



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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PROSPECTUS - SCHOOL STUDENT CARE INSURANCE

Unique Identification No.: IRDA/NL-HLT/SHAI/P-H/V.I/103/13-14

Star's School Student Care insurance is a benefit oriented policy which provides for payment of compensation following **accidents** sustained by the Insured Person during the policy period.

What are the benefits available under the insurance?

The policy provides for benefits under three different Sections:

Section 1 provides cover for the Insured Student against Death & Permanent Total Disability* for a minimum sum of **Rs50000****

Section 2 provides for payment of **Hospitalization Expenses** towards the treatment of accidental injuries up to a maximum of **Rs5000** in the entire policy period with an inner limit of **Rs1000** for **out-patient** treatment.

Section 3 provides for a lump-sum payment of **Rs 5000** towards **Education Grant** payable to the Insured Student following the Death/Permanent Disability of the parent (bread winner) of the student's family/appointed guardian in the absence of the parent (bread winner)

What constitutes Permanent Total Disablement according to the terms of this insurance?

Total and irrevocable loss of Sight of both eyes
physical separation of two entire hands
physical separation of two entire foot
one entire hand and one entire foot

The above is only illustrative list. For an exhaustive list please refer the policy wordings ** the sum insured can be enhanced in multiples of Rs10000 up-to a maximum of Rs100000 on payment of additional premium @Rs0.60 per thousand sum insured.

Who can take this insurance?

Any educational institution can take this insurance for students aged between 3 years and 18 years

What are the exclusions under the policy?

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
2. Any claim in respect of Pre-existing conditions.
3. Any claim if the insured acts against the advice of a physician.

4. Any claim arising out of Accidents that the Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
5. Any claim arising out of mental disorder, suicide or attempted suicide self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and / or any mutant derivative or variations thereof howsoever caused.
6. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. 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.
7. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation, condition or quality whatsoever.
8. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
9. 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.
10. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.
11. Participation of the Insured Person in Hazardous Sport / Hazardous Activities
12. Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.
13. Any loss of which a contributing cause was the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.
14. Other expenses as detailed elsewhere in the policy.

How much does it cost to take this insurance?

Please refer the premium table below.

Excluding Tax

	School
Student	Rs 70 per student

Renewal Condition :

The policy will be renewed except on grounds of misrepresentation / fraud committed. 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/termination

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, 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

*Short period scales:

For a period not exceeding	15 days	10% of the Annual Premium
-do-	1 month	15% of the Annual Premium
-do-	2 months	30% of the Annual Premium
-do-	3 months	40% of the Annual Premium
-do-	4 months	50% of the Annual Premium
-do-	5 months	60% of the Annual Premium
-do-	6 months	70% of the Annual Premium
-do-	7 months	75% of the Annual Premium
-do-	8 months	80% of the Annual Premium
Exceeding 8 months		Full Annual Premium

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
- ❖ Inform the ID number for easy reference

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

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.

