

Take-on the world safely



STAR
CORPORATE TRAVEL *Protect*
INSURANCE



Star Corporate Travel Protect Insurance Policy

Unique ID: IRDA/NL-HLT/SHAI/P-TV/J/143/13-14

The globalization and the emergence of Fortune 500 have accelerated the pace of movement of the people sans boundaries across borders and across oceans for business expansion.

While being abroad, one question that would lurk in their mind is what would happen if something fortuitous happens, especially when the traveller is indisposed abroad.

Star Corporate Travel Protect Insurance takes care of the unexpected Emergency Medical expenses incurred by Corporate Executives while they travel abroad.

The Company

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

FEATURES

When you travel abroad on Company's business, Star Corporate Travel Protect Insurance Policy provides you for (up to the limits specified):

- * Emergency Medical expenses whilst you travel / stay abroad
- * Emergency Medical Transportation to Republic of India
- * Repatriation of mortal remains
- * Any Dental emergency Expenses following an Accident
- * Compensation following Accidental Injuries
- * Cost of Loss of traveller's checked-in Baggage
- * Reasonable Expenses incurred for obtaining New Passport
- * Expenses on Emergency purchase of consumables due to any delay in handing over traveller's checked-in baggage by the carrier for more than 12 hours
- * Flight delay
- * Expenses relating to travel and accommodation incurred due to Missed departure / connection.
- * Hijack distress
- * Any Legal Liability that may be fastened upon the travellers, if he/she cause any bodily injury



or property damage to any third party whilst on an insured trip

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

Who can take this insurance?

All Corporate Executives residing In India aged between 18 and 70 years travelling abroad on Business purposes can take this Insurance.

Is it necessary to undergo medical tests?

Generally not required. However proposals with adverse medical history, irrespective of the age should accompany with ECG, Fasting and Post Prandial Blood Sugar, Urine Strip Test and Cholesterol Profile reports duly certified by an M.D. with specialisation in Cardiology.

Plan and Trip options available

The insurance is available for Travel Worldwide including USA & CANADA, for Sum Insured limits of USD 100000, USD 250000 and USD 500000.

Premium Rates

The Policy is issued for one year with a maximum coverage of 180 days with each trip not exceeding 30 and 45 days as opted for at inception as per the rating schedule.

Rating Schedule (Premium in INR)

(Inclusive of 18% tax)

Sum insured & Trip band	18 yrs - 40yrs	41 yrs - 60yrs	61 yrs - 70yrs
USD 100000			
30 days trip band	3,395	4,774	11,834
45 days trip band	4,577	5,909	14,942
USD 250000			
30 days trip band	3,667	4,931	12,271
45 days trip band	4,589	6,281	16,280
USD 500000			
30 days trip band	4,818	6,983	15,063
45 days trip band	5,668	7,910	19,707

TAXES ARE SUBJECT TO CHANGES IN TAX LAWS

Can this Insurance be extended ?

Not extendable under normal circumstances. However extension of the policy period is possible to allow the insured person to complete the Overseas Trip provided the aggregate Travel period during the entire policy does not exceed 180 days.



The Schedule of benefits available under the various Plan options is given below:

SECTION 1	USD	USD	USD
Emergency Medical Expenses M1	100000 (100)	250000 (100)	500000 (100)
Emergency Medical Evacuation M4	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
Repatriation Of Mortal Remains M3	INCLUDED IN M1	INCLUDED IN M1	INCLUDED IN M1
SECTION 2			
Dental Emergency Assistance M2	200 (25)	250 (25)	300 (25)
SECTION 3			
Personal Accident (A1)	10000	15000	30000
SECTION 4			
Loss Of Checked-in Baggage T1	750*	1000*	1000*
SECTION 5			
Loss Of Passport T2	200 (25)	250 (15)	250 (15)
SECTION 6			
Delay of Checked-In Baggage T3	100 (12 hrs)	100 (12 hrs)	200 (12 hrs)
SECTION 7			
Flight Delay T4	NA	250 (25)	300 (25)
SECTION 8			
Missed Departure Connection T5	NA	200	300
SECTION 9			
Hijack Distress T7	200 (12HRS)	200 (12HRS)	200 (12HRS)
SECTION 10			
Personal Liability L1	25000	25000	50000
SECTION 11			
Deputation of Substitute Employee T8	NA	2000	3000

* Per baggage maximum 50% in case of more than one baggage

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.

For a detailed list of exclusions under the policy, please refer the policy conditions.

KYC (Identity proof with Address) of the proposer, as per AML Guidelines



Assistance company

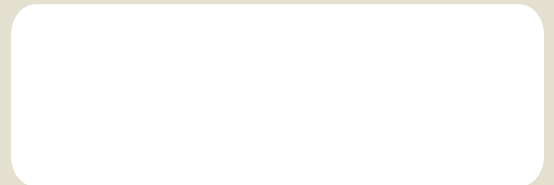
Heritage Health Insurance TPA Pvt. Ltd.

Champion Building, Ground Floor,15,
Parsi Panchayat Road, Andheri (East), Mumbai – 400069.

Tel: +91 (22) 6127 3891 , +91 (22) 6127 3892 ,
+91 (22) 6127 3893

Toll free number within India – 1800 22 4004

Note: The benefits and exclusions mentioned herein is only outline of the policy. For complete details please contact our nearest offices or our Marketing Executive at:

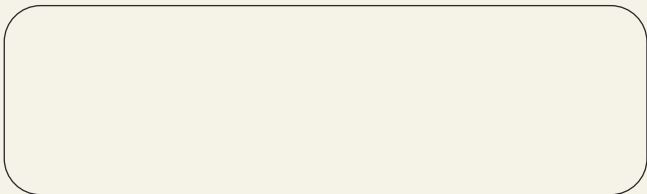




The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

Or

Visit our website www.starhealth.in



"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"

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Buy this Insurance Online at www.starhealth.in



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