

Star Health Premier Insurance Policy

Unique Identification No.: SHAHLIP22226V012122

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	44,020	10,00,000	44,020	Nil	44,020	10,00,000	77,255	13,294	63,961	10,00,000
58	33,235	10,00,000	33,235		33,235	10,00,000				

Total Premium for all members of the family is **Rs.77,255/-**, 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.77,255/-**, 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.63,961/-**, Sum insured of **Rs.10,00,000/-** is available for the entire family (2A)

Illustration 2

54	NA	10,00,000	NA	Nil	NA	10,00,000	NA	NA	50,577	10,00,000
51	NA	10,00,000	NA		NA	10,00,000				
23	NA	10,00,000	NA		NA	10,00,000				
19	NA	10,00,000	NA		NA	10,00,000				

NA

NA

Total Premium when policy is opted on floater basis is **Rs.50,577/-**. Sum insured of **Rs.10,00,000/-** is available for the entire family (2A+2C)

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.

NA - Not Applicable | A-Adult | C-Child