exclusions for Accidental Death and Permanent Disablement:

- Any claim arising out of Accidents that the insured person has caused intentionally or by committing a crime/ involved in it or as a result of / in a state of drunkenness or addiction (drugs, alcohol)
- Any claim arising out of mental disorder, suicide or attempted suicide, self inflicted injuries, anxiety, stress, depression.
- Any claim when the insured is engaged in Air Travel unless he /she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers.
- Accidents that are a result of war or warlike operations, invasion acts of foreign enemies, hostilities, civil war rebellion, insurrection, civil commotion assuming the proportion of or amounting to an uprising, military or usurped power , seizure capture arrest restraints detentions of all kings princes and people of whatever nation condition or quality whatsoever .
- Any claim arising from or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste. Nuclear, chemical and biological terrorism.
- Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons. Participation in Hazardous Sport/ hazardous Activities.
- Any loss arising out of the insured person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.
- Any claim for Death or Permanent Total Disablement of the insured from self-endangerment unless in self-defense or to save life.

★ Special Features:

Automatic Restoration of sum insured: (Applicable for hospitalization section only): Upon exhaustion of the basic sum insured and the bonus (if any), the basic sum insured under the policy will be automatically restored once by 100% for the remaining policy period. Such restored sum insured cannot be utilized for diseases / illness for which claim/s was/were made.

Bonus: (Applicable for hospitalization section only): For every claim free year, the insured is entitled for bonus as follows;

Sum Insured (Rs.)	Bonus % for every claim free year on the sum insured of section 1	Maximum %	Incase of claim the bonus will be reduced by
5,00,000	50%	100%	50%
Above 5,00,000	100%	100%	100%

This bonus is applicable only for coverage under Section 1. If the Insured opts to reduce the basic Sum Insured at a subsequent renewal, the amount of bonus shall not exceed such reduced sum insured.

Co-payment: A co-payment of 10% for each and every claim is applicable for persons whose age at entry is above 60 years. Such co-payment is applicable even for renewals.

★ **Waiting period:**

Accidents are covered from the policy inception date. However a 30 day waiting period is applicable for diseases/illness in the first year of commencement of the policy.

24 months waiting period applicable for specified diseases/conditions / treatments.

48 months waiting period applicable for Pre-existing Diseases / conditions.

★ **List of Specified diseases / Conditions / Treatments that have 24 months waiting period :-**

- The expenses for treatment of cataract, degenerative disc of vertebral diseases and prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, benign prostatic hypertrophy, deviated nasal septum, sinusitis Tonsillitis, Nasal polyps, Chronic Suppurative Otitis Media and related disorders, hernia, hydrocele, fistula / fissure in ano and haemorrhoids congenital internal disease/defect.
- All treatments (conservative, interventional, open laparoscopic) for Hepatobiliary Gall Bladder and Pancreatic stones and Genito-urinary calculi.
- All treatments (conservative, interventional, open, and laparoscopic) for Uterine prolapse, Dysfunctional Uterine Bleeding, Fibroids, Pelvic Inflammatory Diseases, all diseases of fallopian tubes and ovaries.
- Arthroscopic repair and removal [other than caused by an accident]

If these are Pre-Existing at the time of proposal they will be covered after 48 months.

This exclusion shall not however apply in case of the Insured person/s having been covered under any individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break.

★ **Renewal and Grace period:**

For Health Benefits: - A grace period of 30 days from the date of expiry is available for renewal. If renewal is made within this grace period continuity of benefits in terms of waiting period will be allowed. However the actual period of cover will start only from the date of payment of premium. Renewal premium, policy terms and conditions are subject to change with prior approval of the Regulator.

For Life Benefits: - There is a grace period of 30 days from the due date of the premium payment. Plan benefits continue during this grace period. In case of death during the grace period we will pay the sum assured to the nominee/appointee/legal heir after deducting the due premium. If you do not pay premiums before the end of the grace period, your life cover ceases and your plan will lapse. You can revive your plan within a specified period of two years from first unpaid premium. The revival is subject to satisfactory medical and financial requirements raised by the Company.

★ **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 Cancellation (Applicable for both Health and Life Sections):**

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 tieup**

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 the policy on ground of misrepresentation, fraud, moral hazard, non-disclosure of material fact as declared in the proposal form / at the time of claim, non-co-operation by the insured person, by sending the insured 30 days notice by registered letter at the insured person's last known address and no refund of premium will be made. 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 below) provided no claim has occurred upto the date of cancellation:

SHORT PERIOD RATE	
PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one-month	1/3rd of annual premium
Up to three Months	½ of annual premium
Up to six months	3/4th of annual premium
Exceeding six 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 section of this policy is portable. For details mail to portability@starhealth.in.

★ **Claims procedure:**

For Health claims:

Call 24 hour helpline 1800 425 2255 / 1800 102 4477 of Star Health and Allied Insurance Company Ltd for assistance.

Inform ID number for easy reference.

In case of planned hospitalisation inform 24 hours prior to admission.

In case of emergency hospitalisation information is to be given within 24 hours after hospitalisation.

Cashless facility can be availed in 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 this section will be serviced by Star Health and Allied Insurance Company Ltd.

For Life claims: Inform IndiaFirst Life Insurance Company Ltd about the occurrence 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.

SCHEDULE OF BENEFITS

Amounts in (INR)

Sl. No.	Sum Insured	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	25 lacs
1	Room, Boarding and Nursing charges	Single Standard A/C	Single Standard A/C	Single Standard A/C	Single Standard A/C	Single Standard A/C	Single Standard A/C
2	ICU/Operation Theatre Charges	Actual	Actual	Actual	Actual	Actual	Actual
3	Ambulance Charges – By Road (per policy period)	Up to 2,000/-	Up to 3,000/-	Up to 3,500/-	Up to 4,000/-	Up to 4,500/-	Up to 5,000/-
4	Air Ambulance (per policy period)	Not Available	Up to 10% of Sum Insured	Up to 10% of Sum Insured	Up to 10% of Sum Insured	Up to 10% of Sum Insured	Up to 10% of Sum Insured
5	Pre Hospitalisation Expenses incurred	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days
6	Post Hospitalisation Expenses incurred	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days
7a	Delivery Charges – Normal Delivery	10,000/-	20,000/-	25,000/-	25,000/-	25,000/-	25,000/-
7b	Delivery Charges – Caesarean Section	15,000/-	40,000/-	40,000/-	40,000/-	40,000/-	40,000/-
8	Waiting Period for Delivery	36 months for first delivery 24 months after a delivery claim under this policy	36 months for first delivery 24 months after a delivery claim under this policy	36 months for first delivery 24 months after a delivery claim under this policy	36 months for first delivery 24 months after a delivery claim under this policy	36 months for first delivery 24 months after a delivery claim under this policy	36 months for first delivery 24 months after a delivery claim under this policy
9	Coverage for New Born Child (Subject to a valid claim under 7a or 7b above)	Up to 50,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-
10	Vaccination Expenses for New Born (Subject to a valid claim under 7a or 7b above)	Up to 1,000/-	Up to 1,000/-	Up to 1,000/-	Up to 1,000/-	Up to 1,000/-	Up to 1,000/-
11	Out Patient Dental/Ophthalmic Coverage – once in a block of every 3 years of continuous renewal	Up to 5,000/-	Up to 5,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-
12	Out Patient Medical Consultation coverage other than Out Patient Dental/ Ophthalmic	Up to 1,200/- (per consultation limit Rs.300/-)	Up to 1,500/- (per consultation limit Rs.300/-)	Up to 2,100/- (per consultation limit Rs.300/-)	Up to 2,400/- (per consultation limit Rs.300/-)	Up to 3,000/- (per consultation limit Rs.300/-)	Up to 3,300/- (per consultation limit Rs.300/-)
13	Hospital Cash upto 7 days per occurrence & upto 120 days per policy period (1 day time excess)	500/- per day	750/- per day	750/- per day	1000/- per day	1000/- per day	1500/- per day
14	Health Check Up once in a block of every 3 claim free years of continuous renewal	Up to 5,000/-	Up to 7,500/-	Up to 7,500/-	Up to 12,000/-	Up to 12,000/-	Up to 12,000/-
15	Restoration benefit after exhaustion of sum insured (once during policy period)	100%	100%	100%	100%	100%	100%
16	Bariatric Surgery (per policy period)	2,50,000/-	2,50,000/-	2,50,000/-	2,50,000/-	2,50,000/-	2,50,000/-
17	Cover for Accidental Death and Permanent Total Disablement	5,00,000/-	7,50,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-

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 / www.Indiafirstlife.com

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CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No: 129

STAR FIRST COMPREHENSIVE

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Fusion of Health and Life protection



STAR FIRST COMPREHENSIVE



Health Insurance

Registered and Corporate Office
1, New Tank Street, Valluvar Kottam High Road,
Nungambakkam, Chennai - 34. Phone : 044-2828 8800,
CIN : U66010TN2005PLC056649
Toll Free Fax No.: 1800-425-5522, SMS : STAR to 56677
Toll Free No.:1800 425 2255 / 1800 102 4477,
E-Mail : 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
IRDAI. Reg. No. 143,



Star First Comprehensive

Premium for Health Section

Sum Insured Rs.5,00,000 /-

PREMIUM IN Rs (tax extra)

Family Size / Age in yrs	3m - 35	36-45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	More than 75
1A	7015	8075	13200	16100	18700	25750	35315	41410	54235
1A + 1C	9180	10120	14240	16190	19700	31420	39280	51070	66400
1A + 2C	10950	12020	19480	20510	23580	36990	46240	60120	78160
1A + 3C	15590	17060	23460	26900	30270	41360	51700	67210	87380
2A	10420	12120	22400	23640	28560	38800	48500	63050	81970
2A + 1C	13170	14340	23540	25810	31070	49800	62250	80930	105210
2A + 2C	14800	16410	25390	28170	33330	53400	66750	86780	112820
2A + 3C	17000	19150	28510	31200	36430	56000	70000	91000	118300

Premium rates are subject to change with prior approval of the regulator.

A - Adult / C - Child

Age of the oldest family member covered should be taken for premium calculation.

Sum Insured Rs.7,50,000 /-

PREMIUM IN Rs (service tax extra)

Family Size / Age in yrs	3m - 35	36-45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	More than 75
1A	8540	10125	16865	19635	22885	30625	40830	49255	64190
1A + 1C	11340	12340	17170	20600	26880	37660	47080	61210	79580
1A + 2C	13330	14490	23330	24600	29470	44059	55080	71610	93100
1A + 3C	18990	20620	28840	33550	38010	49066	61340	79750	103680
2A	13310	16330	28020	29520	35670	47030	58790	76430	99360
2A + 1C	16660	18450	29320	32280	38310	59235	74050	96270	125160
2A + 2C	18480	20260	31500	34950	41350	64384	80480	104630	136020
2A + 3C	21020	22980	34470	38380	45430	66731	83420	108450	140990

Premium rates are subject to change with prior approval of the regulator.

A - Adult / C - Child

Age of the oldest family member covered should be taken for premium calculation.

Sum Insured Rs.10,00,000 /-

PREMIUM IN Rs (service tax extra)

Family Size / Age in yrs	3m - 35	36-45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	More than 75
1A	9725	11775	19865	22395	26170	34295	44745	55170	71625
1A + 1C	13250	14670	20710	24590	32300	44972	56220	73090	95020
1A + 2C	15000	16540	26920	29040	35060	47226	59040	76760	99790
1A + 3C	20950	23030	33250	39250	44900	60670	75840	98600	128180
2A	15560	18840	33860	35830	43470	57270	71590	93070	121000
2A + 1C	19110	21510	34910	38750	45540	72987	91240	118620	154210
2A + 2C	20920	23520	37090	41610	49570	77414	96770	125810	163560
2A + 3C	23630	26210	39480	44000	54150	81103	101380	131800	171340

Premium rates are subject to change with prior approval of the regulator.

A - Adult / C - Child

Age of the oldest family member covered should be taken for premium calculation.



Star First Comprehensive

Premium for Health Section

Sum Insured Rs.15,00,000 /-

PREMIUM IN Rs (service tax extra)

Family Size / Age in yrs	3m - 35	36-45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	More than 75
1A	12225	14275	22365	26410	30985	40610	49335	61935	79810
1A + 1C	16230	18400	25710	29590	37300	51472	61770	80310	104410
1A + 2C	19000	21540	31920	34040	42060	53726	64480	83830	108980
1A + 3C	26450	29530	43250	50250	58900	73170	87810	114160	148410
2A	19560	22840	37860	40330	47970	61770	74130	96370	125290
2A + 1C	23760	26510	39910	44250	51040	81737	98090	127520	165780
2A + 2C	25560	28520	42090	46610	55070	86164	103400	134420	174750
2A + 3C	30630	33210	46480	51500	65150	93603	112330	146030	189840

Premium rates are subject to change with prior approval of the regulator.

A - Adult / C - Child

Age of the oldest family member covered should be taken for premium calculation.

Sum Insured Rs.20,00,000 /-

PREMIUM IN Rs (service tax extra)

Family Size / Age in yrs	3m - 35	36-45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	More than 75
1A	14100	16150	24435	29875	34920	44780	51730	64940	83680
1A + 1C	18730	20900	28210	32590	40300	58431	70120	91160	118510
1A + 2C	21630	24810	34920	37040	45560	76588	91910	119490	155340
1A + 3C	29810	33640	48250	55250	64400	94745	113700	147810	192160
2A	22560	25840	40860	43330	50970	64770	77730	101050	131370
2A + 1C	26760	29510	42910	47450	54540	97237	116690	151700	197210
2A + 2C	28560	31520	45090	50110	58570	101664	122000	158600	206180
2A + 3C	35090	37710	50980	56000	70650	109103	130930	170210	221280

Premium rates are subject to change with prior approval of the regulator.

A - Adult / C - Child

Age of the oldest family member covered should be taken for premium calculation.

Sum Insured Rs.25,00,000 /-

PREMIUM IN Rs (service tax extra)

Family Size / Age in yrs	3m - 35	36-45	46 - 50	51 - 55	56 - 60	61 - 65	66 - 70	71 - 75	More than 75
1A	15265	17615	26215	32140	37665	47555	53885	67655	87180
1A + 1C	21130	23900	31210	35590	43300	73931	88720	115340	149950
1A + 2C	24130	27810	37920	40040	49560	94088	112910	146790	190830
1A + 3C	33310	37340	52250	59250	69400	112245	134700	175110	227650
2A	25060	28340	43360	46030	53670	67470	80970	105270	136860
2A + 1C	29260	32010	45410	50150	57240	114737	137690	179000	232700
2A + 2C	31260	34220	47790	53110	61570	119164	143000	185900	241670
2A + 3C	39110	41710	54980	60500	76150	126603	151930	197510	256770

Premium rates are subject to change with prior approval of the regulator.

A - Adult / C - Child

Age of the oldest family member covered should be taken for premium calculation.



Star First Comprehensive

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	1,360	1,496	1,632	1,768	1,904	2,040
19	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
20	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
21	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
22	1,179	1,572	1,965	2,358	2,751	3,144	3,537	1,389	1,528	1,667	1,806	1,944	2,083
23	1,185	1,580	1,975	2,370	2,765	3,160	3,555	1,412	1,553	1,694	1,835	1,976	2,117
24	1,191	1,588	1,985	2,382	2,779	3,176	3,573	1,429	1,572	1,715	1,858	2,001	2,143
25	1,194	1,592	1,990	2,388	2,786	3,184	3,582	1,442	1,587	1,731	1,875	2,019	2,164
26	1,197	1,596	1,995	2,394	2,793	3,192	3,591	1,453	1,599	1,744	1,890	2,035	2,180
27	1,200	1,600	2,000	2,400	2,800	3,200	3,600	1,464	1,610	1,756	1,903	2,049	2,195
28	1,206	1,608	2,010	2,412	2,814	3,216	3,618	1,474	1,622	1,769	1,916	2,064	2,211
29	1,209	1,612	2,015	2,418	2,821	3,224	3,627	1,487	1,635	1,784	1,933	2,081	2,230
30	1,212	1,616	2,020	2,424	2,828	3,232	3,636	1,503	1,653	1,803	1,953	2,104	2,254
31	1,218	1,624	2,030	2,436	2,842	3,248	3,654	1,523	1,675	1,827	1,980	2,132	2,284
32	1,227	1,636	2,045	2,454	2,863	3,272	3,681	1,549	1,703	1,858	2,013	2,168	2,323
33	1,236	1,648	2,060	2,472	2,884	3,296	3,708	1,581	1,739	1,897	2,055	2,213	2,371
34	1,248	1,664	2,080	2,496	2,912	3,328	3,744	1,621	1,783	1,945	2,107	2,269	2,431
35	1,263	1,684	2,105	2,526	2,947	3,368	3,789	1,669	1,836	2,002	2,169	2,336	2,503
36	1,281	1,708	2,135	2,562	2,989	3,416	3,843	1,726	1,899	2,071	2,244	2,416	2,589
37	1,302	1,736	2,170	2,604	3,038	3,472	3,906	1,794	1,973	2,152	2,332	2,511	2,690
38	1,323	1,764	2,205	2,646	3,087	3,528	3,969	1,872	2,059	2,247	2,434	2,621	2,808
39	1,737	2,316	2,895	3,474	4,053	4,632	5,211	2,094	2,304	2,513	2,723	2,932	3,142
40	1,770	2,360	2,950	3,540	4,130	4,720	5,310	2,201	2,421	2,641	2,861	3,081	3,301
41	1,806	2,408	3,010	3,612	4,214	4,816	5,418	2,323	2,555	2,787	3,020	3,252	3,484
42	1,848	2,464	3,080	3,696	4,312	4,928	5,544	2,464	2,710	2,956	3,203	3,449	3,696
43	1,899	2,532	3,165	3,798	4,431	5,064	5,697	2,626	2,889	3,152	3,414	3,677	3,940
44	1,956	2,608	3,260	3,912	4,564	5,216	5,868	2,814	3,096	3,377	3,658	3,940	4,221
45	2,022	2,696	3,370	4,044	4,718	5,392	6,066	3,030	3,333	3,636	3,939	4,242	4,545
46	2,097	2,796	3,495	4,194	4,893	5,592	6,291	3,286	3,614	3,943	4,271	4,600	4,928
47	2,181	2,908	3,635	4,362	5,089	5,816	6,543	3,573	3,930	4,287	4,644	5,002	5,359
48	2,280	3,040	3,800	4,560	5,320	6,080	6,840	3,898	4,287	4,677	5,067	5,457	5,847
49	3,009	4,012	5,015	6,018	7,021	8,024	9,027	4,466	4,913	5,359	5,806	6,252	6,699
50	3,129	4,172	5,215	6,258	7,301	8,344	9,387	4,865	5,352	5,838	6,325	6,811	7,298
51	3,261	4,348	5,435	6,522	7,609	8,696	9,783	5,310	5,841	6,372	6,903	7,435	7,966
52	3,402	4,536	5,670	6,804	7,938	9,072	10,206	5,780	6,358	6,936	7,514	8,092	8,670
53	3,552	4,736	5,920	7,104	8,288	9,472	10,656	6,276	6,903	7,531	8,159	8,786	9,414
54	3,708	4,944	6,180	7,416	8,652	9,888	11,124	6,795	7,474	8,154	8,833	9,513	10,192
55	3,876	5,168	6,460	7,752	9,044	10,336	11,628	7,334	8,067	8,800	9,534	10,267	11,000
56	4,047	5,396	6,745	8,094	9,443	10,792	12,141	7,891	8,680	9,469	10,258	11,047	11,836
57	4,224	5,632	7,040	8,448	9,856	11,264	12,672	8,488	9,337	10,186	11,035	11,884	12,732
58	4,407	5,876	7,345	8,814	10,283	11,752	13,221	9,100	10,010	10,920	11,830	12,740	13,650
59	5,841	7,788	9,735	11,682	13,629	15,576	17,523	10,158	11,174	12,190	13,206	14,222	15,237
60	6,048	8,064	10,080	12,096	14,112	16,128	18,144	10,845	11,929	13,013	14,098	15,182	16,267



Star First Comprehensive

For Life Section : Premium in Rs. for Male 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	1,360	1,496	1,632	1,768	1,904	2,040
19	1,179	1,572	1,965	2,358	2,751	3,144	3,537	1,389	1,528	1,667	1,806	1,944	2,083
20	1,185	1,580	1,975	2,370	2,765	3,160	3,555	1,412	1,553	1,694	1,835	1,976	2,117
21	1,191	1,588	1,985	2,382	2,779	3,176	3,573	1,429	1,572	1,715	1,858	2,001	2,143
22	1,194	1,592	1,990	2,388	2,786	3,184	3,582	1,442	1,587	1,731	1,875	2,019	2,164
23	1,197	1,596	1,995	2,394	2,793	3,192	3,591	1,453	1,599	1,744	1,890	2,035	2,180
24	1,200	1,600	2,000	2,400	2,800	3,200	3,600	1,464	1,610	1,756	1,903	2,049	2,195
25	1,206	1,608	2,010	2,412	2,814	3,216	3,618	1,474	1,622	1,769	1,916	2,064	2,211
26	1,209	1,612	2,015	2,418	2,821	3,224	3,627	1,487	1,635	1,784	1,933	2,081	2,230
27	1,212	1,616	2,020	2,424	2,828	3,232	3,636	1,503	1,653	1,803	1,953	2,104	2,254
28	1,218	1,624	2,030	2,436	2,842	3,248	3,654	1,523	1,675	1,827	1,980	2,132	2,284
29	1,227	1,636	2,045	2,454	2,863	3,272	3,681	1,549	1,703	1,858	2,013	2,168	2,323
30	1,236	1,648	2,060	2,472	2,884	3,296	3,708	1,581	1,739	1,897	2,055	2,213	2,371
31	1,248	1,664	2,080	2,496	2,912	3,328	3,744	1,621	1,783	1,945	2,107	2,269	2,431
32	1,263	1,684	2,105	2,526	2,947	3,368	3,789	1,669	1,836	2,002	2,169	2,336	2,503
33	1,281	1,708	2,135	2,562	2,989	3,416	3,843	1,726	1,899	2,071	2,244	2,416	2,589
34	1,302	1,736	2,170	2,604	3,038	3,472	3,906	1,794	1,973	2,152	2,332	2,511	2,690
35	1,323	1,764	2,205	2,646	3,087	3,528	3,969	1,872	2,059	2,247	2,434	2,621	2,808
36	1,737	2,316	2,895	3,474	4,053	4,632	5,211	2,094	2,304	2,513	2,723	2,932	3,142
37	1,770	2,360	2,950	3,540	4,130	4,720	5,310	2,201	2,421	2,641	2,861	3,081	3,301
38	1,806	2,408	3,010	3,612	4,214	4,816	5,418	2,323	2,555	2,787	3,020	3,252	3,484
39	1,848	2,464	3,080	3,696	4,312	4,928	5,544	2,464	2,710	2,956	3,203	3,449	3,696
40	1,899	2,532	3,165	3,798	4,431	5,064	5,697	2,626	2,889	3,152	3,414	3,677	3,940
41	1,956	2,608	3,260	3,912	4,564	5,216	5,868	2,814	3,096	3,377	3,658	3,940	4,221
42	2,022	2,696	3,370	4,044	4,718	5,392	6,066	3,030	3,333	3,636	3,939	4,242	4,545
43	2,097	2,796	3,495	4,194	4,893	5,592	6,291	3,286	3,614	3,943	4,271	4,600	4,928
44	2,181	2,908	3,635	4,362	5,089	5,816	6,543	3,573	3,930	4,287	4,644	5,002	5,359
45	2,280	3,040	3,800	4,560	5,320	6,080	6,840	3,898	4,287	4,677	5,067	5,457	5,847
46	3,009	4,012	5,015	6,018	7,021	8,024	9,027	4,466	4,913	5,359	5,806	6,252	6,699
47	3,129	4,172	5,215	6,258	7,301	8,344	9,387	4,865	5,352	5,838	6,325	6,811	7,298
48	3,261	4,348	5,435	6,522	7,609	8,696	9,783	5,310	5,841	6,372	6,903	7,435	7,966
49	3,402	4,536	5,670	6,804	7,938	9,072	10,206	5,780	6,358	6,936	7,514	8,092	8,670
50	3,552	4,736	5,920	7,104	8,288	9,472	10,656	6,276	6,903	7,531	8,159	8,786	9,414
51	3,708	4,944	6,180	7,416	8,652	9,888	11,124	6,795	7,474	8,154	8,833	9,513	10,192
52	3,876	5,168	6,460	7,752	9,044	10,336	11,628	7,334	8,067	8,800	9,534	10,267	11,000
53	4,047	5,396	6,745	8,094	9,443	10,792	12,141	7,891	8,680	9,469	10,258	11,047	11,836
54	4,224	5,632	7,040	8,448	9,856	11,264	12,672	8,488	9,337	10,186	11,035	11,884	12,732
55	4,407	5,876	7,345	8,814	10,283	11,752	13,221	9,100	10,010	10,920	11,830	12,740	13,650
56	5,841	7,788	9,735	11,682	13,629	15,576	17,523	10,158	11,174	12,190	13,206	14,222	15,237
57	6,048	8,064	10,080	12,096	14,112	16,128	18,144	10,845	11,929	13,013	14,098	15,182	16,267
58	6,279	8,372	10,465	12,558	14,651	16,744	18,837	11,582	12,740	13,898	15,056	16,215	17,373
59	6,525	8,700	10,875	13,050	15,225	17,400	19,575	12,381	13,619	14,857	16,095	17,333	18,571
60	7,569	10,092	12,615	15,138	17,661	20,184	22,707	13,537	14,891	16,244	17,598	18,952	20,305

