



Pay attention
to the future

STUDENT *Care*
INSURANCE

from



The fast pace of the present day world has not only strengthened us with technical advancement, but also exposed us to higher degrees of dangers in various walks of life. The younger generation is more susceptible to such risks and we, at STAR, feel it necessary to cover the students with a protective shield to take care of such eventualities.

STAR's Student Care provides for payment of compensation following Death and Permanent Disablement (PD), Hospitalization expenses, Education Grant suffered due to injuries sustained by the Insured Person anywhere in the world.

THE COMPANY:

STAR is an exclusive Health Insurance Company. Being the first of its kind in India, the company is committed to setting international benchmarks in service and personal caring.

OUR VISION:

- "PROTECTING HEALTH – PROMOTING HEALTH".

OUR MISSION:

- Accident Care – STAR is HERE.

OUR EXCLUSIVITY:

- 24 hours General Practitioner advice and medical counseling
- 24x7 in-house Call center
- Toll free Telephone line assistance
- Fully knowledge-backed website to offer medical information, including health tips

How much to pay:

Description	School Student	College Student
Basic Premium	Rs. 70/-	Rs. 120/-
Sum Insured	Rs. 50,000/-	Rs. 75,000/-
Additional Sum Insured Limit	Rs. 1,00,000/-	Rs. 2,00,000/-
Additional Premium Payable	@Rs.6/- per Rs. 10,000/-	@Rs.6/- per Rs. 10,000/-

WHO CAN TAKE THIS POLICY:

- Students between the age of 3 yrs and 18 yrs can be covered under SCHOOL STUDENT CARE INSURANCE
- Students between the age of 15 yrs and 25 yrs can be covered under COLLEGE STUDENT CARE INSURANCE
- Schools and colleges can avail of policy.
- Sum Insured for Basic Cover (Death and Permanent Disability) is given as below :
School Students – Rs. 50,000/-. The Sum Insured can be increased in multiples of Rs. 10,000 upto a maximum of Rs. 1,00,000 at an additional premium of Rs. 0.60 per mille
College Students – Rs. 75,000/-. The Sum Insured can be increased in multiples of Rs. 10,000 upto a maximum of Rs. 2,00,000 at an additional premium of Rs. 0.60 per mille

RISKS COVERED

- Accidental Death
- Permanent Disability – Total or Partial – following an accident

ADDITIONAL BENEFITS UNDER THE POLICY:

- Free Hospitalization Cover of Rs.5,000/- is available under all student care insurance. This includes a limit of Out-Patient Treatment of Rs.1,000/- for school students and Rs.2, 000/- for college students.
- Educational grant to students is available in case of death or permanent disability of the earning parent/guardian, limited to Rs.5,000/- for a school student and Rs.10,000/- for a college student. This amount is available once during the policy period.

RISK FEATURES:

- Policy has been designed to take care of the emergent needs of the students.
- Sum Insured under the policy can be enhanced to specific limits on payment of additional premium.
- Limits of Indemnity under Hospitalisation cover and Education Grant do not change with a change in the Sum Insured for the Basic Cover.



WHAT CANNOT BE CLAIMED:

- Expenses incurred on events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
- Any claim in respect of Pre-existing condition
- Any claim if the insured acts against the advice of a physician
- 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).
- Any claim arising out of mental disorder, suicide or attempted suicide, self-inflicted injuries, or sexually transmitted conditions, anxiety, etc.
- Participation in Hazardous Sports/Hazardous Activities
- Persons who are physically and mentally challenged unless specifically agreed and endorsed in the policy.

For a detailed list, please refer the policy prospectus and conditions.

MINIMUM PREMIUM:

- The minimum premium payable under the policy is Rs.100/-.

RENEWAL:

- The Insurance may be renewed under mutual consent.

How to avail the benefits under this policy:

- Call 24 hour help-line for assistance
- Inform ID number for easy reference
- For emergency hospitalisation, information to be given within 24 hours after hospitalisation

How to buy this insurance:

- Contact our marketing executive at:



Star Health & Allied Insurance Company Limited
1, New Tank Street, Valluvar Kottam High Road,
Chennai - 600 034.

www.starhealth.in