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The world of today is fraught with dangers and difficulties. Every day we pray for the good health of our family and self. In such a scenario, HEALTH has assumed great significance and we, at STAR, have taken the lead to provide world-class service for insurance of Health and Health-related risks.

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.

WHO CAN TAKE THIS POLICY:

- Both Individuals and Groups can take policy.
- Persons should be in the age group of 18-70 years.
- Sum Insured shall be fixed on the basis of the monthly income.

OUR EXCLUSIVITY:

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

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



You can plan safety.

ACCIDENT Care
INSURANCE

from



STAR's Accident Care provides for compensation following Accidental Death, Disability-Permanent (partial or total), Temporary Total Disability suffered due to injuries sustained by the Insured Person anywhere in the world.

How much to pay:

Coverage / Risk Group	Group I	Group II	Group III
Table I	0.45 per mille	0.60 per mille	0.80 per mille
Table II	0.80 per mille	1.30 per mille	1.75 per mille
Table III	1.25 per mille	1.75 per mille	2.00 per mille

THE BENEFITS:

- Accidental Death.
- Permanent Disability – Total or Partial – following an accident.
- Temporary Total Disablement – the Insured Person is eligible for weekly benefits for 1% of Capital Sum Insured (following an accident), subject to a maximum of Rs. 5,000/- per week.

ADDITIONAL BENEFITS UNDER THE POLICY:

- Educational grant to children (1 Child – Rs.5,000/-, 2 Children – Rs.10,000/-).
- Transportation expenses of mortal remains Rs.3000/-.
- Travel expenses of one relative (Rs.1000/-).
- Cumulative Bonus of 5% accrues to the insured person for every claim-free year, subject to a maximum of 50%.

OPTIONAL BENEFITS:

- Policy can be extended to cover medical expenses on payment of Additional Premium.

RISK FEATURES:

For purpose of rating, persons proposed for insurance are classified under three risk groups:

- Risk Group I – Persons engaged primarily in administrative functions.
- Risk Group II – Persons engaged in manual work other than what is specifically provided for under Group III.
- Risk Group III – Persons working in explosives industry, mines and / or magazine workers, high tension electric supply, horse racing including jockeys, athletes and occupations with similar hazards.



CAN THIS POLICY BE TAKEN BY A GROUP:

- Yes. All Group Policies are eligible for a discount on the basic premium as per the following scale (based on the group size).

Group Size	% age of discount on Premium (excluding add-on covers and Service tax)
2-100	5%
101-1000	10%
1001- 5000	12.5%
5001-10,000	15%
> 10000	20%

Benefits of Travel Expenses of one relative, Education Grant and Cumulative Bonus are not available under Group Policy.

RENEWAL:

- The Insurance may be renewed under mutual consent.

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 sport / 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.