

- Any loss caused either directly or indirectly by nuclear energy, radiation.
- Curative treatments or interventions that the Insured performs or has had performed on his body.
- Veneral or sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
- The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

Section VI: Household Contents
(Subject to first Loss Condition)

What is covered under the Household Contents Section?

- The householders contents will be covered on the first loss basis as per coverage under the Standard Fire policy (Including earthquake) and burglary policy @ 25% of the value at risk. Any valuable with value more than 5 % of the sum insured in this section is to be specifically declared along with the value at the time of proposing insurance Or at the time of loss the amount payable will be restricted to 5% of the first loss sum insured

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Premium
A	Rs. 100000 /-	400
B	Rs. 200000/-	800
C	Rs. 300000/-	1200
D	Rs. 400000/-	1600

Section VII: Traveling Baggage:

(Anywhere in World) Valuables excluded

What is covered under the Traveling Baggage Section?

- The current lifestyle includes a lot of traveling & touring but there is always strong possibility of losing your baggage's during your travel.
- Now you can enjoy your tour peacefully as the policy pays you, in respect of any loss regarding your baggage while on tour or holiday.

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Premium
A	Rs. 100000 /-	200
B	Rs. 200000/-	400
C	Rs. 300000/-	500
D	Rs. 400000/-	800

Exclusions under Traveling Baggage Section:

- loss or damage due to cracking scratching or breakage of lens or glass whether part of china, marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by the Insured and/or the Insured's Family
- loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected
- loss or damage caused by moth, mildew or vermin
- loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included)
- loss or damage caused by mechanical derangement or over winding of watches and clocks
- theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied
- loss or damage whilst being conveyed by any carrier under contract of affreightment
- loss of or damage to Jewellery or Valuables
- loss of or damage to article which did not form part of the Contents of the baggage when the journey commenced unless specifically declared and accepted by the Company
- loss or destruction of or damage to baggage of a consumable nature
- loss of or damage to carried loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about
- loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- any tour or travel undertaken within the municipal limits of the village, town or city wherein the Insured permanently resides.

Section VIII: Public Liability:

What is covered under the Public Liability Section?

Sometimes our actions can cause bodily injuries or property damage to third parties. In such cases coping with the liability can result in a large financial burden. This plan protects your legal liability for bodily injury or damage to property of third party.

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Premium
A	Rs. 200000/-	100
B	Rs. 300000/-	150
C	Rs. 400000/-	200
D	Rs. 500000/-	250

Exclusions:

- any voluntarily assumed liability unless such liability would have attached to the Insured in the absence of such agreement
- any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of Bodily Injury or Property Damage caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thoroughfare
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any watercraft, hovercraft, air- or spacecraft
- any interest and/or penalty imposed on the Insured on account of his failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto
- the transmission of any communicable disease or virus
- occupation or business, trade or employment

EXCLUSIONS APPLICABLE TO ALL SECTIONS

Below exclusion would be applicable to all sections in addition to the section specific exclusions:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.
- Loss or damage caused by depreciation or wear and tear.
- Consequential loss of any kind or description.
- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

What is the entry age under the policy?

- Entry age for Proposer & spouse is 18 years – 65 years
- Children from age 3 months to 25 years can be covered as dependents.

What is the renewal age?

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

What is the policy period?

Policy can be opted for 1 year/2year/3 years.

How many Sections have to be opted under this policy?

Minimum 3 sections have to be opted.

What are the Discounts under the policy?

I. Section Discounts:

- a) 10% discount applicable if 4 or 5 sections are opted
- b) 15% discount applicable if 6, 7 or 8 sections are opted

II. Long Term Policy Discount:

- a) 10% discount is applicable if policy is opted for 2 years
- b) 15% discount is applicable if policy is opted for 3 years

Combined benefit of sectional discount and long term discount can be availed if both the options are opted.

Tax exemption under section 80D on premium paid towards Health Sections (Health Guard, Critical Illness & Hospital Cash only)

Pre policy medical checkup for enrolling under Star Package Policy

- Waiver of medical checkup up to 45 years subject to no adverse medical history,
- Medical Tests are mandatory for age 46 years and above (list of medical tests as per table below).
- The pre-policy check up would be arranged at our empanelled diagnostic centers.
- The validity of the test reports would be 30 days from date of medical examination.
- Additional test may be advised if Critical Illness section is opted and / or due to any adverse medical declaration.
- If pre-policy check up would be conducted in our paneled diagnostic centre, 100% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.

Age of the person to be insured	Sum Insured	Medical Examination
Up to 45 years	All Sum Insured options	No Medical Tests* Medical Tests required as listed below:
46 and above	All Sum Insured options	Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, Sr Creatinine, GGTP

*Subject to no adverse medical history

Free Look Period

If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the policy documents, provided there has been no claim.

Renewal & Cancellation

- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or

moral hazard.

- In case of Our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.
- For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.
- After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and /or lodging any fraudulent claim.
- You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Period on Risk	% of Annual Premium Refunded
Upto 1 month	75%
Exceeding 1 month and upto 3 months	50%
Exceeding 3 months and upto 6 months	25%
Exceeding 6 months	Nil

Grace period:

- In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of Specific waiting period
- Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.

When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.
- For enhancement of sum insured, fresh proposal form along with the renewal notice should be submitted

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other health insurance policy of Non life insurer you can

transfer Star Package Policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Star Package Policy

- The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases

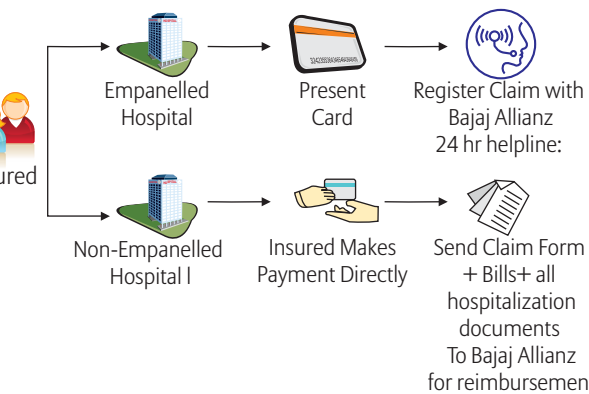
Revision/ Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, covers and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

What would be the process in case of a claim under my Star Package policy?



Bajaj Allianz
Star Package policy
A Comprehensive Protection for your Worries

Get yourself and your family covered by Star Package policy today and sleep easy.

- Cashless facility offered through network hospitals of Bajaj Allianz only.
- Cashless facility at 3300+ Network hospitals PAN India.
- Special discounts and offers through our value added providers.*

To know more visit our website, Website: www.bajajallianz.com or get in touch with Email: wellness.HAT@bajajallianz.co.in ;24*7 helpline number: 1800-103-2529 (toll free) / 020-30305858

Network Hospital & Value Added service Provider list is provisional & subject to change based on the review of the providers

Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

Contact Details
Bajaj Allianz General Insurance Company Limited,
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
Tel: (020) 6602 6666. Fax: (020) 6602 6667.
www.bajajallianz.com

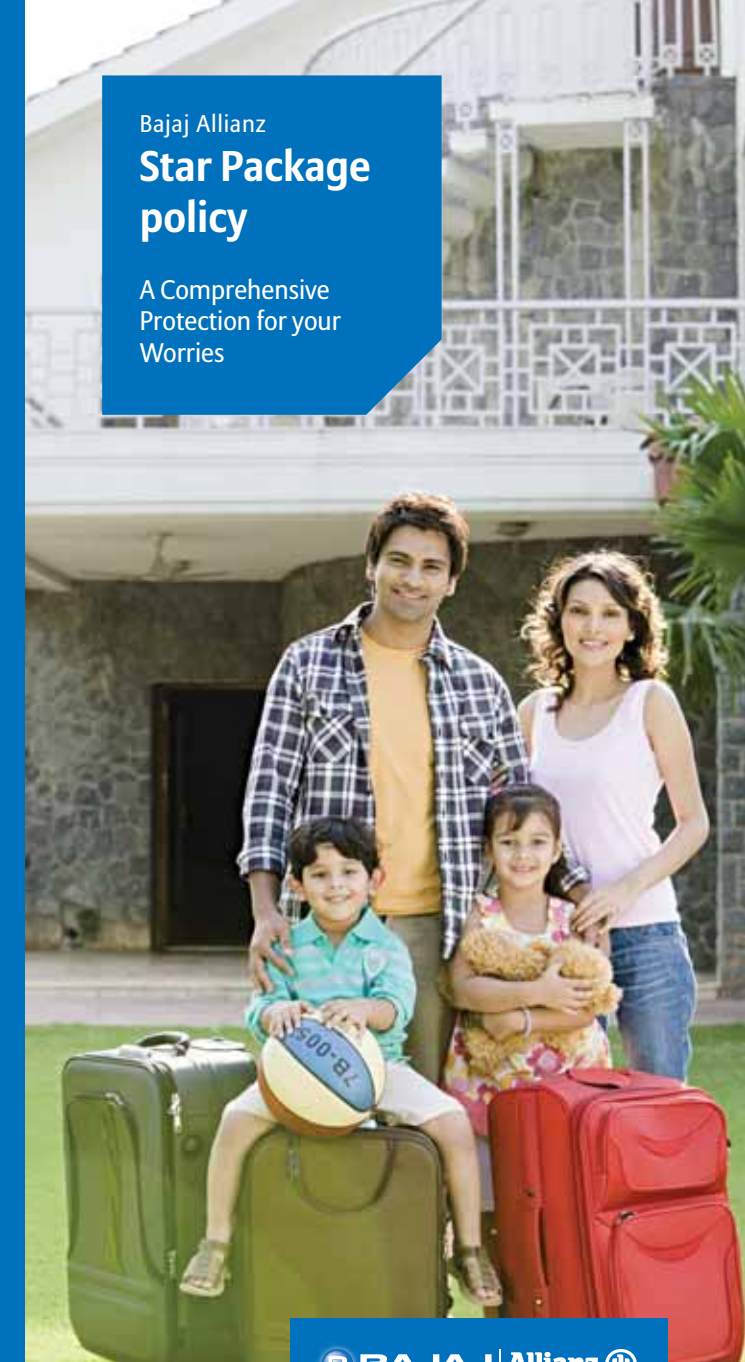
For any queries please contact:

BSNL/MTNL (Toll Free)	Bharati Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 102 5858	<Prefix City Code> 3030 5858

Email: info@bajajallianz.co.in

Star Package/ V002/ w.e.f. 1st October 2013
Insurance is the subject matter of the solicitation
*Cashless facility is available only under Health Guard Section.





Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please contact our nearest office. | BIAZ-B-0099/7-Oct-13



Jiyo Befikar

Bajaj Allianz
Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz SE, and indepth market knowledge and good will of Bajaj brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

The Bajaj Allianz Advantage:

-  **HAT: In-house Claim Administration**
-  **Global expertise**
-  **Innovative packages to match individual needs**
-  **Quick disbursement of claims**

Why do I need a Star Package Policy?

Life is full of uncertainties and unexpected events. Unforeseen events can happen at home, at work and even at play. The death, injury or sickness of a breadwinner or family member can create serious financial problems for any family. It is in situations like these, that you need to be prepared. To help you soften the blow Bajaj Allianz offers you a unique package policy which provides protection against various risks and contingencies faced by an individual under a single policy. It also provides protection for household contents and Baggage insurance. This package policy has 8 sections & a person would have to opt for a minimum of 3 sections under the policy.

What are the Sections under the Star Package policy?

1. **Hospital Cash**
 2. **Health Guard**
 3. **Critical Illness**
 4. **Personal Accident**
 5. **Education Grant**
 6. **Householders Contents**
 7. **Traveling Baggage**
 8. **Public Liability**
- Any Section can be opted for Section I to VIII. Minimum 3 section to be opted.

Section I: Hospital Cash:

- This section pays a daily benefit amount to take care of the incidental expenses during hospitalization period.
- The daily benefit amount is doubled for ICU admissions (Maximum 7 days for each hospitalization).
- The benefit is available for 30 days per policy period.
- This is a floater section where in spouse and children can be covered
- Spouse can be covered with 50% additional premium and children

with 25% additional premium per child.

Exclusions under Hospital Cash section:

We will not pay for claims arising out of or howsoever connected to the following:

- Pre-existing disease and related complications.
- Any treatment not performed by a Physician or any treatment of a purely experimental nature.
- Any and all variants of the condition commonly referred to as Cancer, except in case of invasive malignant melanoma.
- Any routine or prescribed medical check up or examination. Medical Expenses relating to any hospitalization for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or accidental Bodily Injury for which hospitalization is required.
- Any Sickness that has been classified as an Epidemic by the Central or State Government.
- 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury.
- 1 year waiting period applicable for below diseases:

1. Cataract	11. Haemorrhoids
2. Benign prostatic hypertrophy	12. Fissure in ano
3. Hysterectomy	13. Stones in the urinary and biliary systems
4. Menorrhagia	14. Surgery on tonsils or sinuses
5. Fibromyoma	15. Skin and all internal tumours/cysts/nodules/poly ps of any kind including breast lumps
6. Dilatation (or dilatation) and curettage (D&C)	16. Gastric or duodenal ulcer
7. Endometriosis	17. Prolapsed intervertebral disc
8. Hernia of all types	18. Back ache
9. Hydrocele	
10. Fistulae	

If the above diseases are pre existing then those will be permanently excluded from the policy.

- Circumcision, cosmetic or aesthetic treatments of any description change of life surgery or treatment.
- Plastic surgery unless necessary for the treatment of Illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same.
- Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury.
- Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterility, sterilization or infertility (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalization undertaken as a preventive or recuperative measure.
- Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol.
- Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic

Virus type or any Syndrome or condition of a similar kind commonly referred to as AIDS.

- Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy)
- Hospitalization for the sole purpose of physiotherapy.
- Medical expenses where hospitalisation is not warranted.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith, naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.
- Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard).
- Participation in any hazardous activity.
- Radioactive contamination.
- Non-allopathic treatment.
- Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Age				
		Up to 25 Yrs	Above 25 up to 40 Yrs.	Above 40 up to 50 Yrs	Above 50 up to 55 Yrs.	56yrs and above
A	500/-	250	400	650	900	1200
B	1000/-	300	600	900	1300	1800
C	2000/-	600	850	1700	2800	3600
D	2500/-	800	1100	2600	3500	4600

Section II: Health Guard:

Health costs are high and are getting higher. This section protects you & your family in case of serious accident or major illness, by providing cashless benefit & medical reimbursement for hospital expenses.

What are the Coverages under the Health Guard Section?

- Medical expenses incurred during hospitalisation.
- Pre and post hospitalisation expenses for 60 and 90 days respectively.
- Ambulance charges Rs 1000/- per hospitalisation.
- 130 daycare procedures are covered subject to terms & conditions
- 10% co-payment of the admissible claim for admissions in non network hospital, this co payment can be waived off with payment of additional premium
- 10% Cumulative Bonus benefit for each claim free year, maximum up to 50%.
- This is a floater section where in spouse and children can be covered
- Spouse can be covered with 50% additional premium and children with 25% additional premium per child.

- 20% Co-payment applicable for members of age group 56-65 years, opting this policy for first time.

Exclusions:

- Benefits will not be available for Any Pre-existing condition, ailment or injury, until 48 months of continuous coverage have elapsed, after the date of inception of the first Star Package policy with Health guard section.
- First 2 years waiting period applicable for below diseases:

1. Any types of gastric or duodenal ulcers,	9. Cataracts,
2. Benign prostatic hypertrophy	10. Hernia of all types and Hydrocele
3. All types of sinuses	11. Fistulae,
4. Haemorrhoids	12. Fissure in ano
5. Dysfunctional uterine bleeding	13. Fibromyoma
6. Endometriosis	14. Hysterectomy
7. Stones in the urinary and biliary systems	15. Surgery for any skin ailment
8. Surgery on ears / tonsils / adenoids / paranasal sinuses	16. Surgery on all internal or external tumours/ cysts/ nodules / polyps of any kind including breast lumps with exception of Malignant tumor or growth.

- 4 years waiting period applicable for below ailments:

- i. Joint replacement surgery,
 - ii. Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident)
 - iii. Surgery to correct deviated nasal septum
 - iv. Hypertrophied turbinate
 - v. Congenital internal diseases or anomalies
 - vi. Laser treatment for correction of eyesight due to refractive error.
- 30 days waiting period is applicable from date of first policy inception for any illness/ disease except for Accidental Bodily Injury.
 - War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials.
 - Circumcision, cosmetic or aesthetic treatments, surgery for change of life/gender.
 - Plastic surgery unless necessary for the treatment of cancer, burns or accidental Bodily Injury
 - The cost of spectacles, contact lenses, hearing aids, crutches, artificial limbs, dentures, artificial teeth and all other external medical equipments or devices
 - Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization.
 - Convalescence, general debility, rest cure, congenital external diseases or defects or anomalies, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.
 - Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and treatment due to use or abuse of

any substance, drug or alcohol and treatment for de-addiction.

- Human Immunodeficiency Virus or Variant/mutant viruses and AIDS, Venereal disease or any sexually transmitted disease.
- Hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
- Medical expenses where hospitalisation is not warranted.
- Treatment arising from or traceable to pregnancy and childbirth and related complications. (Ectopic pregnancy is covered under the policy)
- Vaccination or inoculation unless forming a part of post bite treatment.
- Any fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.
- Vitamins, tonics, nutritional supplements unless forming part of the treatment
- Treatment for any other system other than modern medicine (also known as Allopathy), Experimental, unproven or non-standard treatment.
- Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery.
- Weight management services and treatment related to weight reduction programmes including treatment of obesity.
- Treatment for any mental illness or psychiatric illness, Parkinson's and Alzheimer's disease.

Annual Premium Table: (Premium are exclusive of service tax)

Option	SI/Age	90days - 25 yrs	26-40 yrs	41-45 yrs	46-55 yrs	56-60 yrs	61-65yrs
A	150000	1882	2532	3272	5028	7696	8849
B	200000	2338	3283	4309	6703	10260	11800
C	300000	3306	4430	6065	8380	12826	14749
D	500000	5244	6156	9576	15236	17879	20561

Renewal Premium				
Option	SI/Age	66-70yrs	71-75yrs	76 yrs and above
A	150000	10176	12211	14654
B	200000	12980	15576	18692
C	300000	16224	19469	23363
D	500000	22733	27280	32736

Add on covers on Health Guard section: (additional premium, in % of health guard premium)

	Add on coverage	Additional Premium
1	Accommodation to Relative Rs.500/- per day for 10 days.	(25 %)
2	Organ Transplant expenses of donor upto Rs.100,000/-	(25 %)
3	Accidental Emergency, Reconstructive Surgery (In case of accident), Physiotherapy, Medical evacuation upto Rs.50,000/-	(10%)
4	Burial, Cremation Expenses Rs.25000/-	(10%)
5	Medical expenses for accidental hospitalization SI under healthguard would double for accidental hospitalization and related surgeries	(25 %)

Voluntary deductible option under Health Guard section:

This policy has an option of voluntary deductible on the claim amount, discounts would be applicable in the premium. Deductible amount & discounts applicable as per the below table

Detectible amount	Discount (%)
10000	10 %
15000	15 %
25000	17.5 %
50000	20 %
75000	22.5 %
100 000	25 %
150000	27.5 %
200000	30 %
250000	32.5 %

Section III: Critical Illness:

What is covered under Critical Illness section?

- On diagnosis of a listed critical illness and after completion of 30 days survival period, a lumpsum benefit amount (as per the plan opted) is paid to the insured member
- The insured member can utilize this amount for treatment of the disease, lifestyle changes, donor expenses or a planned treatment outside India etc.
- Spouse can be covered with 50% additional premium and children with 25% additional premium per child.

List of Critical Illnesses covered under the policy:

1. First Heart Attack - Of Specified Severity,
2. Open Chest CABG
3. Stroke Resulting In Permanent Symptoms
4. Cancer Of Specified Severity
5. Kidney Failure Requiring Regular Dialysis
6. Major Organ Transplant
7. Multiple Sclerosis With Persisting Symptoms
8. Surgery Of Aorta
9. Primary Pulmonary Arterial Hypertension
10. Permanent Paralysis Of Limbs
11. Neuro Surgery
12. Joint Replacement

Exclusions under Critical Illness Section:

- Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.
- Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy , this exclusion will not apply for renewal
- Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadhinopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or

condition of a similar kind commonly referred to as AIDS.

- Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.
- Occupational diseases.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials.
- Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).
- Radioactive contamination.
- Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.
- Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Age		
		6yrs - 25 Yrs	26yrs - 40 Yrs	41yrs - 45Yrs
A	Rs. 100000/-	200	425	800
B	Rs. 150000/-	300	638	1200
C	Rs. 200000/-	400	850	1600
D	Rs. 300000/-	600	1275	2400

Option	Sum Insured	Age		
		46yrs - 50 Yrs	51yrs - 55 Yrs	56yrs and above
A	Rs. 100000/-	1200	1750	3000
B	Rs. 150000/-	1800	2625	4500
C	Rs. 200000/-	2400	3500	6000
D	Rs. 300000/-	3600	5250	9000

Section IV: Personal Accident:

The death or injury of breadwinner can create serious financial problems for any family. The section provides coverage for death, Permanent Total Disability (PTD), Permanent Partial Disability (PPD), and Temporary Total Disability (TTD) to the insured person. This section can be opted by proposer only.

What is covered under Personal Accident Section?

- 100% of sum insured payable In case of death due to accident.
- 125% of sum insured payable in case of Permanent Total Disability
- For Permanent Partial Disability, the benefit is as per the PPD table in the policy document.
- 1% of the sum insured per week, up to a maximum of 100 weeks is payable for Temporary Total Disability.

- The Company will reimburse the actual medical expenses incurred or 40% of the admissible claim; whichever is lower, towards the cost of treatment of accidental bodily injury sustained by the insured

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Premium
A	Rs. 200000/-	375
B	Rs. 300000/-	563
C	Rs. 400000/-	750
D	Rs. 500000/-	938

Section V: Education Grant:

(Payable in case of Accidental Death and Permanent Total Disability)

What is covered under Education Grant Section?

- In case of an accidental death or Permanent Total Disability of the insured person, the sum insured would be payable towards the continuing education of the deceased's child/children.
- The claim would be payable to the nominee under the policy.
- This section can be opted by proposer only.

Annual Premium Table: (Premium are exclusive of service tax)

Option	Sum Insured	Premium
A	Rs. 200000/-	120
B	Rs. 300000/-	180
C	Rs. 400000/-	240
D	Rs. 500000/-	300

Exclusion under Personal Accident and Education Grant sections:

- Suicide, attempted suicide or self inflicted injury or illness
- Whilst under the influence of intoxicating liquor or drugs
- Any deliberate or intentional, unlawful or criminal act, error, or omission of the Insured.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority and claims due to nuclear weapons and/or materials.
- Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured.
- Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.

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