

# Individual Travel Protect

## ★ 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

## ★ 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](http://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](mailto:info@starhealth.in)



The Health Insurance Specialist

STAR HEALTH AND ALLIED INSURANCE CO LTD

REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road

Nungambakkam, Chennai 600 034.

Covering you  
when you are away  
from home



Insurance is the subject matter of solicitation



The Health Insurance Specialist

# Travel Protect Insurance

## (For Individuals)

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
- 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 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
- 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 well before expiry of policy.

### ★ 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.



## LIMITS OF COVERAGE & DEDUCTIBLE

Sections	Travel Worldwide - Including USA & Canada			
Medical	USD	USD	USD	USD
Emergency Medical Expenses M1	50000 (100)	100000 (100)	250000 (100)	500000 (100)
Dental Emergency Assistance M2	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	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	100 (20)	150 (25)	250 (25)	250 (25)
Missed Departure/ Connection T5	NA	NA	200	200
Trip cancellation/ interruption due to death of family member T6	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

Sum Insured: USD 50000						
No. of Days	Age (Years)					
	6M*- 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	601	675	691	781	1272	1301
5 - 7	681	711	746	836	1301	1352
8 - 14	931	971	1006	1097	1792	1822
15 - 21	996	1081	1146	1236	2312	2343
22 - 28	1156	1301	1352	1442	2924	2953
29 - 35	1336	1621	1707	1797	3564	3594
36 - 47	1707	1962	1992	2082	4615	4645
48 - 60	2337	2447	2853	2943	5742	5787
61 - 75	3093	3208	3654	3744	7053	7082
76 - 90	3613	3713	4274	4365	8754	8799
91 - 120	4785	4906	5901	6001	13505	13549
121 - 147	5856	6387	7663	7763	18620	18650
148 - 180	6867	7718	8460	8560	22699	22825

Premium in INR inclusive of Service Tax

\* M = Months

Sum Insured: USD 100000						
No. of Days	Age (Years)					
	6M*- 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	751	775	861	885	1331	1501
5 - 7	826	856	966	996	1362	1631
8 - 14	1021	1152	1179	1272	1852	2402
15 - 21	1116	1297	1407	1492	2373	3944
22 - 28	1197	1492	1712	1827	2983	4965
29 - 35	1436	1933	2027	2102	3624	6392
36 - 47	1937	2322	2547	2633	4705	7944
48 - 60	2643	3548	3594	3664	5831	9080
61 - 75	3438	4580	4605	4680	7143	9561
76 - 90	4315	5371	5456	5530	9015	10987
91 - 120	5816	6788	7408	7508	13615	15207
121 - 147	7598	8599	10001	10130	18730	25712
148 - 180	9420	10972	12023	12138	22809	28455

Premium in INR inclusive of Service Tax

\* M = Months

Sum Insured: USD 250000						
No. of Days	Age (Years)					
	6M*- 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	790	826	872	901	1401	1602
5 - 7	856	951	1105	1262	1452	1687
8 - 14	1061	1252	1272	1342	1972	2722
15 - 21	1142	1362	1487	1542	2437	4390
22 - 28	1252	1587	1857	1882	3103	5329
29 - 35	1552	1962	2143	2157	3749	6637
36 - 47	1942	2518	2698	2758	4961	8819
48 - 60	2958	3860	3960	4060	5962	9865
61 - 75	4074	5071	5171	5271	7642	10281
76 - 90	4770	5946	5987	6046	9445	11027
91 - 120	6437	7209	7869	7973	15601	16207
121 - 147	8654	9001	10852	10952	19991	26999
148 - 180	10471	11873	12884	12984	26628	30408

Premium in INR inclusive of Service Tax

\* M = Months

Sum Insured: USD 500000						
No. of Days	Age (Years)					
	6M*- 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	987	1131	1166	1226	1702	1776
5 - 7	987	1161	1191	1437	1923	2037
8 - 14	1252	1712	1822	1857	2678	2828
15 - 21	1425	1778	1828	1862	3344	4455
22 - 28	1684	2016	2071	2212	4154	5727
29 - 35	2038	2708	2828	2863	5206	6872
36 - 47	2522	3093	3193	3248	6817	8984
48 - 60	3734	4255	3994	4080	8660	10071
61 - 75	4806	5715	5806	5901	10997	11147
76 - 90	6382	7954	7983	8018	13994	14055
91 - 120	7663	10752	10782	10817	21814	22014
121 - 147	9679	13880	13910	13945	30142	30257
148 - 180	12438	15507	15537	15572	35678	35879

Premium in INR inclusive of Service Tax

\* M = Months

## LIMITS OF COVERAGE & DEDUCTIBLE

Sections	Travel Worldwide - Excluding USA & Canada			
Medical	USD	USD	USD	USD
Emergency Medical Expenses M1	50000 (100)	100000 (100)	250000 (100)	500000 (100)
Dental Emergency Assistance M2	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
<b>Accident</b>				
Personal Accident A1	5000	10000	25000	50000
<b>Travel</b>				
Loss of Checked-in Baggage T1	250	250	500	750
Loss of Passport T2	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	100 (20)	150 (25)	250 (25)	250 (25)
Missed Departure/ Connection T5	NA	NA	200	200
Trip cancellation/ interruption due to death of family member T6	1000 (50)	1000 (50)	1500 (50)	2000 (50)
Hijack T7	100 (12 Hrs)	100 (12 Hrs)	200 (12 Hrs)	200 (12 Hrs)
<b>Liability Section</b>				
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

Sum Insured: USD 50000						
No. of Days	Age (Years)					
	6M <sup>a</sup> - 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	345	396	410	416	881	931
5 - 7	396	420	455	481	981	1031
8 - 14	520	651	685	706	1197	1226
15 - 21	640	685	740	766	1542	1597
22 - 28	730	775	794	851	1831	1878
29 - 35	821	905	981	987	2202	2278
36 - 47	916	1076	1087	1187	2557	2914
48 - 60	1026	1176	1278	1352	2998	3664
61 - 75	1552	1647	1742	1772	3774	4745
76 - 90	1952	1972	2153	2188	4490	5635
91 - 120	2467	2638	3694	3894	8284	9616
121 - 147	2833	2873	5140	5191	11417	11562
148 - 180	3479	3874	6066	7537	13725	16112

Premium in INR inclusive of Service Tax

<sup>a</sup>M = Months

Sum Insured: USD 100000						
No. of Days	Age (Years)					
	6M <sup>a</sup> - 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	433	460	505	529	1161	1236
5 - 7	481	500	519	539	1187	1291
8 - 14	594	681	740	781	1671	1772
15 - 21	689	716	771	801	2181	2202
22 - 28	781	798	817	871	2693	2733
29 - 35	888	931	1011	1046	3134	3330
36 - 47	1019	1154	1173	1231	4060	4261
48 - 60	1111	1244	1331	1462	5071	5269
61 - 75	1608	1726	2937	3026	6657	6737
76 - 90	2048	2327	3418	3531	7988	8108
91 - 120	2831	3000	4618	4797	11066	11176
121 - 147	3456	3846	5990	6238	14660	14730
148 - 180	4353	4755	7221	8170	17811	17869

Premium in INR inclusive of Service Tax

<sup>a</sup>M = Months

Sum Insured: USD 250000						
No. of Days	Age (Years)					
	6M <sup>a</sup> - 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 4	516	529	536	585	1201	1262
5 - 7	546	583	603	646	1352	1391
8 - 14	634	734	788	836	1737	1827
15 - 21	751	780	844	906	2253	2502
22 - 28	807	878	929	967	2778	2903
29 - 35	942	948	1122	1228	3379	4364
36 - 47	1152	1262	1308	1378	4305	4989
48 - 60	1369	1426	2674	2873	5306	6112
61 - 75	1870	1915	3348	3373	7262	7716
76 - 90	2184	2656	3906	3930	9007	9082
91 - 120	3172	4085	5272	5297	12371	12446
121 - 147	3857	4838	6963	6988	16397	16472
148 - 180	5587	5757	8409	8434	19918	19993

Premium in INR inclusive of Service Tax

<sup>a</sup>M = Months

Sum Insured: USD 500000						
No. of Days	Age (Years)					
	6M <sup>a</sup> - 40	41 - 50	51 - 55	56 - 60	61 - 65	66 - 70
Up to 7	905	1025	1126	1252	1676	1827
8 - 14	1165	1492	1476	1587	2388	2518
15 - 21	1356	1685	1752	1802	2953	3038
22 - 28	1566	1891	1912	1947	3529	3603
29 - 35	1933	2442	2528	2657	4349	4505
36 - 47	2272	3048	3073	3228	5536	5631
48 - 60	3049	3945	3639	3799	6820	6912
61 - 75	4119	4875	4911	5406	8839	8960
76 - 90	4929	6790	6431	6572	10440	11212
91 - 120	6111	7963	8058	8284	14891	15191
121 - 147	7984	9985	10085	11388	20647	21373
148 - 180	9840	12088	12314	12589	24051	24351

Premium in INR inclusive of Service Tax

<sup>a</sup>M = Months