



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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

PROSPECTUS - STAR TRAVEL PROTECT INSURANCE POLICY

Unique Identification No.: IRDA/NL-HLT/SHAI/P-TV.I/140/13-14

❖ 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.

You are also protected against any Travel inconveniences like

Loss of Checked in Baggage,

Delay of Checked in Baggage,

Loss of Passport,

Flight Delay,

Missed Flight/Connection

Hijack Distress

Trip Cancellation

❖ 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.
- (l) 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.
- (m) Claims increased by Your own act or omission.
- (n) 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.
- (o) Claims relating to any ownership (part, time-share or otherwise) of land or building
- (p) Consequential loss of any nature whether direct or indirect
- (q) Claims relating directly or indirectly as a result of bankruptcy or liquidation.
- (r) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
- (s) 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.
- (t) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (u) Pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds.
- (v) Provoked murder or assault, intentional self-injury or any attempt thereat while sane or insane
- (w) Deliberate exposure to exceptional danger (except in an attempt to save human life)
- (x) Where you are engaged in any professional or organized sports, rock climbing or mountaineering necessitating the use of ropes or guides, pot holing, hand gliding, bungee jumping, parachuting, any kind of race other than on foot or water and/or winter sports, racing speed or endurance tests, hazardous pursuits or occupation or air travel (other than as a passenger in a duly licensed passenger carrying aircraft).
- (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 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 four limits under both Plan options:
For limits of USD 50000, USD 100000, USD 250000 and USD 500000.

❖ 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 below for your perusal:

COVERAGES WORLD-WIDE INCLUDING USA & CANADA				
LIMITS OF COVERAGE				
MEDICAL SECTION				
MEDICAL EXPENSES M1	USD50000 (100)	USD 100000 (100)	USD 250000 (100)	USD 500000 (100)
DENTAL EMERGENCY ASSISTANCE M2	250(25)	250(25)	250(25)	250(25)
TRANSPORTATION OF MORTAL REMAINS M3	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
EMERGENCY MEDICAL TRANSPORTATION M4	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
ACCIDENT SECTION				
PERSONAL ACCIDENT(A1)	USD 5000	USD 10000	USD 25000	USD 50000
TRAVEL SECTION				
LOSS OF CHECKED IN BAGGAGE T1	USD250	USD250	USD500	USD750
LOSS OF PASSPORT T2	USD150(15)	USD200(15)	USD250(15)	USD250(15)
DELAY OF CHECKED IN BAGGAGE T3	50(12HRS)	50(12HRS)	100(12HRS)	100(12HRS)
FLIGHT DELAY T4	USD100(20)	USD150(25)	USD250(25)	USD250(25)
MISSED DEPARTURE / CONNECTION T5	NA	NA	200	200
TRIP CANCELLATION / INTERRUPTION DUE TO DEATH OF FAMILY MEMBER T6	USD1000(50)	USD1000(50)	USD2000(50)	USD2500(50)
HIJACK T7	USD100(12HRS)	USD100(12HRS)	USD200(12 HRS)	USD200(12 HRS)
LIABILITY SECTION				
PERSONAL LIABILITY L1	10000	20000	25000	50000

WORLD-WIDE (EXCLUDING USA & CANADA)

COVERAGES				
MEDICAL SECTION				
MEDICAL EXPENSES M1	USD50000 (100)	USD 100000 (100)	USD 250000 (100)	USD 500000 (100)
DENTAL EMERGENCY ASSISTANCE M2	USD200(20)	USD200(20)	USD200(20)	USD200(20)
TRANSPORTATION OF MORTAL REMAINS M3	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
EMERGENCY MEDICAL TRANSPORTATION M4	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
ACCIDENT SECTION				
PERSONAL ACCIDENT(A1)	USD 5000	USD 10000	USD 25000	USD 50000
TRAVEL SECTION				
LOSS OF CHECKED IN BAGGAGE T1	USD250	USD250	USD350	USD500
LOSS OF PASSPORT T2	USD150(15)	USD200(15)	USD250(15)	USD250(15)
DELAY IN CHECKED IN BAGGAGE T3	USD50(12HRS)	USD50(12HRS)	USD100(12HRS)	USD100(12HRS)
FLIGHT DELAY T4	USD100(20)	USD150(25)	USD250(25)	USD250(25)
MISSED DEPARTURE / CONNECTION T5	NA	NA	USD200	USD200
TRIP CANCELLATION / INTERRUPTION DUE TO DEATH OF FAMILY MEMBER T6	USD1000(50)	USD1000(50)	USD1500(50)	USD2000(50)
HIJACK T7	USD100(12HRS)	USD100(12HRS)	USD200(12 HRS)	USD200(12 HRS)
LIABILITY SECTION				
PERSONAL LIABILITY L1	USD10000	USD20000	USD25000	USD50000

❖ Who can take this insurance?

All persons residing in India aged between 6 months and 70 years traveling outside India on business or Holiday can take this insurance

❖ How much the insurance cost?

The premium towards taking this insurance Plan-wise is as below:

Premium In Rs.								Including tax @ 18%							
		Including USA & CANADA						Excluding USA & CANADA							
Age (Years)		6M-40	41-50	51-55	56-60	61-65	66-70		6M-40	41-50	51-55	56-60	61-65	66-70	
No. of Days		Years	Years	Years	Years	Years	Years		Years	Years	Years	Years	Years	Years	
Upto 4	Plan A1 : Insured USD 50000	631	709	726	820	1336	1366	Plan A2 : Sum Insured USD 50000	362	415	431	437	925	978	
5 to 7		715	747	784	878	1366	1420		415	441	478	505	1030	1083	
8 to 14		978	1020	1056	1152	1882	1914		546	683	720	741	1257	1287	
15 to 21		1045	1135	1204	1298	2428	2460		673	720	778	805	1619	1677	
22 to 28		1214	1366	1420	1514	3070	3101		767	814	834	893	1923	1972	
29 to 35		1403	1703	1792	1887	3743	3775		863	950	1030	1036	2313	2392	
36 to 47		1792	2060	2092	2187	4846	4878		962	1130	1141	1246	2686	3060	
48 to 60		2454	2570	2996	3090	6030	6077		1077	1235	1342	1420	3148	3848	
61 to 75		3249	3369	3837	3932	7407	7438		1630	1730	1829	1861	3964	4983	
76 to 90		3795	3900	4489	4584	9193	9241		2050	2071	2261	2297	4715	5918	
91 to 120	5026	5152	6197	6302	14182	14230	2591	2771	3880	4090	8700	10098			
121 to 147	6150	6707	8048	8153	19555	19586	2975	3017	5399	5452	11990	12142			
148 to 180	7212	8105	8884	8989	23838	23971	3653	4069	6371	7915	14414	16921			
Upto 4	Plan B1 : Insured USD 100000	788	814	904	930	1398	1576	Plan B2 : Sum Insured USD 100000	454	483	530	556	1219	1324	
5 to 7		867	899	1015	1045	1430	1713		505	525	545	566	1246	1356	
8 to 14		1073	1210	1238	1336	1945	2523		624	715	778	820	1755	1861	
15 to 21		1172	1362	1477	1567	2492	4142		723	752	809	841	2290	2313	
22 to 28		1257	1567	1798	1919	3133	5214		820	838	858	915	2828	2870	
29 to 35		1508	2030	2129	2208	3806	6713		932	978	1062	1099	3291	3498	
36 to 47		2034	2439	2675	2765	4941	8343		1070	1212	1232	1293	4263	4475	
48 to 60		2775	3726	3775	3848	6124	9536		1167	1306	1398	1535	5325	5533	
61 to 75		3611	4810	4836	4915	7501	10041		1689	1812	3085	3178	6992	7075	
76 to 90		4531	5640	5730	5808	9467	11538		2151	2444	3590	3709	8389	8515	
91 to 120	6108	7128	7780	7885	14298	15970	2974	3151	4850	5037	11622	11737			
121 to 147	7979	9031	10503	10639	19671	27003	3630	4039	6291	6551	15395	15470			
148 to 180	9893	11523	12626	12748	23954	29884	4571	4994	7584	8580	18705	18766			
Upto 4	Plan C1 : Insured USD 250000	830	867	916	946	1471	1683	Plan C2 : Sum Insured USD 250000	542	556	563	615	1261	1325	
5 to 7		899	998	1160	1325	1525	1771		573	612	634	679	1420	1461	
8 to 14		1114	1315	1336	1409	2071	2859		666	771	827	878	1824	1919	
15 to 21		1199	1430	1561	1619	2559	4610		788	819	886	951	2366	2628	
22 to 28		1315	1666	1951	1977	3259	5597		847	922	976	1016	2917	3049	
29 to 35		1630	2060	2250	2266	3938	6970		989	996	1179	1290	3548	4583	
36 to 47		2039	2644	2833	2897	5210	9262		1210	1325	1374	1447	4521	5239	
48 to 60		3107	4053	4158	4263	6261	10360		1437	1497	2808	3017	5572	6419	
61 to 75		4279	5325	5430	5535	8025	10797		1964	2011	3516	3542	7626	8103	
76 to 90		5009	6245	6287	6350	9919	11581		2294	2790	4102	4128	9459	9538	
91 to 120	6760	7571	8264	8373	16384	17020	3331	4290	5537	5563	12992	13071			
121 to 147	9088	9453	11396	11501	20995	28354	4051	5081	7312	7338	17220	17299			
148 to 180	10996	12469	13531	13636	27965	31934	5867	6046	8831	8857	20918	20997			
Upto 4	Plan D1 : Insured USD 500000	1036	1188	1225	1287	1788	1866	Plan D2 : Sum Insured USD 500000	950	1076	1182	1315	1761	1919	
5 to 7		1036	1219	1251	1509	2019	2139		950	1076	1182	1315	1761	1919	
8 to 14		1315	1798	1914	1951	2812	2970		1224	1551	1567	1666	2508	2644	
15 to 21		1496	1867	1920	1955	3512	4679		1424	1770	1840	1893	3101	3191	
22 to 28		1769	2117	2175	2323	4362	6014		1645	1986	2008	2045	3706	3784	
29 to 35		2141	2844	2970	3007	5467	7217		2030	2564	2655	2791	4568	4731	
36 to 47		2649	3249	3354	3411	7159	9435		2386	3201	3227	3390	5814	5914	
48 to 60		3922	4142	4195	4285	9093	10576		3203	3822	3991	4143	7163	7259	
61 to 75		5047	6001	6097	6197	11549	11707		4326	5120	5158	5677	9283	9409	
76 to 90		6702	8353	8384	8420	14697	14761		5177	6754	6902	7131	10965	11775	
91 to 120	8048	11291	11323	11360	22909	23119	6418	8363	8463	8700	15639	15954			
121 to 147	10165	14577	14608	14645	31655	31776	8385	10487	10592	11959	21684	22446			
148 to 180	13063	16285	16317	16354	37469	37680	10334	12694	12932	13221	25258	25573			

❖ Persons above the age of 70 may be covered at loading of 50% up-to 75 years. For persons above 75 years the maximum cover under Emergency Medical Section would be restricted to USD 10000 only and the premium may be loaded by 25%.

❖ **Can the insurance be extended if the trip is extended?**

Extension of policy is possible on payment of additional premium and declaration of good health by you. But the maximum permissible number of extensions is two.

The maximum period of coverage is 180 days with can be further extended up-to another 180 days (360 days in all) 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.