

- Any loss caused either directly or indirectly by nuclear energy, radiation.
- Curative treatments or interventions that the Insured performs or has had performed on his body.
- Venereal or sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
- Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
- The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

Section VI: Householders Contents:
(Subject to first Loss Condition)

What is covered under the Householders Contents Section?

- The householders contents will be covered on the first loss basis as per coverage under the Standard Fire policy (Including earthquake) and burglary policy @ 25% of the value at risk. Any valuable with value more than 5% of the sum insured in this section is to be specifically declared along with the value at the time of proposing insurance
- Or at the time of loss the amount payable will be restricted to 5% of the first loss sum insured

Annual Premium Table:
Premiums are exclusive of GST

Option	Sum Insured	Premium
A	Rs. 100000 /-	400
B	Rs. 200000/-	800
C	Rs. 300000/-	1200
D	Rs. 400000/-	1600

Section VII: Traveling Baggage:
(Anywhere in World) Valuables excluded

What is covered under the Traveling Baggage Section?

The current lifestyle includes a lot of traveling & touring but there is always a strong possibility of losing your baggage's during your travel. Now you can enjoy your tour peacefully as the policy pays you, in respect of any loss regarding your baggage while on tour or holiday.

Annual Premium Table:
Premiums are exclusive of GST

Option	Sum Insured	Premium
A	Rs. 10000 /-	200
B	Rs. 20000/-	400
C	Rs. 30000/-	500
D	Rs. 40000/-	800

Exclusions under Traveling Baggage Section:

- loss or damage due to cracking scratching or breakage of lens or glass whether part of china, marble, gramophone records or otherwise and other articles of a brittle or fragile nature, unless such loss or damage arises from an accident to a vessel, train, or other mechanised vehicle or aircraft by which such baggage is conveyed by the Insured and/or the Insured's Family
- loss or damage caused by or any process of cleaning, dyeing repairing or restoring to which the baggage is subjected
- loss or damage caused by moth, mildew or vermin
- loss or damage to any electrical machines, apparatus, fixtures or fittings (including wireless sets, radio, television sets and tape recorders) arising from over running, excessive pressure, short circuiting arcing self heating or leakage or electricity from whatever cause (lightning included)
- loss or damage caused by mechanical derangement or over winding of watches and clocks
- theft from cars except from fully enclosed saloon cars having all the doors, windows and other openings securely locked and properly fastened, and any other security aid properly applied
- loss or damage whilst being conveyed by any carrier under contract of affreightment
- loss of or damage to Jewellery or Valuables
- loss of or damage to article which did not form part of the Contents of the baggage when the journey commenced unless specifically declared and accepted by the Company
- loss or destruction of or damage to baggage of a consumable nature
- loss of or damage to carried loose articles such as sticks, straps, umbrellas, sunshades, deck chairs, property in use on the journey or articles of clothing whilst being worn on the person or carried about
- loss destruction or damage caused by or arising from the leakage spilling or exploding of liquid, oils or material of a like nature or articles of a dangerous or damaging nature
- any tour or travel undertaken within the municipal limits of the village, town or city wherein the Insured permanently resides.

Section VIII: Public Liability:

What is covered under the Public Liability Section?

Sometimes our actions can cause bodily injuries or property damage to third parties. In such cases coping with the liability can result in a large financial burden. This plan protects your legal liability for bodily injury or damage to property of third party.

Annual Premium Table: Premiums are exclusive of GST

Option	Sum Insured	Premium
A	Rs. 200000/-	100
B	Rs. 300000/-	150
C	Rs. 400000/-	200
D	Rs. 500000/-	250

EXCLUSIONS:

- any voluntarily assumed liability unless such liability would have attached to the Insured in the absence of such agreement
- any liability arising out of a deliberate, wilful or intentional act, error, omission, or non-compliance with any statutory provision
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any motor vehicle or trailer for which compulsory insurance is required, save that cover shall be provided for claims arising out of Bodily Injury or Property Damage caused by the loading or unloading of any motor vehicle or trailer beyond the limits of any carriageway or thoroughfare
- liability arising out of the ownership, possession or use by or on behalf of the Insured or his Family or Household Staff of any watercraft, hovercraft, air- or spacecraft
- any interest and/or penalty imposed on the Insured on account of his failure to comply with the requirements laid down under the Workmen's Compensation Act 1923 or any amendment thereto
- the transmission of any communicable disease or virus
- occupation or business, trade or employment

EXCLUSIONS APPLICABLE TO ALL SECTIONS

Below exclusion would be applicable to all sections in addition to the section specific exclusions:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.
- Loss or damage caused by depreciation or wear and tear.
- Consequential loss of any kind or description.
- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).

What is the entry age under the policy?

- Entry age for Proposer & spouse is 18 years – 65 years
- Children from age 3 months to 25 years can be covered as dependents.

What is the renewal age?

Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or moral hazard.

What is the policy period?

Policy can be opted for 1 year/2 year/3 years.

How many Sections have to be opted under this policy?

Minimum 3 sections have to be opted.

What are the Discounts under the policy?

- Section Discounts:**
 - 10% discount applicable if 4 or 5 sections are opted
 - 15% discount applicable if 6, 7 or 8 sections are opted
- Long Term Policy Discount:**
 - 10% discount is applicable if policy is opted for 2 years
 - 15% discount is applicable if policy is opted for 3 years

Combined benefit of sectional discount and long term discount can be availed if both the options are opted.

Tax exemption under section 80D on premium paid towards Health Sections (Health Guard, Critical Illness & Hospital Cash only)

Pre policy medical checkup for enrolling under Star Package Policy

- Waiver of medical checkup up to 45 years subject to no adverse medical history,
- Medical Tests are mandatory for age 46 years and above (list of medical tests as per table below).
- The pre-policy check up would be arranged at our empanelled diagnostic centers.
- The validity of the test reports would be 30 days from date of medical examination.
- Additional test may be advised if Critical Illness section is opted and / or due to any adverse medical declaration.
- If pre-policy check up would be conducted in our paneled diagnostic centre, 100% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issuance.

Age of the person to be insured	Sum Insured	Medical Examination
Up to 45 years	All Sum Insured options	No Medical Tests* Medical Tests required as listed below:
46 and above	All Sum Insured options	Full Medical Report, CBC, Urine R, ECG, Lipid profile, Fasting BSL, HbA1c, SGOT, SGPT, Sr Creatinine, GGTP

*Subject to no adverse medical history

Free Look Period

If you are not satisfied with policy coverage, terms and conditions, You have the option of canceling the policy within 15 days of receipt of the policy documents, provided there has been no claim.

Renewal & Cancellation

- Under normal circumstances, lifetime renewal benefit is available under the policy except on the grounds of fraud, misrepresentation or

moral hazard.

- In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.
- For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.
- After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime. However a separate proposal form should be submitted to us at the time of renewal with the insured member as proposer. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.
- Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
- We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except for reasons of non-disclosure while proposing for insurance and /or lodging any fraudulent claim.
- You may cancel this insurance by giving Us at least 15 days written notice, and if no claim has been made then the We shall refund premium on short term rates for the unexpired Policy Period as per the

Period on Risk	% of Annual Premium Refunded
Upto 1 month	75%
Exceeding 1 month and upto 3 months	50%
Exceeding 3 months and upto 6 months	25%
Exceeding 6 months	Nil

Grace period:

- In case of our own renewal a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of Specific waiting period
- Any medical expenses incurred as a result of disease condition/ Accident contracted during the break period will not be admissible under the policy.

When can I enhance my sum insured?

- Sum Insured enhancement can be done at renewals.
- For enhancement of sum insured, fresh proposal form along with the renewal notice should be submitted

Portability Conditions

- As per the Portability Guidelines issued by IRDA, If you are insured under any other health insurance policy of Non life insurer you can

transfer Star Package Policy with all your accrued benefits after due allowances for waiting periods and enjoy all the available benefits of Star Package Policy

- The pre-policy medical examination requirements and provisions for such cases shall remain similar to non-portable cases

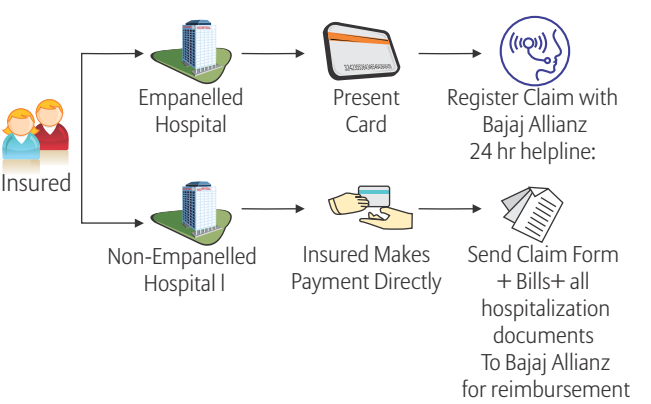
Revision/ Modification of the policy:

There is a possibility of revision/ modification of terms, conditions, covers and/or premiums of this product at any time in future, with appropriate approval from IRDA. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

Withdrawal of Policy

There is possibility of withdrawal of this product at any time in future with appropriate approval from IRDA, as We reserve Our right to do so with a intimation of 3 months to all the existing insured members. In such an event of withdrawal of this product, at the time of Your seeking renewal of this Policy, You can choose, among Our available similar and closely similar Health insurance products. Upon Your so choosing Our new product, You will be charged the Premium as per Our Underwriting Policy for such chosen new product, as approved by IRDA.

What would be the process in case of a claim under my Star Package policy?



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Network Hospital & Value Added service Provider list is provisional & subject to change based on the review of the providers

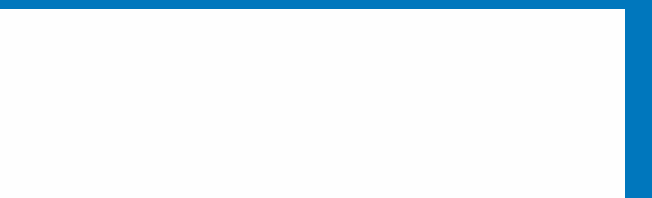
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Bajaj Allianz General Insurance Co. Ltd.
G.E. Plaza, Airport Road, Yerawada, Pune - 411006. IRDA Reg No.: 113

For Any Query (toll Free)
For Sales and Renewal- 1800- 209- 0144
For service- 1800- 209- 5858 / 1800- 102- 5858 / 020-30305858

www.bajajallianz.com

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Star Package/ V002/ w.e.f. 1st October 2013
Insurance is the subject matter of the solicitation

*Cashless facility is available only under Health Guard Section.

Disclaimer: The above information is only indicative in nature. For details of the coverage and exclusions please contact our nearest office. |

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