



# STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,

Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in

Website : www.starhealth.in ★ CIN : L66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

## PROSPECTUS - STAR STUDENT TRAVEL PROTECT INSURANCE POLICY

Unique Identification No.: IRDA/NL-HLT/SHAI/P-TV.I/142/13-14

### ❖ What does the insurance cover?

- This policy provides for
- any payment of expenses following any Medical Emergency whilst your travel/stay abroad.
- Apart from this any Dental emergency expenses following any accidents is also covered under this insurance.
- Any medical transportation recommended by the attending doctor
- Payment of expenses for transportation of mortal remains following a covered death under the policy
- You are also protected against any Travel inconveniences like  
Loss of Checked in Baggage,  
Loss of Passport,

### ❖ What are the exclusions or the situations under which no insurance protection is offered under this policy?

Loss directly or indirectly occasioned by happening through or in consequence of:

- a. When you travel against medical advice
- b. Treatment for any Pre-Existing Condition
- c. You are traveling with the intention of receiving medical treatment
- d. When you participate in winter Sports or use dry ski slopes
- e. When you are engaged in any manual work of any kind
- f. When you directly participate in riot or civil commotion.
- g. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power, an act (whether on behalf of any organization, body or persons or group of persons) activities or directed towards the overthrow or influencing of the Government de jure or de facto or any provincial or local authority with force or by means of fear, terrorism or violence
- h. Accidents whilst your are engaged in any form of racing, motor rallies and competitions, hang gliding, mountaineering (reasonably requiring the use of ropes or glides), pot holing, rafting or canoeing involving white water rapids, underwater activities requiring the use of artificial breathing apparatus, professional sport, rugby league or union, aerial activities, par ascending or aviation (other than as a fare-paying passenger in a certified multi-engine aircraft flown in the course of licensed operations for the transportation of passengers).

- i. Suicide or willfully self-inflicted injury or illness, mental disorder, anxiety or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with treatment prescribed or directed by a registered medical practitioner but not for the treatment of drug addiction), self exposure to peril (except in an attempt to save human life).
- j. Claims for loss or destruction of or damage to any property arising from nuclear fission, nuclear fusion or radioactive contamination.
- k. Where you are found to be engaged in any criminal or illegal act.
- l. Any loss covered directly or indirectly from any injury, illness, death expenses or other liability attributable HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and/or mutant derivatives, variations or treatment thereof however caused.
- m. Claims arising from pregnancy unless the expected date of confinement is more than 3 months after You return from the booked holiday or trip and which condition is detected at the time of obtaining the insurance.
- n. Claims increased by Your own act or omission.
- o. Losses arising from accidents on two wheeled vehicles unless the driver is duly qualified and are in possession of a current license valid in the country where the vehicle is operated. Notwithstanding the foregoing, underwriters will not be liable for claims arising from accidents (as passenger or driver) on two wheeled vehicles of 125 cc or over.
- p. Claims relating to any ownership (part, time-share or otherwise) of land or building
- q. Consequential loss of any nature whether direct or indirect
- r. Claims relating directly or indirectly as a result of bankruptcy or liquidation.
- s. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
- t. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
- u. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- v. Pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.
- w. Provoked murder or assault, intentional self-injury or any attempt thereof while sane or insane
- x. Deliberate exposure to exceptional danger (except in an attempt to save human life)
- y. Congenital anomalies or any complications or conditions arising there from

For more details please refer the policy conditions.

❖ **What the options available?**

The insurance is available under three plan options namely Gold, Silver and Standard for Travel to USA & CANADA and Travel world-wide other than USA & CANADA.

❖ **Is there any Sum insured option available?**

The coverage is offered for three limits under all three Plan options:  
For limits of USD 50000, USD 100000 and USD 250000

❖ **What is the difference between each option apart from the Sum Insured?**

The coverage under each Plan option and the respective deductible in brackets is given at the end for your perusal:

❖ **Who can take this insurance?**

All students residing in India and traveling abroad for purpose of Study can take this insurance.

❖ **How much the insurance cost?**

The premium towards taking this insurance Plan-wise available at the end.

❖ **Can the insurance be extended beyond 365 days?**

The maximum period of coverage is 365 days with can be further extended for another 365 days and such extension is possible only once.

Request for such extension should be made before expiry of the policy.

❖ **How to buy this insurance?**

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

❖ **How to make a claim under the policy?**

Call the 24 hour help-line for assistance/ Toll free number of the Assistance Company.

Inform the policy number for easy reference

**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.

## Age: 15 - 40 years

GOLD PLAN				Including Tax @18%		
Trip Days	USD50000	USD100000	USD250000	USD50000	USD100000	USD250000
Including USA & CANADA				Excluding USA & CANADA		
1 to 30	1009	1409	2151	552	673	978
31 to 60	1744	2503	4184	936	1188	1945
61 to 90	3007	3375	5951	1357	1698	2828
91 to 120	3579	3895	7065	1719	2082	3437
121 to 180	4373	5277	8951	2113	2506	4148
181 to 270	6386	7790	13425	3254	3775	5321
271 to 365	7990	10502	17189	4762	5666	9303

SILVER PLAN				Including Tax @18%		
Trip Days	USD50000	USD100000	USD250000	USD50000	USD100000	USD250000
Including USA & CANADA				Excluding USA & CANADA		
1 to 30	957	1302	1935	516	625	946
31 to 60	1661	2259	3767	873	1103	1887
61 to 90	2859	3888	5355	1261	1578	2745
91 to 120	3401	4626	6358	1599	1934	3332
121 to 180	4154	5650	8057	1966	2334	4026
181 to 270	6066	8249	12082	3028	3511	5161
271 to 365	7591	10324	15471	4431	5272	9027

STANDARD PLAN				Including Tax @18%		
Trip Days	USD50000	USD100000	USD250000	USD50000	USD100000	USD250000
Including USA & CANADA				Excluding USA & CANADA		
1 to 30	714	1009	1723	388	467	878
31 to 60	1246	1782	3355	657	830	1744
61 to 90	2144	2407	4768	946	1184	2533
91 to 120	2555	2865	5842	1198	1450	3070
121 to 180	3118	3880	7689	1477	1751	3711
181 to 270	4551	5730	11525	2270	2634	4788
271 to 365	5694	7722	14761	3322	3953	8373