



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Registered Office : No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034. Phone : 044 - 28288800

Corporate Office : No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone : 044 - 4788 6666

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CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document

Kind Attention: Policyholder

Please check whether the details given by you about the insured persons in the proposal form (a copy of which was provided at the time of issuance of cover for the first time) are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the person/s covered would be taken as correct.

So also the coverage details may also be gone through and in the absence of any communication from you within 15 days from the date of receipt of this policy, it would be construed that the policy issued is correct and the claims if any arise under the policy will be dealt with based on proposal / policy details.

Sl. No	Title	Description	Refer to Policy Clause Number
1	Name of Insurance Product / Policy	Star Travel Protect Insurance Policy UIN: IRDA/NL-HLT/SHAI/P-T/V.I/140/13-14	-
2	Policy Number	Refer Policy Schedule attached with this document	-
3	Type of Insurance Product / Policy	Both Indemnity and Benefit	-
4	Sum Insured	Refer Policy Schedule attached with this document	-
5	Policy Coverage (What the policy covers?)	Expenses in respect of: Emergency medical expenses, emergency medical transportation and transportation of mortal remains: The Company will indemnify the Insured or his/her legal representative up to a maximum amount specified in the Schedule of Benefits	Part 4: Section 1
		Dental emergency assistance: The Company shall compensate the Insured for expenses incurred on acute anaesthetic treatment that are medically and immediately necessary to treat dental problems resulting from Injury, during Insured Trip but not exceeding the Sum Insured for the coverage, subject to the deductibles specified.	Part 4: Section 2

		<p>Personal accident: If an Insured sustains Accidental bodily injury at any time during the period of insurance caused solely and directly by external violent and visible means and such injury shall within 12 months from the date of the Accident be the sole and direct cause (apart from illness or disease directly resulting from or medical or surgical treatment rendered necessary by such injury) of death or disablement the Company will pay to the Insured or his/her legal representatives the specified amount of the sum insured</p>	Part 4: Section 3
		<p>Loss of checked-in baggage: If the Checked-in baggage, the property of the Insured (not hired or entrusted to him) or any part thereof shall be lost by an Airline/Carrier, the Company will by payment or at their option by reinstatement indemnify the Insured in respect of such loss up to the maximum amount as specified, subject to the deductibles.</p>	Part 4: Section 4
		<p>Loss of passport : The Company will pay in the event of the Insured losing his/her passport during the Insured Trip up to the specified amounts, subject to the specified deductibles, in respect of reasonable and necessary expenses incurred in obtaining a new passport or valid travel documents to return to the country of residence</p>	Part 4: Section 5
		<p>Delay of checked-in baggage: The Company will pay for costs of necessary emergency purchases of toiletries, medication and clothing in the event of the Insured suffering temporary delay of his/her Checked-in baggage while being transported during the Trip, not exceeding the Sum Insured for the coverage as specified in the schedule subject to the deductibles specified in the Schedule attached to the policy.</p>	Part 4: Section 6
		<p>Flight delay: The Company shall indemnify Insured for up to the specified amounts in all respect of reasonable additional accommodation and traveling incurred as a result of the Insured's flight being delayed by more than six hours from the scheduled time.</p> <p>The insured will be reimbursed for,</p> <ol style="list-style-type: none"> 1. Additional transportation costs to join the Trip (by the least expensive class). 2. Reasonable accommodations and meals up to \$50 per day. 	Part 4: Section 7
		<p>Missed departure / connection: The Company shall indemnify the Insured for up to the specified amounts, subject to the deductibles in respect of reasonable additional accommodation and traveling expenses incurred as a result of the Insured missing departure of the pre-booked outward journey from or pre-booked return journey to his country of residence (and/or missing departure of any intermediate connecting service) due to an Accident or mechanical failure, traffic congestion due to an Accident, and inclement weather causing interruption to the mode of transport in which the Insured is traveling to the departure point of the outward or return journey or intermediate connection service.</p> <p>The insured will be reimbursed for,</p> <ol style="list-style-type: none"> 1. Additional transportation costs to join the Trip (by the least expensive class). 2. Reasonable accommodations and meals up to \$50 per day. 	Part 4: Section 8

		<p>Trip cancellation / interruption due to accidental bodily injury or death of a family member: The Company shall indemnify the Insured up to a maximum amount mentioned in the benefit schedule, subject to the specified deductibles, for unused travel and accommodation for which the Insured contracted prior to the commencement of the Insured trip as a result of the Insured's necessary and unavoidable inability to commence travel as arranged arising from:</p> <p>1.1 Accidental Bodily Injuries or Death of:</p> <ul style="list-style-type: none"> (i) Insured or (ii) A family member of the Insured <p>1.2 Compulsory quarantine, jury or other legal service, witness call or redundancy of the Insured</p>	<p>Part 4: Section 9</p>
		<p>Aircraft hijacking: In the event that a common carrier in which the Insured is traveling is hijacked during the Insured Trip and the Insured's journey is interrupted or disrupted for more than twelve (12) hours, then the Company will pay Indian Rupee equivalent for each day of delay caused to the Insured, as per the amounts mentioned in the benefit schedule subject to the specified deductible</p> <p>The Company shall not be liable to make any payment under this Benefit during the first 12 hours of the hijacking of such Common Carrier.</p>	<p>Part 4: Section 10</p>
		<p>Personal liability: If the Insured in his/her private capacity shall become legally liable for</p> <ul style="list-style-type: none"> (a) bodily injury or illness (fatal or non-fatal) to any person (other than a person in the Insured's service or any member of his/her family or household) <p>Or</p> <ul style="list-style-type: none"> (b) loss of or damage to property caused by an occurrence during the period of insurance then in respect of such injury loss or damage the Company will indemnify the Insured or, in the event of his/her death, his/her legal representative against all sums which he/she shall become legally liable to pay as compensation and all legal costs awarded to any claimant, maximum up to the specified limits. 	<p>Part 4: Section 11</p>
<p>6</p>	<p>Exclusions (What the policy does not cover?)</p>	<p>Exclusions specific to certain coverage in addition to the “General Exclusions” of the Policy:</p> <p>I) Applicable for the Sections 1 & 2 (Emergency Medical Expenses, Emergency Medical Transportation And Transportation Of Mortal Remains And Dental Emergency Assistance): The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:</p> <ul style="list-style-type: none"> 1. A health condition where the person whose condition gives rise to a claim is at the time of traveling receiving or on a waiting list for treatment in a hospital or nursing home or has received a terminal prognosis 	

2. Medical treatment to be obtained abroad if that is the sole reason or one of the reasons for the insured trip
3. A medical condition existing prior to commencement of this insurance
4. Non-emergency services, supplies, or charges (examples are those for cosmetic surgery, physical exams, allergies, hearing aids, eyeglasses, contact lenses, palliative or cosmetic foot care, experimental treatment, or other services which are not Medically Necessary to provide Emergency Medical Care)
5. Treatment that in the opinion of a medical practitioner approved by the Company and/or Assistance Company could reasonably be delayed until return of the Insured to his/her country of residence
6. For charges in excess of reasonable and necessary charges as per the determination by the Company or the Assistance Company.
7. Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner) unless necessitated by a covered Accident during the Insured Trip
8. Treatment received in unlicensed facilities or given by unlicensed health care providers
9. Treatment given by a Family member whether or not a licensed provider
10. Any costs incurred in connection with rest cures or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution.
11. Any costs related to mental or psychiatric disorders
12. Pregnancy, childbirth and any consequences thereof unless the medical assistance provided abroad involves unforeseen emergency measures to save the Insured's or the child's life in the event of acute complications, provided that the Insured has not completed the age of 38 years and 30th week of the pregnancy is not yet completed
13. Medical treatment of typical symptoms suffered during pregnancy and their consequences, including changes in other chronic conditions as a result of pregnancy
14. Any medical check-ups during pregnancy or treatment of the pregnancy
15. Rehabilitation and/or physiotherapy or the costs of prostheses/ prosthetics (artificial limbs) etc.
16. Treatment provided in government hospital or services for which no charge is made
17. Medical expenses incurred as the result of alcohol and/or drug abuse addiction or overdose
18. Wellchild care including examinations and immunizations
19. Routine physical or other examination where there is no objective indications or impairment in normal health

20. Medical expenses covered under any worker's compensation or similar policy.
21. Any expenses incurred in India unless approved by the Assistance Company in advance.

Note: Where the cost of medical services is more than \$100 prior approval of the Assistance Company is required.

II) Applicable for Section 3 (Personal accident): The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

- 1) Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by the mental reaction to the same.
- 2) Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.
- 3) Any payment under this Benefit whereby the Company's liability would exceed the sum payable in the event of death.
- 4) Any other claim after a claim for death has been admitted by the Company and becomes payable.
- 5) Any claim which arises out of an Accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi engine, commercial aircraft.
- 6) Any claim arising out of an Accident related to pregnancy or childbirth, venereal disease or infirmity

III) Applicable for Section 4 (Loss of checked-in baggage): The company shall not be liable to make any payment under this benefit in connection with or in respect of:

- a. Any loss of the items contained within the Checked-in baggage without the Checked-in baggage itself being lost.
- b. Any partial loss of the items contained within the Checked-in baggage.
- c. Items contained within the Checked-in baggage, which are valued in excess of US \$ 100 without appropriate proof.
- d. Losses arising from any delay, detention, confiscation by customs officials or other public authorities.
- e. Items other than personal effects carried by the Insured if not declared and endorsed by the insurer specifically.
- f. Eyeglasses, sunglasses, contact lenses, hearing aids, artificial teeth and limbs; Tickets, keys, money, securities, bullion, stamps, credit cards, documents (travel or otherwise) mobile phones and deeds;

- g. Property shipped as freight or shipped prior to The Insured's Trip departure date;
- h. Rugs or carpets of any type;
- i. More than USD500 aggregate for all jewelry, watches, gems, furs, cameras and camera equipment, camcorders, sporting equipment, computers, radios and other electronic items without submission of original receipts.
- j. The liability of the Airline/Carrier and the deductible specified in the policy.
- k. Any Checked-in baggage loss in the Republic of India.

IV) Applicable for Section 5 (Loss Of Passport): The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the insured:

- 1. Loss of the passport due to delay or confiscation or detention by the customs, police or public authorities.
- 2. Loss of the passport due to theft unless it has been reported to the police authorities within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in that regard.
- 3. Loss of the passport due to it being left unattended or forgotten by the Insured in a public place or public transport, hotel or apartment.
- 4. Loss or theft of the passport from a private place or from a private vehicle unless it was kept in a locked hotel room or apartment and forcible and violent entry was used to gain access to it.

V) Applicable for Section 6 (Delay of checked-in baggage): The company shall not be liable to make any payment under this benefit in connection with or in respect of

- (a) Delay arising from any delay, detention, confiscation by customs officials or other public authorities.
- (b) Any Checked-in baggage delay on the inbound sector to the Country of Residence

VI) Applicable for the Section 9 (Trip cancellation / interruption): The insurance shall not apply in respect of any loss arising directly or indirectly:

- (a) From failure to notify the Travel Agent or Tour Operator through whom the trip was booked within a reasonable time of the need to cancel or curtail the travel arrangements
- (b) From the financial circumstances of the Insured.
- (c) The Insured:
 - a) making changes to personal plans;
 - b) having a business or contractual obligation (except as specifically provided for under Trip Cancellation/Interruption);
 - c) being unable to obtain necessary travel documents; or
 - d) being detained or having property confiscated by any Customs

- (d) As a result of any lawful act of an Insured or criminal proceedings involving any of the aforementioned other than the attendance under subpoena as a witness (other than in an expert, occupational, professional or other similar capacity) in a Court of Law
- (e) From failure in provision of any service (including error, omission or default) forming part of the booked trip, or from delay or amendment of the booked itinerary
- (f) From prohibitive regulations by the Government of any Country except from any such regulation which the Insured was unaware existed (and could not reasonably be expected to be aware of) at the time of booking the Insured trip.
- (g) On account of a Criminal Assault, where the Insured, any Family Member of the Insured, has been a principal or accessory in the Assault committed

VII) Applicable for Section 10 (Aircraft hijacking): The Company shall not be liable to make any payment under this Section in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Any incident where the Insured is suspected to be either the principal or an accessory in the hijacking.
2. Any claim as a consequence of a change in the regular routes of carrier due to traffic, weather, fuel shortage, technical snag, or security reasons

VIII) Applicable for Section 11 (Personal Liability): The Company shall not be liable for:

1. Legal expenses incurred without their written consent.
2. Any claim which arises by virtue of an agreement but which would not have arisen in the absence of such agreement.
3. Any claim for injury, loss or damage arising directly or indirectly from
 - 3.1 the Insured's ownership or use of aircraft, mechanically propelled watercraft/vessels (other than rowing boats, punts or canoes),
 - 3.2 domestic animals or firearms other than sporting guns;
 - 3.3 the Insured's occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings other than the occupation of any temporary residence
 - 3.4 the pursuit or exercise of any trade or profession, or from racing of any kind
 - 3.5 willful or malicious acts of the Insured
 - 3.6 This insurance does not apply to liability for which indemnity is provided under the terms of any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under the terms of such other policy or policies had this insurance not been effected.

4. Liability arising out of the rendering of or the failure to render professional services
5. Liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles all other motorized land conveyances,
6. Liability arising out of the transmission of a communicable disease by insured
7. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse
8. Bodily injury to any person eligible to receive any benefits voluntarily provided or required to be provided by insured under any worker's compensation law, non-occupational disability law or occupational diseases law or similar law
9. Suits or legal actions arising from the insured's Family member against the insured

GENERAL EXCLUSIONS

General Exclusions applicable to all sections except where stated otherwise:

This insurance does not cover loss directly or indirectly occasioned by happening through or in consequence of

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Travel against medical advice

a

Any Pre-Existing Condition

b

Any travel with the intention of receiving medical treatment

c

After a terminal prognosis has been made

d

If the Insured is aware of any circumstances that could reasonably be expected to give rise to a claim

e

Winter Sports or the use of dry ski slopes

f

Manual work of any kind

g

Direct participation in riot or civil commotion.

h

War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power, an act (whether on behalf of any organization, body or persons or group of persons) activities or directed towards the overthrow or influencing of the Government de jure or de facto or any provincial or local authority with force or by means of fear, terrorism or violence

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Accidents whilst engaged in any form of racing motor rallies and competitions, hang gliding, mountaineering (reasonably requiring the use of ropes or glides), pot holing, rafting or canoeing involving white water rapids, underwater activities requiring the use of artificial breathing apparatus, professional sports, rugby league or union, aerial activities, par ascending or aviation (other than as a fare-paying passenger in a certified multi-engine aircraft flown in the course of licensed operations for the transportation of passengers).

j

	Suicide or willfully self-inflicted injury or illness, mental disorder, anxiety or depression, venereal disease, alcoholism, drunkenness or the use of drugs (other than drugs taken in accordance with treatment prescribed or directed by a registered medical practitioner but not for the treatment of drug addiction), self exposure to peril (except in an attempt to save human life)	k
	Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from nuclear fission, nuclear fusion or radio-active contamination.	l
	The Insured engaging in any criminal or illegal act	m
	Any loss covered directly or indirectly from any injury, illness, death expenses or other liability attributable HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or AIDS Related Complex (ARC) however caused and/or mutant derivatives, variations or treatment thereof however caused.	n
	Claims arising from pregnancy	2
	Claims increased by the Insured's own act or omission	3
	Losses arising from Accidents on two wheeled vehicles unless the driver is duly qualified and are in possession of a current license valid in the country where the vehicle is operated. Notwithstanding the foregoing, underwriters will not be liable for claims arising from Accidents (as passenger or driver) on two wheeled vehicles of 125 cc or over	4
	Claims relating to any ownership (part, time-share or otherwise) of land or building	5
	Consequential loss of any nature whether direct or indirect	6
	Claims relating directly or indirectly as a result of bankruptcy or liquidation	7
	Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from i. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission. ii. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. iii. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds	8
	Provoked murder or assault, intentional self-injury or any attempt thereat	9
	Pre-existing whether physical or mental defect or infirmity	10

		Deliberate exposure to exceptional danger (except in an attempt to save human life)	11
		The Company shall not be liable for any sums recovered by or on behalf of the Insured by reason of any reciprocal arrangements under any other Insurance Scheme	12
		Professional or organized sports, rock climbing or mountaineering necessitating the use of ropes or guides, pot holing, hand gliding, bungee jumping, parachuting, any kind of race other than on foot or water and/or winter sports, racing speed or endurance tests, hazardous pursuits or occupation or air travel (other than as a passenger in a duly licensed passenger carrying aircraft).	13
		The Insured engaging in or taking part in armed forces, naval or air force service or operations and/ or Flying or other aerial activity except as a passenger in a fully licensed aircraft operated by a licensed commercial air carrier or recognized air charter Company (the word "passenger" does not include any member of the aircrew or a technician working in or upon an aircraft)	14
		Congenital anomalies or any complications or conditions arising there from	15
		This insurance shall not cover: Loss, damage or destruction: i. Arising from confiscation or detention by customs or other official authorities; ii. Which at the time of the happening of such loss, damage or destruction is insured by or would, but for the existence of this insurance, be insured under the terms of any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under the terms of such other policy or policies had this insurance not been effected.	16
7	Waiting Period: <ul style="list-style-type: none"> Time period during which specified diseases / treatments are not covered It is counted from the beginning of the policy coverage 	NIL	

The policy will pay only up to the specified limits, for the following coverage:

Financial limits of coverage
 i. **Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)**

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Sum Insured (US\$)	Plans: (A1/B1/C1/D1 – including USA & Canada A2/B2/C2/D2 – excluding USA & Canada)	Benefits (Amount in USD)					
		Emergency Medical Expenses M1	Dental Emergency Assistance M2 (Arising out of accidents only)	Personal Accident (A1)	Loss of Checked in Baggage (T1)	Loss of Passport (T2)	Delay of Checked in Baggage (T3)
50,000	A1	50000	250	5000	250	150	50
	A2		200		250		
100,000	B1	100000	250	10000	250	200	50
	B2		200		250		
250,000	C1	250000	250	25000	500	250	100
	C2		200		350		
500,000	D1	500000	250	50000	750	250	100
	D2		200		500		

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Sum Insured (US\$)	Plan	Benefits (Amount in USD)				
		Flight Delay T4	Missed Departure / Connection T5	Trip cancellation / Interruption T6	Hijack T7	Personal Liability (L1)
50,000	A1	100	NA	1000	100	10000
	A2			1000		
100,000	B1	150	NA	1000	100	20000
	B2			1000		
250,000	C1	250	200	2000	200	25000
	C2			1500		
500,000	D1	250	200	2500	200	50000
	D2			2000		

ii) Co-payment (It is a specified amount/ percentage of the admissible claim amount to be paid by policy holder/ insured)

NIL

iii) Deductible (It is a specified amount: up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount))

Sum Insured (US\$)	Plan	(Amount in USD)		
		Emergency Medical Expenses (M1)	Dental Emergency Assistance (M2) (Arising out of accidents only)	Loss of Passport (T2)
50,000	A-1	100	25	15
	A-2		20	
100,000	B-1	100	25	15
	B-2		20	
250,000	C-1	100	25	15
	C-2		20	
500,000	D-1	100	25	15
	D-2		20	

Sum Insured (US\$)	Plan	Benefits (Amount in USD)	
		Flight Delay (T4)	Trip Cancellation / Interruption (T6)
50,000	A-1	20	50
	A-2		
100,000	B-1	25	50
	B-2		
250,000	C-1	25	50
	C-2		
500,000	D-1	25	50
	D-2		

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**Claims/
Claims
procedure**

Claim Filling Procedures: The Insured is requested to submit the following documents in support of the respective claim. The documents mentioned here are the minimum documents necessary for claims processing. If the Company / Assistance Company need additional information the same may be called for when required.

Note

- Where the cost of medical services is more than \$100 prior approval of the Assistance Company is required.
- KYC (Identity proof with Address) of the proposer, as per AML Guidelines

Emergency Medical Expenses, Emergency Medical Transportation and Transportation of Mortal Remains:

Hospital bills, Receipts in Original, Discharge Certificate of Hospital (original) Cash Memos from the Hospital / Chemist (s) supported by proper prescription clearly showing the diagnosis or ailment, Receipts and Pathological Reports, Certificate from the attending doctor that the patient is fully recovered. Treatment taken on different dates for separate ailments will be treated as separate claims. The claims form should clearly indicate the same and supporting documents should be provided for each one. Deductible will apply for each claim separately.

For Transporting the Mortal Remains to the Country of Residence or of the costs of burial abroad, an official death certificate and a physician's statement giving the cause of death needs to be submitted

For reimbursement of extra expenses of Transportation of Insured to the Country of Residence medical statement from a qualified & registered Physician indicating the cause of illness and the necessity of the transportation needs to be submitted.

(Medical statements from relations or spouses will not be accepted) Original bills/receipts of the expenses incurred need to be submitted also. (These would be paid as per the usual and customary charges incurred for the same)

Dental Emergency Assistance: Bills/ vouchers/ reports giving the details of the tooth treated and the treatment performed. Treatment taken on different dates for separate ailments will be treated as separate claims. The claims form should clearly indicate the same and supporting documents should be provided for each one. Deductible will apply for each claim separately.

Personal Accident Section: Police Report, Death Certificate (if Applicable), Original bills/ vouchers/ reports/ discharge summary that are submitted, must mention the name of the person treated, the cause of accident, details of the individual items of medical treatment provided and the dates of treatment. Post mortem report if applicable, shall also be submitted.

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**Standard
Terms &
Conditions**
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Loss of Checked-In Baggage: Property Irregularity Report or other report usually issued by the carriers in the event of loss of checked-in baggage claim form along with a letter from the airline stating the compensation received from them for the lost baggage. Adequate proof of value of items contained within checked-in baggage valued in excess of US \$ 100 for loss/delay of checked-in baggage will need to be submitted.

Delay Of Checked-In Baggage: Original bills of emergency items purchased, and the property Irregularity report or any other such report from the airline stating the date and time of arrival of delayed baggage.

Personal Liability: Details of Incident and proof of judicial decision rendered by a court of law

Aircraft Hijacking: Proof of Travel on the Aircraft, Newspaper cutting or any other proof of Hijack of the Aircraft.

Trip Cancellation / Interruption Due To Accidental Bodily Injury, or Death of A Family Member: Any appropriate documentation that officially explains the cause of The Insured's trip cancellation or interruption. Any explanation of diagnosis along with The Insured's original itemized bills, receipts, and proof of other insurance payments.

- Proof of unused tickets, copies of invoices, proof of payments, and other documents that substantiate the cost or occurrence of the trip cancellation or interruption.
- Documentation of refunds received from the travel supplier(s) and/or Common Carrier(s).
- Copy of the supplier's literature that describes penalties, e.g. A letter of the tour operator or an itemized bill from the travel agent stating the non-refundable amounts of the Trip costs.

Missed Departure/Connection

- Confirmation from the airline, clearly mentioning the reason for missed departure of the flight, including personal letter by the Insured along-with the verification of the cause by the Police/Recognized Authority. All the bills / receipts of reasonable additional expenses incurred shall be submitted to the Company in original.

Flight Delay

- Confirmation from the airline, clearly mentioning the scheduled arrival time and the actual arrival time and the reason for delay of the flight. All the bills / receipts of reasonable additional expenses incurred shall be submitted to the Company.

Loss of Passport: Police Report and statement of expenses for Emergency Passport / Travel Documents along with original bills.

		<p>EMERGENCY ASSISTANCE</p> <p>It is a condition precedent to liability hereunder that in the event that an insured person suffers illness or injury or is in any event to be hospitalized, the insured person or their representative must inform The Assistance Company immediately for assistance or advice. The insured person or his/her representative should furnish to the Assistance Company as much information concerning the illness or Accident as is available, including the name of the treating doctor, name and telephone number of the hospital, the complete overseas travel insurance policy number and its date of issue and any other information required by them relevant to proceed the claim under this policy.</p>	Page(18)
		<p>Assistance Company: Falck India Pvt Ltd Upper Floor The Peach Tree, Block - C Sushantlok-I, Sector 43,Gurgaon, Haryana - 122015 (India) Website : www.falck.com e-mail : starhealth@falck.com</p> <ul style="list-style-type: none"> • When Dialing from USA and Canada: +18009131644 (Toll Free) • When Dialing from Rest of the World: +91 124 4498759 (Call back facility) 	Page(28)
		<p>Helpline Number: For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888</p>	
10	Policy Servicing	<p>Details of the Company Official: Assistant General Manager – Customer Care Customer Care No. 044-69006900 or Toll Free No. 1800 425 2255, Senior Citizens: 044-69007500 e-mail: support@starhealth.in</p>	Page(22)
11	Grievances/ Complaints	<p>Details of Grievance Redressal Officer of the Insurer: Grievance Redressal Officer, Corporate Grievance Department, 4th Floor, Balaji Complex, No. 15, Whites Lane, Whites Road, Royapettah, Chennai- 600014 (Land mark: In the lane next to Satyam Theatre Parking Area) Ph. No: 044-69006900 Toll Free No. 1800 425 2255 Senior Citizens - 044- 6900 7500 Mail ID:- gro@starhealth.in ; grievances@starhealth.in https://www.starhealth.in/grievance-redressal</p>	Page(22)

		<p>If Insured person is not satisfied with the redressal of grievance, Insured person may contact the grievance officer at 044-43664600.</p> <p>For updated details of grievance officer, kindly refer the link https://www.starhealth.in/grievance-redressal</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System – https://bimabharosa.irdai.gov.in/</p>	
		<p>Details of Ombudsman: List of Insurance Ombudsman For updated list refer: https://www.cioins.co.in/ombudsman</p>	Page 23 to 25
12	Things to remember	<p>Cancellation: Cancellation of the policy may be done only where a journey is not undertaken and only on production of the Insured's passport as a proof that the journey has not been undertaken. Such cancellation will be subject to deduction of cancellation charges by the Company.</p>	Page(20)
		<p>Policy renewal: Not Applicable</p>	Page(20)
		<p>Migration: Not Applicable</p>	-
		<p>Portability: Not Applicable</p>	-
		<p>Change in Sum Insured: Not Applicable</p>	-
		<p>Moratorium Period: Not Applicable</p>	-
13	Your Obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of Information: The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder</p> <p>Please disclose the medical history details sought in the proposal form..</p>	Page(19)

Declaration by the Policy Holder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. <https://www.starhealth.in/downloads/>
- ii. In case of any conflict, the term and conditions mentioned in the policy document shall prevail.
- iii. Kindly mail us at cisacknowledgement@starhealth.in or call us at +91-7338737872 to acknowledge the receipt of this document "Customer Information Sheet".