

ACCIDENT CARE INDIVIDUAL INSURANCE POLICY

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STAR

Personal & Caring

Health
Insurance

The Health Insurance Specialist

ACCIDENT CARE INDIVIDUAL INSURANCE POLICY

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 an 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.
- *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 (Taxes Extra):** 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**

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

- Any injuries/conditions which are Pre-existing.
- 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.
- 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.
- 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.
- 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 detentions of all kings princes and people of whatever nation, condition or quality whatsoever
- 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
- Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - 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.
 - Nuclear weapons material
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - Nuclear, chemical and biological terrorism
- 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.
- Participation in Hazardous Sport / Hazardous Activities
- Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.
- 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:** A free look period of 15 days from the date of receipt of the policy is available to the insured to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the cost of pre-acceptance medical screening if any, stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Free look period is not applicable at the time of renewal of the policy

◇ **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 with the prior approval of the Competent Authority, the insured will be intimated three months 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 with prior approval from the Regulator. 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 sending the Insured 30 days notice by registered letter at the Insured person's last known address 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.) Including of Tax @18%				
	Coverage / Risk Group	Table A	Table B	Table C
Sum Insured Rs. 5,00,000	Group I	254	413	738
	Group II	354	767	1033
	Group III	472	1033	1180
Sum Insured Rs. 10,00,000	Group I	507	826	1475
	Group II	708	1534	2065
	Group III	944	2065	2360
Sum Insured Rs. 15,00,000	Group I	761	1239	2213
	Group II	1062	2301	3098
	Group III	1416	3098	3540
Premium per person with optional benefits in (Rs.) (Excluding Winter Sports) Including Tax @ 18%				
	Coverage / Risk Group	Table A	Table B	Table C
Sum Insured Rs. 5,00,000	Group I	350	526	883
	Group II	461	915	1207
	Group III	591	1207	1369
Sum Insured Rs. 10,00,000	Group I	630	980	1694
	Group II	850	1759	2343
	Group III	1110	2343	2667
Sum Insured Rs. 15,00,000	Group I	909	1434	2505
	Group II	1240	2602	3479
	Group III	1629	3479	3965
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 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"

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Unique ID: IRDAI/HLT/SHAI/P-P/V.III/134/2017-18

Buy this insurance online at www.starhealth.in and avail discount 5%



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