

Covering you  
when you are  
away from  
Home



Star Travel Protect Insurance Policy



Personal & Caring

Health  
Insurance

*The Health Insurance Specialist*

# Star Travel Protect Insurance Policy

Unique Identification No. :IRDA/NL-HLT/SHAI/P-T/V.I/140/13-14

The world is shrinking. Today, in a matter of few hours one can be on the other side of the world. In a liberalized economy, the need for travel is more than ever before. Be it for business, leisure, employment or studies. This convenience brings with it untold risks – foreign faces, new cultures, unfamiliar conditions, climatic contrasts, varied economies, etc.

At Star Health, we understand your concerns and apprehensions – the biggest of them being your health. That's why we provide you with a comprehensive health plan that ensures the best of service while you are travelling. With Star Health, simply take off and leave your worries behind.

## ★ Features

When you travel abroad on business or holiday our Star Travel Protect Policy provides you for:

- Emergency medical expenses
- Emergency medical transportation to Republic of India
- Transportation of mortal remains
- Any dental emergency expenses following an accident
- Compensation following accidental injuries
- Cost of lost checked-in baggage conditions apply
- Reasonable expenses incurred for obtaining new passport
- Flight delay
- Missed departure/connection
- Expenses on emergency purchases of consumables due to any delay of more than 12 hours by the carrier in handing over your checked-in baggage

- Pecuniary loss on cancellation of your trip due to any bodily injury/death following accident of a family member
- Any legal liability that may be fastened upon you, if you cause any bodily injury or property damage to any third party
- Hijack distress

### ★ Eligibility

- Any person residing in India, aged between 6 months and 70 years, travelling outside India on business or holiday can take this insurance.
- Any person above the age of 70 up to 75 years may be covered at loading of 50% of applicable premium. For persons above 75 years, the loading is 100%.

### ★ Medical tests\*

Medical tests are not required.

\*Conditions apply.

### ★ Extension of trip

- Extension of policy is possible on payment of additional premium and declaration of good health by you. But the maximum permissible number of extensions is two only. Requests for such extension(s) should be made 7 days well before expiry of policy.
- In respect of travel where original policy period is 180 days and any extension is required beyond 180 days, the additional premium payable is as mentioned below:
  - For plans including USA & Canada 25% .
  - For plans Excluding USA & Canada 20%, of the applicable premium for 180 days trip for every additional 30 days or part thereof. Maximum number of such extensions shall be two only.

## ★ Exclusions

- When your travel is against medical advice
- Treatment for any pre-existing condition
- You are travelling with the intention of receiving medical treatment
- If you are engaged in any professional or organized sports, rock climbing or mountaineering
- When you participate in winter sports or use dry ski slopes
- When you engage in any manual work of any kind
- When you directly participate in riot or civil commotion
- Suicide or willfully self-inflicted injury or illness, mental disorder, anxiety or depression
- Claims arising from pregnancy
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Congenital anomalies or any complications or conditions arising therefrom

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



### ★ **Plan options**

The insurance is available for Travel Worldwide Including USA & Canada and Travel Worldwide Excluding USA & Canada.

### ★ **Sum insured options**

The coverage is offered for four limits under both plan options: For limits of USD 50,000, USD 100,000, USD 250,000 and USD 500,000.

### ★ **Benefits**

The coverage under each plan option and the respective deductible in brackets are given overleaf.

### ★ **Claim procedure**

- Call the 24-hour helpline for assistance/toll-free number of the Assistance Company.
- Inform policy number for easy reference.
- 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

### ★ **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.

## ★ The Company

Star Health and Allied Insurance Company Ltd commenced its operations in 2006 with the business interests in Health Insurance, Travel and Personal Accident. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed in setting international benchmarks in service and personal caring.

## ★ Star advantages

- Cashless hospitalization administered through Assistance Company
- 24x7 Toll-free Helpline
- Knowledge-backed website
- Information on health through health magazine

## ★ TAXES ARE SUBJECT TO CHANGES IN TAX LAWS

## ★ To buy this insurance

Contact 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](http://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

## Star Travel Protect Insurance Policy

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Buy this Insurance Online at [www.starhealth.in](http://www.starhealth.in)

### STAR HEALTH AND ALLIED INSURANCE CO LTD

Regd. & Corporate Office: No.1, New Tank Street,  
Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034.

Customer Care Number: 044 69006900 | Toll free: 1800 425 2255

📞 Chat: +91 9597652225 | sms: STAR to 56677

Email: [support@starhealth.in](mailto:support@starhealth.in)

CIN: L66010TN2005PLC056649 | IRDAI Regn. No: 129

# Star Travel Protect Insurance Policy

Unique Identification No. :IRDA/NL-HLT/SHAI/P-T/V.I/140/13-14

## LIMITS OF COVERAGE & DEDUCTIBLE

Sections	Travel Worldwide - Including USA & Canada			
Medical	USD	USD	USD	USD
Emergency Medical Expenses M1 Deductible	50000 (100)	100000 (100)	250000 (100)	500000 (100)
Dental Emergency Assistance M2 (Arising out of accidents only) Deductible	250 (25)	250 (25)	250 (25)	250 (25)
Transportation of Mortal Remains M3	Included in M1	Included in M1	Included in M1	Included in M1
Emergency Medical Transportation M4	Included in M1	Included in M1	Included in M1	Included in M1
Accident				
Personal Accident A1	5000	10000	25000	50000
Travel				
Loss of Checked-in Baggage T1	250	250	500	750
Loss of Passport T2 Deductible	150 (15)	200 (15)	250 (15)	250 (15)
Delay of Checked-in Baggage T3	50 (12 Hrs)	50 (12 Hrs)	100 (12 Hrs)	100 (12 Hrs)
Flight Delay T4 Deductible	100 (20)	150 (25)	250 (25)	250 (25)
Missed Departure/ Connection T5	NA	NA	200	200
Trip cancellation/interruption due to *accidental death of family member T6 Deductible	1000 (50)	1000 (50)	2000 (50)	2500 (50)
Hijack T7	100 (12 Hrs)	100 (12 Hrs)	200 (12 Hrs)	200 (12 Hrs)
Liability Section				
Personal Liability L1	10000	20000	25000	50000

Note: \* Figures in brackets represent Deductibles.

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

## POLICY PREMIUM

Travel Worldwide - Including USA & Canada

Plan : A1

Sum Insured: USD 50000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	631	709	726	820	1336	1366
5 - 7	715	747	784	878	1366	1420
8 - 14	978	1020	1056	1152	1882	1914
15 - 21	1045	1135	1204	1298	2428	2460
22 - 28	1214	1366	1420	1514	3070	3101
29 - 35	1403	1703	1792	1887	3743	3775
36 - 47	1792	2060	2092	2187	4846	4878
48 - 60	2454	2570	2996	3090	6030	6077
61 - 75	3249	3369	3837	3932	7407	7438
76 - 90	3795	3900	4489	4584	9193	9241
91 - 120	5026	5152	6197	6302	14182	14230
121 - 147	6150	6707	8048	8153	19555	19586
148 - 180	7212	8105	8884	8989	23838	23971

Premium in INR inclusive of Tax of 18%

\*M = Months

Plan : C1

Sum Insured: USD 250000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	830	867	916	946	1471	1683
5 - 7	899	998	1160	1325	1525	1771
8 - 14	1114	1315	1336	1409	2071	2859
15 - 21	1199	1430	1561	1619	2559	4610
22 - 28	1315	1666	1951	1977	3259	5597
29 - 35	1630	2060	2250	2266	3938	6970
36 - 47	2039	2644	2833	2897	5210	9262
48 - 60	3107	4053	4158	4263	6261	10360
61 - 75	4279	5325	5430	5535	8025	10797
76 - 90	5009	6245	6287	6350	9919	11581
91 - 120	6760	7571	8264	8373	16384	17020
121 - 147	9088	9453	11396	11501	20995	28354
148 - 180	10996	12469	13531	13636	27965	31934

Premium in INR inclusive of Tax of 18%

\*M = Months

Plan : B1

Sum Insured: USD 100000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	788	814	904	930	1398	1576
5 - 7	867	899	1015	1045	1430	1713
8 - 14	1073	1210	1238	1336	1945	2523
15 - 21	1172	1362	1477	1567	2492	4142
22 - 28	1257	1567	1798	1919	3133	5214
29 - 35	1508	2030	2129	2208	3806	6713
36 - 47	2034	2439	2675	2765	4941	8343
48 - 60	2775	3726	3775	3848	6124	9536
61 - 75	3611	4810	4836	4915	7501	10041
76 - 90	4531	5640	5730	5808	9467	11538
91 - 120	6108	7128	7780	7885	14298	15970
121 - 147	7979	9031	10503	10639	19671	27003
148 - 180	9893	11523	12626	12748	23954	29884

Premium in INR inclusive of Tax of 18%

\*M = Months

Plan : D1

Sum Insured: USD 500000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	1036	1188	1225	1287	1788	1866
5 - 7	1036	1219	1251	1509	2019	2139
8 - 14	1315	1798	1914	1951	2812	2970
15 - 21	1496	1867	1920	1955	3512	4679
22 - 28	1769	2117	2175	2323	4362	6014
29 - 35	2141	2844	2970	3007	5467	7217
36 - 47	2649	3249	3354	3411	7159	9435
48 - 60	3922	4142	4195	4285	9093	10576
61 - 75	5047	6001	6097	6197	11549	11707
76 - 90	6702	8353	8384	8420	14697	14761
91 - 120	8048	11291	11323	11360	22909	23119
121 - 147	10165	14577	14608	14645	31655	31776
148 - 180	13063	16285	16317	16354	37469	37680

Premium in INR inclusive of Tax of 18%

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## LIMITS OF COVERAGE & DEDUCTIBLE

Sections	Travel Worldwide - Excluding USA & Canada			
Medical	USD	USD	USD	USD
Emergency Medical Expenses M1 Deductible	50000 (100)	100000 (100)	250000 (100)	500000 (100)
Dental Emergency Assistance M2 (Arising out of accidents only) Deductible	200 (20)	200 (20)	200 (20)	200 (20)
Transportation of Mortal Remains M3	Included in M1	Included in M1	Included in M1	Included in M1
Emergency Medical Transportation M4	Included in M1	Included in M1	Included in M1	Included in M1
Accident				
Personal Accident A1	5000	10000	25000	50000
Travel				
Loss of Checked-in Baggage T1	250	250	350	500
Loss of Passport T2 Deductible	150 (15)	200 (15)	250 (15)	250 (15)
Delay of Checked-in Baggage T3	50 (12 Hrs)	50 (12 Hrs)	100 (12 Hrs)	100 (12 Hrs)
Flight Delay T4 Deductible	100 (20)	150 (25)	250 (25)	250 (25)
Missed Departure/ Connection T5	NA	NA	200	200
Trip cancellation/interruption due to *accidental death of family member T6 Deductible	1000 (50)	1000 (50)	1500 (50)	2000 (50)
Hijack T7	100 (12 Hrs)	100 (12 Hrs)	200 (12 Hrs)	200 (12 Hrs)
Liability Section				
Personal Liability L1	10000	20000	25000	50000

Note: • Figures in brackets represent Deductibles.

• Per baggage maximum 50% in case of more than one baggage.

## POLICY PREMIUM

### Travel Worldwide - Excluding USA & Canada

#### Plan : A2

Sum Insured: USD 50000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	362	415	431	437	925	978
5 - 7	415	441	478	505	1030	1083
8 - 14	546	683	720	741	1257	1287
15 - 21	673	720	778	805	1619	1677
22 - 28	767	814	834	893	1923	1972
29 - 35	863	950	1030	1036	2313	2392
36 - 47	962	1130	1141	1246	2686	3060
48 - 60	1077	1235	1342	1420	3148	3848
61 - 75	1630	1730	1829	1861	3964	4983
76 - 90	2050	2071	2261	2297	4715	5918
91 - 120	2591	2771	3880	4090	8700	10098
121 - 147	2975	3017	5399	5452	11990	12142
148 - 180	3653	4069	6371	7915	14414	16921

Premium in INR inclusive of Tax of 18%

\*M = Months

#### Plan : C2

Sum Insured: USD 250000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	542	556	563	615	1261	1325
5 - 7	573	612	634	679	1420	1461
8 - 14	666	771	827	878	1824	1919
15 - 21	788	819	886	951	2366	2628
22 - 28	847	922	976	1016	2917	3049
29 - 35	989	996	1179	1290	3548	4583
36 - 47	1210	1325	1374	1447	4521	5239
48 - 60	1437	1497	2808	3017	5572	6419
61 - 75	1964	2011	3516	3542	7626	8103
76 - 90	2294	2790	4102	4128	9459	9538
91 - 120	3331	4290	5537	5563	12992	13071
121 - 147	4051	5081	7312	7338	17220	17299
148 - 180	5867	6046	8831	8857	20918	20997

Premium in INR inclusive of Tax of 18%

\*M = Months

#### Plan : B2

Sum Insured: USD 100000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Up to 4	454	483	530	556	1219	1324
5 - 7	505	525	545	566	1246	1356
8 - 14	624	715	778	820	1755	1861
15 - 21	723	752	809	841	2290	2313
22 - 28	820	838	858	915	2828	2870
29 - 35	932	978	1062	1099	3291	3498
36 - 47	1070	1212	1232	1293	4263	4475
48 - 60	1167	1306	1398	1535	5325	5533
61 - 75	1689	1812	3085	3178	6992	7075
76 - 90	2151	2444	3590	3709	8389	8515
91 - 120	2974	3151	4850	5037	11622	11737
121 - 147	3630	4039	6291	6551	15395	15470
148 - 180	4571	4994	7584	8580	18705	18766

Premium in INR inclusive of Tax of 18%

\*M = Months

#### Plan : D2

Sum Insured: USD 500000						
No. of Days	Age (Years)					
	6M-40 Years	41 - 50 Years	51 - 55 Years	56 - 60 Years	61 - 65 Years	66 - 70 Years
Upto 7	950	1076	1182	1315	1761	1919
8 - 14	1224	1551	1567	1666	2508	2644
15 - 21	1424	1770	1840	1893	3101	3191
22 - 28	1645	1986	2008	2045	3706	3784
29 - 35	2030	2564	2655	2791	4568	4731
36 - 47	2386	3201	3227	3390	5814	5914
48 - 60	3203	3822	3991	4143	7163	7259
61 - 75	4326	5120	5158	5677	9283	9409
76 - 90	5177	6754	6902	7131	10965	11775
91 - 120	6418	8363	8463	8700	15639	15954
121 - 147	8385	10487	10592	11959	21684	22446
148 - 180	10334	12694	12932	13221	25258	25573

Premium in INR inclusive of Tax of 18%

\*M = Months