



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 CORPORATE TRAVEL PROTECT INSURANCE POLICY

Unique Identification No.: IRDA/NL-HLT/SHAI/P-T/V.I/143/13-14

❖ 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.

The policy offers protection 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

Any travel expenses incurred in sending a substitute employee following the sickness/accidental injuries of the insured employee

❖ 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 travel is against medical advice

(b) Treatment for any Pre-Existing Condition

(c) You are traveling with the intention of receiving medical treatment

(d) Participation of the Insured Person in winter Sports or use dry ski slopes

(e) When the Insured Person is engaged in any manual work of any kind

(f) When the Insured Person 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 radio-active contamination.
- (k) Where the Insured Person is 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
- (n) Claims increased by the insured person's 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.
- (p) 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.
- (q) Claims relating to any ownership (part, time-share or otherwise) of land or building
- (r) Consequential loss of any nature whether direct or indirect
- (s) Claims relating directly or indirectly as a result of bankruptcy or liquidation.
- (t) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from 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 unclear 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 thereat
- (x) Deliberate exposure to exceptional danger (except in an attempt to save human life)
- (y) Where the Insured Person is 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).
- (z) 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 world-wide including USA & CANADA

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

The coverage is offered for three limits:

For limits of USD 100000, USD 250000 and USD 500000.

Two trip band options namely 30 days and 45 days band are available.

❖ **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 (Deductibles)			
MEDICAL SECTION			
MEDICAL EXPENSES M1	USD100000 (100)	USD 250000 (100)	USD 500000 (100)
DENTAL EMERGENCY ASSISTANCE M2	200(25)	250(25)	300(25)
TRANSPORTATION OF MORTAL REMAINS M3	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
EMERGENCY MEDICAL EVACUATION M4	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
ACCIDENT SECTION			
PERSONAL ACCIDENT(A1)	USD10000	USD 15000	USD 30000
TRAVEL SECTION			
LOSS OF CHECKED IN BAGGAGE T1	USD750	USD1000*	USD1000*
LOSS OF PASSPORT T2	USD200 (25)	USD250 (15)	USD250 (15)
DELAY OF CHECKED IN BAGGAGE T3	USD100 (12HRS)	USD100 (12HRS)	USD200 (12HRS)
FLIGHT DELAY T4	NA	USD250 (25)	USD300 (25)
MISSED DEPARTURE / CONNECTION T5	NA	USD200	USD300
HIJACK DISTRESS T7	USD200(12HRS)	USD200 (12 HRS)	USD200 (12 HRS)
DEPUTATION OF SUBSTITUTE EMPLOYEE T 8	NA	USD 2000	USD3000
LIABILITY SECTION			
PERSONAL LIABILITY L1	USD25000	USD25000	USD50000

* per baggage maximum 50% in case of more than one baggage.

❖ **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.

❖ **Is it necessary to undergo medical tests?**

Not required if the persons proposed for insurance are below 70 years. However for persons over 70 years of age the ECG, Fasting Blood Sugar and Urine Strip test reports are required to be submitted.

❖ How much the insurance cost?

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

PREMIUM IN RUPEES INCLUDING TAX @ 18%

Sum Insured & Trip band	Age Band		
	18 years	41 years	61 years
USD 100000			
30 Days Trip Band	3395	4774	11834
45 Days Trip Band	4577	5909	14942
USD 250000			
30 Days Trip Band	3667	4931	12271
45 Days Trip Band	4589	6281	16280
USD 500000			
30 Days Trip Band	4818	6983	15063
45 Days Trip Band	5668	7910	19707

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

No extension of policy is permissible except what is provided below:

In the event of the Insured Person traveling outside India on the last day of the policy the insurance cover shall automatically extend until completion of the trip or until his/her return to India within 30/45 days from the date of expiry of the policy whichever shall first occur provided the travel period in aggregate undertaken by the Insured person during the entire policy period does not exceed 180 days. No extra premium is payable for the same.

Where such travel days has exceeded 180 days in aggregate during the policy period additional premium at 50% of the premium applicable for the highest age band is chargeable. The cover would however cease on the Insured Person's return to India within 30/45 days as the case may be (depending on the trip band opted at the inception of the policy) from the date of expiry of the policy

❖ How to buy this insurance?

All that needs to be done is to call the nearest office at the addresses/phone numbers given overleaf.

❖ 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 at the addresses given overleaf.

❖ **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.