

Star Health Insurance launches India's first insurance policy in Braille



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- *Launches industry-first Braille version of Special Care Gold, offering comprehensive protection tailored for individuals with 40% or more disability*
- *Launches a long-term inclusivity and diversity initiative to empower visually impaired individuals with income opportunities in the insurance sector*

Star Health and Allied Insurance Co. Ltd (Star Health Insurance), India's largest retail health insurer, today announced the launch of an industry-first insurance policy in Braille. Reinforcing Star Health Insurance's commitment to inclusivity and accessibility, this is a significant step towards ensuring that the visually-impaired and blind diaspora can access information and make independent decision on matters related to their health and finance. Star Health has also launched a diversity and financial inclusivity drive to economically empower the 34 million diaspora of visually impaired/blind individuals in India with income generation opportunities. It is committed to supporting this unserved, marginalised section of society with training and upskilling to enable them to become health insurance agents with the Company. The beauty of this construct is that it enables them to work at their own pace, in their familiar surroundings and to take charge of their own lives.

- *In India, 34 million people (2.5% of the population) are visually impaired*
- *Economic potential total loss of productivity due to vision impairment in India is INR 646 billion*

Mr. Anand Roy, MD & CEO of Star Health Insurance said, "We are pleased to announce the launch of '**Special Care Gold**' policy in Braille. This is a significant milestone in our mission to deliver equitable access to health insurance across all segments of society. This policy transcends traditional insurance, embodying our commitment to ensuring that individuals with disabilities receive the comprehensive support and coverage they need. We aim to build a more

inclusive insurance sector – and specifically the 34 million individuals in India that are visually impaired. Aligned with IRDAI's 'Insurance for All' vision, we are dedicated to ensuring democratisation of not just quality health insurance but also extend to enabling financial inclusivity by creating sustainable income generation opportunities for this unserved and marginalised section of society. And who better than Srikanth Bolla – a dynamic force in society to evangelise this movement."

Mr. Srikanth Bolla, Co-Founder & Chairman Bollant Industries said, " As someone who has experienced the challenges faced by individuals with special abilities, I applaud Star Health Insurance for this industry first, inclusive initiative. Special Care Gold is not just an insurance policy in Braille; it is a message of empowerment and equal opportunity. It acknowledges that people with special abilities have the same right to health protection as anyone else, and that's a significant stride towards true inclusivity in our society. My family and I are proud customers of Star Health Insurance – and I am delighted to now become a licensed health insurance agent with Star Health and to further evangelise this to reach those that need this crucial support to help them create their own destiny."

Renowned industrialist, Mr. Srikanth Bolla, a visually impaired entrepreneur and Co-Founder & Chairman of Bollant Industries, along with **Mr. Anand Roy, MD & CEO of Star Health Insurance**, graced the launch event.

The 'Special Care Gold' policy is specifically designed to meet the unique needs of persons with disabilities (PWD). In 2017, the Ministry of Health & Family Welfare reported that 34 million people in India, or 2.5% of the population, are visually impaired. A 2022 study by the Indian Journal of Ophthalmology estimated that vision impairment causes an economic loss of INR 646 billion in productivity, with a per capita loss of INR 9,192. This policy addresses a critical need for inclusive and comprehensive health coverage for this critical but unserved segment of customers. Special Care Gold exemplifies Star Health Insurance's commitment to ensuring that quality healthcare is accessible to all, including those with conditions that are often overlooked.

Star Health Insurance aims to provide comprehensive support to these new recruits, including fully funded exam preparations, audio training and scribe for the exam for persons with disabilities (PWD). A dedicated hotline number for agents has been established to offer ongoing assistance and to address concerns. This initiative is designed to offer marginalized communities the flexibility to work at their own pace and from the comfort of their homes, making income generation accessible and adaptable to their individual needs.

The Braille version of "Special Care Gold" policy document was produced in collaboration with the **National Association of the Blind (NAB)**. The policy offers tailored coverage for individuals with 40% or more disability, including those with physical, sensory, or cognitive impairments. It covers essential medical treatments and support services.

About Star Health and Allied Insurance

Star Health Insurance (BSE: 543412) (NSE: STARHEALTH) is India's leading standalone health insurer, operating since 2006. The Company offers Health, Personal Accident and Travel Insurance, with specialized products for cancer, diabetes, cardiac illnesses, senior citizens, women and children. Star Health has a strong distribution network, including 887 offices, 30,000+ healthcare providers, 718,000 agents, and robust bancassurance partnerships. The Company is also the first in India to settle over 1 crore claims. In FY24, Star Health reported a gross written

premium of Rs 15,254 Cr and a net worth of Rs 6,339 Cr.

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