ACCIDENT CARE INDIVIDUAL INSURANCE POLICY



STAR
Personal & Caring
Health Insurance

The Health Insurance Specialist

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Unique Identification No. : IRDAI/HLT/SHAI/P-P/V.III/134/2017-18

Accident comes uninvited and they can unsettle your life and those of your loved ones. A little planning in this regard goes a long way for financial protection.

Presenting Accident Care Individual Insurance from Star Health and Allied Insurance Co Ltd.- a policy that offers protection to you and your loved ones in case you meet with an accident because whatever happens, life must go on.

✧ Eligibility

- Entry age between 18 years and 70 years
- Dependent Children can be covered from 5 months
- Family means Insured Person, Spouse, Dependent Children between 5 months and 25 years of age.
- Sum Insured shall be on the basis of the monthly income from gainful employment as prescribed by the Company.

✧ Risk covered

Table A	a. Accidental Death	100% of Sum Insured + Bonus (if any)
Table B	a. Accidental Death	100% of Sum Insured + Bonus (if any)
	b. Permanent Total Disablement	150% of Sum Insured + Bonus (if any)
	c. Permanent Partial Disablement	Specified percentage depending on the disability
Table C	a. Accidental Death	100% of Sum Insured + Bonus (if any)
	b. Permanent Total Disablement	150% of Sum Insured + Bonus (if any)
	c. Permanent Partial Disablement	Specified percentage depending on the disability
	d. Temporary Total Disablement	The benefit under this table is payable during the period of Temporary Total Disablement of the person covered due to an accident and resulting in hospitalization. The compensation payable is at the rate of 1% of the sum insured, subject to a maximum of Rs.15,000/-, per completed week, upto 100 weeks.

✧ Special Conditions

1. If the Accident affects any physical or mental function, which was already impaired prior to the accident, a deduction as certified by a Government Doctor will be made in respect of this prior disablement.
2. 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 (150% in case of Permanent Total Disablement)
3. In case of Permanent Partial Disablement claim the Sum Insured under the policy will be reduced by the amount of admissible claim under the policy in respect of the Insured Person to whom such sum shall become payable.
4. In the event of Permanent Disablement, the Insured Person will be under obligation:
   a) To have himself/herself examined by doctors appointed by the Company / and the Company will pay the costs involved thereof.
   b) 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 to pay. Provided however the insured shall be deemed to have discharged his duties/obligations if he authorizes / gives consent to the treating doctor/s or the experts who gave opinion. Any subsequent failure on the part of the treating doctor/experts who gave opinion / hospital will not be held up against the insured.
5. Where a claim for 100% of the Capital Sum Insured (150% for Permanent Total Disablement) is admitted / admissible, the coverage under the policy ceases and the policy cannot be renewed for such relevant person.
6. Where a claim for less than 100% of the Sum Insured is admitted / admissible, the coverage under the policy will continue until expiry for the balance sum insured and Company would exclude such disability on renewal in respect of such relevant person

✧ Additional Benefits (No Extra Premium)

- *Educational grant to children* (1 child: Rs.10,000/-, 2 or more children: Rs. 20,000/-)
- *Ambulance Charges / Transportation expenses* of mortal remains: Rs. 5,000/-
- *Travel expenses of one relative*: Upto 1% of Total sum insured or actuals subject to a maximum of Rs. 50,000/-
- *Vehicle and/or Residence Modification*: Upto 10% of sum of Table B and Table C sum insured subject to a maximum of Rs. 50,000/-
- *Purchase of Blood*: Upto 5% of the sum insured under relevant table / tables opted subject to a maximum of Rs.10,000/-
- *Transportation of Imported medicines*: Upto 5% of Total sum insured subject to a maximum of Rs. 20,000/-

Note: These benefits apply only when there is an admissible claim under the policy.

✧ **Cumulative Bonus:** Cumulative Bonus of 5% accrues to the insured person for each completed year, subject to a maximum of 50%. The Cumulative bonus is applicable to that part of the sum insured which is renewed continuously without break. Cumulative bonus will not be lost if the policy is renewed within 30 days. Cumulative bonus is not applicable on the ADDITIONAL BENEFITS OR OPTIONAL BENEFITS

✧ Optional Benefits (on payment of additional premium)

- *Medical Expenses Extension*: 25% of the valid claim or 10% of the sum insured or actuals whichever is less, subject to a overall limit of Rs.5,00,000/- per policy period. This amount is payable in addition to the sum insured.
- *Coverage for winter sports*: This extension can be granted for the period the Insured person proposes to participate in such sports.
- *Hospital Cash*: The Company will pay Cash Benefit of Rs 1000/- for each completed day of Hospitalization provided such hospitalization happens within 30 days from the date of accident. The maximum period for which the benefit is payable is 15 days per occurrence and 60 days per policy period. Where the policy term is more than one year, this benefit is applicable for each year. This benefit cannot be cumulated or carried forward to the next year. This amount is payable in addition to the sum insured.

  For the purpose of this benefits the days of admission and discharge will not be taken into account. This amount is payable in addition to the sum insured.
- *Home Convalescence*: The Company will pay Rs 500/- for each completed day subject to a maximum of 15 days per occurrence and 60 days per policy period towards the cost of engaging one attendant at residence immediately after discharge from the hospital provided the same is recommended by the attending physician. Where the policy term is more than one year, this benefit is applicable for each year. This benefit cannot be cumulated or carried forward to the next year. This amount is payable in addition to the sum insured.

✧ **Total Sum Insured means total of sum insured opted under Table A, Table B and Table C**

✧ **Policy Term : 1 year / 2 year / 3 year**

✧ **Policy Premium Excluding Taxes and Stamp Duty:** 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 Risk Group III

Risk Group III – Persons working in explosives industry, mine and /or Magazine workers, high tension electric supply, horse racing including jockeys, athletes and occupations of similar hazard

Premium for One Year Policy			
Coverage / Risk Group	Premium (Rs.) per mille sum insured		
	Risk Group I	Risk Group II	Risk Group III
Table A	0.43	0.60	0.80
Table B	0.70	1.30	1.75
Table C	1.25	1.75	2.00
Premium for Two Years Policy			
Coverage / Risk Group	Premium (Rs.) per mille sum insured		
	Risk Group I	Risk Group II	Risk Group III
Table A	0.83	1.16	1.54
Table B	1.35	2.51	3.38
Table C	2.41	3.38	3.86
Premium for Three Years Policy			
Coverage / Risk Group	Premium (Rs.) per mille sum insured		
	Risk Group I	Risk Group II	Risk Group III
Table A	1.20	1.68	2.24
Table B	1.96	3.63	4.89
Table C	3.49	4.89	5.59
Premium for Optional Benefits			
Medical Expenses Extension	10% of the final premium per year per person		
Winter Sports & Rallies	100% of the policy premium per person.		
Hospital Cash	Rs.40/- per year per person		
Home Convalescence	Rs.15/- per year per person		

Final Premium means: Basic premium + premium for other extensions, if any

Policy Premium means: Basic premium + premium of opted optional benefits

✧ **Family Discount:** 10% discount on total premium if family is covered.

✧ **TAXES ARE SUBJECT TO CHANGES IN TAX LAWS**

✧ **Exclusions**

1. Any payment, in case of more than one claim under the Policy, during any one period of insurance by which the maximum liability of the Company in that period would exceed the capital sum insured payable under this Policy except in case of Permanent Total Disability claim, in which case the amount payable is 150% of the sum insured. This exclusion will not apply to payments made under Medical Expenses Extension, Hospital Cash, Home Convalescence, Educational Grant, Ambulance Charges/Transportation of mortal remains, Travel expenses of one Relative, Expenses for Vehicle and /or Residence Modification, Purchase of Blood and Transportation of Imported Medicine.
2. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
3. Any injuries/conditions which are Pre-existing.
4. Any claim for Death or Disablement of the Insured Person from (a) intentional self-injury / suicide or attempted suicide or (b) whilst under the influence of intoxicating liquor or drugs or (c) self-endangerment unless in self-defense or to save life.

5. Any claim arising out of mental disorder, suicide or attempted suicide, self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and / or any mutant derivative or variations thereof howsoever caused.
6. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.
7. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation, condition or quality whatsoever
8. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority
9. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
   a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
   b) Nuclear weapons material
   c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
   d) Nuclear, chemical and biological terrorism
10. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.
11. Participation in Hazardous Sport / Hazardous Activities
12. Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.
13. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

✧ **Free Look:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable.

i. If the insured has not incurred any claim during the Free Look Period, the insured shall be entitled to a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

✧ **Renewal:** The policy will be renewed except on grounds of misrepresentation / fraud committed.

A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before

mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer.

Where a claim for 100% of the Capital Sum Insured is admitted / admissible, the policy cannot be renewed for such relevant person.

Where a claim for less than 100% of the Sum Insured is admitted / admissible, the Company would exclude such disability on renewal in respect of such relevant person.

In the event of this policy being withdrawn / modified with revised terms and/or premium the insured will be intimated three months/ thirty days in advance and accommodated in any other equivalent insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

Renewal premium is subject to change as per the extant Guidelines. Change of options/plans within same product are permissible only at the time of renewal.

✧ **Cancellation:** The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form and/or claim form at the time of claim or non-co-operation of the insured person, by giving 15 days' written notice and no refund of premium will be made. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short period rate only (table given below) provided no claim has occurred up to the date of cancellation.

For Policy Term of one year	
Period on Risk	**Rate of premium to be retained**
For a period not exceeding 15 days	10% of the Annual Premium
For a period not exceeding 1 month	15% of the Annual Premium
For a period not exceeding 2 months	30% of the Annual Premium
For a period not exceeding 3 months	40% of the Annual Premium
For a period not exceeding 4 months	50% of the Annual Premium
For a period not exceeding 5 months	60% of the Annual Premium
For a period not exceeding 6 months	70% of the Annual Premium
For a period not exceeding 7 months	75% of the Annual Premium
For a period not exceeding 8 months	80% of the Annual Premium
Exceeding 8 months	Full Annual Premium
For Policy Term of two years	
Period on Risk	**Rate of premium to be retained**
Up to 1 year	65% of the premium
Up to 2 years	Full Premium
For Policy Term of three years	
Period on Risk	**Rate of premium to be retained**
Up to 1 year	45% of the premium
Up to 2 years	85% of the premium
Up to 3 years	Full Premium

✧ **In Case of a Claim**

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
- Inform policy number for easy reference
- **Nomination** facility is available under this policy
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines

✧ **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 to setting international benchmarks in service and personal caring.

✧ **Star Advantages**

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

✧ **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.

Illustration

Premium per person without optional benefits in (Rs.) Excluding Taxes and Stamp Duty				
	Coverage / Risk Group	**Table A**	**Table B**	**Table C**
Sum Insured Rs. 5,00,000	Group I	215	350	625
	Group II	300	650	875
	Group III	400	875	1,000
Sum Insured Rs. 10,00,000	Group I	430	700	1,250
	Group II	600	1,300	1,750
	Group III	800	1,750	2.000
Sum Insured Rs. 15,00,000	Group I	645	1,050	1,875
	Group II	900	1,950	2,625
	Group III	1,200	2,625	3,000
Premium per person with optional benefits in (Rs.) (Excluding Winter Sports) Excluding Taxes and Stamp Duty				
	Coverage / Risk Group	**Table A**	**Table B**	**Table C**
Sum Insured Rs. 5,00,000	Group I	297	446	748
	Group II	391	776	1,023
	Group III	501	1,023	1,161
Sum Insured Rs. 10,00,000	Group I	534	831	1,436
	Group II	721	1,491	1,986
	Group III	941	1,986	2,261
Sum Insured Rs. 15,00,000	Group I	770	1,216	2,123
	Group II	1,051	2,206	2,948
	Group III	1,381	2,948	3,361
Premium for winter sports and rallies : 100% of the policy premium per person.				

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 OR ITS OFFICIALS DO NOT INVOLVE 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 and avail discount 5%

STAR Personal & Caring Health Insurance

The Health Insurance Specialist

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