STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Registered Office: No.1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Phone:044- 28288800
Corporate Office: No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone: 044 - 4788 6666
★ Email : support@starhealth.in ★ Website : www.starhealth.in ★ CIN : L66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

PROSPECTUS - ACCIDENT TRAUMA CARE INSURANCE POLICY (INDIVIDUAL)

Unique Identification No.: IRDA/NL-HLT/SHAI/P-P/V.I/136/13-14

Accident Trauma Care Insurance Policy is a unique policy which provides for both for Compensation for Accident and Reimbursement of hospitalization expenses for such accidental injuries. The benefit compensation is provided under Section I and the reimbursement of hospitalization expenses is provided under Section II.
For a valid claim under Section II there is no necessity for a Death or Disability claim under Section I. However the injury must be following "accident".
The insurance is available in various sum insured options ranging from low end of Rs5000 to a maximum of Rs100000

What are the benefits available under the insurance?

- Accident Compensation following accidental injuries leading to Death or Permanent Total disability
- Hospitalization Cover: This would protect the Insured Person for **in-patient** hospitalization expenses. These expenses include room rent up-to a maximum of 2% of the sum insured per day
- Boarding and Nursing expenses
- Surgeon's fees Consultant's fees Anesthetist fees
- Cost of blood , oxygen, diagnostic expenses, cost of pace makers etc
- Cost of medicines and drugs

Who can take this insurance?

- Any person aged between 3years and 70 years can take this insurance

Can members of a family be covered under a single policy?

- Yes. Family would mean Proposer, spouse, dependent children up-to 18 years

What are the exclusions under the policy?

1. All injuries/conditions which are Pre-Existing.

2. Injury directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike operations, whether war be declared or not.

3. 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 of nuclear fuel or from any nuclear waste from 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 & Biological Terrorism.

4. Cost of spectacles and contact lens, hearing aids, walkers, crutches wheel chairs, artificial limbs and such other aids.

5. Accidents caused due to intentional self injury,
   a. insanity
   b. the Insured Person is found to be under the influence of intoxicating drugs/alcohol self-endangerment unless in self-defense or to save life.
   c. Suicide /or attempted suicide
   d. mental disorder

6. All expenses arising out of any condition directly or indirectly caused due to or associated with human T-cell Lymph tropic Virus type III (HTLV-III) or Lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as HIV/AIDS.

7. Charges incurred at Hospital or Nursing Home primarily for Diagnostic, X-ray or laboratory Examinations not consistent with or incidental to the diagnosis and treatment of the injury, for which confinement is required at hospital / nursing home.

8. Expenses on vitamins and tonics unless forming part of treatment for injury as certified by the attending Physician

9. Naturopathy Treatment.

10. Hospital registration charges, record charges telephone charges and such other charges.

11. Expenses incurred for treatment of accidental injuries by systems of medicines other than Allopathic.

12. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed 100% of the Capital Sum Insured.

13. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.

14. Any claim for accidents occurring whilst the Insured Person is engaging in Air Travel other than as a fare-paying passenger. 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.

15. Participation of the Insured Person in riots, strike or any subversive activity. Any claim 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

16. Participation of the Insured Person in **Hazardous Sport / Hazardous Activities**

17. Other expenses as detailed elsewhere in the policy**.**

What are the special features exclusive to this insurance?

- ❖ The unique features of this policy is the extension of Hospitalization benefits for workplace accidents
- ❖ Reimbursement of Hospitalization expenses is not contingent upon payment of compensation for Death /disability.

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.

However in respect Permanent Partial Disability claims the Company would exclude such disability on renewal in respect of such relevant person. Where a claim for Permanent Total Disability has been paid the renewal will be restricted to Death only cover.

Renewal premium is subject to change as per the extant Guidelines.

The Free Look Period: 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
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

Cancellation:

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact or non-co-operation by the insured person, by giving 7 days written notice. The insured may at any time cancel this policy and in such event the Company shall allow refund of after retaining premium at Company's short period rate only (table given below) provided no claim has occurred up to the date of cancellation

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
a. Up to one-month	1/3rd of the annual premium
b. Up to three Months	½ of the annual rate premium
c. Up to six months	3/4th of the annual rate premium
d. Exceeding six months	full annual rate premium

How much does it cost to take this insurance? (Premium Excluding Taxes and Stamp Duty)

Section I
Sum insured in multiples of Rs5000 up-to a maximum of Rs100000
Rs 1.00 per thousand sum insured

Section II
Sum insured in multiples of Rs5000 up-to a maximum of Rs100000
Rate Rs2.00 per thousand sum insured
Additional coverage for workplace accidents Re.1.00 per thousand sum insured

* The sum insured under Section II cannot be more than the sum insured under Section I

How to buy this insurance?

- ❖ All that needs to be done is to call the nearest office

Apart from insurance benefits what are the non-insurance benefits available under this insurance?

- ❖ No Third Party Administrator, direct in-house claims settlement.
- ❖ Faster & hassle-free claim settlement
- ❖ Cashless hospitalization
- ❖ Network of more than 6000 hospitals across India
- ❖ Free expert medical advice over phone
- ❖ 24*7 Toll Free Helpline
- ❖ Information on health through free health magazine
- ❖ Maintain personal health record in electronic format

How to make a claim under the policy?

- ❖ Call the 24 hour help-line for assistance
- ❖ In case of emergency hospitalization information to be given within 24 hours after hospitalization

NOTE

The benefits and exclusions mentioned herein is only an outline of the policy. For complete details please contact our offices at the addresses given overleaf.

Redressal of Grievance: Incase of any grievance the insured person may contact the Company through

Website : www.starhealth.in
E-mail : gro@starhealth.in, grievances@starhealth.in
Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255 | Senior Citizens may call at 044-69007500
Courier/ Post : Star Health and Allied Insurance Company Limited.,4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai- 600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link
https://www.starhealth.in/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in/

Important Note: 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.

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.