

# STAR OUT PATIENT CARE INSURANCE POLICY

Unique Identification No.: SHAHLIP22231V012122

## Benefit Illustration in respect of policies offered on individual and family floater basis

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
<b>Illustration 1</b>										
48	10,365	1,00,000	10,365	Nil	10,365	1,00,000	20,730	7,930	12,800	1,00,000
46	10,365	1,00,000	10,365		10,365	1,00,000				
Total Premium for all members of the family is <b>Rs.20,730/-</b> , when each member is covered separately. Sum insured available for each individual is <b>Rs.1,00,000/-</b>			Total Premium for all members of the family is <b>Rs.20,730/-</b> , when they are covered under a single policy. Sum insured available for each family member is <b>Rs.1,00,000/-</b>				Total Premium when policy is opted on floater basis is <b>Rs.12,800/-</b> , Sum insured of <b>Rs.1,00,000/-</b> is available for the entire family (2A)			
<b>Illustration 2</b>										
37	10,365	1,00,000	10,365	Nil	10,365	1,00,000	31,095	15,865	15,230	1,00,000
34	10,365	1,00,000	10,365		10,365	1,00,000				
9	10,365	1,00,000	10,365		10,365	1,00,000				
Total Premium for all members of the family is <b>Rs.31,095/-</b> , when each member is covered separately. Sum insured available for each individual is <b>Rs.1,00,000/-</b>			Total Premium for all members of the family is <b>Rs.31,095/-</b> , when they are covered under a single policy. Sum insured available for each family member is <b>Rs.1,00,000/-</b>				Total Premium when policy is opted on floater basis is <b>Rs.15,230/-</b> , Sum insured of <b>Rs.1,00,000/-</b> is available for the entire family (2A+1C)			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.