



Star Health and Allied Insurance Company Limited

No.1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600034.

Phone : 044-28288800, Telefax : 044-28260062,

Website : www.starhealth.in and Email: info@starhealth.in

IRDA Regn.No.129

Corporate Identity Number : L66010TN2005PLC056649

Quote for Group Health Insurance

Quote no:IND-2027-00820-SGHI-05

Approved Date:08/05/2026

S.no	Particulars		
Insured Details			
1	Name of the Branch / Area / Zonal Office	Branch Office-Pimpri (151118)	
2	Name and Address of the Insured	HEIN FRICKE INDIA TECHNOLOGY SERVICES PRIVATE LIMITED 202, TOWER S4 PHASE 2, CYBER CITY, MAGARPATTA TOWNSHIP, HADAPSAR, PUNE, PUNE, MAHARASHTRA, 411013 aparna.mohod@heinfricke.com, 8888421896	
3	Total No. of Employees	24	
4	Total No. of Dependents	Spouse	12
		Children	13
		Dep total	25
		Grand total	49
Premium Details			
5	Sum Insured Per Family (Rs.)	300000	
6	Corporate buffer(rs.)	Nil	
7	Extensions	Family Floater (Employee, Spouse and Children) Waiver of 30 days Waiting Period Waiver of First Year Exclusions Waiver of First Two Years Exclusions Cover for Pre Existing Diseases Maternity Extension Normal - 25000 Maternity Extension Caesarean - 35000 Waiver of 9 Months waiting period for Maternity Child Cover from day one is desired Floater Sum Insured	
8	Previous claims experience	0	
9	Total Premium (Rs.)	Premium	294521
		Add : GST at 18%	53014
		Total	347535
10	Conditions		
	Family Definition : Family Floater(Employee, Spouse and Children)		
	Room Rent limits including Boarding, Nursing Charges : Restricted to 1% of Sum Insured for Normal and 4% of sum insured for ICU. If the Insured occupies a room with a room rent / ICU limit other than his eligibility as per the insurance policy, then all the other charges shall be limited to the charges applicable for the eligible room rent or actuals, whichever is lower.		
	Maternity Benefits limits : Normal - Rs. 25000 Caesarean - Rs. 35000 Maternity benefits, applicable only for the Employee or Dependent spouse.		
	Inclusion of New born: The benefit payable hereunder shall be up to full floater sum insured.		
	Pre Hospitalization - 30 Days		
	Post Hospitalization - 60 Days.		



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Ambulance Expenses limits :

Emergency ambulance charges up-to a sum of Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period

Sub Limits :

Sublimits only for Cataract Rs.20,000/- per eye and Modern Treatment
Sublimit as per SGHI clause

Addition of Employees :

- After the inception of the Policy , NO midterm inclusion of any employee unless he/her is a new joinee and dependents of the already insured employee unless they are newly married spouse and new born child and such inclusion is also subject to payment of additional premium on pro rata basis.

Deletion of Employees on resignation :

The coverage under the policy in respect of the insured persons will cease once they cease to be an employee/ member of the Insured or on the expiry of the policy, whichever is earlier. In respect of deletions, refund will be effected on prorata basis from the date of deletion of the employee under the policy - subject to NO claim for the employee or the family members, for which the Insured shall provide date of relieving of the employee.

Claim Settlement :

Claims will be settled through Inhouse claims team.

Day Care Procedure :

- All Day Care Procedures covered

ID Card :

- We shall issue photo ID cards in respect of all the covered persons and we require the passport size /stamp size photo for the same.

Increase / Decrease in Group size :

- The quote is given for the above mentioned specific population. In case of any increase or decrease in the population, the premium will vary.

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 up to 25% of the sum insured subject to a maximum of Rs.25,000/- per policy period.

All Day Care Procedures covered

Hospitalization arising out of Terrorism covered.

Dental Treatment : Covered if due to accident and requiring Hospitalization.

HHC - Home Health care

Tele consults- Gp & Specialists- twice per month

AI based Face scan to track Vitals- once per month

Health Risk Assessment

Up to 30% discounts on doctor appointments & lab tests booked through Star app

Up to 60% discount on health check-ups through Star app

Steps tracker, water and calorie tracker.

ABHA and health records facility.

Treatment to be taken in our network hospitals for cashless, However for treatment in other Hospitals the claim will be processed through reimbursement only. In all cases immediate intimation shall be given to our Call Center within 24 hours of Hospitalisation.



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11 | All other terms and conditions as per SGHI Policy Clause.

Validity of the quote

The above quote is valid for a period of 30 Days

Sum insured wise Employees and dependant details:

Sum Insured	Employees	Spouse	Child	E+S+C	Parents & Parents-In-laws	Total	Others
300000	24	12	13	49	0	49	0
Total	24	12	13	49	0	49	0

Name of the Branch / Area / Zonal office details

Name	Branch Office-Pimpri
Address	SAI KRUPA COMPLEX, 1ST FLOOR OPP. KSB COMPANY, NEAR AMBEDKAR CHOWK
Contact No	020-67187610/11/12/14