

★ **Claim procedure**

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

★ **Assistance Company**

Coris Heritage Asia Pacific Pvt. Ltd.
1102, Raheja Chambers,
213, Free Press Journal Road,
Nariman Point, Mumbai 400 021, India.
+91(22) 6654 7965 (24 hrs) – with call-back facility
+91(22) 6654 7960, +91(22) 6654 7967
Fax: +33(1) 41 61 23 07, +33(1) 41 61 23 00
Toll-free No. within India: 1800 22 4004

Family Travel Protect

★ **The Company**

Star Health And Allied Insurance Co Ltd is a joint venture between Oman Insurance Company, UAE, and leading NRIs, and Indian business houses. It has a capital base of INR 108 crores that far exceeds the requirement to form a full-fledged general insurance company. 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**

- Cashless hospitalization administered through Assistance Company
- 24x7 Toll-free Helpline
- Knowledge-backed website

★ **To buy this insurance**

Contact our Marketing Executive at



Buy this insurance online at www.starhealth.in
Call toll-free: 1800-425-2255 or 044-2826 3300
Fax toll-free: 1800-425-5522
sms STAR to 56677
or e-mail: info@starhealth.in



STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road
Nungambakkam, Chennai 600 034.



Get the best
out of your family holiday
with our protection

Insurance is the subject matter of solicitation



Travel Protect Insurance (For Family)

Leisure travel and family holidays are getting more explorative. Vacations are seeking destinations around the world. Package and do-it-yourself tours abroad is the time when family bonds get stronger as they enjoy together. Travel overseas could also be to meet relatives and spend time with dear ones.

However, foreign travel comes with its share of risks, the greatest of them being the health of your family. Star Health brings to you the Star Family Travel Protect Insurance to cover you against this risk. Now your family can enjoy the overseas trip, without any worries.

★ Features

When you travel abroad on a holiday with your family, our Star Travel Protect Insurance Policy provides you:

- Emergency medical expenses
- Emergency medical transportation to Republic of India
- Any dental emergency expenses following an accident
- Compensation following accidental injuries
- Reasonable expenses incurred for obtaining valid travel documents
- 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 accidental bodily injury/death of a family member
- Any legal liability that maybe fastened upon you if you cause any bodily injury or property damage to any third party

★ Eligibility

- All Indian nationals and their family members whose age ranging between 6 months and 60 years, travelling abroad on holiday can avail this insurance.
- Family consists of insured person, spouse and two dependent children. Child means a person who has not completed 18 years of age. Others are considered adults.
- Additional children can be covered on payment of extra premium at 25% per child up to a maximum of two additional children.

★ Medical tests*

*Conditions apply.

★ Extension of trip

Extension of policy for trip band is possible on payment of additional premium and declaration of good health by you well before the expiry date of policy. But the maximum permissible number of extension are two only. No extension can be made beyond 60 days (including the original trip days).

★ Exclusions

Loss directly or indirectly occasioned by happening through or in consequence of:

- Travel against medical advice
- Treatment for any pre-existing condition
- Travel with the intention of receiving medical treatment
- Engagement in any professional or organized sports, rock climbing or mountaineering
- Participation in winter sports or use dry ski slopes
- Any manual work of any kind
- Direct participation 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)

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, Travel Worldwide Excluding USA & Canada and Travel Asia Excluding Japan & Hong Kong.

★ Sum insured options

Travel (Including & Excluding) USA & Canada
USD 50,000, USD 100,000, USD 250,000
Travel Asia Excluding Japan & Hong Kong
USD 10,000, USD 25,000 and USD 50,000

★ Benefits

The coverage under each plan option and the respective deductible in brackets is given overleaf:

LIMITS OF COVERAGE & DEDUCTIBLE

Benefits	Worldwide Including USA & Canada			Worldwide Excluding USA & Canada			Asia Plan Excluding Japan & Hong Kong		
	USD	USD	USD	USD	USD	USD	USD	USD	USD
Section 1									
Emergency Medical Expenses (M1)	50000 (100)	100000 (100)	250000 (100)	50000 (100)	100000 (100)	250000 (100)	10000 (100)	25000 (100)	50000 (100)
Emergency Medical Transportation (M4)	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1
Transportation of Mortal Remains (M3)	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1	Included in M1
Section 2									
Dental Emergency Assistance (M2)	250 (25)	250 (25)	250 (25)	250 (20)	250 (20)	250 (20)	100 (20)	150 (20)	250 (25)
Section 3									
Personal Accident (A1)	5000	5000	10000	5000	5000	10000	2000	2500	5000
Section 4									
Loss of Checked In Baggage (T1)	250	250	350	250	250	500	250	250	250
Section 5									
Loss of Passport (T2)	150 (15)	200 (15)	250 (15)	250 (15)	250 (15)	250 (15)	150 (15)	200 (15)	250 (15)
Section 6									
Delay of Checked in Baggage (T3)	50 (12 HRS)	50 (12 HRS)	100 (12 HRS)	50 (12 HRS)	50 (12 HRS)	100 (12 HRS)	50 (12 HRS)	50 (12 HRS)	100 (12 HRS)
Section 7									
Trip Cancellation/ Interruption due to Accidental Death/ Bodily Injury of Family Member (T4)	1000 (50)	1000 (50)	2000 (50)	1000 (50)	1000 (50)	1500 (50)	500	500	1000
Section 8									
Personal Liability (L1)	2000	2000	2000	2000	2000	2000	2000	2000	2000

Amounts in USD

Figures in brackets represent deductibles.

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

TRAVEL WORLDWIDE INCLUDING USA & CANADA

Persons	Sum Insured											
	USD 50000				USD 100000				USD 250000			
	15 Days	30 Days	45 Days	60 Days	15 Days	30 Days	45 Days	60 Days	15 Days	30 Days	45 Days	60 Days
2A	1752	2924	3445	4700	2052	3458	4281	6163	2208	3458	4549	6772
1A + 1C	1676	2609	3183	4349	1903	2960	3799	5340	2013	2960	3934	5917
2A + 2C	3348	5210	6363	8699	3799	5917	7594	10681	4019	5917	7870	11833
2A + 1C	2554	4064	4900	6703	2928	4687	5936	8424	3115	4687	6208	9301
1A + 2C	2474	3749	4640	6348	2774	4184	5451	7605	2918	4184	5596	8444
2C	1592	2285	2919	3998	1746	2456	3312	4519	1815	2456	3320	5058

A: Adults

C: Children

Premiums in INR inclusive of Service Tax

TRAVEL WORLDWIDE EXCLUDING USA & CANADA

Persons	Sum Insured											
	USD 50000				USD 100000				USD 250000			
	15 Days	30 Days	45 Days	60 Days	15 Days	30 Days	45 Days	60 Days	15 Days	30 Days	45 Days	60 Days
2A	1105	1553	1813	2147	1191	1618	1924	2096	1278	1783	2134	3769
1A + 1C	978	1443	1648	1988	1081	1528	1787	1948	1152	1657	2003	1867
2A + 2C	1948	2884	3293	3970	2158	3053	3575	3896	2302	3309	3999	5988
2A + 1C	1528	2217	2554	3060	1673	2334	2749	2994	1787	2547	3070	4876
1A + 2C	1398	2107	2392	2898	1563	2247	2612	2849	1666	2419	2933	4099
2C	843	1329	1483	1825	963	1437	1651	1800	1026	1526	1867	2217

A: Adults

C: Children

Premiums in INR inclusive of Service Tax

ASIA PLAN EXCLUDING JAPAN & HONG KONG

Persons	Sum Insured											
	USD 50000				USD 100000				USD 250000			
	15 Days	30 Days	45 Days	60 Days	15 Days	30 Days	45 Days	60 Days	15 Days	30 Days	45 Days	60 Days
2A	696	981	1143	1353	861	1211	1408	1673	1022	1436	1675	1985
1A + 1C	617	912	1042	1253	761	1122	1281	1547	902	1335	1525	1837
2A + 2C	1226	1817	2079	2502	1518	2244	2564	3090	1803	2667	3048	3674
2A + 1C	961	1398	1608	1927	1188	1728	1988	2378	1411	2052	2362	2829
1A + 2C	881	1327	1508	1828	1088	1642	1862	2257	1291	1951	2211	2682
2C	530	837	934	1149	656	1034	1154	1419	781	1231	1374	1690

A: Adults

C: Children

Premiums in INR inclusive of Service Tax