

# Business Standard

## Star Health launches new plan under super top-up products

**Claims payable when hospitalisation costs exceed customer's 'defined limit'; Plan also pays for Air-ambulance, second opinion and 405 day-care procedures**

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Standalone health insurer Star Health and Allied Insurance has introduced a new variant, Gold Plan, under the Super Surplus Insurance Policy and Star Super Surplus Floater Insurance. A top-up policy provides the comfort of wider protection at affordable cost.

Under the new Gold plan, the claim becomes payable when hospitalisation expenses exceed the 'defined limit' as opted by the customer. This defined limit can be from one single hospitalisation or multiple hospitalisations, at different points of time, during the policy period.

In addition to this, the Gold Plan comes with other benefits like air-ambulance (up to 10 per cent of the sum insured), medical second opinion and 405 day-care procedures.

The plan has coverage limits up to Rs 25 lakh and there is no capping on the room rent. The plan can be taken by persons up to 65 years of age with lifelong renewal benefit. Importantly, the plan does not require any pre-insurance medical check ups for any age.

Anand Roy, Joint Executive Director, Head of Sales and Marketing, Star Health and Allied Insurance, said, "The Super Surplus Insurance Policy-Gold Plan is for the benefit of the insuring public who may want to have a top-up insurance plan for a reasonable premium rate. The plan has been tailored to meet a wide array of medical insurance needs. We have designed this product based on customer feedback received by our claims and marketing teams. At Star Health, we constantly try to enhance our products & services based on the evolving needs of our customers."