

**Date: August 21, 2025**

**Place: Chennai**

**Ref: SHAI/B & S/SE/77/2025-26**

To,  
The Manager  
Listing Department  
BSE Limited  
Phiroze Jeejeebhoy Tower  
Dalal Street  
Mumbai – 400001  
Maharashtra, India.  
**Scrip Code: 543412**

To,  
The Manager  
Listing Department  
National Stock Exchange of India Limited  
Exchange Plaza, 5th Floor, Plot C/1,  
G Block, Bandra-Kurla Complex  
Mumbai – 400051.  
Maharashtra, India.  
**Symbol: STARHEALTH**

Dear Sir/ Madam,

**Sub: Press Release**

Pursuant to Regulation 30 of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, please find attached the Press Release titled ***“Star Health Insurance Achieves Landmark Milestone: Protects 30 Lakh Senior Citizen Lives & Settles Claims worth over Rs. 11,500 Crore”*** for your kind information and records.

The above disclosure is available on the Company’s website at [www.starhealth.in](http://www.starhealth.in)

Thanking You,

**For Star Health and Allied Insurance Company Limited**

**Jayashree Sethuraman**  
**Company Secretary & Compliance Officer**

## **Star Health Insurance Achieves Landmark Milestone: Protects 30 Lakh Senior Citizen Lives & Settles Claims worth over Rs. 11,500 Crore**

- In last 18 years Star Health Insurance has settled over Rs. 11,500 Cr worth claims for senior citizens
- Senior Citizen Policies issued cover 30 lakh active members across India
- First to introduce specially designed plans for individuals aged 60 and above, with no pre-insurance medical tests required
- Coverage now includes home healthcare services, outpatient consultations, and post-hospitalisation support to meet evolving senior healthcare needs.
- Elder Care Program offers a comprehensive service, designed to support elders in every aspect of their lives

**Chennai, August 21, 2025:** On the occasion of World Senior Citizens Day, Star Health and Allied Insurance Company Limited (Star Health Insurance), India's largest standalone health insurance provider, today announced a significant milestone in senior citizen healthcare protection, having successfully covered 30 lakh active senior citizens lives and settled claims worth over Rs. 11,500 crore over the past 18 years. It also celebrates its flagship Senior Citizen Red Carpet Policy, the industry-first health insurance specially designed for individuals aged 60 and over.

The Senior Citizen Red Carpet Policy was launched in 2007, and was one of the first in India to address the specific healthcare needs of those aged 60 and above. In a country where over 11 percent individuals are now senior citizens, Star Health has played a meaningful role in providing financial protection for health-related expenses for senior citizen during later years in life.

The Company offers coverage for senior citizens across products namely Star Senior Citizen Red Carpet, Star Health Assure, Star Health Super Star, Star Comprehensive Insurance and Star Family Health Optima. An Elder Care program is available with Star Flexi a multi-rider add-on, which offers a comprehensive service, designed to support elders in every aspect of their lives. From managing emergencies and healthcare needs to participating in daily live engaging events and receiving concierge support for daily errands & host of other services. These claims range from planned surgeries and chronic illness treatments to emergency hospitalisations, reflecting the wide spectrum of healthcare needs in later life. With a wide network of over 14,500+ hospitals offering cashless treatment, and a simplified on boarding process, the company has helped ease access to quality healthcare for older adults across both metros and smaller towns.

In a country where a large portion of seniors live with at least one chronic condition and healthcare expenses for the elderly are significantly higher, Star Health plans offers more than just financial coverage; it offers confidence and lifelong insurance benefits. With flexible sum insured options and a comprehensive set of benefits, including anywhere cashless facility, home healthcare services, outpatient consultations, and post-hospitalisation support, the policy is designed to empower seniors. The inclusion of home healthcare services under select plans is especially relevant today, enabling medical care such as nursing support, doctor visits, and physiotherapy to be delivered right at home. This is particularly beneficial for seniors recovering from illness or surgery, ensuring continuity of care without the strain of frequent hospital visits.

**Expressing his gratitude on World Senior Citizens Day, Anand Roy, MD & CEO, Star Health and Allied Insurance said,** "World Senior Citizens Day is a reminder of the respect and care we owe our elderly. At Star Health Insurance, we believe health insurance for seniors should offer more than coverage. It should provide confidence, dignity, and peace of mind. Our Senior Citizens plans are

created with that purpose in mind, to make healthcare in later years accessible and stress-free. We have shaped it by listening to what matters most to seniors: timely support, simplicity, and trust.

**Key Features of the Senior Citizens Red Carpet Policy:**

- Entry age: 60 to 75 years (with lifelong renewals)
- Sum insured options from Rs. 1 lakh to Rs. 25 lakhs
- No pre-insurance medical screening required ( except in certain cases)
- Covers a wide range of day care procedures
- Home healthcare support included\*
- Outpatient consultations covered at network hospitals
- Coverage for modern treatments and AYUSH systems (Ayurveda, Homeopathy, etc.)
- Post-hospitalisation expenses covered (up to 7% of hospitalisation cost)
- Second medical opinion facility available
- Compassionate travel benefit for family during emergencies
- Cashless hospitalisation across 14,500+ network hospitals
- Premium payment flexibility: Quarterly, Half-yearly, Annual
- Tax benefits under Section 80D of the Income Tax Act

With India’s senior population set to grow rapidly in the coming years, Star Health remains focused on building insurance solutions that evolve with their needs. The Company continues to invest in customer support, driven by technology, medical innovation, and last-mile accessibility to ensure that the elderly feel protected, respected, and well cared for at every stage of life.

**About Star Health and Allied Insurance:** Star Health and Allied Insurance Co. Ltd. (BSE: 543412 | NSE: STARHEALTH) is a market leader in standalone health insurance in India. The Company commenced operations in 2006 and is India’s first Standalone Health Insurance Company. Star Health Insurance provides Health, Personal Accident and Travel Insurance to customer. The Company has grown to emerge as one of the preferred private health insurance Company in India with several pioneering products and services to its credit. With customer-centricity at its core, the Company has superior and innovative product offerings, service capabilities and a seamless claims management process. Star Health offers tailor made products to cater to the needs of customers across cancer, diabetes, cardiac illnesses and senior citizen, women and children specialized suite of health insurance offerings Star Health is India’s first health insurance Company to settle over 1 crore claims.

Star Health Insurance has a strong multi-channel distribution network with 914 offices, with 14,500+ network hospitals, over 7,89,000 licensed agents, robust bancassurance and financial institution partners. In FY25, Star Health’s gross written premium stood at Rs.17, 553 Cr with its net worth at Rs.8,668 Cr.

For more information visit [www.starhealth.in](http://www.starhealth.in)

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