


















Star Health Present Exclusive 2 in 1 Plan For Loan Holders of TCHFL Customer.

UIN: SHAHLGP19048V011819 / SHAHLGP18123V011718

| | | | |
|---------------|---|--|--|
| Primary Cover |  | About the policy | Exclusive plan for Loan Holders of Tata Capital Housing Finance Ltd |
| |  | Entry Age | For Adults: 18 years – 65 years |
| |  | Policy Term | 1 year / 2 years / 3 years / 4 years / 5 years Policy Term |
| |  | Family Size | 1A - Members only (Borrower and Co-borrower will be treated as separate person) |
| |  | Sum Assured Options (Rs. in Lacs) | Rs. 1 Lac to Rs. 3 Cr based on loan outstanding amount |
| |  | Critical Illness | 32 listed critical illnesses are covered, Diagnosis or performance of defined procedure for the first time enables the benefit, Manifested after 90 days since cover inception are covered, No survival duration is mandated, On occurrence of any listed critical illnesses Sum Assured is paid and policy terminates |
| |  | Accidental Death | In case of unfortunate event of accidental death of the Assured Person 100% of the Capital Sum Assured |
| |  | Permanent Total Disablement | 150 % of the Sum Assured |
| |  | Permanent Partial Disablement | Specified Percentage as per the Policy wording |
| |  | Medical Expenses accidental related claims | 10% of SI |
| |  | Child Education Fund Benefit | In case of Accidental Death or Permanent Total Disablement of the Assured Person Rs.10,000 or Actual whichever is less |
| |  | House/Vehicle Modification | Rs.50,000 or Actual whichever is less |
| |  | Ambulance Cost Benefit | Rs.25,000 or Actual whichever is less |
| |  | External Support to the Assured Person | (Cost of Crutches/Wheel Chair) Rs.1 Lac or Actual whichever is less |
| |  | External Support to the Assured Person | (Cost of Artificial Limbs) Rs.1 Lac or Actual whichever is less |
| |  | Waiting Period | 90 days for diagnosis of critical illness, No waiting period applicable of accident related critical illness claims |
| |  | Self-Declared PED | If there is any Self-Declared PED then the acceptance of proposal is subject to Medical opinion by our Central Medical Underwriting team. |
| |  | Claims will be settled by in-house claims team | |
| |  | All other terms and conditions as per our Star Group Criticare Gold Insurance Policy Clause and Group Accident Care Policy Clause & Group Health Insurance. | |