

Star Health Assure Insurance Policy

Unique Identification No.: SHAHLIP23131V022223

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.)
Illustration 1										
63	31,872	10,00,000	31,872	Nil	31,872	10,00,000	57,460	6,202	51,258	10,00,000
58	25,588	10,00,000	25,588		25,588	10,00,000				
Total Premium for all members of the family is Rs.57,460/-, when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-			Total Premium for all members of the family is Rs.57,460/-, when they are covered under a single policy. Sum insured available for each family member is Rs.10,00,000/-				Total Premium when policy is opted on floater basis is Rs.51,258/-, Sum insured of Rs.10,00,000/- is available for the entire family (2A)			
Illustration 2										
54	19,787	10,00,000	19,787	Nil	19,787	10,00,000	57,247	13,084	44,163	10,00,000
51	19,787	10,00,000	19,787		19,787	10,00,000				
17	5,891	10,00,000	5,891		5,891	10,00,000				
15	5,891	10,00,000	5,891		5,891	10,00,000				
13	5,891	10,00,000	5,891		5,891	10,00,000				
Total Premium for all members of the family is Rs.57,247/-, when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-			Total Premium for all members of the family is Rs.57,247/-, when they are covered under a single policy. Sum insured available for each family member is Rs.10,00,000/-				Total Premium when policy is opted on floater basis is Rs.44,163/-, Sum insured of Rs.10,00,000/- is available for the entire family (2A+3C)			

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.