

A cover for You and Your Loved Ones too



Unique Identification No.: SHAHLIP23164V072223

Secure your health and that of your loved ones with Family Health Optima Insurance Plan – A super saver health insurance for the entire family with single sum insured. The availability of wider coverage and many exclusive benefits make this policy the best health protection for you and your loved ones.

A Super Saver Policy

- Single Sum Insured
 - Extra Benefits
- Coverage for entire family
- ⇒ Considerable saving in premium as the family is covered under single sum insured

Eligibility

- Any person aged between 18 years and 65 years, residing in India, can take this insurance
- ⇒ Beyond 65 years, It can be renewed for life time
- Child above 16 days of age can be covered as part of the family. If, at the commencement of the policy, the new born child is less than 16 days of age, the proposer can opt to cover such child also in the same policy by paying the applicable premium in full. However, the cover for such child will commence only from the 16th day after its birth and continue till the expiry date of the policy
- ► Family: Self, Spouse / Live in partner / Same Sex partner, dependent children from 16 days up to 25 years (Dependent children means children who are economically dependent on their parents), Dependent Parent / Parent in law also covered
- Sum Insured Options: Rs.3,00,000/-, Rs.4,00,000/-, Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/- and Rs.25.00,000/-
- Instalment Facility available: Premium can be paid Half-yearly, Quarterly or Monthly. Premium can also be paid Annually and Biennially. (once in 2 years). For instalment mode of payment, there will be loading as given below:
 - Monthly 4% | Quarterly-3% | Half Yearly 2% (will be applicable on the annual premium)

Note: If Instalment Facility is opted for 2 year term policies, the full premium applicable for 2 year terms should be paid in monthly, quarterly or half yearly within the expiry of the first year.

- Policy term: One year / Two year For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof
- Long term discount: If the policy term opted is 2 years, discount available is at 10% on 2nd year premium.
- Upfront Discount: We will provide upfront discount of 5% on the premium, if the questions related to lifestyle and habits are answered by the insured at the time of purchasing this policy.
 - This discount will be available only on the base policy premium not on Optional/Add-on covers.
 - This discount will be available only once, that is at the time of first purchase of this policy and if purchased online.
 - · The discount will be given only if all the Adult Members proposed for Insurance answered the questions.

Policy Benefits

In-Patient Hospitalisation Benefits

> Room, Boarding, Nursing Expenses as given below;

Sum Insured (Rs.)	Limit (Rs.)	
3,00,000/-	Linto 5 000/ per day	
4,00,000/-	Upto 5,000/- per day	
5,00,000/-		
10,00,000/-		
15,00,000/-	Single Standard A/C Room	
20,00,000/-		
25,00,000/-		

Note: Expenses relating to Associated medical expenses will be considered in proportion to the eligible room rent/room category stated in the policy schedule or actuals whichever is less. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category

- > Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees
- Emergency Road ambulance: Emergency ambulance charges up to a sum of Rs.750/- per hospitalisation and overall limit of Rs.1500/- per policy period

- Anesthesia, Blood, Oxygen, Operation theatre charges, ICU charges, Surgical appliances, Medicines and Drugs, Diagnostic materials and X-ray, Diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent and similar expenses. With regard to coronary stenting, medicines, Implants and such other similar items the Company will pay cost of stent as per the Drug Price Control Order (DPCO)/National Pharmaceuticals Pricing Authority (NPPA) Capping.
- Air Ambulance: Up to 10% of the sum insured per policy period. Available for Sum Insured of Rs. 5 Lakhs and above only

▶ Pre & Post Hospitalization

- > Pre-hospitalization medical expenses incurred up to 60 days prior to the date of hospitalization are payable
- Post-hospitalization medical expenses incurred up to 90 days from the date of discharge from hospital are payable
- ➤ Coverage for Modern Treatment: Expenses are subject to the limits.

(For details please refer website: www.starhealth.in)

- Day Care Procedures: All day care procedures covered.
- Pre-Acceptance Medical Screening: All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the Company designated Centers The cost of such screening will be borne by the Company.

Special Features

- Domiciliary Hospitalization: Coverage for medical treatment (including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but is actually taken whilst confined at home under any of the following circumstances;
 - The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 - The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharingitis, Arthritis, Gout and Rheumatism.

- Organ Donor Expenses for organ transplantation payable where the insured is the recipient. Maximum payable under this head is 10% of the sum insured or Rupees one lakh whichever is less, subject to availability of the sum insured and provided the claim for transplantation is payable. Donor screening expenses are not payable.
- Cost of Health Check Up: Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year provided the health checkup is done at network hospitals and the policy is in force. If a claim is made by any of the insured persons, the health check up benefits will not be available under the policy.

Note

- This benefit is payable on renewal and when the renewed policy is in force
- · Payment under this benefit does not form part of the sum insured and will not impact the Bonus

Sum Insured (Rs.)	Limit Per Policy Period (Rs.)
3,00,000/-	Up to 750/-
4,00,000/-	Up to 1,000/-
5,00,000/-	Up to 1,500/-
10,00,000/-	Up to 2,000/-
15,00,000/-	Up to 2,500/-
20,00,000/-	Up to 3,000/-
25,00,000/-	Up to 3,500/-

Note: Payment of any claim under this benefit shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract

➡ Hospitalization expenses for treatment of New Born Baby: The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the sum insured, provided the mother is insured under the policy for a continuous period of 12 months without break.

Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence

• Exclusion No.3 (Code Excl 03) shall not apply for the New Born Baby

- · All other terms, conditions and exclusions shall apply for the New Born Baby
- The Exclusion No.1 (Code Excl 01), Exclusion No.2 (Code Excl 02), Exclusion No.3 (Code Excl 03) and the above mentioned sublimit will not apply for treatment related to Congenital Internal disease / defects for the new born.
- Emergency Domestic Medical Evacuation: Subject to limits mentioned in the table given below, the Company will reimburse reasonable and necessary expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment provided;
 - > The medical condition of the Insured Person is a life threatening emergency
 - Further treatment facilities are not available in the current hospital
 - > The Medical Evacuation is recommended by the treating Medical Practitioner
 - > Claim for Hospitalization is admissible under the policy

Sum Insured (Rs.)	Limit per hospitalization (Rs.)
Up to 4,00,000/-	Up to 5,000/-
5,00,000/- to 15,00,000/-	Up to 7,500/-
20,00,000/- and 25,00,000/-	Up to 10,000/-

Note: Payment under this benefit does not form part of the sum insured but will impact the Bonus.

Compassionate travel: In the event of the insured person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs.5,000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

Note: This benefit is available for sum insured options of Rs.10,00,000/- and above only. Payment under this benefit does not form part of the sum insured but will impact the Bonus.

- Repatriation of Mortal Remains: Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.5,000/- per policy period towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the sum insured but will impact the Bonus.
- Treatment in Valuable Service Providers: In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may suggest an appropriate hospital from the network for treatment. Where the insured accepts the same and undergoes treatment in the suggested hospital, an amount calculated at 1% of Sum Insured subject to a maximum of Rs. 5,000/- per policy period is payable as lump sum.

Note: Payment under this benefit does not form part of the sum insured but will impact Bonus.

■ Shared Accommodation: If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount as per table given below will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

Note: Payment under this benefit does not form part of the sum insured but will impact Bonus

Sum Insured (Rs.)	Limit per day (Rs.)
3,00,000/-	
4,00,000/-	
5,00,000/-	800/- per day
10,00,000/-	
15,00,000/-	
20,00,000/-	1000/ por dov
25,00,000/-	1000/- per day

AYUSH Treatment: In Patient Hospitalization Expenses incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable upto the limits given below:

Sum Insured (Rs.)	Limit per policy period (Rs.)
3,00,000/-	Up to 10,000/-
4,00,000/-	Ор to 10,000/-

Sum Insured (Rs.)	Limit per policy period (Rs.)
5,00,000/- to 15,00,000/-	Up to 15,000/-
20,00,000/- and 25,00,000/-	Up to 20,000/-

Note

- Payment under this benefit forms part of the sum insured and will impact the Bonus
- Yoga and Naturopathy systems of treatments are excluded from the scope of coverage under AYLISH treatment
- Second Medical Opinion: The Insured Person is given the facility of obtaining a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners. To utilize this benefit, all medical records should be forwarded to the mail-id: e_medicalopinion@starhealth.in or through post/courier.
- ➡ Assisted Reproduction Treatment: The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for sub-fertility subject to:
 - A waiting period of 36 months from the date of first inception of this policy with the Company for the insured person
 - The maximum liability of the Company for such treatment shall be limited to Rs. 1,00,000/- for Sum Insured of Rs. 5,00,000/- and Rs. 2,00,000/- for Sum Insured of Rs. 10,00,000/- and above for every block of 36 months and payable on renewal
 - > For the purpose of claiming under this benefit, in-patient treatment is not mandatory
 - Automatic Restoration of Sum Insured, Recharge Benefit shall not be applicable for this benefit Note: To be eligible for this benefit both husband and spouse should stay insured continuously without

Note: To be eligible for this benefit both husband and spouse should stay insured continuously without break under this policy for every block. This coverage is available only for sum insured options of Rs.5,00,000/- and above.

This benefit covers intrauterine insemination (IUI), Intra-Cytoplasmic Sperm Injection (ICSI), In-Vitro Fertilisation(IVF) and TESA/TESE (Testicular/Epididymal SpermAspiration / Extraction)

Limits for cataract surgery: Expenses incurred on treatment of Cataract is subject to the limits as per the following table;

Sum Insured (Rs.)	Limit per eye (in Rs.)	Limit per policy period (in Rs.)
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-
10,00,000/-	urance Sp	ecialist _A
15,00,000/-	Up to 50,000/-	Up to 75,000/-
20,00,000/-	Ορ το 50,000/-	υρ το 75,000/-
25,00,000/-		

Additional Sum Insured for Road Traffic Accident (RTA): If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the sum insured shall be increased by 25% subject to a maximum of Rs. 5,00,000/-. This benefit is payable only if the insured person was wearing a helmet and travelling in a two wheeler either as a rider or as a pillion rider. The additional sum insured shall be available only once during the policy period and should be used for the particular hospitalization following RTA and cannot be carried forward.

Automatic Restoration of Sum Insured and Recharge Benefit shall not apply for this benefit.

Automatic Restoration of Sum Insured: There shall be automatic restoration of the Sum Insured immediately upon exhaustion of the limit of coverage which has been defined during the policy period. Such Automatic Restoration is available 3 times at 100% each time, during the policy period. Each restoration will operate only after the exhaustion of the earlier one.

It is made clear that such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The unutilized restored sum insured cannot be carried forward. This benefit is not available for Modern Treatment.

➡ Recharge Benefit: If the limit of coverage under the policy is exhausted / exceeded during the policy period, additional indemnity upto the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward. This benefit is not available for Modern Treatment

Sum Insured (Rs.)	Limit (Rs.)
3,00,000/-	75,000/-
4,00,000/-	1,00,000/-
5,00,000/-	
10,00,000/-	
15,00,000/-	1,50,000/-
20,00,000/-	
25,00,000/-	

Cumulative Bonus: In respect of a claim free year of Insurance, the insured would be entitled to benefit of bonus of 25% of the expiring Sum Insured in the second year and additional 10% of the expiring sum Insured for the subsequent years. The maximum allowable bonus shall not exceed 100%.

The Bonus will be calculated on the expiring sum insured or on the renewed sum insured whichever is less. Bonus will be given on that part of sum insured which is continuously renewed. If the insured opts to reduce the sum insured at the subsequent renewal, the limit of indemnity by way of such Bonus shall not exceed such reduced sum insured.

Bonus shall be available only upon timely renewal without break or upon renewal within the grace period allowed. In the event of a claim, such bonus so granted will be reduced at the same rate at which it has accrued. However the sum insured, will not be reduced.

- **Co-Payment:** This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above.
- Star Wellness Program: This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as mentioned below are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium during the renewal.

This Wellness Program is enabled and administered online through Star Health Mobile Applications. **Note:** The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	Caring 4%
351 to 600	10%
601 to 750	nce Spe 14% alist
751 and above	20%

➡ Exclusions: The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

Standard Exclusions

1. Pre-Existing Diseases - Code Excl 01

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer
- b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage
- d. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer

2. Specified disease / procedure waiting period - Code Excl 02

- Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be
 excluded until the expiry of 24 months of continuous coverage after the date of inception of the first
 policy with us. This exclusion shall not be applicable for claims arising due to an accident
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion

- If the Insured Person is continuously covered without any break as defined under the applicable
 norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the
 extent of prior coverage
- f. List of specific diseases/procedures:
 - Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
 - Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty/Joint Replacement [other than caused by accident].
 - All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident).
 - All treatments (conservative, interventional, laparoscopic and open) related to Hepatopancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney calculi and Genitourinary tract calculi.
 - 6. All types of Hernia,
 - 7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula.
 - All treatments (conservative, interventional, laparoscopic and open) related to all Diseases
 of Cervix, Uterus, Fallopian tubes, Ovaries (other than due to Cancer), Uterine Bleeding,
 Pelvic Inflammatory Diseases
 - 9. All Diseases of Prostate. Stricture Urethra, all Obstructive Uropathies.
 - 10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
 - 11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 - 12. Varicose veins and Varicose ulcers
 - 13. All types of transplant and related surgeries.
 - Congenital Internal disease / defect (except for coverage under "Hospitalization expenses for treatment of New Born Baby")

3. 30-day waiting period - Code Excl 03

- Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
- . This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

4. Investigation & Evaluation - Code Excl 04

- Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- Rest Cure, rehabilitation and respite care Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes;
 - Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual
- 6. Obesity/ Weight Control Code Excl 06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:
 - 1. Surgery to be conducted is upon the advice of the Doctor
 - 2. The surgery/Procedure conducted should be supported by clinical protocols
 - 3. The member has to be 18 years of age or older and
 - Body Mass Index (BMI);
 - a. greater than or equal to 40 or
 - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

- Change-of-Gender treatments Code Excl 07: Expenses related to any treatment, including surgical
 management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery Code Excl 08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- Hazardous or Adventure sports Code Excl 09: Expenses related to any treatment necessitated due
 to participation as a professional in hazardous or adventure sports, including but not limited to, parajumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand
 gliding, sky diving, deep-sea diving.
- Breach of law Code Excl 10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers Code Excl 11: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof-Code Excl 12
- 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - Code Excl 13
- 14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure Code Excl 14
- 15. Refractive Error Code Excl 15: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.
- 16. Unproven Treatments Code Excl 16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 17. Sterility and Infertility Code Excl 17: Expenses related to sterility and infertility. This includes;
 - i. Any type of contraception, sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - iii. Gestational Surrogacy
 - iv. Reversal of sterilization

Note: Except to the extent covered under Assisted Reproduction Treatment

- 18. Maternity Code Excl 18
 - Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

Specific Exclusions

- Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA-Code Excl 19
- 20. Congenital External Condition / Defects / Anomalies Code Excl 20
- 21. Convalescence, general debility, run-down condition, Nutritional deficiency states Code Excl 21
- 22. Intentional self-injury Code Excl 22
- Injury/disease caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - Code Excl 24
- 24. Injury or disease caused by or contributed to by nuclear weapons/ materials Code Excl 25
- 25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under this exclusion Code Excl 26
- 26. Unconventional, Untested, Experimental therapies Code Excl 27
- Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy-Code Excl 28
- Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - Code Excl 29
- Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons)-Code Excl 31
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges - Code Excl 34

- Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - Code Excl 35
- 32. Any hospitalization which are not medically necessary / does not warrant hospitalization Code Excl 36
- 33. Other Excluded Expenses as detailed in the website www.starhealth.in Code Excl 37
- Existing disease/s, disclosed by the Insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent)- Code Excl 38
- Moratorium Period: After completion of sixty continuous months of coverage (including portability and migration) under the health insurance policy no look back to be applied. This period of sixty months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud, nondisclosure, misrepresentation and exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.
- Renewal of Policy: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;
 - Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
 - Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
 - iii. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 120 days to maintain continuity of benefits without break in policy.
 - iv. Coverage is not available during the grace period
 - v. No loading shall apply on renewals based on individual claims experience
- Possibility of Revision of Terms of the Policy Including the Premium Rates: The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected.
- Revision of Sum Insured: Reduction or enhancement of Sum Insured is permissible only at the time of renewal. The acceptance for enhancement and the amount of enhancement will be at the discretion of the Company and subject to Exclusion Code Excl 01, Exclusion Code Excl 02 and Exclusion Code Excl 03.
- Migration: The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

Portability: The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines Layout.aspx?page=PageNo3987

Withdrawal of policy

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
- iii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break
- Premium Payment in Instalments: If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly or Monthly as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
 - For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
 - For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
 - iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
 - iv. No interest will be charged If the instalment premium is not paid on due date

- v. In case of instalment premium due not received within the grace period, the policy will get cancelled
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable
- vii The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
- viii. For premium paid in instalments during the policy period, coverage is available during the grace period also

Note

- In case of policy cancellation, due to non-payment of the instalment within grace period, Company will
 refund the proportionate premium for unexpired policy period.
- If Instalment Facility is opted for 2 year term policies, the full premium applicable for 2 year terms should be paid in monthly, quarterly or half yearly within the expiry of the first year.
- → Free Look Period: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not incurred any claim during the Free Look Period, the insured shall be entitled to

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period
- Redressal of Grievance: Incase of any grievance the insured person may contact the Company through

Website : www.starhealth.in

E-mail : gro@starhealth.in, grievances@starhealth.in
Ph. No. : 044-69006900 | Toll Free No. 1800 425 2255
Senior Citizens may call at 044-69007500

Courier: 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road,

Royapettah, Chennai-600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link https://www.starhealth.in/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in/

Disclosure of Information: The policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

Cancellation

- The Policyholder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall
- a. refund proportionate premium for unexpired policy period, for policy term upto one year and there is no claim (s) made during the policy period.
- refund premium for the unexpired policy period, in respect of policies with policy term more than 1 year and risk coverage for such policy years has not commenced.
- ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

Note: Incase of long term policies the refund will be given after adjusting the long term discount availed by the insured/policyholder.

- Automatic Termination: The insurance under this policy with respect to each relevant Insured Person policy shall expire immediately on the earlier of the following events
 - Upon the death of the Insured Person This means that, the cover for the surviving members of the family will continue, subject to other terms of the policy.
 - > Upon exhaustion of the Sum Insured, Limit of Coverage, Limit of Coverage plus Restore and / or Recharge Sum Insured.

The Company: Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

Star Advantages

- > No Third Party Administrator, direct in-house claims settlement
- > Faster and hassle free claim settlement
- > Cashless hospitalization

Claims Procedure

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255 Senior Citizens may call at 044-40020888
- > In case of planned hospitalization, inform 24 hours prior to admission in the hospital
- In case of emergency hospitalization information to be given within 24 hours after hospitalization
- > Cashless facility wherever possible in network hospital
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
- > KYC (Identity proof with Address) of the proposer, as per AML Guidelines
- > NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
- > CKYC No. of the proposer (if available)
- Tax Benefits: Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- Taxes are subject to Changes in Tax Laws
- Prohibition of rebates: (Section 41 of Insurance Act 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

The Health Insurance Specialist

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

Visit our website www.starhealth.in

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FAMILY HEALTH OPTIMA INSURANCE PLAN

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STAR HEALTH AND ALLIED INSURANCE CO. LTD.

Registered Office: No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai - 600 034, Phone : 044 - 2828 8800 Corporate Office: No. 148, Acropolis, Dr. Radha Krishnan Salai, Mylapore, Chennai - 600 004. Phone: 044 - 4788 6666 CIN: L66010TN2005PLC056649 « IRDAI Rean. No: 129

ONE YEAR Premium Chart & Schedule of Benefits
Unique Identification No.: SHAHLIP23164V072223 - BRO / FHO / V.15 / 2024

one A: Delhi, Ne	/ PARENT-IN-LAW ew Delhi, Faridabad, G jar, Jind, Kaithal, Karn	urugram, Shahdara, <i>A</i>		lodara, Gautam Bud	Panchsheel Nagar, P		oat, Bhiwani, Bulands	
Family Size	Age-band in years 16days-35 36-45	3,00,000 11,014 13,887	4,00,000 11,915 15,024	5,00,000 12,516 15,781	Sum Insured in (Rs.) 10,00,000 15,019 18,937	15,00,000 17,272 21,778	20,00,000 19,344 24,391	25,00,00 21,279 26,831
1A+1C	46-50	18,895	20,441	21,472	25,766	29,631	33,187	36,506
	51-55	25,039	27,087	28,453	34,144	39,265	43,977	48,375
	56-60	30,177	32,646	34,292	41,150	47,323	53,002	58,302
IA: 10	61-65 66-70 71-75	38,931 50,455 62,939 75,423	42,116 54,583 68,089 81,594	44,240 57,335 71,522 85,708	53,088 68,802 85,826	61,051 79,122 98,700	68,377 88,617 1,10,544	75,215 97,479 1,21,59
Family Size	76-80 Above 80 Age-band in years	75,423 86,659 3,00,000	81,594 93,749 4,00,000	98,476 5,00,000	1,02,850 1,18,171 Sum Insured in (Rs.) 10,00,000	1,18,277 1,35,897 15,00,000	1,32,471 1,52,205 20,00,000	1,45,718 1,67,429 25,00,00
	16days-35	15,033	16,263	17,082	20,499	23,574	26,403	29,043
	36-45	15,905	17,206	18,074	21,689	24,942	27,935	30,729
	46-50	20,830	22,534	23,670	28,404	32,665	36,585	40,243
1A+2C	51-55	25,968	28,093	29,509	35,411	40,723	45,609	50,170
	56-60	30,806	33,326	35,006	42,008	48,309	54,106	59,516
	61-65	39,449	42,677	44,828	53,794	61,863	69,287	76,215
	66-70	50,973	55,143	57,924	69,508	79,935	89,527	98,480
	71-75	63,457	68,649	72,110	86,532	99,512	1,11,454	1,22,599
	76-80	75,941	82,155	86,297	1,03,556	1,19,090	1,33,380	1,46,718
Family Size	Above 80 Age-band in years	3,00,000	94,310	99,065	1,18,878 Sum Insured in (Rs.)	1,36,709	1,53,115	1,68,426
	16days-35	18,265	19,759	20,755	24,906	28,642	32,079	35,287
	36-45	19,325	20,906	21,960	26,352	30,305	33,941	37,335
	46-50	22,764	24,627	25,868	31,042	35,698	39,982	43,981
1A+3C	51-55	26,897	29,098	30,565	36,678	42,180	47,241	51,966
	56-60	31,434	34,006	35,721	42,865	49,294	55,210	60,731
	61-65	39,967	43,237	45,417	54,501	62,676	70,197	77,216
	66-70	51,491	55,704	58,512	70,215	80,747	90,437	99,480
	71-75	63,975	69,209	72,699	87,239	1,00,325	1,12,364	1,23,600
	76-80	76,459	82,715	86,886	1,04,263	1,19,902	1,34,290	1,47,719
Family Size	Above 80 Age-band in years	87,695 3,00,000	94,870	99,653 5,00,000	1,19,584 Sum Insured in (Rs.) 10,00,000	1,37,522	1,54,024 20,00,000	1,69,427 25,00,00
	16days-35	11,425	12,360	12,983	15,579	17,916	20,066	22,073
	36-45	15,827	17,121	17,985	21,582	24,819	27,797	30,577
	46-50	22,614	24,465	25,698	30,838	35,463	39,719	43,691
	51-55	32,146	34,776	36,530	43,836	50,411	56,460	62,106
2A	56-60	39,398	42,621	44,770	53,724	61,783	69,197	76,117
	61-65	51,217	55,408	58,201	69,842	80,318	89,956	98,952
	66-70	66,582	72,030	75,662	90,794	1,04,413	1,16,943	1,28,637
	71-75	83,228	90,037	94,577	1,13,493	1,30,517	1,46,179	1,60,796
	76-80	99,874	1,08,045	1,13,493	1,36,191	1,56,620	1,75,414	1,92,956
	Above 80	1,14,855	1,24,252	1,30,517	1,56,620	1,80,113	2,01,726	2,21,899
Family Size	Age-band in years 16days-35	3,00,000 15,734	4,00,000 17,021	5,00,000 17,880	Sum Insured in (Rs.) 10,00,000 21,456	15,00,000 24,674	20,00,000 27,635	25,00,00 30,398
	36-45	18,517	20,032	21,042	25,250	29,037	32,522	35,774
	46-50	25,194	27,255	28,629	34,355	39,508	44,249	48,674
	51-55	33,385	36,117	37,938	45,525	52,354	58,636	64,500
2A+1C	56-60	40,236	43,528	45,723	54,867	63,097	70,669	77,736
	61-65	51,908	56,155	58,986	70,784	81,401	91,169	1,00,286
	66-70	67,273	72,777	76,447	91,736	1,05,496	1,18,156	1,29,972
	71-75	83,919	90,785	95,362	1,14,435	1,31,600	1,47,392	1,62,131
	76-80	1,00,564	1,08,792	1,14,278	1,37,133	1,57,703	1,76,627	1,94,290
	Above 80	1,15,545	1,24,999	1,31,301	1,57,562	1,81,196	2,02,940	2,23,233
Family Size	Age-band in years	3,00,000 20,043	4,00,000 21,683	5,00,000 22,777	Sum Insured in (Rs.) 10,00,000 27,332	15,00,000 31,432	20,00,000 35,204	25,00,00 38,724
	36-45	21,207	22,942	24,099	28,918	33,256	37,247	40,971
	46-50	27,773	30,045	31,560	37,872	43,553	48,779	53,657
	51-55	34,624	37,457	39,346	47,215	54,297	60,813	66,894
2A+2C	56-60	41,074	44,435	46,675	56,010	64,412	72,141	79,355
	61-65	52,599	56,902	59,771	71,725	82,484	92,382	1,01,621
	66-70	67,964	73,524	77,232	92,678	1,06,580	1,19,369	1,31,306
	71-75	84,609	91,532	96,147	1 15 376	1,32,683	1,48,605	1,63,465
	71-75 76-80 Above 80	84,609 1,01,255 1,16,236	91,532 1,09,539 1,25,746	96,147 1,15,062 1,32,086	1,15,376 1,38,075 1,58,504 Sum Insured in (Rs.)	1,32,683 1,58,786 1,82,279	1,48,605 1,77,841 2,04,153	1,63,465 1,95,625 2,24,568
Family Size	Age-band in years 16days-35 36-45	3,00,000 24,353 25,766	4,00,000 26,345 27,874	5,00,000 27,674 29,280	10,00,000 33,208 35,136	15,00,000 38,190 40,406	20,00,000 42,772 45,255	25,00,00 0 47,050 49,780
2A+3C	46-50	30,352	32,836	34,491	41,390	47,598	53,310	58,641
	51-55	35,863	38,797	40,754	48,904	56,240	62,989	69,288
	56-60	41,912	45,341	47,627	57,153	65,726	73,613	80,974
ZAVOU	61-65	53,289	57,649	60,556	72,667	83,567	93,596	1,02,955
	66-70	68,655	74,272	78,017	93,620	1,07,663	1,20,582	1,32,641
	71-75	85,300	92,279	96,932	1,16,318	1,33,766	1,49,818	1,64,800
	76-80 Above 80	1,01,946 1,16,927 Zone B: I	1,10,287 1,26,493 Mumbai (Including sub	1,15,847 1,32,871 ourban), Rest of Guja	1,39,017 1,59,446 rat, Thane, Palghar ar	1,59,869 1,83,362 nd Raigad	1,79,054 2,05,366	1,96,959 2,25,902
Family Size	Age-band in years	3,00,000 10,440	4,00,000 11,294	5,00,000 11,863	Sum Insured in (Rs.) 10,00,000 14,236	15,00,000 16,371	20,00,000 18,336	25,00,00 0 20,170
	16days-35 36-45 46-50 51-55	13,164 17,910 23,733	11,294 14,241 19,376 25,675	11,863 14,959 20,352 26,970	17,950 24,423 32,364	20,643 28,086 37,218	23,120 31,457 41,685	25,432 34,602 45,853
1A+1C	51-55 56-60 61-65 66-70	25,733 28,604 36,901 47,824	30,944 39,921 51,737	32,504 41,933 54,346	32,364 39,005 50,320 65,215	44,856 57,868 74,997	50,239 64,812 83,997	55,262 71,293 92,397
	71-75	59,658	64,539	67,793	81,352	93,554	1,04,781	1,15,259
	76-80	71,491	77,340	81,240	97,488	1,12,111	1,25,564	1,38,121
	Above 80	82,141	88,862	93,342	1,12,011	1,28,812	1,44,270	1,58,697
Family Size	Age-band in years	3,00,000	4,00,000	5,00,000	Sum Insured in (Rs.) 10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	14,249	15,415	16,192	19,430	22,345	25,026	27,529
	36-45	15,076	16,309	17,132	20,558	23,642	26,479	29,127
	46-50	19,744	21,359	22,436	26,923	30,962	34,677	38,145
	51-55	24,614	26,628	27,971	33,565	38,600	43,232	47,555
1A+2C	56-60	29,200	31,589	33,181	39,818	45,790	51,285	56,414
	61-65	37,392	40,452	42,491	50,990	58,638	65,675	72,242
	66-70	48,316	52,269	54,904	65,885	75,767	84,860	93,346
	71-75	60,149	65,070	68,351	82,021	94,324	1,05,643	1,16,208
	76-80	71,982	77,872	81,798	98,158	1,12,881	1,26,427	1,39,070
	Above 80	82,632	89,393	93,900	1,12,680	1,29,582	1,45,132	1,59,645
amily Size	Age-band in years	3,00,000 17,312	4,00,000 18,729	5,00,000 19,673	Sum Insured in (Rs.) 10,00,000 23,608		20,00,000 30,407	25,00,00 0 33,448
	36-45	18,317	19,816	20,815	24,978	28,725	32,172	35,389
	46-50	21,577	23,343	24,520	29,424	33,837	37,898	41,688
	51-55	25,495	27,581	28,972	34,766	39,981	44,779	49,257
1A+3C	56-60	29,795	32,233	33,858	40,630	46,725	52,331	57,565
	61-65	37,883	40,983	43,049	51,659	59,408	66,537	73,191
	66-70	48,807	52,800	55,462	66,554	76,538	85,722	94,294
	71-75	60,640	65,601	68,909	82,691	95,094	1,06,506	1,17,156
	76-80	72,473	78,403	82,356	98,827	1,13,651	1,27,289	1,40,018
	Above 80	83,123	89,924	94,458	1,13,350	1,30,352	1,45,995	1,60,594
Family Size	Age-band in years	3,00,000 10,829	4,00,000 11,715	5,00,000 12,306	Sum Insured in (Rs.) 10,00,000 14,767	15,00,000 16,982	20,00,000 19,020	25,00,000 20,922
	36-45	15,001	16,229	17,047	20,457	23,525	26,348	28,983
	46-50	21,435	23,189	24,358	29,230	33,615	37,648	41,413
	51-55	30,470	32,963	34,625	41,550	47,783	53,517	58,868
2A	56-60	37,344	40,399	42,436	50,924	58,562	65,590	72,148
	61-65	48,547	52,519	55,167	66,201	76,131	85,266	93,793
	66-70	63,111	68,275	71,717	86,061	98,970	1,10,846	1,21,931
	71-75	78,889	85,344	89,647	1,07,576	1,23,712	1,38,558	1,52,414
	76-80	94,667	1,02,412	1,07,576	1,29,091	1,48,455	1,66,269	1,82,896
	Above 80	1,08,867	1,17,774	1,23,712	1,48,455	1,70,723	1,91,210	2,10,331
Family Size	Age-band in years	3,00,000 14,914	4,00,000 16,134	5,00,000 16,948	Sum Insured in (Rs.) 10,00,000 20,337	15,00,000 23,388	20,00,000 26,194	25,00,00 0 28,814
	36-45	17,551	18,987	19,945	23,934	27,524	30,827	33,909
	46-50	23,880	25,834	27,137	32,564	37,449	41,942	46,137
	51-55	31,645	34,234	35,960	43,152	49,625	55,580	61,137
2A+1C	56-60	38,138	41,259	43,339	52,007	59,808	66,985	73,683
	61-65	49,202	53,227	55,911	67,093	77,157	86,416	95,058
	66-70	63,766	68,983	72,461	86,954	99,997	1,11,996	1,23,196
	71-75	79,544	86,052	90,391	1,08,469	1,24,739	1,39,708	1,53,679
	76-80	95,322	1,03,121	1,08,320	1,29,984	1,49,482	1,67,419	1,84,161
	Above 80	1,09,522	1,18,482	1,24,456	1,49,348	1,71,750	1,92,360	2,11,596
amily Size	Age-band in years	3,00,000 18,999	4,00,000 20,553	5,00,000 21,589	Sum Insured in (Rs.) 10,00,000 25,907	15,00,000 29,793	20,00,000 33,368 35,305	25,00,000 36,705
	36-45	20,101	21,746	22,842	27,411	31,522	35,305	38,836
	46-50	26,325	28,479	29,915	35,898	41,283	46,236	50,860
	51-55	32,819	35,504	37,294	44,753	51,466	57,642	63,406
	56-60	38,933	42,118	44,242	53,090	61,054	68,380	75,218
2A+2C	56-60	38,933	42,118	44,242	53,090	61,054	68,380	75,218
	61-65	49,857	53,936	56,655	67,986	78,184	87,566	96,323
	66-70	64,421	69,691	73,205	87,846	1,01,023	1,13,146	1,24,461
	71-75	80,198	86,760	91,135	1,09,362	1,25,766	1,40,858	1,54,943
owil e	76-80 Above 80	95,976 1,10,176	1,03,829 1,19,191	1,09,064 1,25,200	1,30,877 1,50,240 Sum Insured in (Rs.)	1,50,508 1,72,776	1,40,858 1,68,569 1,93,510	1,85,426 2,12,861
amily Size	Age-band in years 16days-35 36-45	3,00,000 23,083 24,423	4,00,000 24,972 26,421	5,00,000 26,231 27,753	10,00,000 31,477 33,304	15,00,000 36,199 38,300	20,00,000 40,543 42,896	25,00,000 44,597 47,185
2A+3C	46-50	28,770	31,124	32,693	39,232	45,117	50,531	55,584
	51-55	33,993	36,775	38,629	46,355	53,308	59,705	65,675
	56-60	39,727	42,978	45,144	54,173	62,299	69,775	76,753
	61-65	50,511	54,644	57,399	68,879	79,211	88,716	97,588
	66-70	65,075	70,400	73,949	88,739	1,02,050	1,14,296	1,25,726
	71-75	80,853	87,468	91,879	1,10,254	1,26,793	1,42,008	1,56,208
one C: Chenna	76-80 Above 80 i, Ernakulam, Thiruvar	96,631 1,10,831 nanthapuram, Bengal		1,09,808 1,25,944 nchipuram, Nashik, F ri, Ahmed Nagar and		1,51,535 1,73,803 rabad, Kollam, Wayan	1,69,719 1,94,660 ad, Indore, K V Ranga	1,86,691 2,14,126 Reddy, Medch
Family Size	Age-band in years	3,00,000 8,980	4,00,000 9,715	5,00,000 10,205	Sum Insured in (Rs.) 10,00,000 12,246	15,00,000 14,083	20,00,000 15,773	25,00,00 0 17,350
	36-45	11,323	12,250	12,868	15,441	17,757	19,888	21,877
	46-50	15,407	16,667	17,508	21,009	24,160	27,060	29,766
	51-55	20,416	22,086	23,200	27,840	32,016	35,858	39,444
1A+1C	56-60	24,605	26,619	27,961	33,553	38,586	43,216	47,538
	61-65	31,743	34,340	36,072	43,286	49,779	55,752	61,328
	66-70	41,139	44,505	46,749	56,099	64,514	72,256	79,481
	71-75 76-80 Above 80	51,319 61,498 70,659	55,517 66,529 76,440	58,317 69,884 80,294	69,980 83,861 96,353 Sum Insured in (Rs.)	80,477 96,440 1,10,806	90,134 1,08,012 1,24,103	99,147 1,18,814 1,36,513
Family Size	Age-band in years 16days-35 36-45	3,00,000 12,257 12,969	4,00,000 13,260 14,030	5,00,000 13,929 14,737	10,00,000 16,714 17,684	15,00,000 19,221 20,337	20,00,000 21,528 22,777	25,00,000 23,681 25,055
	36-45	12,969	14,030	14,737	17,684	20,337	22,777	25,055
	46-50	16,984	18,374	19,300	23,160	26,634	29,830	32,813
	51-55	21,174	22,906	24,061	28,873	33,204	37,189	40,907
	56-60	25,118	27,173	28,543	34,252	39,389	44,116	48,528
1A+2C	56-60 61-65 66-70 71-75	32,166 41,562	27,173 34,797 44,962 55,974	36,552 47,229	43,862 56,675	39,389 50,441 65,176 81,139	44,116 56,494 72,997 90,876	48,528 62,144 80,297 99,964
	76-80 Above 80	51,741 61,920 71,081	55,974 66,986 76,897	58,797 70,364 80,774	70,556 84,437 96,929 Sum Insured in (Rs.)	81,139 97,102 1,11,469	90,876 1,08,754 1,24,845	99,964 1,19,630 1,37,329
Family Size	Age-band in years	3,00,000 14,892	4,00,000 16,111	5,00,000 16,923	10,00,000 20,308	15,00,000 23,354	20,00,000 26,156 27,675	25,00,00 0 28,772
	36-45	15,757	17,046	17,905	21,486	24,709	27,675	30,442
	46-50	18,561	20,080	21,092	25,311	29,107	32,600	35,860
	51-55	21,931	23,726	24,922	29,906	34,392	38,519	42,371
1A+3C	56-60 61-65 66-70	25,630 32,588 41,984 52,163	27,727 35,254 45,419	29,125 37,032 47,709	34,951 44,438 57,251 71,132	40,193 51,104 65,839	45,016 57,236 73,739	49,518 62,960 81,113
	71-75	52,163	56,431	59,277	71,132	81,802	91,618	1,00,780
	76-80	62,343	67,443	70,844	85,013	97,765	1,09,496	1,20,446
	Above 80	71,504	77,354	81,254	97,505	1,12,131	1,25,587	1,38,146
Family Size	Age-band in years	3,00,000 9,315	4,00,000 10,078	5,00,000	Sum Insured in (Rs.) 10,00,000 12,703	15,00,000 14,608	20,00,000 16,361	25,00,000 17,997
	36-45	12 904	13 960	14 664	17 597	20 237	22 665	24 931

12,904

18,439

26,211 32,124

41,761

54,289

67,862 81,434

93,649

13,960

19,948

28,355 34,752

45,178

58,731

73,414

88,097

1,01,311

14,664

20,953

29,785 36,504

47,456

61,692

77,115 92,538

1,06,419

17,597

25,144

35,742 43,805

56,947

74,031

92,538

1,11,046

1,27,703

20,237

28,916

41,104 50,376

65,489

85,135

1,06,419

1,27,703

1,46,859

22,665

32,386

46,036 56,421

73,347

95,352

1,19,190 1,43,027

1,64,482

24,931

35,624

50,640 62,063

80,682

1,04,887

1,31,108 1,57,330

1,80,930

36-45 46-50

51-55 56-60

61-65

66-70

71-75

76-80

Above 80

2A

	l <u>_</u>				Sum Insured in (Rs.)			
amily Size	Age-band in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	12,829	13,879	14,579	17,494	20,118	22,533	24,786
	36-45	15,098	16,333	17,157	20,588	23,676	26,517	29,169
	46-50	20,542	22,223	23,343	28,012	32,214	36,079	39,687
	51-55	27,221	29,448	30,933	37,120	42,688	47,810	52,591
24.40	56-60	32,807	35,491	37,281	44,737	51,448	57,621	63,383
2A+1C	61-65	42,324	45,787	48,096	57,715	66,372	74,337	81,770
	66-70	54,852	59,340	62,332	74,799	86,019	96,341	1,05,975
	71-75	68,425	74,023	77,755	93,306	1,07,302	1,20,179	1,32,197
	76-80	81,997	88,706	93,178	1,11,814	1,28,586	1,44,017	1,58,418
	Above 80	94,212	1,01,920	1,07,059	1,28,471	1,47,742	1,65,471	1,82,018
il Ci	And bond in cooper				Sum Insured in (Rs.)			
amily Size	Age-band in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,00
	16days-35	16,343	17,680	18,571	22,286	25,629	28,704	31,574
	36-45	17,291	18,706	19,649	23,579	27,116	30,370	33,407
	46-50	22,645	24,498	25,733	30,880	35,512	39,773	43,751
	51-55	28,231	30,541	32,081	38,497	44.272	49.585	54,543
24.00	56-60	33,491	36,231	38,057	45,669	52,519	58,822	64,704
2A+2C	61-65	42,887	46,396	48,736	58,483	67,255	75,326	82,858
	66-70	55,416	59,950	62,972	75,567	86,902	97,330	1,07,063
	71-75	68,988	74,632	78,395	94,074	1,08,186	1,21,168	1,33,285
	76-80	82,560	89,315	93,818	1,12,582	1,29,469	1,45,006	1,59,506
	Above 80	94,775	1,02,530	1,07,699	1,29,239	1,48,625	1,66,460	1,83,106
					Sum Insured in (Rs.)			
amily Size	Age-band in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,00
	16days-35	19,857	21,481	22,564	27,077	31,139	34,875	38,363
	36-45	21,009	22,728	23,874	28,649	32,946	36,899	40,589
	46-50	24,748	26,773	28,123	33,748	38,810	43,467	47,814
	51-55	29,242	31,634	33,229	39,875	45,856	51,359	56,495
04.00	56-60	34,174	36,970	38,834	46,601	53,591	60,022	66,024
2A+3C	61-65	43,451	47,006	49,376	59,251	68,138	76,315	83,946
	66-70	55,979	60,559	63,612	76,335	87,785	98,319	1,08,151
	71-75	69,551	75,242	79,035	94,842	1,09,069	1,22,157	1,34,373
	76-80	83,123	89,924	94,458	1,13,350	1,30,353	1,45,995	1,60,594
	Above 80	95,339	1,03,139	1,08,339	1,30,007	1,49,508	1,67,449	1,84,194
				Zone D: Rest of India				
amily Size	Age-band in years				Sum Insured in (Rs.)			
annily Size	Age-ballu ili years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	7,016	7,590	7,973	9,567	11,002	12,323	13,555
	36-45	8,846	9,570	10,053	12,063	13,873	15,538	17,091

	61-65	43,451	47,000	49,376	59,251	00,130	70,313	03,940
	66-70	55,979	60,559	63,612	76,335	87,785	98,319	1,08,151
	71-75	69,551	75,242	79,035	94,842	1,09,069	1,22,157	1,34,373
	76-80	83,123	89,924	94,458	1,13,350	1,30,353	1,45,995	1,60,594
	Above 80	95,339	1,03,139	1,08,339	1,30,007	1,49,508	1,67,449	1,84,194
				Zone D: Rest of India				
				20110 21 11001 01 111414	Sum Insured in (Rs.	1		
Family Size	Age-band in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16daya 25	7,016	7,590	7,973	9,567	11,002	12,323	13,555
	16days-35							
	36-45	8,846	9,570	10,053	12,063	13,873	15,538	17,091
	46-50	12,036	13,021	13,678	16,413	18,875	21,140	23,254
	51-55	15,950	17,255	18,125	21,750	25,012	28,014	30,815
1A+1C	56-60	19,223	20,796	21,844	26,213	30,145	33,762	37,139
IA. 10	61-65	24,799	26,828	28,181	33,817	38,890	43,557	47,912
	66-70	32,140	34,770	36,523	43,827	50,402	56,450	62,095
	71-75	40,093	43,373	45,560	54,672	62,873	70,417	77,459
	76-80	48,045	51,976	54,597	65,516	75,344	84,385	92,823
	Above 80	55,202	59,719	62,730	75,276	86,567	96,956	1,06,651
Family Size	Age-band in years	0.00.000	4 00 000	5.00.000	Sum Insured in (Rs.)	'	00.00.000	05.00.000
	16days-35	3,00,000 9,576	4,00,000 10,359	5,00,000 10,882	10,00,000 13,058	15,00,000 15,017	20,00,000 16,819	25,00,000 18,501
	36-45	10,132	10,961	11,513	13,816	15,888	17,795	19,574
	46-50	13,269	14,354	15,078	18,094	20,808	23,305	25,635
	51-55	16,542	17,895	18,798	22,557	25,941	29,054	31,959
1A+2C	56-60	19,623	21,229	22,299	26,759	30,773	34,466	37,912
	61-65	25,129	27,185	28,556	34,267	39,407	44,136	48,550
	66-70	32,470	35,127	36,898	C @ 44,277 @ C	50,919	57,029	62,732
	71-75	40,423	43,730	45,935	55,122	63,390	70,997	78,096
	76-80	48,375	52,333	54,972	65,966	75,861	84,964	93,461
	Above 80	55,532	60,076	63,105	75,726	87,085	97,535	1,07,289
Family Size	Age-hand in years				Sum Insured in (Rs.			
alliny Size	Age-band in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	11,635	12,587	13,221	15,865	18,245	20,435	22,478
	36-45	12,310	13,317	13,989	16,786	19,304	21,621	23,783
	46-50	14,501	15,687	16,478	19,774	22,740	25,469	28,016
	51-55	17,134	18,536	19,470	23,364	26,869	30,093	33,103
	56-60	20,024	21,662	22,754	27,305	31,401	35,169	38,686
1A+3C	61-65	25,459	27,542	28,931	34,717	39,925	44,716	49,187
	66-70	32,800	35,484	37,273	44,727	51,437	57,609	63,370
	71-75	40,753	44,087	46,310	55,572	63,908	71,576	78,734
	76-80	48,705	52,690	55,347	66,416	76,379	85,544	94,098
	Above 80	55,862	60,433	63,480	76,176 Sum Insured in (Rs.	87,602	98,115	1,07,926
Family Size	Age-band in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-35	7,278	7,873	8,270	9,924	11,413	12,782	14,060
	36-45	10,082	10,906	11,456	13,748	15,810	17,707	19,478
	46-50	14,406	15,584	16,370	19,644	22,590	25,301	27,831
		00 177						
	51-55	20,477	22,153	23,270	27,924	32,112	35,966	39,562
2Δ	56-60	25,097	27,150	28,519	34,223	39,356	44,079	48,487
2A	56-60 61-65	25,097 32,626	27,150 35,295	28,519 37,075	34,223 44,490	39,356 51,163	44,079 57,303	48,487 63,033
2A	56-60	25,097	27,150	28,519	34,223	39,356	44,079	48,487
2A	56-60 61-65	25,097 32,626 42,413	27,150 35,295 45,884	28,519 37,075 48,197	34,223 44,490 57,837	39,356 51,163	44,079 57,303 74,493	48,487 63,033 81,943
2A	56-60 61-65 66-70 71-75	25,097 32,626 42,413 53,017	27,150 35,295 45,884 57,355	28,519 37,075 48,197 60,246	34,223 44,490 57,837 72,296	39,356 51,163 66,512 83,140	44,079 57,303 74,493 93,117	48,487 63,033 81,943 1,02,429
2A	56-60 61-65 66-70 71-75 76-80	25,097 32,626 42,413 53,017 63,620	27,150 35,295 45,884 57,355 68,825	28,519 37,075 48,197 60,246 72,296	34,223 44,490 57,837 72,296 86,755	39,356 51,163 66,512 83,140 99,768	44,079 57,303 74,493 93,117 1,11,740	48,487 63,033 81,943 1,02,429 1,22,914
	56-60 61-65 66-70 71-75 76-80 Above 80	25,097 32,626 42,413 53,017	27,150 35,295 45,884 57,355	28,519 37,075 48,197 60,246	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733	44,079 57,303 74,493 93,117	48,487 63,033 81,943 1,02,429
	56-60 61-65 66-70 71-75 76-80	25,097 32,626 42,413 53,017 63,620	27,150 35,295 45,884 57,355 68,825	28,519 37,075 48,197 60,246 72,296	34,223 44,490 57,837 72,296 86,755 99,768	39,356 51,163 66,512 83,140 99,768 1,14,733	44,079 57,303 74,493 93,117 1,11,740	48,487 63,033 81,943 1,02,429 1,22,914
	56-60 61-65 66-70 71-75 76-80 Above 80	25,097 32,626 42,413 53,017 63,620 73,163	27,150 35,295 45,884 57,355 68,825 79,149	28,519 37,075 48,197 60,246 72,296 83,140	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733	44,079 57,303 74,493 93,117 1,11,740 1,28,501	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351
	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733)	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000
	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795	27,150 35,295 45,884 57,355 68,825 79,149	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718	44,079 57,303 74,493 93,117 1,11,740 1,28,501	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364
	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087
	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279
Family Size 2A+1C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201
Family Size 2A+1C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423)	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201
Family Size 2A+1C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667
Family Size 2A+1C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099
Family Size 2A+1C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180
Family Size 2A+1C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612
Family Size 2A+1C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550
Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612
Family Size 2A+1C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550
Family Size 2A+1C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733
Family Size 2A+1C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129
Family Size 2A+1C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 11,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 11,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs.	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335 22,845	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917 24,714	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971 25,960	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365 31,152	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320 35,825	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828 33,959 40,124	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051 25,00,000 29,971 31,710 37,355 44,137
Family Size 2A+1C Family Size 2A+2C	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 Above 80	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335 22,845 26,698	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917 24,714 28,883	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971 25,960 30,339	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365 31,152 36,407	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320 35,825 41,868	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828 33,959 40,124 46,892	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051 25,00,000 29,971 31,710 37,355 44,137 51,581
Family Size 2A+1C Family Size 2A+2C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335 22,845 26,698 33,946	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917 24,714 28,883 36,723	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971 25,960 30,339 38,575	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365 31,152 36,407 46,290	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320 35,825 41,868 53,233	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828 33,959 40,124 46,892 59,621	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051 25,00,000 29,971 31,710 37,355 44,137 51,581 65,583
Family Size 2A+1C Family Size 2A+2C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335 22,845 26,698 33,946 43,733	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917 24,714 28,883 36,723 47,312	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971 25,960 30,339 38,575 49,697	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365 31,152 36,407 46,290 59,637	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320 35,825 41,868 53,233 68,582	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828 33,959 40,124 46,892 59,621 76,812	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051 25,00,000 29,971 31,710 37,355 44,137 51,581 65,583 84,493
Family Size 2A+1C Family Size 2A+2C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335 22,845 26,698 33,946 43,733 54,337	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917 24,714 28,883 36,723 47,312 58,783	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971 25,960 30,339 38,575 49,697 61,746	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365 31,152 36,407 46,290 59,637 74,096	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320 35,825 41,868 53,233 68,582 85,210	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828 33,959 40,124 46,892 59,621 76,812 95,435	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051 25,00,000 29,971 31,710 37,355 44,137 51,581 65,583 84,493 1,04,979
Family Size 2A+1C Family Size 2A+2C Family Size	56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70 71-75 76-80 Above 80 Age-band in years 16days-35 36-45 46-50 51-55 56-60 61-65 66-70	25,097 32,626 42,413 53,017 63,620 73,163 3,00,000 10,023 11,795 16,049 21,267 25,631 33,066 42,853 53,457 64,060 73,603 3,00,000 12,768 13,509 17,692 22,056 26,164 33,506 43,293 53,897 64,500 74,043 3,00,000 15,513 16,413 19,335 22,845 26,698 33,946 43,733	27,150 35,295 45,884 57,355 68,825 79,149 4,00,000 10,843 12,760 17,362 23,007 27,728 35,771 46,360 57,831 69,301 79,625 4,00,000 13,812 14,614 19,139 23,860 28,305 36,247 46,836 58,307 69,777 80,101 4,00,000 16,782 17,756 20,917 24,714 28,883 36,723 47,312	28,519 37,075 48,197 60,246 72,296 83,140 5,00,000 11,390 13,404 18,237 24,167 29,126 37,575 48,697 60,746 72,796 83,640 5,00,000 14,509 15,351 20,104 25,063 29,732 38,075 49,197 61,246 73,296 84,140 5,00,000 17,628 18,651 21,971 25,960 30,339 38,575 49,697	34,223 44,490 57,837 72,296 86,755 99,768 Sum Insured in (Rs. 10,00,000 13,667 16,084 21,884 29,000 34,951 45,090 58,437 72,896 87,355 1,00,368 Sum Insured in (Rs. 10,00,000 17,411 18,421 24,125 30,076 35,679 45,690 59,037 73,496 87,955 1,00,968 Sum Insured in (Rs. 10,00,000 21,154 22,382 26,365 31,152 36,407 46,290 59,637	39,356 51,163 66,512 83,140 99,768 1,14,733) 15,00,000 15,718 18,497 25,167 33,350 40,193 51,853 67,202 83,830 1,00,458 1,15,423) 15,00,000 20,022 21,184 27,744 34,588 41,031 52,543 67,892 84,520 1,01,148 1,16,113) 15,00,000 24,327 25,739 30,320 35,825 41,868 53,233 68,582	44,079 57,303 74,493 93,117 1,11,740 1,28,501 20,00,000 17,604 20,717 28,187 37,352 45,017 58,075 75,266 93,890 1,12,513 1,29,274 20,00,000 22,425 23,726 31,073 38,738 45,954 58,848 76,039 94,662 1,13,286 1,30,047 20,00,000 27,246 28,828 33,959 40,124 46,892 59,621 76,812	48,487 63,033 81,943 1,02,429 1,22,914 1,41,351 25,00,000 19,364 22,788 31,006 41,087 49,518 63,883 82,793 1,03,279 1,23,764 1,42,201 25,00,000 24,667 26,099 34,180 42,612 50,550 64,733 83,643 1,04,129 1,24,614 1,43,051 25,00,000 29,971 31,710 37,355 44,137 51,581 65,583 84,493

PARENT / PARENT-IN-LAW

ONE YEAR PREMIUM CHART (EXCLUDING TAX)

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

84,640

Family Size	Age-band in				Sum Insured in (Rs.)			
Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	Up to 50	12,212	13,211	0 13,877	16,652	19,150	21,448	23,593
	51-55	17,359	18,779	19,726	23,671	27,222	30,489	33,537
	56-60	21,275	23,016	24,176 = n	Ce 29,011 ec	33,363	37,366	41,103
For Each Parent /	61-65	27,657	29,920	31,429	37,714	43,372	48,576	53,434
Parent-in-law	66-70	35,954	38,896	40,857	49,029	56,383	63,149	69,464
	71-75	44,943	48,620	51,072	61,286	70,479	78,936	86,830
	76-80	53,932	58,344	61,286	73,543	84,575	94,724	1,04,196
	Above 80	62,021	67,096	70,479	84,575	97,261	1,08,932	1,19,825
		Zone B: N	lumbai (Including su	burban), Rest of Guja	rat, Thane, Palghar ar	nd Raigad		

Family Sins	Age-band in				Sum Insured in (Rs.)			
Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	Up to 50	11,575	12,522	13,154	15,784	18,152	20,330	22,363
	51-55	16,454	17,800	18,698	22,437	25,803	28,899	31,789
	56-60	20,166	21,816	22,916	27,499	31,624	35,418	38,960
For Each Parent /	61-65	26,215	28,360	29,790	35,748	41,111	46,044	50,648
Parent-in-law	66-70	34,080	36,868	38,727	46,473	53,444	59,857	65,843
	71-75	42,600	46,086	48,409	58,091	66,805	74,821	82,303
	76-80	51,120	55,303	58,091	69,709	80,166	89,785	98,764
	Above 80	58,788	63,598	66,805	80,166	92,190	1,03,253	1,13,579
Zono Ci Chonnoi	Ernekulem Thiruve	anthonuram Pangal	um. Changalnattu Ka	mahinunam Maahik I	Duna Tiruvallur Hydai	sahad Kallam Mayan	ed Indone V.V.Denne	Doddy Modebal

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Family Size	Age-band in				Sum Insured in (Rs	.)		
railily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	Up to 50	9,957	10,772	11,315	13,578	15,615	17,488	19,237
	51-55	14,154	15,312	16,084	19,301	22,196	24,859	27,345
	56-60	17,347	18,766	19,712	23,655	27,203	30,467	33,514
For Each Parent /	61-65	22,551	24,396	25,626	30,751	35,364	39,608	43,568
Parent-in-law	66-70	29,316	31,715	33,314	39,977	45,973	51,490	56,639
	71-75	36,645	39,643	41,642	49,971	57,466	64,362	70,799
	76-80	43,974	47,572	49,971	59,965	68,960	77,235	84,958
	Above 80	50,570	54,708	57,466	68,960	79,304	88,820	97,702
				Zone D: Rest of India				

				Zone D: Rest of India				
Family Size	Age-band in				Sum Insured in (Rs.)			
Failily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	Up to 50	7,779	8,415	8,840	10,608	12,199	13,663	15,029
	51-55	11,058	11,962	12,566	15,079	17,341	19,421	21,364
	56-60	13,552	14,661	15,400	18,480	21,252	23,803	26,183
For Each Parent /	61-65	17,618	19,059	20,020	24,024	27,628	30,943	34,038
Parent-in-law	66-70	22,903	24,777	26,026	31,232	35,916	40,226	44,249
	71-75	28,629	30,971	32,533	39,040	44,896	50,283	55,311
	76-80	34,355	37,166	39,040	46,848	53,875	60,340	66,374
	Above 80	39,508	42,741	44,896	53,875	61,956	69,391	76,330

	Sch	edule of	Benefits				
			Sum Inst	red Option	s (in Rs.)		
Coverage	3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lak
Room Rent	Up to R	s.5,000/-		Single S	Standard A/	C Room	
Day Care Treatments				Covered			
Sub-Limits for Treatment of Cataract				Applicable			
Ambulance Charges - By Road	Up to Rs.	.750/- per ho	spitalization	and overall I	imit of Rs.1,	500/- per pol	icy period
Air Ambulance (per policy period)	Not Av	ailable		Up to 109	% of the Sur	m Insured	
Pre-Hospitalization				60 days			
Post-Hospitalization				90 days			
Domiciliary Hospitalization - for period exceeding three days				Covered			
Organ Donor Expenses		Up to 10%	of Sum Ins	ured or max	imum of Rs	.1,00,000/-	
	Addit	ional Benet	fits (In-built)			
Cost of Health Check-up - (benefit payable up to) (available after every claim free year per policy)	Rs.750/-	Rs.1,000/-	Rs.1,500/-	Rs.2,000/-	Rs.2,500/-	Rs.3,000/-	Rs.3,500/-
Coverage for New Born Baby (provided if mother is insured for			nsured or ma (from 16th d				ailability
12 months without break)	- Up to Su	ım Insured f	or Internal C	Congenital d	isease / def	ects	
Emergency Domestic Medical Evacuation (per Hospitalization)		000/-		Rs.7,500/-		Rs.10	,000/-
Compassionate Travel (Available for Sum Insured 10Lakh and above)	1	Not Available	e	Up to	Rs.5,000/-	Per Hospital	ization
Repatriation of Mortal Remains			Up to Rs.5	,000/- per p	olicy period	LII	
Treatment in valuable Service Provider	Up to 1%	of Sum Insu	red subject	to a maxim	um of Rs.5,0	000/- per po	icy period
Share Accommodation			s.800/- per d				/- per day
AYUSH Treatment (per policy period)	Up to Rs	5.10,000/-	Up	to Rs.15,00	00/-	Up to Rs	.20,000/-
Second Medical Opinion				Available			
Assisted Reproduction Treatment (for every block of 36 months)	Not Av	ailable	Rs. 1,00,000/-		2,00,	000/-	
Automatic Restoration of Sum Insured 3 times during the policy period, 100% each time				Available			
Recharge Benefit (Provided once during the policy period)	75,000/-	1,00,000/-		F	Rs.1,50,000	/-	
Additional Sum Insured for Road Traffic Accident (RTA)	Up to 25	% of Sum Ir	nsured subje	ct to a maxi policy period		5,00,000/- (once in a
Cumulative Bonus	25% of		d after first y ent years, ma				for the
Star Wellness Program			Up to 20%	Discount in	Premium		
		Waiting Pe	eriods				
30 days - for fresh proposals excluding accidental hospitalization				Applicable			
24 months - for specified illness / diseases				Applicable			
48 months - for Pre-existing diseases				Applicable			

Schedule of Benefits & 2 Years Premium Chart Unique Identification No.: SHAHLIP23164V072223 - BRO / FHO / V.15 / 2024

	Sch	edule of	Benefits				
			Sum Inst	red Option	s (in Rs.)		
Coverage	3 Lakhs	4 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs
Room Rent	Up to Rs	5.5,000/-		Single	Standard A/0	Room	
Day Care Treatments				Covered			
Sub-Limits for Treatment of Cataract				Applicable			
Ambulance Charges - By Road	Up to R	s.750/- per h	ospitalization	and overall l	mit of Rs.1,5	00/- per polic	y period
Air Ambulance (per policy period)	Not Av	ailable		Up to 10	% of the Sun	n Insured	
Pre-Hospitalization				60 days			
Post-Hospitalization				90 days			
Domiciliary Hospitalization - for period exceeding three days				Covered			
Organ Donor Expenses		Up to 10%	6 of Sum Ins	ured or max	imum of Rs.	1,00,000/-	
	Addit	ional Benef	its (In-built)				
Cost of Health Check-up - (benefit payable up to) (available after every claim free year per policy)	Rs.750/-	,,,,,,	Rs.1,500/-	,,,,,,	,,,,,,	,	,
Coverage for New Born Baby (provided if mother is insured for			sured or max m 16th day to				ability of
12 months without break)			r Internal Co		<u> </u>		
Emergency Domestic Medical Evacuation (per Hospitalization)	Rs.5,	000/-	. Car	Rs.7,500/-	Insi	Rs.10	,000/-
Compassionate Travel (Available for Sum Insured 10Lakh and above)	146 1-	Not Available		Up to	Rs.5,000/- I	Per Hospitali	zation
Repatriation of Mortal Remains	CII II	15UI (Up to Rs.5	,000/- per po	olicy period	51	
Treatment in valuable Service Provider	Up to 1%	of Sum Ins	ured subject	to a maximu	ım of Rs.5,0	00/- per poli	cy period
Share Accommodation		R	s.800/- per d	ay		Rs.1,000	/- per day
AYUSH Treatment (per policy period)	Up to Rs	.10,000/-	Up	to Rs.15,00	00/-	Up to Rs	.20,000/-
Second Medical Opinion			•	Available			
Assisted Reproduction Treatment (for every block of 36 months)	Not Av	ailable	Rs. 1,00,000/-		2,00,	000/-	
Automatic Restoration of Sum Insured 3 times during the policy period, 100% each time				Available			
Recharge Benefit (Provided once during the policy period)	75,000/-	1,00,000/-		1	Rs.1,50,000/	-	
Additional Sum Insured for Road Traffic Accident (RTA)	Up to 25%	of Sum Insu	ired subject	to a maximu period)	m of Rs.5,00),000/- (once	in a policy
Cumulative Bonus	25% o		ed after first g ent years, m				for the
Star Wellness Program			Up to 20%	Discount in	Premium		
		Waiting Pe	riods				
30 days - for fresh proposals excluding accidental hospitalization				Applicable			
24 months - for specified illness / diseases				Applicable			
48 months - for Pre-existing diseases				Applicable			

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

Wice	Age-band in	lagai, i aiwai,			n Insured in (I	De 1		
Family Size	vears	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	20,926	22,639	23,780	28,536	32,816	36,754	40,430
	35	23,513	25,436	26,719	32,063	36,872	41,297	45,426
	36-44	26,386	28,545	29,984	35,981	41,378	46,344	50,978
	45	30,893	33,421	35,106	42,127	48,446	54,260	59,686
	46-49	35,901	38,838	40,797		,		69,361
	50	41,430	44,820	47,080	48,956 56,496	56,299 64,970	63,055 72,766	80,043
	51-54 55	47,574	51,466	54,061	64,873	74,604	83,557	91,913
	55 56-59	52,198 57,336	56,469 62,027	59,316 65,155	71,179 78,186	81,856 89,914	91,679 1,00,703	1,00,847 1,10,774
1A+1C								
IATIC	60	65,215	70,551	74,108	88,929	1,02,269	1,14,541	1,25,995
	61-64	73,969	80,021	84,055	1,00,867	1,15,997	1,29,916	1,42,908
	65	84,340	91,241	95,841	1,15,009	1,32,261	1,48,132	1,62,945
	66-69	95,864	1,03,708	1,08,937	1,30,724	1,50,332	1,68,372	1,85,210
	70	1,07,100	1,15,863	1,21,704	1,46,045	1,67,952	1,88,106	2,06,917
	71-74	1,19,584	1,29,368	1,35,891	1,63,069	1,87,530	2,10,033	2,31,036
	75	1,30,820	1,41,523	1,48,659	1,78,391	2,05,149	2,29,767	2,52,744
	76-79	1,43,304	1,55,029	1,62,846	1,95,415	2,24,727	2,51,694	2,76,863
	80	1,53,416	1,65,968	1,74,337	2,09,204	2,40,585	2,69,455	2,96,400
	Above 80	1,64,652	1,78,124	1,87,105	2,24,525	2,58,204	2,89,189	3,18,108
Family Size	Age-band in	0.00.000	4.00.000		n Insured in (I		00.00	05.00.000
, , , , , , , , , , , , , , , , , , , ,	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	28,562	30,899	32,457	38,948	44,790	50,165	55,182
	35	29,347	31,748	33,349	40,019	46,022	51,544	56,699
	36-44	30,220	32,692	34,341	41,209	47,390	53,077	58,384
	45	34,652	37,487	39,377	47,253	54,340	60,861	66,947
	46-49	39,577	42,815	44,973	53,968	62,063	69,511	76,462
	50	44,201	47,817	50,228	60,274	69,315	77,633	85,396
	51-54	49,339	53,376	56,067	67,281	77,373	86,658	95,324
	55	53,693	58,086	61,015	73,218	84,200	94,305	1,03,735
	56-59	58,531	63,319	66,512	79,814	91,786	1,02,801	1,13,081
1A+2C	60	66,310	71,735	75,352	90,422	1,03,986	1,16,464	1,28,110
	61-64	74,953	81,086	85,174	1,02,209	1,17,540	1,31,645	1,44,809
	65	85,325	92,306	96,960	1,16,352	1,33,804	1,49,861	1,64,847
	66-69	96,848	1,04,772	1,10,055	1,32,066	1,51,876	1,70,101	1,87,111
	70	1,08,084	1,16,927	1,22,823	1,47,388	1,69,496	1,89,835	2,08,819
	71-74	1,20,568	1,30,433	1,37,010	1,64,411	1,89,073	2,11,762	2,32,938
	75	1,31,804	1,42,588	1,49,777	1,79,733	2,06,693	2,31,496	2,54,646
	76-79	1,44,288	1,56,094	1,63,964	1,96,757	2,26,270	2,53,423	2,78,765
	80	1,54,401	1,67,033	1,75,455	2,10,546	2,42,128	2,71,183	2,98,302
	Above 80	1,65,636	1,79,188	1,88,223	2,25,868	2,59,748	2,90,918	3,20,009
Family Size	Age-band in			Sun	n Insured in (l	Rs.)		
Failily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	34,703	37,542	39,435	47,322	54,420	60,951	67,046
	35	35,657	38,574	40,519	48,623	55,916	62,626	68,889
	36-44	36,717	39,721	41,724	50,068	57,579	64,488	70,937
	45	39,812	43,070	45,241	54,290	62,433	69,925	76,918
	46-49	43,252	46,791	49,150	58,980	67,827	75,966	83,563
	50	46,972	50,815	53,377	64,053	73,660	82,500	90,750
	51-54	51,105	55,286	58,074	69,689	80,142	89,759	98,735
	55	55,188	59,703	62,714	75,256	86,545	96,930	1,06,623
	56-59	59,725	64,611	67,869	81,443	93,659	1,04,898	1,15,388
1A+3C	60	67,404	72,919	76,596	91,915	1,05,702	1,18,387	1,30,225
	61-64	75,937	82,150	86,292	1,03,551	1,19,084	1,33,374	1,46,711
	65	86,309	93,370	98,078	1,17,694	1,35,348	1,51,590	1,66,749
	66-69	97,833	1,05,837	1,11,174	1,33,408	1,53,419	1,71,830	1,89,013
	70	1,09,068	1,17,992	1,23,941	1,48,730	1,71,039	1,91,564	2,10,720
	71-74	1,21,553	1,31,498	1,38,128	1,65,754	1,90,617	2,13,491	2,34,840
	75	1,32,788	1,43,653	1,50,896	1,81,075	2,08,236	2,33,225	2,56,547
	76-79	1,45,273	1,57,159	1,65,083	1,98,099	2,27,814	2,55,152	2,80,667
	80	1,55,385	1,68,098	1,76,574	2,11,888	2,43,672	2,72,912	3,00,203
	Above 80	1,66,621	1,80,253	1,89,342	2,27,210	2,61,291	2,92,646	3,21,911

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Kamal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

	Age bond in			S	m Insured in (F	20.1		
Family Size	Age-band in years	3.00.000	4.00.000	5.00.000	10.00.000	15.00.000	20,00,000	25,00,000
	16days-34	21,707	23,483	24,667	29,601	34,041	38,126	41,938
	35	25,669	27,769	29,169	35,003	40,253	45,084	49,592
	36-44	30,070	32,531	34,171	41,005	47,156	52,815	58,096
	45	36,179	39,140	41,113	49,336	56,736	63,544	69,899
	46-49	42,967	46,483	48,826	58,592	67,380	75,466	83,013
	50	51,546	55,763	58,575	70,290	80,833	90,533	99,587
	51-54	61,078	66,075	69,406	83,288	95,781	1,07,274	1,18,002
	55	67,604	73,135	76,823	92,187	1,06,016	1,18,737	1,30,611
	56-59	74,856	80,980	85,064	1,02,076	1,17,388	1,31,474	1,44,622
2A	60	85,493	92,488	97,151	1,16,582	1,34,069	1,50,157	1,65,173
	61-64	97,313	1,05,275	1,10,583	1,32,699	1,52,604	1,70,916	1,88,008
	65	1,11,141	1,20,235	1,26,297	1,51,556	1,74,290	1,95,205	2,14,725
	66-69	1,26,506	1,36,857	1,43,757	1,72,509	1,98,385	2,22,191	2,44,410
	70	1,41,487	1,53,064	1,60,781	1,92,937	2,21,878	2,48,503	2,73,354
	71-74	1,58,133	1,71,071	1,79,697	2,15,636	2,47,981	2,77,739	3,05,513
	75	1,73,114	1,87,278	1,96,721	2,36,065	2,71,474	3,04,051	3,34,456
	76-79	1,89,760	2,05,285	2,15,636	2,58,763	2,97,578	3,33,287	3,66,616
	80	2,03,243	2,19,872	2,30,958	2,77,149	3,18,721	3,56,968	3,92,665
	Above 80	2,18,224	2,36,078	2,47,981	2,97,578	3,42,214	3,83,280	4,21,608
Family Size	Age-band in				m Insured in (F			
railily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	29,895	32,341	33,971	40,766	46,881	52,506	57,757
	35	32,399	35,050	36,817	44,181	50,808	56,905	62,595
	36-44	35,182	38,060	39,979	47,975	55,171	61,792	67,971
	45	41,191	44,561	46,808	56,169	64,595	72,346	79,581
	46-49	47,868	51,784	54,395	65,275	75,066	84,074	92,481
	50	55,240	59,760	62,773	75,328	86,627	97,022	1,06,724
	51-54	63,432	68,622	72,081	86,498	99,472	1,11,409	1,22,550
	55	69,597	75,292	79,088	94,906	1,09,141	1,22,238	1,34,462
01.10	56-59	76,448	82,703	86,873	1,04,248	1,19,885	1,34,271	1,47,698
2A+1C	60	86,953	94,067	98,810	1,18,572	1,36,358	1,52,721	1,67,993
	61-64	98,625	1,06,694	1,12,074	1,34,489	1,54,662	1,73,221	1,90,544
	65	1,12,454	1,21,654	1,27,788	1,53,346	1,76,348	1,97,510	2,17,261
	66-69	1,27,819	1,38,277	1,45,249	1,74,298	2,00,443	2,24,496	2,46,946
	70 71-74	1,42,800	1,54,483	1,62,273	1,94,727	2,23,936	2,50,809	2,75,889
	75	1,59,445 1,74,426	1,72,491	1,81,188 1,98,212	2,17,426 2,37,854	2,50,039	2,80,044	3,08,049
	76-79		1,88,698 2,06,705	2,17,127	2,60,553	2,73,532 2,99,636	3,06,356 3,35,592	3,36,992 3,69,151
	80	1,91,072 2,04,555	2,00,703	2,32,449	2,78,939	3,20,779	3,59,273	3,95,200
	Above 80	2,19,536	2,37,498	2,49,473	2,99,367	3,44,272	3,85,585	4,24,144
	Age-band in	2,19,550	2,57,430		m Insured in (F		3,03,303	4,24,144
Family Size	years	3,00,000	4.00.000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	38,083	41,198	43,276	51,931	59,720	66,887	73,576
	35	39,130	42,331	44,465	53,358	61,362	68,726	75,598
	36-44	40,293	43,590	45,787	54,945	63,187	70,769	77,846
	45	46,202	49,983	52,503	63,003	72,454	81,148	89,263
	46-49	52,769	57,086	59,964	71,957	82,751	92,681	1,01,949
	50	58,935	63,757	66,971	80,365	92,420	1,03,511	1,13,862
	51-54	65,786	71,168	74,757	89,708	1,03,164	1,15,544	1,27,098
	55	71,591	77,448	81,353	97,624	1,12,267	1,25,739	1,38,313
	56-59	78,041	84,426	88,683	1,06,419	1,22,382	1,37,068	1,50,775
2A+2C	60	88,413	95,647	1,00,469	1,20,563	1,38,647	1,55,285	1,70,814
	61-64	99,937	1,08,114	1,13,565	1,36,278	1,56,720	1,75,526	1,93,079
	65	1,13,766	1,23,074	1,29,280	1,55,136	1,78,406	1,99,815	2,19,796
	66-69	1,29,131	1,39,697	1,46,740	1,76,088	2,02,501	2,26,801	2,49,482
	70	1,44,112	1,55,903	1,63,764	1,96,517	2,25,994	2,53,114	2,78,425
	71-74	1,60,758	1,73,911	1,82,679	2,19,215	2,52,098	2,82,349	3,10,584
	75	1,75,739	1,90,118	1,99,703	2,39,644	2,75,591	3,08,661	3,39,528
	76-79	1,92,384	2,08,125	2,18,619	2,62,342	3,01,694	3,37,897	3,71,687
	80	2,05,867	2,22,711	2,33,940	2,80,728	3,22,837	3,61,578	3,97,736
	Above 80	2,20,848	2,38,918	2,50,964	3,01,157	3,46,330	3,87,890	4,26,679

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

	erut, Muzaffar r			agar, Panipat, F				
Camily Cina	Age-band in			Sun	n Insured in (I	Rs.)		
Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	46,270	50,056	52,580	63,096	72,560	81,267	89,394
	35	47,542	51,432	54,025	64,831	74,555	83,502	91,852
	36-44	48,956	52,961	55,632	66,758	76,772	85,984	94,583
	45	53,083	57,426	60,322	72,386	83,244	93,234	1,02,557
	46-49	57,669	62,388	65,533	78,640	90,436	1,01,288	1,11,417
	50	62,629	67,753	71,169	85,403	98,214	1,09,999	1,20,999
	51-54	68,140	73,715	77,432	92,918	1,06,856	1,19,678	1,31,646
	55	73,584	79,605	83,618	1,00,342	1,15,393	1,29,240	1,42,164
	56-59	79,633	86,149	90,492	1,08,591	1,24,879	1,39,865	1,53,851
2A+3C	60	89,873	97,226	1,02,128	1,22,554	1,40,937	1,57,849	1,73,634
	61-64	1,01,250	1,09,534	1,15,057	1,38,068	1,58,778	1,77,831	1,95,615
	65	1,15,078	1,24,494	1,30,771	1,56,925	1,80,464	2,02,120	2,22,332
	66-69	1,30,444	1,41,116	1,48,231	1,77,878	2,04,559	2,29,106	2,52,017
	70	1,45,425	1,57,323	1,65,255	1,98,306	2,28,052	2,55,419	2,80,960
	71-74	1,62,070	1,75,331	1,84,171	2,21,005	2,54,156	2,84,654	3,13,120
	75	1,77,051	1,91,537	2,01,195	2,41,434	2,77,649	3,10,966	3,42,063
	76-79	1,93,697	2,09,545	2,20,110	2,64,132	3,03,752	3,40,202	3,74,222
	80	2,07,180	2,24,131	2,35,432	2,82,518	3,24,896	3,63,883	4,00,271
	Above 80	2,22,161	2,40,338	2,52,455	3,02,947	3,48,389	3,90,195	4,29,215
	Zone B:	Mumbai (Incl	uding suburb	an), Rest of G	Sujarat, Thane	e, Palghar and	l Raigad	
Family Size	Age-band in				n Insured in (l	Rs.)		
Talliny Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	19,835	21,458	22,540	27,048	31,106	34,838	38,322
	35	22,287	24,110	25,326	30,391	34,950	39,144	43,058
	36-44	25 011	27 057	28 421	34 105	39 221	43 928	48 321

Tamily Size years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 25,00,000 35,00,000 26,00,000		Age-band in	mambai (iiroi	9	Sun	n Insured in (
16days-34	Family Size		3.00.000	4.00.000				20.00.000	25.00.000
35 22,287 24,110 25,326 30,391 34,950 39,144 43,058 36-44 25,011 27,057 28,421 34,105 39,221 43,928 48,321 45 29,283 31,679 33,276 39,931 45,921 51,431 56,574 46-49 34,029 36,814 38,670 46,404 53,364 59,768 65,745 50 39,270 42,483 44,625 53,550 61,583 68,973 75,870 51-54 45,094 48,783 51,243 61,491 70,715 79,201 87,121 55 49,477 53,525 56,224 67,468 77,589 86,899 95,589 56-59 54,347 58,794 61,758 74,110 85,226 95,453 1,04,999 60 61,815 66,873 70,244 84,293 96,937 1,08,570 1,19,427 61-64 70,113 75,849 79,673 95,608 1,09,949 1,23,143 1,35,458 65 79,943 86,484 90,845 1,09,014 1,25,366 1,40,410 1,54,451 66-69 90,866 98,301 1,03,257 1,23,909 1,42,495 1,59,595 1,75,554 70 1,01,516 1,09,822 1,15,360 1,38,432 1,59,196 1,78,300 1,96,130 71-74 1,13,350 1,22,624 1,28,807 1,54,668 1,77,753 1,99,084 2,18,992 75 1,24,000 1,34,145 1,40,909 1,69,191 1,94,454 2,17,789 2,99,568 76-79 1,35,833 1,46,947 1,54,356 1,85,227 2,13,011 2,38,573 2,62,430 80 1,45,418 1,57,316 1,65,248 1,98,298 2,28,042 2,55,407 2,80,948 Above 80 1,56,068 1,68,837 1,77,350 2,12,820 2,44,743 2,74,113 3,01,524 Family Size Age-band in years 30,0000 4,00,000 5,00,000 15,00,000 20,00,000 25,00,000 16days-34 27,073 29,288 30,765 36,918 42,455 47,550 52,305 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		16days-34				27,048			
45			22,287	24,110	25,326	30,391	34,950	39,144	43,058
45		36-44	25.011	27.057	28.421	34,105	39.221	43.928	48.321
1A+1C 46-49 34,029 36,814 38,670 46,404 53,364 59,768 65,745									
1A+1C 50 39,270 42,483 44,625 53,550 61,583 68,973 75,870 51-54 45,094 48,783 51,243 61,491 70,715 79,201 87,121 55 49,477 53,525 56,224 67,468 77,589 86,899 95,589 56-59 54,347 58,794 61,758 74,110 85,226 95,453 1,04,999 60 61,815 66,873 70,244 84,293 96,937 1,08,570 1,19,427 61-64 70,113 75,849 79,673 95,608 1,09,949 1,23,143 1,35,458 65 79,943 86,484 90,845 1,09,014 1,25,366 1,40,410 1,54,451 66-69 90,866 98,301 1,03,257 1,23,909 1,42,495 1,59,595 1,75,554 70 1,01,516 1,09,822 1,15,360 1,38,432 1,59,196 1,78,300 1,96,130 71-74 1,13,350 1,22,624 1,28,807 1,54,568 1,77,753 1,99,084 2,18,992 75 1,24,000 1,34,145 1,40,909 1,69,191 1,94,454 2,17,789 2,39,568 76-79 1,35,833 1,46,947 1,54,356 1,85,227 2,13,011 2,38,573 2,62,430 80 1,45,418 1,57,316 1,65,248 1,98,298 2,28,042 2,55,407 2,80,948 Above 80 1,56,068 1,68,837 1,77,350 2,12,820 2,44,743 2,74,113 3,01,524 Sum Insured in (Rs.) years 16days-34 27,073 29,288 30,765 36,918 42,455 47,550 52,305 35 27,817 30,093 31,610 37,933 43,622 48,857 53,743 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		46-49							
1A+1C 51-54 45,094 48,783 51,243 61,491 70,715 79,201 87,121		50							
1A+1C 55		51-54							
1A+1C 56-59 54,347 58,794 61,758 74,110 85,226 95,453 1,04,999 60 61,815 66,873 70,244 84,293 96,937 1,08,570 1,19,427 61-64 70,113 75,849 79,673 95,608 1,09,949 1,23,143 1,35,458 65 79,943 86,484 90,845 1,09,104 1,25,366 1,40,410 154,451 66-69 90,866 98,301 1,03,257 1,23,909 1,42,495 1,59,595 1,75,554 70 1,01,516 1,09,822 1,15,360 1,38,432 1,59,196 1,78,300 1,96,130 71-74 1,13,350 1,22,624 1,28,807 1,54,568 1,77,753 1,99,084 2,18,992 75 1,24,000 1,34,145 1,40,909 1,69,091 1,94,454 2,17,789 2,39,568 76-79 1,35,833 1,46,947 1,54,356 1,85,227 2,13,011 2,38,573 2,62,430 80 1,45,									
TA+1C 60		56-59							
65	1A+1C	60							
65		61-64	70.113	75.849	79.673	95.608	1.09.949	1.23.143	1.35.458
66-69 90,866 98,301 1,03,257 1,23,909 1,42,495 1,59,595 1,75,554 70		65							
To									
T1-74		70	1.01.516	1.09.822	1.15.360	1.38.432	1,59,196		1.96.130
Total Part		71-74							
76-79 1,35,833 1,46,947 1,54,356 1,85,227 2,13,011 2,38,573 2,62,430 80 1,45,418 1,57,316 1,65,248 1,98,298 2,28,042 2,55,407 2,80,948 Above 80 1,56,068 1,68,837 1,77,350 2,12,820 2,44,743 2,74,113 3,01,524 Eamily Size Sum Insured in (Rs.) years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 35 27,817 30,093 31,610 37,933 43,622 48,867 53,743 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,411 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702		75				1,69,091	1,94,454		
Above 80 1,56,068 1,68,837 1,77,350 2,12,820 2,44,743 2,74,113 3,01,524 Family Size Age-band in years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 16days-34 27,073 29,288 30,765 36,918 42,455 47,550 52,305 35 27,817 30,993 31,610 37,933 43,622 48,857 53,743 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		76-79	1,35,833		1,54,356	1,85,227	2,13,011		
Above 80 1,56,068 1,68,837 1,77,350 2,12,820 2,44,743 2,74,113 3,01,524 Sum Insured in (Rs.) years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 35 27,817 30,093 31,610 37,933 43,622 48,857 53,743 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		80	1,45,418	1,57,316	1,65,248	1,98,298	2,28,042	2,55,407	2,80,948
Table Tabl		Above 80			1,77,350	2,12,820	2,44,743	2,74,113	3,01,524
16days-34 27,073 29,288 30,765 36,918 42,455 47,550 52,305 35 27,817 30,093 31,610 37,933 43,622 48,857 53,743 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944	Family Cine	Age-band in			Sun	n Insured in (Rs.)		
35 27,817 30,093 31,610 37,933 43,622 48,857 53,743 36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944	Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
36-44 28,644 30,988 32,550 39,060 44,919 50,310 55,341 45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		16days-34	27,073	29,288	30,765	36,918	42,455	47,550	52,305
45 32,845 35,533 37,324 44,789 51,507 57,688 63,457 46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		35	27,817	30,093	31,610	37,933	43,622	48,857	53,743
46-49 37,513 40,583 42,629 51,154 58,828 65,887 72,476 50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		36-44	28,644	30,988	32,550	39,060	44,919	50,310	55,341
50 41,897 45,325 47,610 57,132 65,702 73,586 80,944		45	32,845	35,533	37,324	44,789	51,507	57,688	63,457
		46-49	37,513	40,583	42,629	51,154	58,828	65,887	72,476
		50	41,897	45,325	47,610	57,132	65,702	73,586	80,944
51-54 46,767 50,594 53,144 63,773 73,339 82,140 90,354		51-54	46,767	50,594	53,144	63,773	73,339	82,140	90,354
55 50,894 55,058 57,834 69,401 79,811 89,388 98,327		55	50,894	55,058	57,834	69,401	79,811	89,388	98,327
56-59 55,479 60,018 63,044 75,653 87,001 97,442 1,07,186			55,479	60,018		75,653	87,001	97,442	1,07,186
1A+2C 60 62,853 67,995 71,424 85,708 98,564 1,10,392 1,21,431	1A+2C								
61-64 71,046 76,858 80,734 96,880 1,11,412 1,24,782 1,37,260									
65 80,876 87,494 91,905 1,10,286 1,26,829 1,42,048 1,56,253									
66-69 91,799 99,310 1,04,318 1,25,181 1,43,958 1,61,233 1,77,357									
70 1,02,449 1,10,832 1,16,420 1,39,704 1,60,659 1,79,939 1,97,932									
71-74 1,14,283 1,23,633 1,29,867 1,55,840 1,79,216 2,00,722 2,20,794			, ,					1 /	, ., .
75 1,24,933 1,35,155 1,41,969 1,70,363 1,95,917 2,19,428 2,41,370		75	1,24,933	1,35,155	1,41,969	1,70,363	1,95,917	2,19,428	2,41,370

1,47,956 1,55,416 1,86,499 2,14,474

1,58,325 1,66,308 1,99,570 2,29,505

Above 80 1,57,001 1,69,847 1,78,411 2,14,093 2,46,206 2,75,751 3,03,326

76-79

80

1,36,766

1,46,351

2,40,211 2,64,232

2,82,751

2,57,046

Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

	Ana bandin			Cum	a luarread in /	Do \		
Family Size	Age-band in years	3,00,000	4,00,000	5,00,000	n Insured in (10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	32,894	35,585	37,379	44,855	51,583	57,773	63,550
	35	33,798	36,563	38,407	46,088	53,001	59,361	65,298
	36-44	34,803	37,650	39,549	47,458	54,577	61,126	67,239
	45	37,737	40,825	42,883	51,459	59,178	66,280	72,908
	46-49	40,997	44,352	46,588	55,905	64,291	72,006	79,207
	50	44,523	48,166	50,594	60,713	69,820	78,199	86,019
	51-54	48,441	52,404	55,046	66,055	75,964	85,079	93,587
	55	52,311	56,591	59,444	71,333	82,033	91,877	1,01,065
	56-59	56,611	61,243	64,331	77,197	88,777	99,430	1,09,373
1A+3C	60	63,890	69,118	72,603	87,123	1,00,192	1,12,215	1,23,436
IA-00	61-64	71,979	77,868	81,794	98,153	1,12,875	1,26,420	1,39,063
	65	81,809	88,503	92,965	1,11,558	1,12,073	1,43,687	1,58,056
	66-69	92,732	1,00,320	1,05,378	1,26,453	1,45,421	1,62,872	1,79,159
	70	1,03,382	1,11,841	1,17,480	1,40,976	1,62,122	1,81,577	1,99,735
	71-74	1,15,216	1,11,641	1,30,927	1,57,112	1,80,679	2,02,361	2,22,597
	75				, ,			
		1,25,866	1,36,164	1,43,029	1,71,635	1,97,380	2,21,066	2,43,173
	76-79	1,37,699	1,48,965	1,56,476	1,87,772	2,15,937	2,41,850	2,66,035
	80 Abous 80	1,47,284	1,59,335	1,67,368	2,00,842	2,30,968	2,58,685	2,84,553
	Above 80	1,57,934	1,70,856	1,79,471	2,15,365	2,47,670	2,77,390	3,05,129
Family Size	Age-band in	2.00.000	4.00.000		n Insured in (20.00.000	25.00.000
	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	20,575	22,259	23,381	28,057	32,266	36,138	39,752
	35	24,331	26,321	27,648	33,178	38,155	42,733	47,007
	36-44 45	28,503 34,293	30,835 37,099	32,390 38,970	38,867 46,764	44,698 53,778	50,061 60,232	55,067 66,255
	46-49	40,727	44,059	46,281	55,537	63,868	71,532	78,685
	50	48,859	52,856	55,521	66,625	76,619	85,813	94,395
	51-54	57,893	62,630	65,788	78,946	90,787	1,01,682	1,11,850
	55	64,080	69,323	72,818	87,381	1,00,489	1,12,547	1,23,802
	56-59	70,953	76,759	80,629	96,755	1,11,268	1,12,547	1,37,082
2A	60	81,036	87,667	92,087	1,10,504	1,27,080	1,42,329	1,56,562
	61-64	92,239	99,786	1,04,818	1,25,781	1,44,648	1,62,006	1,78,207
	65	1,05,347	1,13,967	1,19,713	1,43,655	1,65,204	1,85,028	2,03,531
	66-69	1,19,911	1,29,722	1,36,263	1,63,515	1,88,043	2,10,608	2,31,669
	70	1,34,111	1,45,084	1,52,399	1,82,879	2,10,311	2,35,548	2,59,103
	71-74	1,49,889	1,62,153	1,70,329	2,04,394	2,35,053	2,63,260	2,89,586
	75	1,64,089	1,77,515	1,86,465	2,23,758	2,57,322	2,88,200	3,17,020
	76-79	1,79,867	1,94,583	2,04,394	2,45,273	2,82,064	3,15,912	3,47,503
	80	1,92,647	2,08,409	2,18,917	2,62,700	3,02,106	3,38,358	3,72,194
	Above 80	2,06,847	2,23,771	2,35,053	2,82,064	3,24,374	3,63,299	3,99,629
Family Size	Age-band in			Sun	n Insured in (Rs.)		
railily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	28,336	30,655	32,200	38,640	44,437	49,769	54,746
	35	30,710	33,223	34,898	41,877	48,159	53,938	59,332
	36-44	33,348	36,076	37,895	45,474	52,295	58,570	64,427
	45	39,044	42,238	44,368	53,241	61,227	68,575	75,432
	46-49	45,372	49,085	51,560	61,872	71,152	79,691	87,660
	50	52,360	56,644	59,500	71,401	82,111	91,964	1,01,160
	51-54	60,125	65,044	68,324	81,988	94,287	1,05,601	1,16,161
	55 56 50	65,969	71,367	74,965	89,958	1,03,452	1,15,866	1,27,452
2A+1C	56-59	72,463	78,392	82,344	98,813	1,13,635	1,27,271	1,39,998
ZATIC	60	82,420	89,163	93,659	1,12,391	1,29,249	1,44,759	1,59,235
	61-64	93,483	1,01,132 1,15,312	1,06,231	1,27,477 1,45,352	1,46,599 1,67,154	1,64,191	1,80,610
	65 66-69	1,06,591		1,21,126			1,87,213 2,12,793	2,05,934
	66-69 70	1,21,155 1,35,355	1,31,068	1,37,676 1,53,813	1,65,212 1,84,575	1,89,994 2,12,262	2,12,793	2,34,072 2,61,506
	71-74	1,51,133	1,46,430 1,63,499	1,71,742	2,06,091	2,12,202	2,65,445	2,91,989
	71-74	1,65,333	1,78,860	1,87,879	2,06,091	2,57,004	2,05,445	3,19,424
	76-79	1,81,111	1,76,660	2,05,808	2,46,970	2,84,015	3,18,097	3,49,906
	80	1,93,891	2,09,755	2,20,331	2,40,370	3,04,056	3,40,543	3,74,597
	Above 80	2,08,091	2,09,733	2,36,467	2,83,760	3,26,325	3,65,484	4,02,032
		=,00,001	-,-0,111	=100,101	=,00,100	0,20,020	0,00,101	.,0=,00=

Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

	Ana band in			Cur	n Insured in (I	Po \		
Family Size	Age-band in	3,00,000	4.00.000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	years		4,00,000					
	16days-34	36,097	39,051	41,020	49,224	56,607	63,400	69,740
	35	37,090	40,124	42,147	50,577	58,163	65,143	71,657
	36-44	38,192	41,317	43,400	52,080	59,892	67,080	73,788
	45	43,794	47,377	49,766	59,719	68,677	76,918	84,610
	46-49	50,018	54,110	56,838	68,206	78,437	87,849	96,634
	50	55,862	60,433	63,480	76,176	87,602	98,114	1,07,926
	51-54	62,356	67,458	70,859	85,031	97,786	1,09,520	1,20,472
	55	67,859	73,411	77,112	92,534	1,06,415	1,19,184	1,31,103
	56-59	73,972	80,024	84,059	1,00,871	1,16,002	1,29,922	1,42,914
2A+2C	60	83,804	90,660	95,231	1,14,278	1,31,419	1,47,190	1,61,909
	61-64	94,727	1,02,478	1,07,645	1,29,174	1,48,550	1,66,376	1,83,013
	65	1,07,835	1,16,658	1,22,540	1,47,048	1,69,105	1,89,398	2,08,337
	66-69	1,22,399	1,32,414	1,39,090	1,66,908	1,91,944	2,14,978	2,36,475
	70	1,36,599	1,47,776	1,55,226	1,86,272	2,14,213	2,39,918	2,63,910
	71-74	1,52,377	1,64,844	1,73,156	2,07,787	2,38,955	2,67,630	2,94,393
	75	1,66,577	1,80,206	1,89,292	2,27,151	2,61,223	2,92,570	3,21,827
	76-79	1,82,355	1,97,275	2,07,222	2,48,666	2,85,966	3,20,282	3,52,310
	80	1,95,135	2,11,101	2,21,744	2,66,093	3,06,007	3,42,728	3,77,001
	Above 80	2,09,335	2,26,462	2,37,881	2,85,457	3,28,275	3,67,668	4,04,435
Family Size	Age-band in				n Insured in (l			
Family Size	years	3,00,000	4,00,000	Sur 5,00,000	10,00,000	Rs.) 15,00,000	20,00,000	25,00,000
Family Size	years 16days-34	43,858	47,447	5,00,000 49,839	10,00,000 59,807	15,00,000 68,777	77,031	84,734
Family Size	years 16days-34 35		47,447 48,751	5,00,000 49,839 51,209	10,00,000 59,807 61,451	15,00,000 68,777 70,668	77,031 79,149	84,734 87,063
Family Size	years 16days-34 35 36-44	43,858	47,447 48,751 50,200	5,00,000 49,839 51,209 52,731	10,00,000 59,807 61,451 63,278	15,00,000 68,777 70,668 72,769	77,031 79,149 81,502	84,734 87,063 89,652
Family Size	years 16days-34 35	43,858 45,064	47,447 48,751	5,00,000 49,839 51,209	10,00,000 59,807 61,451	15,00,000 68,777 70,668	77,031 79,149	84,734 87,063
Family Size	years 16days-34 35 36-44	43,858 45,064 46,404	47,447 48,751 50,200	5,00,000 49,839 51,209 52,731	10,00,000 59,807 61,451 63,278	15,00,000 68,777 70,668 72,769	77,031 79,149 81,502	84,734 87,063 89,652
Family Size	years 16days-34 35 36-44 45 46-49 50	43,858 45,064 46,404 50,316	47,447 48,751 50,200 54,433 59,135 64,221	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459	10,00,000 59,807 61,451 63,278 68,613	15,00,000 68,777 70,668 72,769 78,905	77,031 79,149 81,502 88,373	84,734 87,063 89,652 97,210
Family Size	years 16days-34 35 36-44 45 46-49 50 51-54	43,858 45,064 46,404 50,316 54,663	47,447 48,751 50,200 54,433 59,135	5,00,000 49,839 51,209 52,731 57,177 62,117	10,00,000 59,807 61,451 63,278 68,613 74,540	15,00,000 68,777 70,668 72,769 78,905 85,721	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439	84,734 87,063 89,652 97,210 1,05,609
Family Size	years 16days-34 35 36-44 45 46-49 50	43,858 45,064 46,404 50,316 54,663 59,364	47,447 48,751 50,200 54,433 59,135 64,221	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094	77,031 79,149 81,502 88,373 96,008 1,04,265	84,734 87,063 89,652 97,210 1,05,609 1,14,691
Family Size	years 16days-34 35 36-44 45 46-49 50 51-54	43,858 45,064 46,404 50,316 54,663 59,364 64,588	47,447 48,751 50,200 54,433 59,135 64,221 69,872	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783
Family Size	years 16days-34 35 36-44 45 46-49 50 51-54	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753
	years 16days-34 35 36-44 45 46-49 50 51-54 55 56-59	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830
	years 16days-34 35 36-44 45 46-49 50 51-54 55 56-59 60	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582
	years 16days-34 35 36-44 45 46-49 50 51-54 55 66-59 60 61-64	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589 1,50,501	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417
	years 16days-34 35 36-44 45 46-49 50 51-54 55 6-59 60 61-64 65	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971 1,09,079	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824 1,18,004	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058 1,23,954	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870 1,48,744	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589 1,50,501 1,71,056	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561 1,91,583	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417 2,10,741
	years 16days-34 35 36-44 45 46-49 50 51-54 55 66-59 60 61-64 65 66-69	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971 1,09,079 1,23,643	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824 1,18,004 1,33,760	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058 1,23,954 1,40,504	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870 1,48,744 1,68,604	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589 1,50,501 1,71,056 1,93,895	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561 1,91,583 2,17,162	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417 2,10,741 2,38,879
	years 16days-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971 1,09,079 1,23,643 1,37,843	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824 1,18,004 1,33,760 1,49,121	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058 1,23,954 1,40,504 1,56,640	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870 1,48,744 1,68,604 1,87,968	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589 1,50,501 1,71,056 1,93,895 2,16,163	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561 1,91,583 2,17,162 2,42,103	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417 2,10,741 2,38,879 2,66,313
	years 16days-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70 71-74	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971 1,09,079 1,23,643 1,53,621	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824 1,18,004 1,33,760 1,49,121 1,66,190	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058 1,23,954 1,40,504 1,56,640 1,74,569	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870 1,48,744 1,68,604 1,87,968 2,09,483	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589 1,50,501 1,71,056 1,93,895 2,16,163 2,40,906	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561 1,91,583 2,17,162 2,42,103 2,69,814	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417 2,10,741 2,38,879 2,66,313 2,96,796
	years 16days-34 35 36-44 45 46-49 50 51-54 55 66-59 60 61-64 65 66-69 70 71-74	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971 1,09,079 1,23,643 1,37,843 1,53,621 1,67,821	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824 1,18,004 1,33,760 1,49,121 1,66,190 1,81,552	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058 1,23,954 1,40,504 1,56,640 1,74,569 1,90,706	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870 1,48,744 1,68,604 1,87,968 2,09,483 2,28,847	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,50,501 1,71,056 1,93,895 2,16,163 2,40,906 2,63,174	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561 1,91,583 2,17,162 2,42,103 2,69,814 2,94,755	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417 2,10,741 2,38,879 2,66,313 2,96,796 3,24,230
	years 16days-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70 71-74 75 76-79	43,858 45,064 46,404 50,316 54,663 59,364 64,588 69,748 75,482 85,187 95,971 1,09,079 1,23,643 1,37,843 1,53,621 1,67,821 1,83,599	47,447 48,751 50,200 54,433 59,135 64,221 69,872 75,455 81,657 92,157 1,03,824 1,18,004 1,33,760 1,49,121 1,66,190 1,81,552 1,98,621	5,00,000 49,839 51,209 52,731 57,177 62,117 67,459 73,395 79,259 85,775 96,804 1,09,058 1,23,954 1,40,504 1,56,640 1,74,569 1,90,706 2,08,635	10,00,000 59,807 61,451 63,278 68,613 74,540 80,951 88,074 95,111 1,02,929 1,16,164 1,30,870 1,48,744 1,68,604 1,87,968 2,09,483 2,28,847 2,50,362	15,00,000 68,777 70,668 72,769 78,905 85,721 93,094 1,01,285 1,09,377 1,18,369 1,33,589 1,50,501 1,71,056 1,93,895 2,16,163 2,40,906 2,63,174 2,87,916	77,031 79,149 81,502 88,373 96,008 1,04,265 1,13,439 1,22,503 1,32,573 1,49,620 1,68,561 1,91,583 2,17,162 2,42,103 2,69,814 2,94,755 3,22,466	84,734 87,063 89,652 97,210 1,05,609 1,14,691 1,24,783 1,34,753 1,45,830 1,64,582 1,85,417 2,10,741 2,38,879 2,66,313 2,96,796 3,24,230 3,54,713

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Family Size	Age-band in			Sun	n Insured in (l	Rs.)		
Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	17,063	18,459	19,389	23,267	26,757	29,968	32,965
	35	19,171	20,740	21,786	26,143	30,064	33,672	37,039
	36-44	21,515	23,275	24,448	29,338	33,739	37,787	41,566
	45	25,189	27,250	28,624	34,349	39,502	44,242	48,666
	46-49	29,273	31,668	33,264	39,917	45,905	51,413	56,555
	50	33,781	36,545	38,387	46,065	52,975	59,332	65,265
	51-54	38,790	41,964	44,080	52,896	60,830	68,130	74,943
	55	42,561	46,043	48,364	58,037	66,743	74,752	82,227
	56-59	46,750	50,575	53,125	63,750	73,313	82,110	90,321
1A+1C	60	53,174	57,525	60,425	72,510	83,387	93,393	1,02,733
	61-64	60,312	65,247	68,536	82,244	94,580	1,05,930	1,16,523
	65	68,768	74,395	78,146	93,775	1,07,842	1,20,782	1,32,861
	66-69	78,165	84,560	88,824	1,06,588	1,22,576	1,37,286	1,51,014
	70	87,326	94,471	99,234	1,19,081	1,36,943	1,53,376	1,68,714
	71-74	97,505	1,05,483	1,10,801	1,32,962	1,52,906	1,71,255	1,88,380
	75	1,06,667	1,15,394	1,21,212	1,45,454	1,67,273	1,87,345	2,06,080
	76-79	1,16,846	1,26,406	1,32,779	1,59,335	1,83,235	2,05,224	2,25,746
	80	1,25,091	1,35,326	1,42,149	1,70,579	1,96,165	2,19,705	2,41,676
	Above 80	1,34,252	1,45,237	1,52,559	1,83,071	2,10,532	2,35,796	2,59,375

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal, Malkaiciri, Ahmed Nagar and Gwalior

Family Size Age-band	Hyder		, Wayanad, In	idore, K V Ra	nga Reddy, M			Nagar and G	walior
Telegraphic	Family Size	Age-band							
35	r diffilly 0120								
38-44 24,640 26,656 28,000 33,600 33,640 43,277 47,605 45									
45			23,929	25,887	27,192	32,630	37,525	42,028	46,230
50 36,040 38,999 40,955 49,146 56,518 63,300 69,830 51-54 40,230 43,521 45,716 58,859 63,088 70,724 55 47,724 51,629 54,232 65,078 74,840 83,821 92,203 66-59 47,724 51,629 54,232 65,078 74,840 83,821 92,203 61-64 61,114 66,115 69,448 83,338 95,839 10,7339 11,80,73 66-69 79,967 85,428 89,736 1,07,863 1,23,835 138,695 152,565 70 81,29 95,339 1,00,146 12,0175 138,322 154,766 17,264 71-74 93,308 106,351 1,17,73 1,24,056 1,54,165 1,72,664 1,99,31 75 10,74,69 11,626 1,22,124 1,46,549 1,86,531 1,87,55 2,07,830 76-79 1,17,648 1,22,724 1,33,691 1,60,430 1,84,494 2,06,633 2,27,297 80 1,25,984 1,36,194 1,43,061 1,71,673 1,97,424 2,21,115 2,43,226 Ape-band 1,24,29 33,33 39,646 45,92 1,104 45,93 76-79 1,17,648 1,22,74 1,33,691 1,60,430 1,84,494 2,06,633 2,27,297 80 1,25,993 30,000 1,30,194 1,43,061 1,71,673 1,97,424 2,21,115 2,43,226 Ape-band 1,24,274 1,33,274 1,34,061 1,71,673 1,97,424 2,21,115 2,43,226 76-79 1,17,648 1,22,274 1,33,691 1,60,430 1,64,494 2,06,633 2,27,297 80 1,25,993 30,000 1,30,194 1,43,061 1,71,673 1,97,424 2,21,115 2,43,226 76-79 1,17,648 1,22,274 1,33,691 1,60,430 1,64,494 2,06,633 2,27,297 80 1,25,993 33,23,37 34,020 40,824 46,948 52,582 57,840 45 32,666 36,152 40,075 40,091 55,006 7,006 7,006 7,006 7,006 76-79 1,46,694 50,799 47,552 58,22 56,345 73,187 80,505 50 34,299 44,680 51,135 61,362 70,566 79,034 80,937 55 44,999 44,680 51,135 61,362 70,566 79,034 80,937 55 44,999 44,680 51,135 61,362 70,566 79,034 80,937 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,65,539 1,74,074 1,19,181 77-70 88,931 96,207 1,01,088 1,21,270 1,39,400 1,36,68 1,74,0									
14+2C									
14+2C									
1A+2C 60									
14+2C									
61-64 61.114 66.115 69.448 83.38 95.839 10.7339 1.18.073 65 69.571 75.263 79.058 94.870 10.9100 1.22.192 1.34.411 66-69 78.967 85.428 89.736 1.07.683 1.23.835 1.38.695 1.52.565 70 88.129 95.339 1.00.146 1.20.175 1.38.202 1.54.786 1.70.264 1.99.641 71-74 99.8038 1.06.351 1.11,713 1.34.056 1.54.165 1.72.664 1.99.641 75 1.07.469 1.16.262 1.22.124 1.46.549 1.88.531 1.88.755 2.07.630 80 1.25.894 1.36.194 1.43.061 1.71.673 1.97.424 2.21.115 2.43.226 Above 80 1.35.055 1.46.105 1.53.471 1.84.166 2.11,791 2.37.205 2.60.926 Family Size in years 3.00.000 4.00.000 5.00.000 10.00.000 15.00.000 20.00.000 25.00.000 16days-34 2.938 2.387 3.4020 40.024 46.948 52.562 57.840 45 32.462 35.118 36.894 42.266 60.060 67.268 73.945 46-49 35.266 38.152 40.075 48.091 55.304 61.941 68.135 50 38.299 41.433 43.522 52.226 60.060 67.268 73.95 55 44.999 48.680 51.135 61.362 70.566 79.034 61.941 68.135 14+3C 60 54.960 59.456 62.454 74.945 86.187 96.529 1.06.182 14+3C 60 54.960 59.456 62.454 74.945 86.187 96.529 1.06.182 14+3C 60 54.960 59.456 60.456 79.097 1.10.088 1.21.277 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.015 82.71 1.24.015 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 1.25.094 1.24.015 77.1815 77.71 1.25.094 1.24.015 1.25.094 1.24.015 1.25.094 1.24.015 1.25.094 1.24.015 1.25.094 1.24.094 1.24.095 1.24.094 1.24.015 1.25.094 1.24.094 1.24.015 1.25.094 1.25.094 1.25.094 1.25.094 1.25.094 1.25.094 1.25.094 1.25.094 1.2									
65 66-99 78,967 85,428 89,736 1,09,100 1,22,192 1,34,411 66-69 78,967 85,428 89,736 1,07,683 1,23,835 1,38,895 1,52,565 70 88,129 95,339 1,00,146 1,20,175 1,38,202 1,54,786 1,70,284 71-74 99,308 1,06,351 1,11,713 1,34,056 1,54,165 1,72,664 1,89,391 75 1,07,469 1,16,262 1,22,124 1,46,549 1,68,531 1,88,755 2,07,630 76-79 1,17,648 1,27,274 1,33,691 1,60,430 1,84,494 2,06,633 2,27,297 80 1,25,894 1,36,194 1,43,061 1,71,673 1,97,424 2,21,115 2,43,226 Above 80 1,35,055 1,46,105 1,53,471 1,84,166 2,11,791 2,37,205 2,60,926 Family Size Age-band	1A+2C								1,04,457
			61,114	66,115				1,07,339	1,18,073
To									
T1-74									
Total									
Family Size Ramily Size									
Ramily Size									
Family Size Above 80									
Family Size									
Family Size			1,35,055	1,46,105				2,37,205	2,60,926
16days-34 28,296 30,611 32,154 38,585 44,373 49,697 54,66170 35 29,073 31,452 33,038 39,646 45,592 51,064 56,170 36-44 29,938 32,387 34,020 40,824 46,948 52,582 57,840 45 32,462 35,118 36,889 44,266 50,906 57,015 62,716 46-49 35,266 38,152 40,075 48,091 55,304 61,941 68,135 50 38,299 41,433 43,522 52,226 60,060 67,268 73,994 51-54 41,669 46,079 47,352 56,822 65,345 73,187 80,505 55 44,999 48,680 51,135 61,362 70,566 79,034 86,937 56-59 48,698 52,682 55,338 66,406 76,367 85,531 94,084 61-64 61,917 66,983 70,360 84,432 97,097 1,08,749 1,10,624 65 70,374 76,131 79,970 95,964 1,10,359 1,23,602 1,35,962 66-69 79,770 86,296 90,648 1,08,777 1,25,094 1,40,105 1,54,115 70 88,931 96,207 1,01,058 1,21,270 1,39,460 1,66,195 1,71,815 71-74 99,110 1,07,219 1,12,625 1,35,151 1,55,423 1,74,074 1,19,1481 76-79 1,18,451 1,28,142 1,34,603 1,47,643 1,69,790 1,90,164 2,09,181 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,96,682 2,22,524 2,44,777 Above 80 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 34,195 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 56-69 1,03,150 1,11,589 1,17,1215 1,40,658 1,61,757 1,91,664 1,53,296 66-69 1,03,150 1,11,589 1,17,1215 1,40,658 1,61,757 1,91,664 1,53,296 66-69 1,03,150 1,11,589 1,17,1215 1,40,658 1,61,757 1,91,664 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,350 2,47,914 2,7706 76-79 1,54,724 1,67	Family Size								
35 29,073 31,452 33,038 39,646 45,592 51,064 56,170 36-44 29,938 32,337 34,020 40,824 46,948 52,582 57,840 45 32,462 35,118 36,889 44,266 60,906 67,015 62,716 46-49 35,266 38,152 40,075 48,091 55,304 61,941 68,135 50 38,299 41,433 43,522 52,226 60,060 67,268 73,994 51-54 41,6699 48,680 51,135 61,362 70,566 79,034 86,937 55-5 44,999 48,680 51,135 61,362 70,566 79,034 86,937 56-59 48,688 52,682 55,338 66,406 76,367 85,531 94,084 66 16-4 61,917 66,933 70,360 84,432 97,097 1,08,749 1,19,624 65 70,374 76,131 79,970 95,964 1,10,359 1,23,602 1,35,962 66-69 79,770 86,296 90,648 1,08,777 1,25,994 1,40,105 1,54,115 70 88,931 96,207 1,01,058 1,21,270 1,39,460 1,56,195 1,71,815 71-74 99,110 1,07,219 1,12,625 1,35,151 1,55,423 1,74,074 1,91,481 75 1,08,272 1,17,130 1,23,036 1,47,643 1,69,790 1,90,164 2,09,181 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,98,682 2,22,524 2,44,777 80 1,35,867 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 Family Size Age-band in years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 16days-34 17,699 19,147 20,113 24,135 27,556 31,086 34,195 35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 36-44 24,519 26,525 27,862 33,434 38,450 43,063 47,370 45 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,152 59,632 62,639 75,167 86,442 96,815 1,66,993 15,154 49,801 53,875 56,592 67,910 78,097 87,468 96,215 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,77,920 66-69 1,03,156 1,15,24,804 1,31,096 1,00,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,156 1,152,430 1,17,215 1,40,658 1,61,757 1,81,168 1,79,288 71-774 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 66-69 1,03,156 1,16,370 1,11,589 1,17,217 1,18,316 1,75,823 2,02,197 2,26,460 2,49,106 66-69 1,03,156 1,14,152 1,152,701 1,160,400 1,92,480 2,21,352 2,47,914 2,72,706 66-69 1,03,156 1,141,152 1,152,701 1,160,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,242 1,163,384 1,16	- anning Oize								
36-44 29,938 32,387 34,020 40,824 46,948 52,582 57,840 45									. ,
45 32,462 35,118 36,889 44,266 50,906 57,015 62,716 46-49 35,266 38,152 40,075 49,091 55,304 61,941 68,135 50 38,299 41,433 43,522 52,226 60,060 67,268 73,994 51-54 41,669 45,079 47,352 56,822 65,345 73,187 80,505 55 44,999 48,680 51,135 61,362 70,566 79,034 86,937 56-59 48,698 52,682 55,338 66,406 76,367 85,531 94,084 60 54,960 59,456 62,454 74,945 86,187 96,529 1,06,182 61-64 61,917 66,983 70,360 84,432 97,097 1,08,749 1,19,624 65 70,374 76,131 79,970 95,964 1,10,359 1,3602 1,35,962 66-69 79,770 86,296 90,648 1,08,777 1,25,094 1,40,105 1,54,115 70 88,931 96,207 1,01,058 1,21,270 1,39,460 1,56,195 1,71,815 71-74 99,110 1,07,219 1,12,625 1,35,151 1,55,423 1,74,074 1,91,481 75 1,08,272 1,17,130 1,23,036 1,47,643 1,69,790 1,90,164 2,99,811 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,98,682 2,22,524 2,44,777 Above 80 1,35,657 1,46,973 1,54,383 1,85,260 2,13,049 2,36,615 2,62,476 Family Size Age-band in years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,660 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,666 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56 50,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,156 1,11,589 1,17,215 1,40,688 1,61,757 1,81,168 1,92,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,2,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,177 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76 1,67,718 1,79,277 1,88,316 2,25,9									
46-49 35,266 38,152 40,075 48,091 55,304 61,941 68,135							,		
1A+3C 15-54 41,669 45,079 47,352 52,226 60,060 67,268 73,994									- /
TA+3C									
1A+3C									
Table Tabl									
TA+3C 60 54,960 59,456 62,454 74,945 86,187 96,529 1,06,182									
61-64 61,917 66,983 70,360 84,432 97,097 1,08,749 1,19,624 65 70,374 76,131 79,970 95,964 1,10,359 1,23,602 1,35,962 70 88,931 96,207 1,01,058 1,21,270 1,39,460 1,56,195 1,71,815 71-74 99,110 1,07,219 1,12,625 1,35,151 1,55,423 1,74,074 1,91,481 75 1,08,272 1,17,130 1,23,036 1,47,643 1,89,790 1,90,164 2,09,181 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,98,682 2,22,524 2,44,777 Above 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 80 1,36,36 1,									
65	1A+3C								
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TO 88,931 96,207 1,01,058 1,21,270 1,39,460 1,56,195 1,71,815 71-74 99,110 1,07,219 1,12,625 1,35,151 1,55,423 1,74,074 1,91,481 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,98,682 2,22,524 2,44,777 Above 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 Sum Insured in (Rs.) Insured in (passage) 3,00,000 4,00,000 5,00,000 15,00,000 20,00,000 25,00,000 35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 36 42,519 26,525 27,862 33,434 38,450 43,063									
71-74 99,110 1,07,219 1,12,625 1,35,151 1,55,423 1,74,074 1,91,481 75 1,08,272 1,17,130 1,23,036 1,47,643 1,69,790 1,90,164 2,09,181 76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,98,682 2,22,524 2,44,777 Above 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 Sum Insured in (Rs.) 16days-34 17,699 19,147 20,113 24,135 27,756 31,086 34,195 35 20,929 22,642 23,783 26,540 32,821 36,760 40,436 45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686									
75									
76-79 1,18,451 1,28,142 1,34,603 1,61,524 1,85,753 2,08,043 2,28,847 80 1,26,696 1,37,062 1,43,973 1,72,767 1,98,682 2,22,524 2,44,777 Above 80 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 Family Size Age-band in years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 16days-34 17,699 19,147 20,113 24,135 27,756 31,086 34,195 35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 36-44 24,519 26,525 27,862 33,434 38,450 43,063 47,370 45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>									
Ramily Size Age-band									
Above 80 in years 1,35,857 1,46,973 1,54,383 1,85,260 2,13,049 2,38,615 2,62,476 Sum Insured in (Rs.) 16days-34 17,699 19,147 20,113 24,135 27,756 31,086 34,195 35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686 50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,498 46 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621<									
Ramily Size									
Table Tabl		Above 80	1,35,857	1,46,973				2,38,615	2,62,476
16days-34	Family Size	Age-band			Surr	ı Insured in (Rs.)		
35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 36-44 24,519 26,525 27,862 33,434 38,450 43,063 47,370 45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686 50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 61,644 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167	Failily Size	in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
35 20,929 22,642 23,783 28,540 32,821 36,760 40,436 36-44 24,519 26,525 27,862 33,434 38,450 43,063 47,370 45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686 50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 61,644 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167		16days-34	17.699	19.147	20.113	24.135	27.756	31.086	34.195
36-44 24,519 26,525 27,862 33,434 38,450 43,063 47,370 45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686 50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 46 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,					-	-			
45 29,500 31,913 33,522 40,227 46,261 51,812 56,993 46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686 50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 460 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658									
46-49 35,034 37,901 39,812 47,774 54,940 61,533 67,686 50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 460 69,709 75,412 79,214 96,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,									
50 42,029 45,468 47,760 57,312 65,909 73,818 81,200 51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 60 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,928 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519							,		
51-54 49,801 53,875 56,592 67,910 78,097 87,468 96,215 55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 60 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,296 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,0,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,									
55 55,122 59,632 62,639 75,167 86,442 96,815 1,06,496 56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 60 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,808 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384								,	
56-59 61,035 66,029 69,358 83,230 95,714 1,07,200 1,17,920 60 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1								,	
2A 60 69,709 75,412 79,214 95,057 1,09,316 1,22,434 1,34,677 61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167					- '				
61-64 79,346 85,838 90,166 1,08,199 1,24,429 1,39,360 1,53,296 65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167			. ,						
65 90,621 98,036 1,02,979 1,23,574 1,42,111 1,59,164 1,75,080 66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167	2A	60	69,709	75,412	79,214	95,057	1,09,316	1,22,434	1,34,677
66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167		61-64	79,346	85,838	90,166	1,08,199	1,24,429	1,39,360	1,53,296
66-69 1,03,150 1,11,589 1,17,215 1,40,658 1,61,757 1,81,168 1,99,285 70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167		65	90,621	98,036	1,02,979	1,23,574	1,42,111	1,59,164	1,75,080
70 1,15,365 1,24,804 1,31,096 1,57,315 1,80,913 2,02,622 2,22,884 71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167		66-69	1,03,150						
71-74 1,28,937 1,39,486 1,46,519 1,75,823 2,02,197 2,26,460 2,49,106 75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167									
75 1,41,152 1,52,701 1,60,400 1,92,480 2,21,352 2,47,914 2,72,706 76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167									
76-79 1,54,724 1,67,384 1,75,823 2,10,988 2,42,636 2,71,752 2,98,927 80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167									
80 1,65,718 1,79,277 1,88,316 2,25,979 2,59,876 2,91,061 3,20,167									
Above 80 1,77,933 1,92,491 2,02,197 2,42,636 2,79,031 3,12,515 3,43,766									
		Above 80	1,77,933	1,92,491	2,02,197	2,42,636	2,79,031	3,12,515	3,43,766

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

Hydera		, wayanad, in	idore, K V Ra		ledchal Malk		Nagar and G	wallor
Family Size	Age-band				n Insured in (
Tunning Gize	in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	24,375	26,370	27,699	33,239	38,225	42,812	47,093
	35	26,417	28,579	30,020	36,024	41,427	46,398	51,038
	36-44	28,686	31,033	32,598	39,117	44,985	50,383	55,421
	45	33,586	36,334	38,166	45,799	52,669	58,989	64,888
	46-49	39,030	42,223	44,352	53,223	61,206	68,551	75,406
	50	45,041	48,726	51,183	61,420	70,633	79,109	87,020
	51-54	51,720	55,952	58,773	70,528	81,107	90,840	99,924
	55	56,748	61,391	64,486	77,383	88,991	99,670	1,09,636
	56-59	62,334	67,434	70,834	85,000	97,750	1,09,481	1,20,429
2A+1C	60	70,899	76,700	80,567	96,680	1,11,182	1,24,524	1,36,977
	61-64	80,416	86,995	91,382	1,09,658	1,26,107	1,41,240	1,55,363
	65	91,691	99,193	1,04,195	1,25,034	1,43,789	1,61,043	1,77,148
	66-69	1,04,220	1,12,747	1,18,431	1,42,118	1,63,435	1,83,048	2,01,352
	70	1,16,435	1,25,961	1,32,312	1,58,775	1,82,591	2,04,502	2,24,952
	71-74	1,30,007	1,40,644	1,47,735	1,77,282	2,03,875	2,28,340	2,51,174
	75	1,42,222	1,53,858	1,61,616	1,93,939	2,23,030	2,49,794	2,74,773
	76-79	1,55,794	1,68,541	1,77,039	2,12,447	2,44,314	2,73,632	3,00,995
	80	1,66,788	1,80,434	1,89,532	2,27,438	2,61,554	2,92,940	3,22,234
	Above 80	1,79,003	1,93,649	2,03,413	2,44,095	2,80,709	3,14,394	3,45,834
	Age-band	.,. 0,000	.,00,0.0		n Insured in (-,,001	-, .0,00 /
Family Size	in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	31,051	33,592	35,286	42,343	48,694	54,538	59,991
	35	31,905	34,515	36,256	43,507	50,033	56,037	61,641
	36-44	32,854	35,542	37,334	44,800	51,520	57,703	63,473
	45	37,672	40,754	42,809	51,371	59,077	66,166	72,782
	46-49	43,026	46,546	48,893	58,672	67,473	75,569	83,126
	50	48,054	51,985	54,606	65,528	75,357	84,400	92,839
	51-54	53,640	58,028	60,954	73,145	84,117	94,211	1,03,632
	55	58,373	63,149	66,333	79,599	91,539	1,02,524	1,12,776
	56-59	63,632	68,838	72,309	86,771	99,787	1,11,761	1,12,776
2A+2C	60	72,089	77,987	81,919	98,303	1,13,049	1,26,615	
ZATZU	61-64		88,153	92,598	1,11,117	1,13,049	1,43,119	1,39,276
	65	81,486						1,57,431
	66-69	92,761	1,00,351 1,13,904	1,05,411 1,19,647	1,26,493 1,43,577	1,45,467 1,65,113	1,62,923 1,84,927	1,79,215 2,03,420
	70	1,05,290 1,17,505	1,13,904	1,19,047	1,60,234	1,84,269	2,06,381	
								2,27,019
	71-74	1,31,077	1,41,802	1,48,951	1,78,741	2,05,553	2,30,219	2,53,241
	75	1,43,292	1,55,016	1,62,832	1,95,398	2,24,708	2,51,673	2,76,840
	76-79	1,56,864	1,69,699	1,78,255	2,13,906	2,45,992	2,75,511	3,03,062
	80 About 90	1,67,858	1,81,592	1,90,748 2,04,629	2,28,897	2,63,232	2,94,820	3,24,302
	Above 80	1,80,073	1,94,806	, ,	2,45,554	2,82,387	3,16,274	3,47,901
Family Size	Age-band	2.00.000	4.00.000		n Insured in (20.00.000	25.00.000
	in years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	37,727	40,814	42,872	51,446	59,163	66,263	72,889
	35	38,765	41,936	44,051	52,861	60,790	68,085	74,893
	36-44 45	39,917	43,183	45,360 49,185	54,432	62,597	70,109	77,120
		43,283	46,824		59,022	67,875	76,020	83,622
	46-49	47,022	50,869	53,434 58,029	64,121	73,739	82,588	90,846
	50 51-54	51,066 55,559	55,244 60,105	,	69,635 75,763	80,081	89,690	98,659
	55	59,998	64,907	63,135	81,816	87,127	97,582 1,05,379	1,07,340 1,15,917
	56-59	64,930		68,180	88,541	94,088 1,01,823	1,14,041	, ,
2A+3C			70,243	73,785				1,25,446
	60	73,279	79,275	83,272	99,926	1,14,915	1,28,705	1,41,576
	61-64	82,556	89,311	93,814	1,12,576	1,29,463	1,44,998	1,59,498
	65	93,831	1,01,509	1,06,627	1,27,952	1,47,145	1,64,802	1,81,282
	66-69	1,06,360	1,15,062	1,20,863	1,45,036	1,66,791	1,86,806	2,05,487
	70	1,18,575	1,28,276	1,34,744	1,61,693	1,85,947	2,08,261	2,29,087
	71-74	1,32,147	1,42,959	1,50,167	1,80,201	2,07,231	2,32,098	2,55,308
	75	1,44,362	1,56,174	1,64,048	1,96,858	2,26,386	2,53,553	2,78,908
	76-79	1,57,935	1,70,856	1,79,471	2,15,365	2,47,670	2,77,390	3,05,130
	80	1,68,928	1,82,750	1,91,964	2,30,357	2,64,910	2,96,699	3,26,369
	Above 80	1,81,143	1,95,964	2,05,845	2,47,013	2,84,065	3,18,153	3,49,969

Zone D: Rest of India

			Zon	e D: Rest of I	idia			
Family Size	Age-band in				n Insured in (I			
Tulliny 0120	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	13,330	14,421	15,148	18,178	20,904	23,413	25,754
	35	14,978	16,203	17,020	20,424	23,488	26,306	28,937
	36-44	16,808	18,183	19,100	22,920	26,358	29,521	32,474
	45	19,679	21,289	22,363	26,835	30,861	34,564	38,020
	46-49	22,869	24,740	25,988	31,185	35,863	40,167	44,183
	50 51-54	26,391	28,551	29,990	35,988	41,386	46,353	50,988
	55	30,305 33,251	32,784 35,971	34,437 37,785	41,325 45,342	47,524 52,143	53,226 58,400	58,549 64,240
	56-59	36,524	39,512	41,504	49,805	57,276	64,149	70,564
1A+1C	60	41,542	44,941	47,207	56,649	65,146	72,963	80,260
IATIC	61-64	47,119	50,974	53,544	64,253	73,891	82,758	91,033
	65	53,725	58,121	61,052	73,262	84,251	94,361	1,03,797
	66-69	61,066	66,063	69,393	83,272	95,763	1,07,254	1,17,980
	70	68,223	73,805	77,527	93,032	1,06,987	1,19,825	1,31,808
	71-74	76,176	82,409	86,564	1,03,876	1,19,458	1,33,793	1,47,172
	75	83,333	90,151	94,697	1,13,636	1,30,682	1,46,363	1,61,000
	76-79	91,286	98,755	1,03,734	1,24,481	1,43,153	1,60,331	1,76,364
	80	97,727	1,05,723	1,11,054	1,33,265	1,53,254	1,71,645	1,88,809
	Above 80	1,04,885	1,13,466	1,19,187	1,43,024	1,64,478	1,84,215	2,02,637
Family Size	Age-band in			Sur	n Insured in (I	₹s.)		
Failily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	18,194	19,683	20,675	24,810	28,532	31,956	35,151
	35	18,694	20,224	21,244	25,492	29,316	32,834	36,118
	36-44	19,250	20,825	21,875	26,250	30,188	33,810	37,191
	45	22,073	23,880	25,084	30,100	34,615	38,769	42,646
	46-49	25,211	27,273	28,648	34,378	39,535	44,279	48,707
	50	28,156	30,460	31,996	38,395	44,154	49,453	54,398
1A+2C	51-54	31,430	34,001	35,715	42,858	49,287	55,202	60,722
	55	34,203	37,001	38,867	46,640	53,636	60,073	66,080
	56-59 60	37,284	40,335	42,369	50,842	58,469	65,485	72,033
	61-64	42,240 47,746	45,696 51,652	48,000 54,256	57,600 65,108	66,240 74,874	74,188 83,859	81,607 92,245
	65	54,352	58,799	61,764	74,117	85,234	95,463	1,05,009
	66-69	61,693	66,741	70,106	84,127	96,746	1,08,356	1,19,191
	70	68,850	74,484	78,239	93,887	1,07,970	1,20,926	1,33,019
	71-74	76,803	83,087	87,276	1,04,731	1,20,441	1,34,894	1,48,383
	75	83,960	90,830	95,409	1,14,491	1,31,665	1,47,465	1,62,211
	76-79	91,913	99,433	1,04,446	1,25,336	1,44,136	1,61,432	1,77,575
	80	98,354	1,06,401	1,11,766	1,34,120	1,54,237	1,72,746	1,90,021
	Above 80	1,05,512	1,14,144	1,19,900	1,43,879	1,65,461	1,85,317	2,03,848
Family Size	Age-band in			Sur	n Insured in (I	Rs.)		
Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	22,106	23,915	25,120	30,144	34,666	38,826	42,709
	35	22,714	24,572	25,811	30,973	35,619	39,893	43,883
	36-44	23,389	25,303	26,578	31,894	36,678	41,079	45,187
	45	25,361	27,436	28,819	34,583	39,770	44,543	48,997
	46-49	27,552	29,806	31,309	37,571	43,206	48,391	53,230
	50	29,921	32,370	34,002	40,802	46,922	52,553	57,808
	51-54 55	32,554 35,155	35,218 38,032	36,993 39,949	44,392 47,939	51,051 55,130	57,177 61,745	62,895 67,920
	56-59	38,045	41,158	43,233	51,880	59,662	66,821	73,503
1A+3C	60	42,937	46,450	48,792	58,551	67,333	75,413	82,955
1A+3C	61-64	48,373	52,330	54,969	65,963	75,857	84,960	93,456
	65	54,979	59,478	62,477	74,972	86,218	96,564	1,06,220
	66-69	62,320	67,419	70,818	84,982	97,729	1,09,457	1,20,403
	70	69,477	75,162	78,952	94,742	1,08,953	1,22,028	1,34,230
	71-74	77,430	83,765	87,989	1,05,586	1,21,424	1,35,995	1,49,595
	75	84,587	91,508	96,122	1,15,346	1,32,648	1,48,566	1,63,423
	76-79	92,540	1,00,111	1,05,159	1,26,191	1,45,119	1,62,533	1,78,787
	80	98,981	1,07,080	1,12,479	1,34,975	1,55,221	1,73,847	1,91,232
	Above 80	1,06,139	1,14,823	1,20,612	1,44,734	1,66,445	1,86,418	2,05,060

	Res		

		Age-band in			Sun	a Incurad in /	De \		
16days-34 13,828 14,959 15,773 18,856 21,884 24,286 26,775 35 163 17,889 18,581 22,297 22,681 31,590 31,59	Family Size		3.00.000	4.00.000				20,00,000	25,00,000
35			_ , ,	, ,					
## 46-99									
2A		45	23,047	24,932	26,189		36,141	40,478	44,526
Single S		46-49					42,922	48,073	
2A 2A 55. 43,064 46,588 48,937 58,724 67,533 75,637 83,200 60 54,460 58,916 61,886 74,263 85,403 95,651 1,05,217 61-64 61,989 67,061 70,442 48,530 72,100 1,08,875 1,19,763 65 70,798 76,590 80,452 96,543 1,11,024 1,24,347 1,36,781 66-69 80,586 87,179 91,575 10,9,889 1,26,373 1,41,538 1,56,991 70 90,129 97,503 10,2419 1,22,903 1,41,338 1,56,991 71-74 10,07,32 1,08,974 1,14,468 1,37,362 1,57,966 1,76,922 1,94,814 75 1,10,275 1,19,297 1,25,312 1,16,0,375 1,12,931 1,9,3683 2,13,051 76-79 1,20,878 1,30,768 1,37,362 1,64,843 1,89,559 2,13,993 2,13,06 2,35,537 80 1,29,467 1,40,060 1,47,122 1,76,546 2,03,028 2,27,391 2,50,130 Above 80 1,39,010 1,50,344 15,796 1,89,559 2,17,993 2,44,152 2,56,568 1,96,244 1,94,45 2,24,152 2,25,130 1,94,143 1,94,144		50	32,835	35,522	37,313	44,775	51,491	57,670	63,437
2A		51-54	38,907	42,090	44,212	53,055	61,013	68,335	75,168
2A+1C 60 54.460 58.916 61.886 74.263 85.403 95.651 10.62.17 61-64 61.989 67.061 70.442 84.530 97.210 10.8.875 1,19.763 65 70.798 76.590 80.452 96.543 1,11,024 12.43.47 1,36.781 66-69 80.586 87,179 91.675 10.98.89 1.26.373 1,41,538 1,56.691 70 90.129 97.503 10.24.19 1.22,903 1,41,338 1,56.291 17.41,128 71-14 10.0732 1.08.974 11.44.88 13.73.62 15.7966 1.76.922 1.94.614 75 11.0275 1,19.297 12.53.12 1.50.375 1.72.931 1.93.633 2.13.016 76-79 1.20.878 1,30.768 1,37.362 1.64.834 1.89.559 2.12.306 2.33.537 80 1.29.467 1.40.060 1.47.122 1.76.546 2.03.028 2.27.391 2.50.130 80 1.29.467 1.40.060 1.47.122 1.76.546 2.03.028 2.27.391 2.50.130 80 1.29.467 1.40.060 1.47.122 1.76.546 2.03.028 2.27.391 2.50.130 80 1.29.467 1.40.060 1.47.122 1.76.546 2.03.028 2.27.391 2.50.130 80 1.29.467 1.40.060 1.47.122 1.76.546 2.03.028 2.27.391 2.50.130 80 1.29.467 1.40.060 1.47.122 1.76.546 2.03.028 2.27.391 2.50.130 80 1.29.467 1.40.060 1.50.000 1.00.000 1.50.0000 2.04.0000 2.50.0000 80 80 80 80 80 80 80 80 80 80 80 80 80 8		55	43,064	46,588	48,937	58,724	67,533	75,637	83,200
61-64 61,989 67,061 70,442 84,530 97,210 1,08,875 1,19,763 66-69 80,586 70,799 70,590 80,452 96,543 1,11,024 1,24,347 1,36,781 67-79 90,129 97,503 1,02,419 1,22,903 1,41,338 1,55,299 1,74,128 71-74 1,00,732 1,08,974 1,14,688 1,37,362 1,57,966 1,76,922 1,94,614 75 1,10,275 1,19,297 1,25,312 1,50,375 1,72,931 1,93,683 2,13,051 76-79 1,20,878 1,30,768 1,37,362 1,64,834 1,89,559 2,12,306 2,33,537 80 1,29,407 1,40,060 1,47,122 1,76,546 2,03,028 2,27,391 2,51,130 Above 80 1,39,010 1,50,334 1,57,966 1,89,559 2,17,993 2,44,152 2,68,568 Family Size		56-59	47,684	51,585	54,186	65,023	74,777	83,750	92,125
65 70,798 76,590 80,452 96,543 1,11,024 12,437 1,36,781 76,666-69 80,586 87,179 91,575 1,09,889 1,26,373 1,41,538 1,55,691 70 90,129 97,503 1,02,419 1,22,903 1,41,338 1,55,299 1,74,128 75 1,10,275 1,10,275 1,10,297 1,10,247 1,14,468 1,37,362 1,57,966 1,10,57,961 1,10,275 1,10,275 1,10,275 1,10,275 1,10,275 1,10,275 1,10,275 1,10,275 1,10,275 1,10,275 1,20,175 1,20,175 1,2931 1,93,683 1,25,105 1,20,105 1,	2A	60	54,460	58,916	61,886	74,263	85,403	95,651	1,05,217
		61-64	61,989	67,061	70,442	84,530	97,210	1,08,875	1,19,763
70 90,129 97,503 1,02,419 1,22,903 1,41,338 1,58,2e9 1,74,128		65	70,798	76,590	80,452	96,543	1,11,024		1,36,781
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16days-34 19,043 20,601 21,640 25,968 29,863 33,447 36,792	Family Size								
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36-44 22,411 24,245 25,467 30,560 35,144 39,362 43,298					,	-,			
## 45					,				
## 46-49 30,492 32,987 34,650 41,580 47,817 53,555 58,911 **50 35,188 38,068 39,987 47,984 55,182 61,804 67,984 **51-54 40,406 43,712 45,916 55,100 63,365 70,968 78,065 **55 44,334 47,961 50,380 60,456 69,524 77,867 85,653 **56-59 48,698 52,683 55,339 66,407 76,368 85,532 94,085 **56-59 48,698 52,683 55,339 66,407 76,368 85,532 94,085 **61-64 62,825 67,965 71,932 85,670 98,521 1,10,343 1,21,378 **65 71,634 77,495 81,402 97,683 1,12,335 1,25,815 1,38,397 **66-69 81,422 88,083 92,525 1,11,029 1,27,684 1,43,006 1,57,306 **70 90,965 98,407 1,03,369 1,24,043 1,42,649 1,59,767 1,75,744 **71-74 1,01,568 1,09,878 1,15,418 1,38,502 1,59,277 1,78,390 1,96,229 **75 1,11,111 1,20,202 1,26,262 1,51,515 1,74,242 1,95,151 2,14,666 **76-79 1,21,714 1,31,673 1,38,312 1,65,974 1,90,870 2,13,775 2,35,152 **80 1,39,346 1,51,288 1,58,916 1,90,699 2,19,304 2,45,621 2,70,183 **Family Size Age-band in years 3,00,000 4,00,000 5,00,000 15,00,000 20,00,000 25,00,000 **16days-34 24,259 26,244 27,567 33,080 38,042 42,607 46,868 **35 24,926 26,965 28,325 33,990 39,088 43,779 48,157 **36-44 25,667 27,767 29,167 33,080 38,042 42,607 46,868 **46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 **50 37,542 40,613 42,661 51,193 58,872 65,937 72,531 **51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 **56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 **66-69 82,258 88,988 93,475 1,12,695 1,13,646 1,27,283 1,00,142 **66-69 60,6928 64,000 76,800 88,319 98,918 1,08,100 **66-69 60,6928 64,000 76,800 88,319 98,918 1,08,100 **66-69 60,600 60,928 64,000 76,800 88,319 98,918 1,08,400 **66-69 61,64 63,661							,	,	
Solidary					,	,		,	
2A+1C									
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2A+1C 60 55,390 59,922 62,943 75,531 86,861 97,285 1,07,013 61-64 62,825 67,965 71,392 85,670 98,521 1,10,343 1,21,378 65 71,634 77,495 81,402 97,683 1,12,335 1,25,815 1,38,397 66-69 81,422 88,083 92,525 1,11,029 1,27,684 1,43,006 1,57,306 70 1 90,965 98,407 1,03,369 1,24,043 1,42,649 1,59,767 1,75,744 71-74 1,01,568 1,09,878 1,15,418 1,38,502 1,59,777 1,78,390 1,96,229 75 1,11,111 1,20,202 1,26,262 1,51,515 1,74,242 1,95,151 2,14,666 76-79 1,21,714 1,31,673 1,38,312 1,65,974 1,90,870 2,13,775 2,35,152 80 1,30,303 1,40,964 1,48,072 1,77,686 2,04,339 2,28,860 2,51,746 Above 80 1,39,846 1,51,288 1,58,916 1,90,699 2,19,304 2,45,621 2,70,183 Family Size Age-band in years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 15,00,000 20,00,000 25,00,000 46,649 33,614 25,667 27,767 29,167 35,000 40,250 45,080 49,588 45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 66,937 72,531 51-54 41,906 45,335 47,621 57,145 66,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,997 88,111,812 1,22,993 65 72,470 78,398 82,352 98,823 1,13,646 1,27,283 1,40,417 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,39,662 2,163,785 1,11,947 1,21,106 1,22,550 1,32,577 1,32,626 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,669 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361									
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Family Size Age-band in years Sum Insured in (Rs.)									
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Family Size Age-band in years 3,00,000 4,00,000 5,00,000 15,00,000 15,00,000 25,00,000 26,868 45,879 42,667 42,661 51,193 58,872 65,937 42,4562 42,661 51,193 58,872 65,937 42,4562 42,661 51,193 58,872 66,669 82,258 88,988 93,475 1,21,269 76,789 1,22,550 1,20,243 2,26,860 2,51,746 77,068 2,04,339 2,28,860 2,51,746 2,04,339 2,28,860 2,51,746 2,04,319 2,45,621 2,70,183 2,7									
T6-79 1,21,714 1,31,673 1,38,312 1,65,974 1,90,870 2,13,775 2,35,152 80 1,30,303 1,40,964 1,48,072 1,77,686 2,04,339 2,28,860 2,51,746 Above 80 1,39,846 1,51,288 1,58,916 1,90,699 2,19,304 2,45,621 2,70,183 Family Size Age-band in years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 16days-34 24,259 26,244 27,567 33,080 38,042 42,607 46,868 35 24,926 26,965 28,325 33,990 39,088 43,779 48,157 36-44 25,667 27,767 29,167 35,000 40,250 45,080 49,588 45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>									
80 1,30,303 1,40,964 1,48,072 1,77,686 2,04,339 2,28,860 2,51,746 Above 80 1,39,846 1,51,288 1,58,916 1,90,699 2,19,304 2,45,621 2,70,183 Sum Insured in (Rs.) years 3,00,000 4,00,000 5,00,000 10,00,000 20,00,000 25,00,000 16days-34 24,259 26,244 27,567 33,080 38,042 42,607 46,868 35 24,926 26,965 28,325 33,990 39,088 43,779 48,157 36-44 25,667 27,767 29,167 35,000 40,250 45,080 49,588 45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 65,737 72,531 51,54			, ,						
Family Size Above 80 1,39,846 1,51,288 1,58,916 1,90,699 2,19,304 2,45,621 2,70,183 Sum Insured in (Rs.) years 3,00,000 4,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 35 24,926 26,944 27,567 33,080 38,042 42,607 46,868 35 24,926 26,965 28,325 33,990 39,088 43,779 48,157 36-44 25,667 27,767 29,167 35,000 40,250 45,080 49,588 45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 65,937 72,531 51,54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,97,844 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,676 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361									
Remity Size Age-band in years 3,00,000									
Technology Tec			1,00,040	1,01,200				2,40,021	2,70,100
16days-34	Family Size		3 00 000	4 00 000				20 00 000	25 00 000
35 24,926 26,965 28,325 33,990 39,088 43,779 48,157 36-44 25,667 27,767 29,167 35,000 40,250 45,080 49,588 45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 65,937 72,531 51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,988 87,313 96,045 60 56,320 60,928 64,000 76,800 89,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,1									
36-44 25,667 27,767 29,167 35,000 40,250 45,080 49,588 45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 65,937 72,531 51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 83,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,33,646 <									
45 29,431 31,839 33,445 40,134 46,154 51,692 56,861 46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 65,937 72,531 51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 89,988 93,475 1,12,169 1,28,995							,	,	
46-49 33,614 36,364 38,198 45,837 52,713 59,038 64,942 50 37,542 40,613 42,661 51,193 58,872 65,937 72,531 51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,						,			
50 37,542 40,613 42,661 51,193 59,872 65,937 72,531 51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642			,			,			,
51-54 41,906 45,335 47,621 57,145 65,716 73,602 80,962 55 45,604 49,335 51,823 62,187 71,515 80,097 88,107 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,97,844 75 1,11,947 1,22,156 1,25,655 1,7									
2A+2C 45,604 49,335 51,823 62,187 71,515 80,097 88,107 2A+2C 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,97,844 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577			41,906			-			
2A+2C 56-59 49,713 53,780 56,491 67,790 77,958 87,313 96,045 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,78,859 1,97,844 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41				49,335					
2A+2C 60 56,320 60,928 64,000 76,800 88,319 98,918 1,08,810 61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,55,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,97,844 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361		56-59				67,790			
61-64 63,661 68,870 72,342 86,810 99,832 1,11,812 1,22,993 65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,98,44 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361	2A+2C	60		60,928		76,800	88,319		
65 72,470 78,399 82,352 98,823 1,13,646 1,27,283 1,40,012 66-69 82,258 88,988 93,475 1,12,169 1,28,995 1,44,474 1,58,922 70 91,801 99,312 1,04,319 1,25,183 1,43,960 1,61,235 1,77,359 71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,97,844 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,76,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361					72,342				
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71-74 1,02,404 1,10,782 1,16,368 1,39,642 1,60,588 1,79,859 1,97,844 75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361		66-69	82,258	88,988	93,475	1,12,169	1,28,995	1,44,474	
75 1,11,947 1,21,106 1,27,212 1,52,655 1,75,553 1,96,620 2,16,282 76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361		70	91,801	99,312	1,04,319	1,25,183	1,43,960	1,61,235	1,77,359
76-79 1,22,550 1,32,577 1,39,262 1,67,114 1,92,181 2,15,243 2,36,767 80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361		71-74	1,02,404			1,39,642	1,60,588	1,79,859	
80 1,31,139 1,41,869 1,49,022 1,78,826 2,05,650 2,30,328 2,53,361				, ,					
									, ,
Above 80 1,40,682 1,52,192 1,59,866 1,91,839 2,20,615 2,47,089 2,71,798		Above 80	1,40,682	1,52,192	1,59,866	1,91,839	2,20,615	2,47,089	2,71,798

Zone D: Rest of India

Family Size	Age-band in			Sun	n Insured in (I	Rs.)		
Family Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	16days-34	29,475	31,886	33,494	40,193	46,221	51,768	56,945
	35	30,285	32,763	34,415	41,298	47,492	53,191	58,510
	36-44	31,185	33,737	35,438	42,525	48,904	54,773	60,250
	45	33,814	36,581	38,426	46,111	53,027	59,390	65,330
	46-49	36,736	39,742	41,745	50,094	57,608	64,521	70,974
	50	39,895	43,159	45,335	54,403	62,563	70,071	77,078
	51-54	43,406	46,957	49,325	59,190	68,068	76,236	83,860
	55	46,874	50,709	53,265	63,919	73,506	82,327	90,560
	56-59	50,727	54,877	57,644	69,173	79,549	89,095	98,004
2A+3C	60	57,250	61,934	65,056	78,068	89,778	1,00,551	1,10,606
	61-64	64,497	69,774	73,292	87,950	1,01,143	1,13,280	1,24,608
	65	73,306	79,304	83,302	99,963	1,14,957	1,28,752	1,41,627
	66-69	83,094	89,892	94,425	1,13,309	1,30,306	1,45,943	1,60,537
	70	92,637	1,00,216	1,05,269	1,26,323	1,45,271	1,62,704	1,78,974
	71-74	1,03,240	1,11,687	1,17,318	1,40,782	1,61,899	1,81,327	1,99,460
	75	1,12,783	1,22,011	1,28,162	1,53,795	1,76,864	1,98,088	2,17,897
	76-79	1,23,386	1,33,482	1,40,212	1,68,254	1,93,492	2,16,711	2,38,382
	80	1,31,975	1,42,773	1,49,972	1,79,966	2,06,961	2,31,796	2,54,976
	Above 80	1,41,518	1,53,097	1,60,816	1,92,979	2,21,926	2,48,557	2,73,413

PARENT / PARENT-IN-LAW

Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

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Family Size	Age-band in			Sur	n Insured in (Rs.)		
	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	Up to 49	23,202	25,101	26,366	31,640	36,385	40,752	44,827
	50	27,835	30,112	31,630	37,956	43,650	48,888	53,777
	51-54	32,982	35,680	37,479	44,975	51,722	57,928	63,721
	55	36,506	39,493	41,484	49,781	57,248	64,118	70,530
	56-59	40,422	43,729	45,934	55,121	63,389	70,996	78,096
	60	46,166	49,944	52,462	62,954	72,397	81,085	89,193
For Each	61-64	52,549	56,848	59,715	71,658	82,406	92,295	1,01,524
Parent /	65	60,016	64,927	68,200	81,840	94,116	1,05,410	1,15,951
Parent-in-law	66-69	68,313	73,903	77,629	93,155	1,07,128	1,19,983	1,31,982
	70	76,403	82,654	86,822	1,04,186	1,19,814	1,34,192	1,47,611
	71-74	85,392	92,378	97,036	1,16,443	1,33,910	1,49,979	1,64,977
	75	93,482	1,01,130	1,06,229	1,27,475	1,46,596	1,64,188	1,80,606
	76-79	1,02,470	1,10,854	1,16,443	1,39,732	1,60,692	1,79,975	1,97,972
	80	1,09,751	1,18,731	1,24,717	1,49,660	1,72,110	1,92,763	2,12,039
	Above 80	1,17,841	1,27,482	1,33,910	1,60,692	1,84,796	2,06,971	2,27,668

Zone B: Mumbai (Including suburban), Rest of Guiarat, Thane, Palghar and Raigad

	Zone D.	Mumbai (inci	uding Suburt	ian), Rest of G	Jujarat, Thane	, Palyllal allu	i Kaiyau				
Family Size	Age-band in		Sum Insured in (Rs.)								
railily Size	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000			
	Up to 49	21,993	23,792	24,992	29,990	34,489	38,627	42,490			
	50	26,384	28,542	29,981	35,978	41,374	46,339	50,973			
	51-54	31,262	33,820	35,526	42,631	49,025	54,908	60,399			
	55	34,603	37,434	39,322	47,186	54,264	60,776	66,853			
	56-59	38,315	41,450	43,540	52,248	60,085	67,295	74,024			
	60	43,760	47,340	49,727	59,672	68,623	76,858	84,544			
For Each	61-64	49,809	53,885	56,602	67,922	78,110	87,483	96,232			
Parent /	65	56,887	61,542	64,645	77,574	89,210	99,915	1,09,907			
Parent-in-law	66-69	64,752	70,050	73,582	88,298	1,01,543	1,13,728	1,25,101			
	70	72,420	78,345	82,296	98,755	1,13,568	1,27,196	1,39,916			
	71-74	80,940	87,563	91,977	1,10,373	1,26,929	1,42,160	1,56,376			
	75	88,608	95,858	1,00,691	1,20,829	1,38,954	1,55,628	1,71,191			
	76-79	97,128	1,05,075	1,10,373	1,32,448	1,52,315	1,70,592	1,87,652			
	80	1,04,029	1,12,541	1,18,215	1,41,858	1,63,137	1,82,713	2,00,985			
	Above 80	1,11,697	1,20,836	1,26,929	1,52,315	1,75,162	1,96,181	2,15,799			

Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajqiri, Ahmed Nagar and Gwalior

Family Cine	Age-band in				m Insured in (F		gar and on an	
Family Size For Each Parent /	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
	Up to 49	18,918	20,466	21,498	25,798	29,668	33,228	36,550
	50	22,696	24,553	25,790	30,949	35,591	39,862	43,848
	51-54	26,892	29,093	30,560	36,672	42,172	47,233	51,956
	55	29,766	32,201	33,825	40,590	46,679	52,280	57,508
	56-59	32,959	35,656	37,453	44,944	51,686	57,888	63,677
	60	37,643	40,723	42,776	51,331	59,031	66,114	72,726
For Each	61-64	42,847	46,352	48,689	58,427	67,191	75,254	82,780
Parent /	65	48,935	52,939	55,608	66,730	76,740	85,948	94,543
Parent-in-law	66-69	55,701	60,258	63,296	75,956	87,349	97,831	1,07,614
	70	62,297	67,394	70,792	84,950	97,693	1,09,416	1,20,358
	71-74	69,626	75,323	79,120	94,944	1,09,186	1,22,288	1,34,517
	75	76,222	82,458	86,616	1,03,939	1,19,530	1,33,874	1,47,261
	76-79	83,551	90,387	94,944	1,13,933	1,31,023	1,46,746	1,61,421
	80	89,488	96,809	1,01,691	1,22,029	1,40,333	1,57,173	1,72,890
	Above 80	96,084	1,03,945	1,09,186	1,31,023	1,50,677	1,68,758	1,85,634

Zone D: Rest of India

For Each Parent / Parent-in-law	Age-band in	Sum Insured in (Rs.)							
	years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	
	Up to 49	14,780	15,989	16,796	20,155	23,178	25,959	28,555	
	50	17,731	19,182	20,149	24,179	27,805	31,142	34,256	
	51-54	21,010	22,729	23,875	28,650	32,947	36,901	40,591	
	55	23,255	25,157	26,426	31,711	36,468	40,844	44,928	
	56-59	25,749	27,856	29,260	35,113	40,379	45,225	49,748	
	60	29,408	31,814	33,419	40,102	46,118	51,652	56,817	
For Each	61-64	33,474	36,213	38,039	45,646	52,493	58,793	64,672	
Parent /	65	38,231	41,359	43,444	52,133	59,953	67,147	73,862	
Parent-in-law	66-69	43,516	47,077	49,450	59,340	68,241	76,430	84,073	
	70	48,669	52,651	55,306	66,367	76,323	85,481	94,029	
	71-74	54,395	58,846	61,813	74,175	85,302	95,538	1,05,092	
	75	59,548	64,421	67,669	81,202	93,383	1,04,589	1,15,048	
	76-79	65,274	70,615	74,175	89,010	1,02,362	1,14,645	1,26,110	
	80	69,912	75,632	79,446	95,335	1,09,635	1,22,791	1,35,070	
	Above 80	75,065	81,207	85,302	1,02,362	1,17,716	1,31,842	1,45,026	



The Health Insurance Specialist