



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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PROSPECTUS - ACCIDENT TRAUMA CARE INSURANCE POLICY (GROUP)

Unique Identification No.: IRDA/NL-HLT/SHAI/P-H/V.I/104/13-14

Accident Trauma Care Insurance Policy is a unique policy which provides for both for Accident compensation and reimbursement of hospitalization expenses for grievous accidental injuries. The benefit compensation is provided under Section I and the reimbursement of hospitalization expenses is provided under Section II.

For a valid claim under Section II there is no necessity for a Death or Disability claim under Section I. However the grievous injury must be following "accident".

The insurance is available in various sum insured options ranging from low end of Rs5000 to a maximum of Rs100000

What are the benefits available under the insurance?

- ❖ Accident Compensation following accidental injuries leading to Death or Permanent Total disability
- ❖ Hospitalization Cover: This would protect the Insured Person for **in-patient** hospitalization expenses. These expenses include room rent up-to a maximum of 2% of the sum insured per day
- ❖ Boarding and Nursing expenses
- ❖ Surgeon's fees Consultant's fees Anesthetist fees
- ❖ Cost of blood , oxygen, diagnostic expenses, cost of pace makers etc
- ❖ Cost of medicines and drugs

Who can take this insurance?

- ❖ Any person aged between 18years and 70 years can take this insurance

What are the special features exclusive to this insurance?

- ❖ The unique features of this policy are the extension of Hospitalization benefits for workplace accidents resulting I grievous injuries.
- ❖ Reimbursement of Hospitalization expenses is not contingent upon payment of compensation for Death /disability.

What are the exclusions under the policy?

1. All injuries / conditions which are **Pre Existing**
2. Injury directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations, whether war be declared or not.
3. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
 - b) Nuclear weapons material
 - c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - d) Nuclear, Chemical and biological terrorism

4. Cost of spectacles and contact lens, hearing aids, walkers, crutches wheel chairs, artificial limbs and such other aids.
5.
 - a Accidents caused due to intentional self injury,
 - b Insanity
 - c the Insured Person is found to be under the influence of intoxicating drugs/alcohol
 - d self-endangerment unless in self-defense or to save life.
 - e Suicide /or attempted suicide
 - f mental disorder
6. All expenses arising out of any condition directly or indirectly caused due to or associated with human T-cell Lymph tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as HIV/AIDS.
7. Charges incurred at Hospital or Nursing Home primarily for Diagnostic, X-ray or laboratory Examinations not consistent with or incidental to the diagnosis and treatment of the injury, for which confinement is required at hospital / nursing home.
8. Expenses on vitamins and tonics unless forming part of treatment for injury as certified by the attending Physician
9. Naturopathy Treatment.
10. Hospital registration charges, record charges telephone charges and such other charges.
11. Expenses incurred for treatment of accidental injuries by systems of medicines other than Allopathic.
12. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed 100% of the Capital Sum Insured.
13. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
14. Any claim for accidents occurring whilst the Insured Person is engaging in Air Travel other than as a fare-paying passenger. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.
15. Participation of the Insured Person in riots, strike or any subversive activity. Any claim of which a contributing cause was the Insured Person's actual or attempted commission of or wilful participation in an illegal act or any violation or attempted violation of the law
16. Participation of the Insured Person in Hazardous Sport / Hazardous Activities

Renewal Condition

The policy will be renewed except on grounds of misrepresentation / fraud committed, non-disclosure of material facts as declared in the proposal form.

A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal

Cancellation:

The Company may cancel this policy on grounds of misrepresentation, moral hazard, fraud, non disclosure of material fact as declared in proposal form / at the time of claim, or 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. 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 given below) provided no claim has occurred up to the date of cancellation

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED BY THE INSURER
Up to one-month	1/3 rd of the annual premium
Up to three Months	½ of the annual premium
Up to six months	3/4 th of the annual premium
Exceeding six months	full annual premium

How much does it cost to take this insurance?**Section I**

Sum insured in multiples of Rs5000 up-to a maximum of Rs100000
Re.1.00 per thousand sum insured

Section II

Sum insured in multiples of Rs5000 up-to a maximum of Rs100000
Rate Rs2.00 per thousand sum insured

Additional coverage for workplace accidents Re1.00 per mille

* The sum insured under Section II cannot be more than the sum insured under Section I

Are any special discounts available for insurance of groups?

Group policies are eligible for the following scale of discount on the premium before Tax.

Number of persons	Discount on the final premium
101-1000	5%
1001-10000	7.5%
10001-50000	10%
50001-100000	12.5%
100001- 200000	15%
200001-500000	20%
500001-1000000	25%
Above 1000000	30%

How to buy this insurance?

- ❖ All that needs to be done is to call the nearest office

Apart from insurance benefits what are the non-insurance benefits available under this insurance?

- ❖ No Third Party Administrator, direct in-house claims settlement.
- ❖ Faster & hassle-free claim settlement
- ❖ Cashless hospitalization
- ❖ Network of more than 6000 hospitals across India
- ❖ Free expert medical advice over phone
- ❖ 24*7 Toll Free Helpline
- ❖ Information on health through free health magazine
- ❖ Maintain personal health record in electronic format

How to make a claim under the policy?

- ❖ Call the 24 hour help-line for assistance
- ❖ In case of emergency hospitalization information to be given within 24 hours after hospitalization

NOTE

The benefits and exclusions mentioned herein is only an outline of the policy. For complete details please contact our offices

Important Note: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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.

