



**Go Places  
with  
Confidence  
Get**

**STAR  
DOMESTIC  
TRAVEL  
INSURANCE  
POLICY**



**Health  
Insurance**

**The Health Insurance Specialist**

# STAR DOMESTIC TRAVEL INSURANCE POLICY

Unique Identification No. – SHATIDP23122V012223

Twists & turns, starts & stops, joys & excitements aren't the only things that can happen during your travel, there may be unexpected medical emergency while you travel within India. When you can't predict, it is wise to be prepared. So secure your travel with Star Domestic Travel Insurance Policy. The policy covers Personal Accident Risk during the period of travel.

This policy provides for payment of expenses following any Medical Emergency whilst your travel within India. Convalescence Benefit for hospitalization & Adventure sports injury is covered under this Insurance policy.

The policy also offers protection against any travel inconveniences like

- ◆ **Loss of Checked in Baggage (Only for Air Travel),**
- ◆ **Delay of Checked in Baggage (Only for Air Travel),**
- ◆ **Flight/Common Carrier Cancellation,**
- ◆ **Flight/Rail Delay,**
- ◆ **Missed departure/Connecting Flight,**
- ◆ **Trip Curtailment.**

④ **Policy Type:** Covered on Individual Basis

④ **Entry age:** Minimum – 1day Maximum - Up to 70 years

④ **Policy Term/Trip Duration**

- **Single trip** : 1 day, 2days, 3 days, 7 days, 15 days
- **Round Trip** : 7 days, 15 days, 30 days
- **Multi trip** : Each Trip can be up to 30 days/45 days/60 days and Maximum policy term under Multi-Trip is 1 year

④ **Mode of Transport** through Air, Rail and Road (herein referred as Common Carrier) are available.

④ **Plan Options Available**

- **Silver**
- **Gold**
- **Platinum**

Single Trip, Round Trip and Multi Trip (Single Mode and Multi-Mode of transport also available) coverage are available under each variant.

④ **Sum Insured Options**

- **Silver plan** : Min. Rs. 1,00,000/- and Max. Rs. 5,00,000/-
- **Gold plan** : Min. Rs. 2,50,000/- and Max. Rs. 10,00,000/-
- **Platinum plan** : Min. Rs. 5,00,000/- and Max. Rs. 1,00,00,000/-

**Note:** Sum Insured Options are available in multiples of Rs.50,000/- (for Personal Accident cover)

| Applicable for         | Sum Insured Limits for Personal Accident cover (in Rs.) |                      |                          |
|------------------------|---|----------------------|--------------------------|
|                        | Silver plan (upto Rs.)                                  | Gold Plan (upto Rs.) | Platinum Plan (upto Rs.) |
| Primary Insured (Self) | 5,00,000/-  | 10,00,000/-          | 1,00,00,000/-            |
| Spouse                 | 5,00,000/-  | 10,00,000/-          | 15,00,000/-              |
| Children               | 5,00,000/-  | 5,00,000/-           | 5,00,000/-               |
| Parents/Parents-in-law | 5,00,000/-  | 10,00,000/-          | 10,00,000/-              |

④ **Benefits Under Plans**

## TABLE OF BENEFITS - SILVER PLAN

| Benefits   | Minimum limit (Rs.)                                    | Maximum Limit (Rs.) |
|--|--|---------------------|
| Accidental Death   | 1,00,000   | 5,00,000            |
| Permanent Total Disablement  | 1,00,000   | 5,00,000            |
| Permanent Partial Disablement  | 1,00,000   | 5,00,000            |
| Accidental Hospitalization Expenses  | 1,00,000   |                     |
| Emergency Hospitalization Expenses (for Heart Attack (Myocardial Infarction) & Stroke (CVA), if happened during travel and if it is not a PED) | Covered as part of Accidental Hospitalisation Expenses |                     |
| Child Education Fund   | 30,000   |                     |
| Emergency Medical Assistance   | Available  |                     |
| Compassionate Visit  | 15,000   |                     |

## TABLE OF BENEFITS - GOLD PLAN

| Benefits   | Minimum limit (Rs.)                                    | Maximum Limit (Rs.) |
|--|--|---------------------|
| Accidental Death   | 2,50,000   | 10,00,000           |
| Permanent Total Disablement  | 2,50,000   | 10,00,000           |
| Permanent Partial Disablement  | 2,50,000   | 10,00,000           |
| Accidental Hospitalization Expenses  | 2,50,000   |                     |
| Emergency Hospitalization Expenses (for Heart Attack (Myocardial Infarction) & Stroke (CVA), if happened during travel and if it is not a PED) | Covered as part of Accidental Hospitalisation Expenses |                     |
| Child Education Fund   | 30,000   |                     |
| Emergency Medical Assistance   | Available  |                     |
| Compassionate Visit  | 15,000   |                     |
| Emergency Medical Evacuation   | 10,000   |                     |
| Repatriation of Mortal Remains   | 25,000   |                     |
| Personal Liability   | 1,00,000   |                     |
| Missed Departure/Connecting Flight   | 5,000  |                     |
| Trip Cancellation  | 5,000  |                     |
| Delay of Checked in Baggage (by Air) 6 hrs   | 3,000  |                     |
| Trip Curtailment   | 10,000   |                     |

## TABLE OF BENEFITS - PLATINUM PLAN (upto Rs.)

| Benefits   | Minimum limit (Rs.)                                    | Maximum Limit (Rs.) |
|--|--|---------------------|
| Accidental Death   | 5,00,000   | 1,00,00,000         |
| Permanent Total Disablement  | 5,00,000   | 1,00,00,000         |
| Permanent Partial Disablement  | 5,00,000   | 1,00,00,000         |
| Accidental Hospitalization Expenses  | 5,00,000   |                     |
| Emergency Hospitalization Expenses (for Heart Attack (Myocardial Infarction) & Stroke (CVA), if happened during travel and if it is not a PED) | Covered as part of Accidental Hospitalisation Expenses |                     |
| Child Education Fund   | 30,000   |                     |
| Emergency Medical Assistance   | Available  |                     |
| Compassionate Visit  | 15,000   |                     |
| Emergency Medical Evacuation   | 10,000   |                     |
| Repatriation of Mortal Remains   | 25,000   |                     |
| Personal Liability   | 2,50,000   |                     |
| Missed Departure/Connecting Flight   | 10,000   |                     |
| Trip Cancellation  | 10,000   |                     |
| Delay of Checked in Baggage (by Air) 6 hrs   | 3,000  |                     |
| Trip Curtailment   | 10,000   |                     |
| Flight/Rail Delay (6 hrs)  | 5,000  |                     |
| Flight/Carrier Cancellation  | 7,000  |                     |
| Loss of checked-in baggage (By Air)(irrespective of number of bag loss)  | 7,500  |                     |
| Convalescence Benefit  | 25,000   |                     |
| Adventure Sports   | Death, PTD & Repatriation of Mortal Remains            |                     |

④ **Waiting period** is not applicable for this Insurance Policy

- ☛ **Coverage:** "Star Domestic Travel Insurance Policy" offers Silver, Gold and Platinum variants. Single Trip, Round Trip and Multi Trip (Multi Mode of transport also available) coverage are available under each variant.

### **SECTION 1 - ACCIDENTAL DEATH OF INSURED PERSON**

If at any time during the Period of Insurance, the Insured Person shall sustain any bodily injury resulting solely and directly from Accident, and such accident causes death of the Insured Person within 12 calendar months from the date of Accident, then the Company will pay the amount stated as sum insured in the policy schedule as compensation to the nominee.

On acceptance of a claim under this benefit, this cover shall immediately and automatically cease in respect of that person.

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website.

### **SECTION 2 - PERMANENT TOTAL DISABLEMENT**

If following an Accident the insured suffers permanent total disablement, then the Company will pay the benefits as provided in "Schedule of Benefits (Table - T1)" depending upon the degree of disablement provided that;

- a) The disablement occurs within 12 calendar months from the date of the Accident
- b) The disablement is confirmed and claimed for, prior to the expiry of a period of 60 days since occurrence of the disablement

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website.

### **SECTION 3 - PERMANENT PARTIAL DISABLEMENT**

If following an Accident, the insured suffers permanent partial disablement, then the Company will pay the benefits as provided in "Schedule of Benefits (Table - T2)" depending upon the degree of disablement provided that;

- a) The disablement occurs within 12 Calendar months from the date of the Accident
- b) The disablement is confirmed and claimed for, prior to the expiry of a period of 60 days since occurrence of the disablement

**Condition for Benefits Permanent Total Disablement and Permanent Partial Disablement are provided below;**

- a) If the Accident affects any physical or mental function of the Insured Person, which was already impaired prior to the accident, a deduction as certified by an independent medical practitioner will be made in respect of this prior disablement
- b) If the accident impairs a number of physical or mental functions, the degree of disablement given in the Table of Benefits will be added together, but liability in any case shall not exceed 100% of the Sum Insured
- c) In the event of Permanent Disablement, the Insured Person will be under obligation;
  1. To have himself/herself examined by doctors appointed by the Company/and the Company will pay the costs involved thereof
  2. To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website.

### **SECTION 4 - ACCIDENTAL HOSPITALIZATION EXPENSES**

The Company will indemnify any necessary and reasonable medical expenses incurred by the Insured person as an in-patient/day-care treatment, for treatment of injuries arising solely as a result of accident during the period of travel, up to the limits as mentioned in the Policy Schedule/Table of Benefits in respect of Accidental Hospitalization.

The medical expenses shall include and be limited to the following services;

- i. Room rent, Boarding expenses
- ii. Intensive Care Unit (ICU) charges
- iii. Doctor's fees
- iv. Nursing Expenses
- v. Surgical Fees, Operation Theatre Charges, Anaesthetist, Anaesthesia, Blood, Oxygen and their administration, Physical Therapy
- vi. Prescribed Drugs and medicines
- vii. Investigation Services such as Laboratory, X-Ray, Diagnostic tests
- viii. Cost of Implants, prosthetics and other devices that are used intra operatively during a Surgical Procedure, if recommended by the attending Medical Practitioner

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website.

### **SECTION 5 - EMERGENCY HOSPITALIZATION EXPENSES**

The Company will indemnify the Insured up to the limits as mentioned in the Policy schedule/Table of Benefits in respect of Hospitalizations Expenses reasonably and necessarily incurred as an in-patient, towards the treatment of sudden Heart Attack (Myocardial Infarction) and/or Stroke (CVA) caused during the period of travel. The coverage under this benefit is part of the Section 4 (Accidental Hospitalization Expenses).

**Note**

- i. Any claim arising due to Pre-existing condition is excluded under the scope of this benefit.

- ii. Sum Insured opted under Section 4(Accidental Hospitalization Expenses) applies to Section 5 (Emergency Hospitalization Expenses). Any claim paid under either of the coverage, Section 4 and Section 5 will reduce the Sum Insured under Section 4.

### **SECTION 6 - CHILD EDUCATION FUND**

Following an admissible claim under the policy towards Accidental Death/Permanent Total Disablement of the insured person, the Company will pay the fixed limit as mentioned in the Policy schedule/Table of Benefits per dependent child towards the Cost of Education of up to two dependent children under the age of 25 years.

Claim under this cover is subject to the admissible claim under Section 1 or Section 2.

### **SECTION 7 - EMERGENCY MEDICAL ASSISTANCE**

The Insured can contact the following numbers to get any emergency medical assistance information such as nearest ambulance/hospital/blood bank etc.

**Note:** For assistance call Star Health Insurance 24 hours helpline: 044 – 6900 6900 or Toll free No. 1800 425 2255

### **SECTION 8 - COMPASSIONATE VISIT**

In the event of Compassionate Visit by one Immediate Family Member, the Company will indemnify the Insured up to the amount as stated in the Policy schedule/Table of Benefits, subject to:

If the insured is admitted in the hospital during the policy period and stayed for more than seven (7) consecutive days, and his medical condition forbids his repatriation and no adult member of his family is present, the Company, after obtaining confirmation of need for a companion from the treating doctor, will provide a round trip economy class air ticket, or first class railway ticket, to allow one **Family Member\***, to be at his bedside during the hospitalization of the insured.

(\*Family member includes spouse, children, siblings, son in law, daughter in law, parent, parent in laws, grand children, grandparents. Further, in case of non-availability or absence of family members this cover can be extended to family friends)

### **SECTION 9 - EMERGENCY MEDICAL EVACUATION**

The Company shall indemnify the Insured for the cost incurred for an ambulance or any other Emergency transportation and evacuation services, including necessary medical care en-route, reasonably incurred forming part of the treatment whilst on Trip during the Period of Insurance, up to the limits as mentioned in the Policy schedule/Table of Benefits. These transportation expenses would be limited to transporting the Insured from the place of incidence to the nearest hospital.

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website

### **SECTION 10 - REPATRIATION OF MORTAL REMAINS**

Following an admissible claim under Section 1, the Company shall pay for repatriation of mortal remains of the insured person from the place of death to the Insured's place of residence, up to the limits as mentioned in the Policy schedule/Table of Benefits, provided, the death of the insured person occurred in a location that is not the **place of residence** of the insured person. Such expenses include expenses for embalming, cremation and coffin charges.

### **SECTION 11 - PERSONAL LIABILITY**

If the Insured in his/her private capacity shall become legally liable for

- a) bodily injury to any person (other than a person in the Insured's service or any member of his/her family or household)  
OR
- b) loss of or damage to property (not belonging to nor held in trust by or in the custody or control of the Insured or any member of his/her family or household or servants) caused by an occurrence during the period of insurance then in respect of such injury loss or damage the Company will indemnify the Insured or, in the event of his/her death, his/her legal representative against all sums which he/she shall become legally liable to pay as compensation and all legal costs awarded to any claimant, up to the limits as mentioned in the Policy schedule/Table of Benefits.

### **SECTION 12 - MISSED DEPARTURE/CONNECTING FLIGHT**

The company will indemnify the Insured, up to the limits as mentioned in the Policy schedule/Table of Benefits towards the cost of ticket, due to the Insured Person's failure to reach the original departure point of the booked journey due to any of the following reasons:

1. Inclement Weather conditions
2. Failure/Delayed arrival of Public Transport Services or any other common carrier the Insured person was travelling
3. Accident of the vehicle which the insured was travelling, on the way to catch the flight/train
4. Sudden Injury causing hospitalization of the Insured Person or the travelling Insured persons parent, spouse or child

The missed departure/connecting flight has to be certified by the concerned Scheduled airlines. The difference between the cost of original ticket and the refund amount received by the insured from the common carrier if any will be paid to the Insured.

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website

### **SECTION 13 - TRIP CANCELLATION**

The Company will indemnify the insured, the difference between the cost of original ticket and the refund amount received, up to the limits as mentioned in the Policy schedule/Table of Benefits, following the necessary and unavoidable cancellation of the Journey during policy period because of

- i. Death of insured or his/her family member within 7 days prior to the start of journey

- ii. Serious injury or sudden sickness requiring hospitalization within 2 days before the date of departure specified in the policy schedule of (a) of the Insured Person or (b) Travelling Companion or (c) immediate Family member of the Insured Person

For the purpose of this section Family means Spouse, Children, Parents, Parents-in-law, Grand Parents, Siblings.

#### **SECTION 14 - DELAY OF CHECKED-IN BAGGAGE (APPLICABLE ONLY FOR AIR TRAVEL)**

The Company will indemnify the insured, up to the limits as mentioned in the Policy schedule/Table of Benefits in respect of his/her emergency purchase of toiletries, emergency medication and clothing if the arrival of the baggage is delayed by more than 6 hours beyond the time of arrival at the intended destination.

#### **SECTION 15 - TRIP CURTAILMENT**

The Company will indemnify the reasonable additional expenses incurred following necessary curtailment (Shortening and/or alteration) of the journey during the policy period to return to the Place of Origin, where the insured started his/her Journey, up to the limits as mentioned in the Policy schedule/Table of Benefits due to;

1. The aircraft which the Insured boarded as a passenger is hijacked
2. Death of the Insured's spouse, parents, parent in laws or child residing with the insured and who is not travelling with the Insured during policy period
3. Serious injury of Insured's spouse, parents, parent in laws or child residing with the Insured and who is not travelling with the Insured on the insured journey, leading to Emergency Hospitalization in any Critical Care Units of Hospital within policy period
4. Due to natural disaster which has prevented the Insured from continuing with the scheduled trip not known to exist or in public prior booking of trip within policy period
5. Due to unexpected strike, riot or Civil commotion at place of visit other than the Insured's Place of Origin which leads to the curtailment of the trip within policy period
6. Accidental Injury of the Insured or Insured's Travelling Companion warranting minimum 48 hours of hospitalization at any place other than Insured's Place of Origin resulting in the curtailment of the trip under medical advice of the attending Physician within policy period
7. Death of the Insured or Insured's Travelling Companion at any place other than Insured's Place of Origin resulting in the curtailment of the trip within policy period

For the purpose of this Section Travelling Companion shall be a Family Member and shall include Spouse, Children, Parents, Parents in Law, Grand Parents, and siblings

#### **SECTION 16 - FLIGHT/RAIL DELAY**

The company will indemnify the reasonable charges incurred for food, beverages and accommodation which are not provided by the Airline/railways free of charge, up to the limits mentioned in Policy schedule/Table of Benefits, if the aircraft/rail on which the insured has booked to travel within India is delayed beyond 6 hours as mentioned in the Policy schedule, than the originally scheduled departure time due to the following perils;

1. Delay caused by Inclement Weather
2. Delay due to a Strike or other job action by employees of Aircraft/rail scheduled to be used by the Insured during his/her Insured Journey; or
3. Delay caused by Equipment Failure of a Scheduled Aircraft/rail
4. Delay caused if the Scheduled Aircraft/rail is taken out of service due to technical reasons on the instructions of the civil aviation authority or Railway authority. Subject otherwise to all the other terms, conditions, limitations and exceptions of the Policy
5. Occurrence of the following events in the vicinity involved in the Insured's Trip
  1. Earthquake
  2. Lightning, Storm, Tempest, Typhoon, Hurricane, Inundation, Subsidence
  3. Landslide and rockslide
  4. Avalanche
  5. Floods resulting from unseasonal rains, storm or cyclone
  6. Terrorism
  7. Tsunami
  8. Volcano Eruption

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings on our website.

#### **SECTION 17 - FLIGHT/COMMON CARRIER CANCELLATION**

The Company shall indemnify the Insured expenses incurred towards travel expenses, the difference between the cost of original ticket and new ticket booked, cost of accommodation, food expenses and cost of emergency medicines, up to the limits as mentioned in the Table of Benefits arising out of cancellation done by common carrier, 3 hours prior to the start of the Trip.

1. Natural Calamities like avalanche, landslide, flood, hurricane, tornado, blizzard, cyclone, volcanic eruption, earthquake, forest fire, tsunami etc. at one of your main destinations as per the itinerary
2. A Terrorism/Terrorist attack which occurs in the departure city, or in a city which is a scheduled destination for your covered Trip
3. Inclement Weather conditions like Storm, flood, Hurricanes, or Natural Disaster on the trip start date at the place of origin of travel or the place of destination

4. Cancellation due to Equipment Failure or any other technical reasons by common carrier  
**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website.

#### **SECTION 18 - LOSS OF CHECKED-IN BAGGAGE (APPLICABLE ONLY FOR AIR)**

If the Insured Person's checked-in accompanying baggage is permanently lost by the air carrier to whom it was entrusted, then the Insurer in respect of such loss compensate the Insured with lump-sum up to the limits as mentioned in the Table of Benefits. The compensation shall be relating to the total loss of baggage, on intimation of such loss by the Insured. Once the lost Checked in Baggage be traced and delivered to the Insured, the Insured shall return to the Company the entire amount paid hereunder.

**Note:** Company's total liability towards this benefit is limited to the amount as stated in the Table of Benefits irrespective of number of baggage lost.

#### **SECTION 19 - CONVALESCENCE BENEFIT**

During the policy period, if the insured is hospitalized for more than 5 consecutive days, then the Company will pay the lump-sum as stated in the Table of Benefits.

**Note:** This benefit is admissible only if there is a valid claim under Accidental Hospitalisation Expenses (section 4) and/or Emergency Hospitalisation Expenses (section 5).

#### **SECTION 20 - ADVENTURE SPORTS**

The company will pay the amount as specified in the Policy schedule/Table of Benefits, in case of Accidental death/Permanent Total Disability and Repatriation of Mortal Remains whilst the Insured is engaged in adventure sports in a non-professional capacity and under the supervision of a trained professional.

**Note:** This section is subject to specific exclusions. For complete details please refer policy wordings in our website.

#### **General Exclusions**

1. Any pre-existing disease and its complications arising out of or resulting therefrom.
2. Daily commuters who holds valid season ticket/pass.
3. Trip by Chartered Flight/Helicopter.
4. Accident while insured is at his/her home.
5. Any claim for Death or Permanent Disablement of the Insured Person (a) from intentional self-injury/suicide or attempted suicide or (b) caused by the insured person whilst he/she is under the influence of intoxicating liquor or drugs or (c) from self-endangerment unless in self-defence or to save human life.
6. Participation in an actual or attempted felony, riot, crime, misdemeanour or civil commotion.
7. Any Accident of which a contributing cause was the Insured Person's actual or attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or his resistance to arrest.
8. Accident while participating in vehicle racing or trial run as a driver, co-driver or passenger.
9. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.
10. 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 nationalization or requisition of or damage or under the order of any government or public authority.
11. Nuclear energy, radiation.
12. Whilst engaging in hazardous activity.
13. Whilst engaging in Adventure Sports (except to the extent covered under Adventure Sports – Section 20).
14. Any expense incurred which is not exclusively medical in nature/Unproven/Experimental treatment of any description.
15. Bodily injury caused by or arising from terrorism, except in case where the policy holder is a victim of terrorist act and not abetting terrorism.
16. Any claim relating to events occurring before the commencement of the Policy Period or after the completion of the Policy Period.
17. Any claim relating to events occurring beyond the maximum duration of trip as specified in the schedule.
18. Non-allopathic medicine.
19. Cosmetic surgery and plastic surgery.
20. In so far as it relates to, the Insured;
  - a. Travelling against the advice of a Medical Practitioner
  - b. Taking part in a naval, military or air force operation
21. Medical Expenses relating to any hospitalization primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.
22. Other excluded expenses as detailed in the website [www.starhealth.in](http://www.starhealth.in) (applicable for Section 4 and Section 5).

❶ **Cancellation**

**For Single Trip/Round Trip/Multi Trip:** Cancellation of the policy may be done only where a journey is not undertaken and only on production of the Insured's ticket as a proof that the journey has not been undertaken. Such cancellation will be subject to deduction of cancellation charges by the Company.

**For Multi Trip:** Cancellation applicable as per the below table;

| Cancellation Applicable only for Multi Trip |                                |
|---|--------------------------------|
| Period on Risk                              | Rate of premium to be retained |
| Up to one month                             | 25.0%                          |
| Exceeding 1 month up to 3 months            | 37.5%                          |
| Exceeding 3 months up to 6 months           | 57.5%                          |
| Exceeding 6 months up to 9 months           | 80.0%                          |
| Exceeding 9 months                          | 100%                           |

❷ **Possibility of revision of terms of the policy including the premium rates:** The Company, with prior approval of IRDAL, may revise or modify the terms of the policy including premium rates.

❸ **Premium Payment:** All premiums must be paid in full before commencement of the Insured Journey/Trip.

❹ **Geographical/Territorial Limits:** Covered within India.

❺ **Renewal:** This policy can't be renewed.

❻ **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

❼ **Nomination:** The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

❽ **Cashless Procedure**

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888.
- In case of emergency hospitalization information to be given within 24 hours after hospitalization.
- Cashless facility can be availed only in networked Hospitals.
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents, subject to admissibility of the claim as per the terms and conditions of the policy.
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines.

❾ **Buy this insurance:** Please contact our nearest Branch Office/our Agent or visit our website www.starhealth.in for online purchase.

❿ **The Company:** Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

⓫ **Star Advantages**

- No Third Party Administrator, direct in-house claims settlement.
- Faster and hassle – free claim settlement.
- Cashless hospitalization.

⓬ **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 lakhs rupees.

**PREMIUM CHART (in Rs.) (Excluding Tax)**

| SILVER PLAN - AIR  |                   |        |                  |           |            |                    |                    |                    |
|--|-------------------|--------|------------------|-----------|------------|--------------------|--------------------|--------------------|
| Cover/Duration (days)  | Single Trip : AIR |        | Round Trip : AIR |           |            | Multi Trip : AIR   |                    |                    |
|  | 1 Day             | 2 Days | 1-7 Days         | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0015            | 0.0031 | 0.0066           | 0.0129    | 0.0248     | 0.0738             | 0.1108             | 0.1477             |
| Fixed  | 3                 | 6      | 17               | 37        | 73         | 191                | 286                | 382                |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                   |        |                  |           |            |                    |                    |                    |

| SILVER PLAN - RAIL   |                    |          |          |                   |           |            |                    |                    |                    |
|--|--------------------|----------|----------|-------------------|-----------|------------|--------------------|--------------------|--------------------|
| Cover/Duration (days)  | Single Trip : RAIL |          |          | Round Trip : RAIL |           |            | Multi Trip : RAIL  |                    |                    |
|  | 1 Day              | 2-3 Days | 4-7 Days | 1-7 Days          | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0057             | 0.0112   | 0.0225   | 0.0149            | 0.0211    | 0.0329     | 0.1722             | 0.2583             | 0.3443             |
| Fixed  | 3                  | 7        | 13       | 18                | 37        | 73         | 195                | 292                | 390                |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                    |          |          |                   |           |            |                    |                    |                    |

| SILVER PLAN - (Common Carrier)   |                                    |          |          |                                   |          |           |                                   |                    |                    |                    |
|--|------------------------------------|----------|----------|-----------------------------------|----------|-----------|-----------------------------------|--------------------|--------------------|--------------------|
| Cover/Duration (days)  | Single Trip: ROAD (Common Carrier) |          |          | Round Trip: ROAD (Common Carrier) |          |           | Multi Trip: ROAD (Common Carrier) |                    |                    |                    |
|  | 1 Day                              | 2-3 Days | 4-7 Days | 8-15 Days                         | 1-7 Days | 8-15 Days | 16-30 Days                        | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0080                             | 0.0160   | 0.0402   | 0.0803                            | 0.0197   | 0.0258    | 0.0377                            | 0.2297             | 0.3446             | 0.4594             |
| Fixed  | 3                                  | 7        | 17       | 34                                | 18       | 37        | 73                                | 197                | 295                | 394                |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                                    |          |          |                                   |          |           |                                   |                    |                    |                    |

| SILVER PLAN - (Multi Trip : Multi Mode)  |                   |                   |                   |
|--|-------------------|-------------------|-------------------|
| Cover/Duration (days)  | Upto 30 Days/Trip | Upto 45 Days/Trip | Upto 60 Days/Trip |
| Variable (Per Mille Base SI)   | 0.2297            | 0.3445            | 0.4594            |
| Fixed  | 197               | 295               | 394               |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                   |                   |                   |

### PREMIUM CHART (in Rs.) (Excluding Tax)

| GOLD PLAN - AIR  |                  |        |                 |           |            |                    |                    |                    |
|--|------------------|--------|-----------------|-----------|------------|--------------------|--------------------|--------------------|
|  | Single Trip: AIR |        | Round Trip: AIR |           |            | Multi Trip: AIR    |                    |                    |
| Cover/Duration (days)  | 1 Day            | 2 Days | 1-7 Days        | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0015           | 0.0031 | 0.0066          | 0.0129    | 0.0248     | 0.0738             | 0.1108             | 0.1477             |
| Fixed  | 31               | 61     | 100             | 157       | 266        | 1,139              | 1,708              | 2,277              |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                  |        |                 |           |            |                    |                    |                    |

| GOLD PLAN - RAIL   |                   |          |          |                  |           |            |                    |                    |                    |
|--|-------------------|----------|----------|------------------|-----------|------------|--------------------|--------------------|--------------------|
|  | Single Trip: RAIL |          |          | Round Trip: RAIL |           |            | Multi Trip: RAIL   |                    |                    |
| Cover/Duration (days)  | 1 Day             | 2-3 Days | 4-7 Days | 1-7 Days         | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0057            | 0.0112   | 0.0225   | 0.0149           | 0.0211    | 0.0329     | 0.1722             | 0.2583             | 0.3443             |
| Fixed  | 25                | 50       | 100      | 88               | 145       | 254        | 1,004              | 1,506              | 2,008              |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                   |          |          |                  |           |            |                    |                    |                    |

| GOLD PLAN - ROAD (Common Carrier)  |                                    |          |          |           |                                   |           |            |                                   |                    |                    |
|--|------------------------------------|----------|----------|-----------|-----------------------------------|-----------|------------|-----------------------------------|--------------------|--------------------|
|  | Single Trip: ROAD (Common Carrier) |          |          |           | Round Trip: ROAD (Common Carrier) |           |            | Multi Trip: ROAD (Common Carrier) |                    |                    |
| Cover/Duration (days)  | 1 Day                              | 2-3 Days | 4-7 Days | 8-15 Days | 1-7 Days                          | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip                | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0080                             | 0.0160   | 0.0402   | 0.0803    | 0.0197                            | 0.0258    | 0.0377     | 0.2297                            | 0.3446             | 0.4594             |
| Fixed  | 20                                 | 40       | 100      | 200       | 78                                | 135       | 244        | 884                               | 1,327              | 1,769              |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                                    |          |          |           |                                   |           |            |                                   |                    |                    |

| GOLD PLAN Multi Trip : Multi Mode  |                   |                   |                   |
|--|-------------------|-------------------|-------------------|
| Cover/Duration (days)  | Upto 30 Days/Trip | Upto 45 Days/Trip | Upto 60 Days/Trip |
| Variable (Per Mille Base SI)   | 0.2297            | 0.3446            | 0.4594            |
| Fixed  | 1,147             | 1,721             | 2,295             |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                   |                   |                   |

### PREMIUM CHART (in Rs.) (Excluding Tax)

| PLATINUM PLAN - AIR  |                  |        |                 |           |            |                    |                    |                    |
|--|------------------|--------|-----------------|-----------|------------|--------------------|--------------------|--------------------|
|  | Single Trip: AIR |        | Round Trip: AIR |           |            | Multi Trip: AIR    |                    |                    |
| Cover/Duration (days)  | 1 Day            | 2 Days | 1-7 Days        | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0015           | 0.0031 | 0.0083          | 0.0172    | 0.0342     | 0.0902             | 0.1352             | 0.1803             |
| Fixed  | 139              | 277    | 337             | 430       | 609        | 3,952              | 5,927              | 7,903              |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                  |        |                 |           |            |                    |                    |                    |

| PLATINUM PLAN - RAIL   |                    |          |          |                   |           |            |                    |                    |                    |
|--|--------------------|----------|----------|-------------------|-----------|------------|--------------------|--------------------|--------------------|
|  | Single Trip : RAIL |          |          | Round Trip : RAIL |           |            | Multi Trip : RAIL  |                    |                    |
| Cover/Duration (days)  | 1 Day              | 2-3 Days | 4-7 Days | 1-7 Days          | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0057             | 0.0112   | 0.0225   | 0.0165            | 0.0254    | 0.0425     | 0.1883             | 0.2825             | 0.3766             |
| Fixed  | 126                | 252      | 505      | 312               | 405       | 584        | 3,652              | 5,478              | 7,304              |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                    |          |          |                   |           |            |                    |                    |                    |

| PLATINUM PLAN - ROAD (Common Carrier)  |                                    |          |          |           |                                   |           |            |                                   |                    |                    |
|--|------------------------------------|----------|----------|-----------|-----------------------------------|-----------|------------|-----------------------------------|--------------------|--------------------|
|  | Single Trip: ROAD (Common Carrier) |          |          |           | Round Trip: ROAD (Common Carrier) |           |            | Multi Trip: ROAD (Common Carrier) |                    |                    |
| Cover/Duration (days)  | 1 Day                              | 2-3 Days | 4-7 Days | 8-15 Days | 1-7 Days                          | 8-15 Days | 16-30 Days | Upto 30 Days/ Trip                | Upto 45 Days/ Trip | Upto 60 Days/ Trip |
| Variable (Per Mille Base SI)   | 0.0080                             | 0.0160   | 0.0402   | 0.0803    | 0.0212                            | 0.0302    | 0.0472     | 0.2460                            | 0.3691             | 0.4920             |
| Fixed  | 120                                | 240      | 599      | 1,198     | 299                               | 392       | 571        | 3,498                             | 5,247              | 6,997              |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                                    |          |          |           |                                   |           |            |                                   |                    |                    |

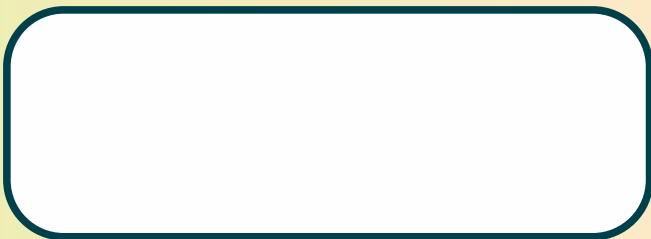
| PLATINUM PLAN - Multi Trip: Multi Mode   |                   |                   |                   |
|--|-------------------|-------------------|-------------------|
| Cover/Duration (days)  | Upto 30 Days/Trip | Upto 45 Days/Trip | Upto 60 Days/Trip |
| Variable (Per Mille Base SI)   | 0.2460            | 0.3691            | 0.4920            |
| Fixed  | 3,960             | 5,940             | 7,920             |
| Base SI = Accidental Death/Permanent Total Disablement/Permanent Partial Disablement Sum Insured |                   |                   |                   |



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