

Date: September 11, 2025

Place: Chennai

Ref: SHAI/B & S/SE/91/2025-26

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 Unveils ‘Know Your Policy’: A Simplified Guide to Health Insurance Coverage”*** for your kind information and records.

The above disclosure is available on the Company’s website at www.starhealth.in

Thanking You,

For Star Health and Allied Insurance Company Limited

Jayashree Sethuraman
Company Secretary & Compliance Officer

Star Health Unveils 'Know Your Policy': A Simplified Guide to Health Insurance Coverage

Chennai, 11 September, 2025: Star Health and Allied Insurance Company Ltd. (Star Health Insurance), India's leading retail health insurance provider, has introduced '**Know Your Policy**', a new in-app feature designed to enable health insurance coverage is easier to understand and is highly accessible to its customers. This aligns well with IRDAI's mandatory Customer Information Sheet (CIS) and the broader consumer protection objectives. Initiatives like Star Health's simplified version of the CIS sets a positive precedent for the industry.

The module which is accessible on the Star Health customer app, provides a concise, easy-to-read summary of policy inclusions, exclusions, and applicable waiting periods. Studies indicated that customers find it difficult to understand the policy terms and conditions and rely on customer care or agents to clarify basic coverage details, especially around exclusions and waiting periods. Since the 'Know Your Policy' launch, 3,00,000 customers have benefitted. It aims to provide instant, structured information, driving more informed and proactive customer engagement.

Mr. Anand Roy, Managing Director & CEO of Star Health and Allied Insurance, said, "**Star Health's 'Know Your Policy' initiative** is our effort towards making insurance terms more consumer-friendly. By creating a simplified, accessible version of the CIS, we are going beyond mere regulatory compliance to genuinely help customers understand what they're purchasing. The tool was built with customer simplicity in mind. With a view to empower our customers and have direct and easier access, this tool puts all of that information in their hands, in a format that's easy to follow. It's not just about information, it's about giving customers clarity when they need it most. Today when a customer needs to file a claim, visit a hospital or check deductibles or copayment they can access the same seamlessly."

The feature is divided into two main sections:

- **What's Included:** Offers a snapshot of key policy benefits such as hospitalization, emergency care, maternity and child coverage, as well as any bonus features and add-on covers the customer may have opted for.
- **What's Not Included:** Common exclusions like cosmetic treatments, gender reassignment procedures, treatments related to substance abuse, and weight management. It also highlights waiting periods for specific diseases and pre-existing conditions (PED), helping customers avoid surprises during claim settlement.

How it Works:

Customers can access all information in just a couple of clicks in the My Policy section of the Star Health App.

Star Health Insurance has seen a reduction in customer calls following proactive communication on exclusions and waiting periods, indicating the value of such tools in improving customer satisfaction and preparedness.

The rollout of 'Know Your Policy' is part of Star Health's larger digital strategy, which continues to deliver great results. Star Health's app has crossed **11 million downloads**, with over **1.2 million monthly active users**. Today, **63% of renewals** are processed automatically. Over **75% of new business** now comes through digital channels, reflecting the growing preference among customers for self-service tools.

The Know Your Policy section is seeing customers spending 2 mins on average on the tool. The app continues to earn high user ratings, **4.6 on the App Store** and **4.4 on Google Play**, driven by a consistent focus on digital-first experiences.

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 11,300+ network hospitals, over 7,89,000 licensed agents, robust bancassurance and financial institution partners, and 14,700+ employees. 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

Media Contact:	Adfactors PR Contact:
Diana Monteiro Head – Corporate Communications Diana.monteiro@starhealth.in	Kashni Kadakia Kashni.kadakia@adfactorspr.com