

# Star Student Travel Protect Insurance Policy

Unique ID: IRDA/NL-HLT/SHAI/P-T/V/I/142/13-14

Careers and ambitions need a strong foundation. And to strengthen them, you may have to go to foreign lands seeking academic qualifications, away from the security of your family. Alone in a strange world, you may face the threat of hazards.

Star Health Student Travel Protect Insurance takes the worries off your mind. It's the perfect cover that takes care of your risks, even as you dedicate your energies in striving for a bright future. Relax, with Star you are protected anywhere in the world.

## BENEFITS OF COVER

### ★ Medical Benefits

- Emergency medical expenses
- Dental expenses following accidental injuries
- Emergency transportation back to India
- Repatriation of mortal remains

### ★ Travel-related Benefits

- Injuries caused by accidents
- Loss of checked-in baggage
- Expenses incurred for obtaining a new passport, if the present one is lost

### ★ Legal Claims

- Bodily injury to third parties or damage to their property, if you happen to be the cause – personal liability
- Cost of bail bond following false arrest or wrongful detention

### ★ Compassionate Benefits

- Travel expenses for compassionate visit of one immediate family member, should you be hospitalized

### ★ Study Interruption Benefits

- Reimbursement of tuition fee paid if there is interruption in the studies on medical grounds
- Reimbursement of tuition fee for the balance period in the event of death of the sponsor

### ★ Assistance company

Heritage Health Insurance TPA Pvt. Ltd.

Champion Building, Ground Floor, 15, Parsi Panchayat Road, Andheri (East), Mumbai – 400069.

Tel: +91 (22) 6127 3891 , +91 (22) 6127 3892 , +91 (22) 6127 3893

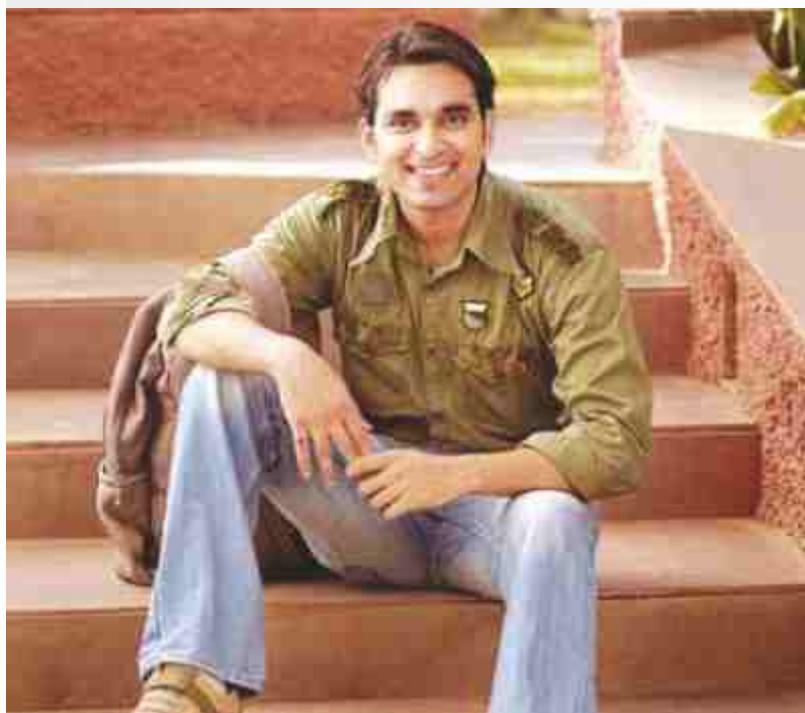
Toll free number within India – 1800 22 4004

### ★ 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 in setting international bench marks in service and personal caring.

### ★ Star advantages

- Cashless hospitalization administered through Assistance Company
- 24x7 Toll-free Helpline
- Knowledge-backed website
- Information on health through health magazine



## SCHEDULE OF BENEFITS

BENEFITS	GOLD			SILVER			STANDARD		
	50000 (100)	100000 (100)	250000 (100)	50000 (100)	100000 (100)	250000 (100)	50000 (100)	100000 (100)	250000 (100)
EMERGENCY MEDICAL EXPENSES M1	50000 (100)	100000 (100)	250000 (100)	50000 (100)	100000 (100)	250000 (100)	50000 (100)	100000 (100)	250000 (100)
EMERGENCY MEDICAL TRANSPORTATION EXPENSES M2	Included in M1								
TRANSPORTATION OF MORTAL REMAINS M3	Included in M1								
DENTAL EMERGENCY ASSISTANCE M4 (Arising out of accidents only)	NA	250 (30)	300 (50)	NA	200 (20)	250 (25)	NA	NA	200 (20)
PERSONAL ACCIDENT A1	5000	5000	5000	5000	5000	5000	2000	4000	5000
LOSS OF CHECKED - IN BAGGAGE T1	300	400	500	NA	300	400	NA	NA	300
LOSS OF PASSPORT T2	NA	150 (15)	250 (25)	NA	NA	150 (15)	NA	NA	NA
PERSONAL LIABILITY L1	10000	10000	10000	10000	10000	10000	NA	NA	10000
BAIL BOND L2	2000	5000	5000	NA	2000	5000	NA	NA	NA
COMPASSIONATE VISIT TWO WAY S1	5000	5000	7500	5000	5000	5000	NA	NA	NA
STUDY INTERRUPTION S2	5000	5000	7500	5000	5000	5000	NA	NA	NA
SPONSOR PROTECTION S3	5000	5000	7500	5000	5000	5000	NA	NA	NA

Amounts in US\$. Figures in brackets represent deductible. NA - Not Applicable

PREMIUM RATES FOR TRAVEL WORLDWIDE INCLUDING USA & CANADA									
Trip Days	GOLD PLAN			SILVER PLAN			STANDARD PLAN		
	USD 50000	USD 100000	USD 250000	USD 50000	USD 100000	USD 250000	USD 50000	USD 100000	USD 250000
1 to 30	1009	1409	2151	957	1302	1935	714	1009	1723
31 to 60	1744	2503	4184	1661	2259	3767	1246	1782	3355
61 to 90	3007	3375	5951	2859	3888	5355	2144	2407	4768
91 to 120	3579	3895	7065	3401	4626	6358	2555	2865	5842
121 to 180	4373	5277	8951	4154	5650	8057	3118	3880	7689
181 to 270	6386	7790	13425	6066	8249	12082	4551	5730	11525
271 to 365	7990	10502	17189	7591	10324	15471	5694	7722	14761

PREMIUM RATES FOR TRAVEL WORLDWIDE EXCLUDING USA & CANADA									
Trip Days	GOLD PLAN			SILVER PLAN			STANDARD PLAN		
	USD 50000	USD 100000	USD 250000	USD 50000	USD 100000	USD 250000	USD 50000	USD 100000	USD 250000
1 to 30	552	673	978	516	625	946	388	467	878
31 to 60	936	1188	1945	873	1103	1839	657	830	1744
61 to 90	1357	1698	2828	1261	1578	2675	946	1184	2533
91 to 120	1719	2082	3437	1599	1934	3248	1198	1450	3070
121 to 180	2113	2506	4148	1966	2334	3924	1477	1751	3711
181 to 270	3254	3775	5321	3028	3511	5030	2270	2634	4788
271 to 365	4762	5666	9303	4431	5272	8798	3322	3953	8373

Premium in INR including Tax of 18%

★ **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.

★ **To buy this insurance**

Contact our Marketing Executive at

*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](http://www.starhealth.in)*

"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

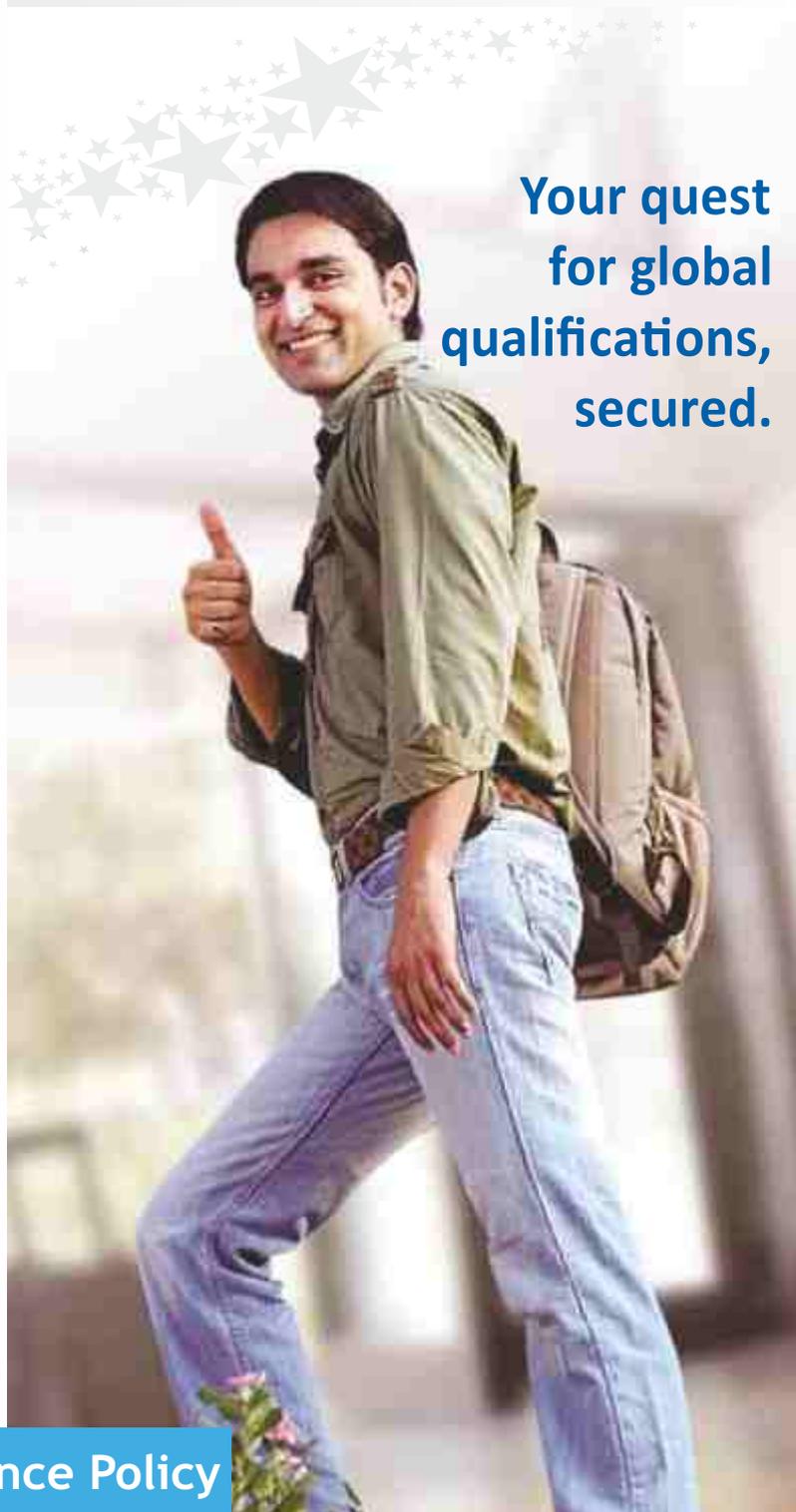
Call Toll-free: 1800-425-2255 / 1800-102-4477, sms STAR to 56677  
Fax Toll Free No: 1800-425-5522 ★ Email : [support@starhealth.in](mailto:support@starhealth.in)  
CIN : U66010TN2005PLC056649 ★ IRDAI Regn. No: 129

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Unique ID: IRDA/NL-HLT/SHA/PP-TV.I/142/13-14



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

Insurance is the subject matter of solicitation



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