

Section IV: Personal Accident:

The death or injury of breadwinner can create serious financial problems for any family. The section provides coverage for death, Permanent Total Disability (PTD), Permanent Partial Disability (PPD), and Temporary Total Disability (TTD) to the insured person

Option	Sum insured	Premium
A	Rs. 200000/-	375
B	Rs. 300000/-	563
C	Rs. 400000/-	750
D	Rs. 500000/-	938

Exclusive of Service Tax

The maximum renewal age under Personal accident section is 65 years

What advantages does the Personal Accident policy provide?

In case of accidental death the entire sum insured is payable, in case of PTD 125% of the sum insured is payable, in case of Permanent Partial Disability the benefit is as per the schedule in the policy. In case of TTD 1% of the amount insured per week upto a maximum of 100 weeks is payable. The policy also reimburses up to 40% of the claim towards actual medical expense incurred

Exclusion:

- Suicide, self-inflicted injury, pre-existing physical or mental defects, alcoholic, influence of drugs, etc.

Section V: Education Grant:

(Payable in case of Accidental Death and Permanent Total Disability)

What advantages does the Education Grant plan provide?

In case of an accidental death or PTD of the insured person, the sum insured as per section in the schedule, would be payable towards the continuing education of the deceased's child/children. The claim would be payable to the assignee under the policy

Option	Sum insured	Premium
A	Rs. 200000/-	120
B	Rs. 300000/-	180
C	Rs. 400000/-	240
D	Rs. 500000/-	300

Exclusive of Service Tax

The maximum age of renewal under Education Grant section is 65 years



Section VI: Householders Contents:

(Subject to first Loss Condition)

What advantages does the Householders Contents provide?

- 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

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

Exclusive of Service Tax

Section VII: Traveling Baggage:

(Anywhere in World) Valuables excluded

What advantages does the Traveling Baggage plan provide?

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

Exclusions:

- Theft from car except from fully enclosed saloon cars having all the doors, windows and other opening securely locked. Loss by any carrier under contract and Loss to money securities, gold and silver ornaments, travel tickets, cheque, draft, jewellery, share certificates and articles of consumable nature

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

Exclusive of Service Tax

Section VIII: Public Liability:

What advantages does the Public Liability plan provide?

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

Exclusions:

(On liability for the following)

- Assumed by agreement unless such liability would have attached to the insured notwithstanding such agreement. Arising out of deliberate or willful or International noncompliance with any statutory provisions, connected with fines, penalties, in connection with any motor vehicles, watercraft, hovercraft or spacecraft

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

Exclusive of Service Tax

Any plan can be opted for Section I to VIII

Discounts: (Applicable to all sections opted)

I. Section Discounts:

- a) Minimum 3 section to be opted for
- b) 4-5 sections 10% discount
- c) 6-8 sections 15%

II. Long Term Policy Discount:

- a) 2 yrs. - 10%
- b) 3 yrs. - 15%

Entry age Under the Star Package policy :

- a) Proposer & spouse: 18 years - 60 years
- b) Children: 3 months - 25 years

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



Disclaimer:

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



We also offer following Insurance policies:

 HEALTH GUARD	 SILVER HEALTH	 HOSPITAL CASH	 CRITICAL ILLNESS
 PERSONAL GUARD	 HEALTH ENSURE	 INSTA INSURE	 STAR PACKAGE
 FAMILY FLOATER HEALTH GUARD	 TAX GAIN	 SANKAT MOCHAN	 EXTRA CARE
 E-OPINION	 MOTOR	 TRAVEL	 HOME
 OFFICE PACKAGE	 SHOPKEEPERS PACKAGE		

Contact Details

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Star Package Policy
A Comprehensive Protection for your Worries

Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz SE, and indepth market knowledge and good will of Bajaj brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

The Bajaj Allianz Advantage

-  **HAT: In-house Claim Administration**
-  **Global expertise**
-  **Innovative packages to match individual needs**
-  **Quick disbursement of claims**



Providing Attractive Discounts & Premiums for Sum Insured



Star Package Policy



Covering your Risks under one Roof

Why do I need a Star Package Policy?

Life is full of uncertainties and unexpected events. Unforeseen events can happen at home, at work and even at play. The death, injury or sickness of a breadwinner or family member can create serious financial problems for any family. It is in situations like these, that you need to be prepared.

To help you soften the blow Bajaj Allianz offers you a unique package policy which provides protection against various risks and contingencies faced by an individual under a single policy. It also provides protection for house hold contents and Baggage insurance. This package policy has 8 sections & a person would have to opt for a minimum of 3 sections under the policy.

What Sections does the Star Package cover for me?

The policy covers the following sections:

Section I: Hospital Cash:

- Hospital cash policy guards you and your family against the trauma that you face because of increased financial burdens during hospitalization. The section provides cash benefits for each day (24 hrs.) of hospitalization to meet expenses. Period less than 24 hrs., shall be considered a day, if it is a period of 12hrs but includes 0300 hrs.
- The policy can be opted to cover the family members with additional premium

Option	Sum insured	Age				
		Up to 25 Yrs.	Above 25 up to 40 Yrs.	Above 40 up to 50 Yrs.	Above 50 up to 55 Yrs.	56-60 yrs
A	Rs. 500/-	250	400	650	900	1200
B	Rs. 1000/-	300	600	900	1300	1800
C	Rs. 2000/-	600	850	1700	2800	3600
D	Rs. 2500/-	800	1100	2600	3500	4600

Exclusive of Service Tax

What does the Hospital Cash Policy Cover?

Payment is made during the period of hospitalization according to the amount selected in the policy option. It covers a period of 30 days regardless of number of confinements in the hospital

What advantages does the Hospital Cash policy provide?

The benefits payable are for each day of hospitalization & its double incase of ICU admission (Maximum 7 days). The benefit is available for 30 days per policy period.

Exclusions:

- Pre-existing disease and related complications
- Hospitalisation within 30 days from commencement of the policy
- Treatments arising from or traceable to pregnancy, childbirth including caesarean section
- Surgery/Dental treatments are not covered, unless in case of accident and requiring hospitalisation
- Natural perils like avalanche, earthquake, volcanic eruptions or any kind of natural hazard
- Accidents due to drunken driving

Family Floater:

This policy can cover spouse with 50% additional premium and children with 25% additional premium per child (Below 25 yrs). The maximum age of renewal under Hospital cash section is 60 years.

Section II: Health Guard:

Health costs are high and are getting higher. This section protects you & your family in case of serious accident or major illness, by providing cashless benefit & medical reimbursement for hospital expenses.

What advantages does the Health Guard policy provide?

- Every member has access to cashless facility at various empanelled hospitals across India (Subject to exclusions and conditions) If the member opts for hospitals besides the empanelled ones, his expenses will be reimbursed
- It covers medical expenses incurred 60 days prior to and 90 days after hospitalisation
- The member has to pay 10% co-payment of the admissible claim, if the treatment is taken from a hospital outside the network
- 130-day care procedure are covered subject to terms and conditions



Exclusions:

- 4 years waiting periods applicable for pre-existing diseases
- Diseases such as hernia, piles, sinusitis, cataract ((Liability of cataract surgery- 10% of SI minimum of Rs 12000/- or actuals, maximum up to Rs 35000/-) shall be covered after waiting period of 2 yrs., non allopathic medicine, congenital diseases, all expenses arising from AIDS, cosmetic, aesthetic, intoxicating drugs/ alcohol, joint replacement surgery (Other than due to accidents, you shall have a waiting period of 4 yrs.)

Family Floater:

- This policy can cover spouse with 50% additional premium and children with 25% additional premium per child (Below 25 yrs.)
- 130-day care procedure are covered subject to terms and conditions
- The maximum age of renewal under Health Guard section is 80 years
- 20% Co-payment applicable for members of age group 56-60 years, opting this policy for first time.

Option	Sum insured	Age				
		90 Days- 25 Yrs	26Yrs- 40 Yrs	41Yrs- 45 Yrs	46Yrs- 55 Yrs	56Yrs- 60 Yrs
A	Rs. 100000/-	1400	1744	2234	3352	5130
B	Rs. 200000/-	2338	3283	4309	6703	10260
C	Rs. 300000/-	3306	4430	6065	8380	12826
D	Rs. 500000/-	5244	6156	9576	15236	17879

Exclusive of Service Tax

Add on coverage		Additional Premium
1	Accommodation to Relative Rs.500/- per day for 10 days.	(25 %)
2	Organ Transplant expenses of donor upto Rs.100,000/-	(25 %)
3	Accidental Emergency, Reconstructive Surgery (In case of accident), Physiotherapy, Medical evacuation upto Rs.50,000/-	(10%)
4	Burial, Cremation Expenses Rs.25000/-	(10%)
5	Medical expenses for accidental hospitalization SI under healthguard would double for accidental hospitalization and related surgeries	(25 %)

Is there any option of Voluntary deductible under Health Guard section?

This policy has an option of voluntary deductible on the claim amount, discounts would be applicable in the premium. Deductible amount & discounts applicable as per the below table

Detectible amount	Discount (%)
10000	10 %
15000	15 %
25000	17.5 %
50000	20 %
75000	22.5 %
100 000	25 %
150000	27.5 %
200000	30 %
250000	32.5 %

Section III: Critical Illness:

What advantages does the Critical Illness policy provide?

- The benefit amount is payable once the disease is diagnosed meeting specific criteria as defined in the policy and if the insured person survives 30 days after the diagnosis
- Amount is given in lumpsum, so that the insured can plan the treatment accordingly
- Donor expenses in a transplant surgery, which are not covered under normal health insurance policy, can be paid from the amount received under this cover

Exclusions:

- Any critical illness for which treatment or advice was recommended before start of the policy or any illness diagnosed within first 90 days of the commencement of the policy

Family Floater:

- This policy can cover spouse with 50% additional premium and children with 25% additional premium per child (Below 25 yrs.)
- The cover under this section ceases at 60 years or if a claim is paid under this section whichever is earlier

Option	Sum insured	Age					
		6-25 Yrs.	26-40 Yrs.	41-45 Yrs.	46-50 Yrs.	51-55 Yrs.	56-60 Yrs.
A	Rs. 100000/-	200	425	800	1200	1750	3000
B	Rs. 150000/-	300	638	1200	1800	2625	4500
C	Rs. 200000/-	400	850	1600	2400	3500	6000
D	Rs. 300000/-	600	1275	2400	3600	5250	9000

Exclusive of Service Tax