

STAR FIRST OPTIMA

Unique Identification No. : IRDAI / HLT / SHAI / Combi / V.I / 1 / 2016-17

A simple foresight and planning for protection of Life and Health can help you and your family a lot. Star Health and Allied Insurance Company Ltd and IndiaFirst Life Insurance Company Ltd offer you the combined protection of Life and Health.

The Health Section provides cover for hospitalization expenses for the entire family on floater basis and the Life Section, which is available only for the proposer, provides for payment of lump-sum in the event of his/her death.

★ **Eligibility :**

For Health Benefits - Entry age between 18 years and 65 years. Dependent children can be covered from 16th day to 25 yrs. There is no exit age for health cover.

For Life Benefits - Entry age between 18 years and 60 years. The Life Insurance Benefit is offered only for the primary life insured. Medical underwriting will be applicable for eligible persons above 50 years of age. The Plan term is 5 years (fixed) and maximum age at the end of the plan term is 65 years.

Beyond 65 years renewals can be only for health cover under any health indemnity policy offered by Star Health.

★ **Age Proof:**

Extract from Municipal records or other records made at the time of birth, School or College Certificate or authenticated extract from the school or college records, if date of birth is stated, Extract from Service register in case of Government or semi-government employees, Marriage Certificate in case of Roman Catholics issued by Roman Catholic Church, In case of defence/central government/state government personnel Identity card issued respectively by Defence department/central government/state government to their personnel showing the date of birth, PAN card issued by income Tax authorities, Valid Driving License, Valid passport, Aadhar Card with date of birth.

★ **Pre-acceptance Medical screening:**

All persons who are above 50 yrs of age are to undergo pre-acceptance medical screening at the Company's nominated centers at Company's cost. The age for screening and the cost are subject to change.

★ **Benefits - Health Section :**

a) Room, boarding, nursing expenses as given below.

Sum Insured Rs.	Zone 1			Zone 2 and Zone 3		
	Class A Cities	Class B Cities	Other Locations	Class A Cities	Class B Cities	Other Locations
Up to 4 lacs	2% of the sum insured subject to a maximum of Rs.5000/- per day	1% of the sum insured subject to a maximum of Rs.3000/- per day	1% of the sum insured subject to a maximum of Rs.2000/- per day	2% of the sum insured subject to a maximum of Rs.5000/- per day	1% of the sum insured subject to a maximum of Rs.3000/- per day	1% of the sum insured subject to a maximum of Rs.2000/- per day
5 lacs	Single Standard A/c room			Maximum of Rs.7,500/- per day		
10 lacs and 15 lacs	Single Standard A/c room			Maximum of Rs.10,000/- per day		

Class A cities means Ahmedabad, Bangalore, Chennai, Hyderabad including Secunderabad, Kolkata, Mumbai including Thane, Pune, New Delhi including Noida, Gurgaon Ghaziabad and Faridabad (otherwise called as National Capital Region)

Class B cities means Allahabad, Amritsar, Agra, Baroda, Coimbatore, Cochin, Goa, Indore, Jalandhar, Jodhpur, Kanpur Kota, Ludhiana, Mohali, Meerut, Nagpur, Rajkot, Surat, Udaipur, Varanasi, Vizag, Vijayawada and all State capitals other than those falling under Class A.

Other locations means Rest of India not falling under Class A & Class B above

- b) Surgeon's fees, Consultant's fees, Anesthetist's and Specialist's fees.
- c) Diagnostics, Anesthesia, Blood, Oxygen, Operation Theatre charges, Cost of Pacemakers, medicines and drugs
- d) Emergency ambulance charges for transporting the patient to the hospital up to a sum of Rs.750/- per hospitalization and overall limit of Rs.1500/- per policy period. The expenses incurred on treatment of cataract are payable up-to the limits mentioned here under :

Sum Insured Rs.	Limit Rs.
Up to 2,00,000/-	12,000/- for entire policy period
3,00,000/- 4,00,000/- and 5,00,000/-	20,000/- per hospitalisation and 30,000/- for the entire policy period.
10,00,000/- and 15,00,000/-	30,000/- per hospitalisation and 40,000/- for the entire policy period

★ **Pre-Hospitalization** medical expenses up-to 60 days prior to the date of hospitalization is payable

★ **Post-Hospitalization** medical expenses up-to a period of 90 days after discharge from hospital is payable.

★ **More Features:**

Domiciliary Hospitalization: - Coverage for medical treatment for a period exceeding 3 days which in the normal course would require treatment at a hospital but, on the advice of the attending medical practitioner is taken whilst confined at home where the condition of the patient is such that he /she is not in a condition to be removed to a Hospital or on account of non-availability of room in a hospital.

This benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic symptoms, Diarrhea 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 Pharyngitis, Arthritis, Gout and Rheumatism

Pre and Post Hospitalization expenses are not applicable for this benefit

Donor expenses for organ transplantation: Payable where the insured is the recipient and the claim for transplantation is admissible. Amount up to 10% of the Sum Insured or Rupees One lakh, whichever is less. Donor screening expenses and post-donation complications of the donor are not payable.

Cost of health check up: Payable on continuous coverage after every block of 3 years up to 1% of the average sum insured subject to a maximum of Rs. 5000/- . This benefit is available for sum insured of Rupees three lakhs and above

Coverage of New Born baby: Hospitalisation expenses for treatment of New Born Baby, born during the policy period. This cover starts from the 16th day after child birth

and is subject to a limit of 10% of the Sum Insured or Rupees Fifty Thousand, whichever is less, subject to other exclusions.

On renewal the child has to be specifically covered.

★ **Important Exclusions**

- 1) Charges incurred primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of positive existence or presence of any disease, sickness, ailment or injury, for which confinement is required in a hospital / nursing home
- 2) Expenses on vitamins and tonics unless forming part of treatment as certified by the attending physician
- 3) Hospital registration charges, admission charges, record charges, telephone charges and such other charges
- 4) Expenses incurred on Lasik laser or refractive error correction, treatment for eye disorders requiring intra-vitreous injections
- 5) Expenses incurred on weight control services including surgical procedures for treatment of obesity and medical treatment for weight control
- 6) Expenses incurred in systems of medicines other than allopathic
- 7) Expenses incurred on Enhanced External Counter Pulsation therapy and related therapies and Rotational Field Quantum Magnetic Resonance Therapy and such other similar therapies.
- 8) Stem cell Therapy and related transplantation, Chondrocyte Implantation, Immunotherapy, Oral Chemo Therapy.
- 9) Expenses relating to pregnancy, childbirth, miscarriage, abortion or complications of these (other than ectopic gestation pregnancy), family planning treatment. All types of treatment for infertility.
- 10) Any specific time-bound or life-time exclusions applied specifically and accepted by the insured

★ **Special Features:**

Automatic Restoration of sum insured: (Applicable for hospitalization only)

Upon exhaustion of the basic sum insured and the bonus (if any), the basic sum insured under the policy will be automatically restored once by 100% for the remaining policy period. Such restored sum insured cannot be utilized for diseases / illness for which claim/s was/were made earlier.

Bonus : In respect of a claim free year of Insurance, for the Sum Insured options Rs.3,00,000/- and above, a bonus of 25% of the expiring sum insured in the second year and additional 10% of the expiring sum insured in the third year is allowed. The maximum allowable bonus shall not exceed 35% of the expiring sum insured.

Recharge Benefit: If the limit of coverage under the policy is exhausted/exceeded during the policy period, additional indemnity upto the limits indicated below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalisation or for the treatment of diseases/illness/injury for which claim was paid/payable under the policy. This is in addition to the "Restore" benefit available under the policy.

For Zone 1:

- ★ 25% of the basic sum insured for sum insured option of Rs.3 lacs and Rs.4 lacs
- ★ 15% of the basic sum insured for sum insured option of Rs.5 lacs
- ★ No recharge for sum insured upto Rs.2 lacs and more than Rs.5 lacs

For Zone 2 and Zone 3

- ★ 25% of the basic sum insured for sum insured option of Rs.3 lacs and Rs.4 lacs
- ★ 30% of the basic sum insured for sum insured option of Rs.5 lacs
- ★ No recharge for sum insured up to Rs.2 lacs and more than Rs.5 lacs

Recharge amount cannot be carried forward.

★ **Co-payment:** A co-payment of 20% for each and every claim is applicable for persons whose age at entry is above 60 years . Such co-payment is applicable even for renewals.

★ **Waiting period:** Accidents are covered from the policy inception date. However a 30 day waiting period is applicable for diseases / illness in the first year of commencement of the policy

24 months waiting period applicable for specified diseases/conditions / treatments

48 months waiting period applicable for Pre-existing Diseases / conditions

List of Specified diseases / Conditions / Treatments that have 24 months waiting period :-

- a) Cataract, Diseases of the Vitreous and Retina, Glaucoma, diseases of ENT, Mastoidectomy, Tympanoplasty, Stapedectomy, diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, all diseases of prostate, Stricture Urethra, all obstructive-uropathies, all types of hernia, varicocele, hydrocele, fistula / fissure in ano, Hemorrhoids, Pilonidal sinus and fistula, Rectal Prolapse, stress incontinence and Congenital Internal disease / defect
- b) Gall bladder and pancreatic diseases and all treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary including gall bladder and pancreatic calculi. All types of management for kidney and genitourinary tract calculi.
- c) All treatments (conservative, interventional, laparoscopic and open) related to all diseases of uterus, fallopian tubes, cervix and ovaries, dysfunctional uterine bleeding, pelvic inflammatory diseases, benign breast diseases.
- d) Conservative, operative treatment and all types of intervention for diseases related to tendon, ligament, fascia, bones and joint [other than caused by accident
- e) Degenerative disc and vertebral diseases including replacement of bones and joints and degenerative diseases of the musculo-skeletal system
- f) Subcutaneous benign lumps, sebaceous cyst, dermoid cyst, lipoma, neurofibroma, fibroadenoma, ganglion and similar pathology
- g) Any transplant and related surgery

This waiting period shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian Insurer for a continuous period of preceding 24 months without any break.

The claim for such illnesses/diseases/disabilities contracted/suffered if admitted will be processed as per the sum insured of the immediately preceding 24 months policy only. Where there is a change in the sum insured in the second continuous policy year the lower of the sum insured will apply.

If these are pre-existing at the time of proposal they will be covered after 48 months

★ **Renewal and Grace period:**

For Health Benefits - A grace period of 30 days from the date of expiry is available for renewal. If renewal is made within this grace period continuity of benefits in terms of waiting period will be allowed. However the actual period of cover will start only from the date of payment of premium. Renewal premium, policy terms and conditions are subject to change subject to approval of the Regulator

For Life Benefits - There is a grace period of 30 days from the due date of the premium payment. Plan benefits continue during this grace period. In case of death during the grace period we will pay the sum assured to the nominee/appointee/legal heir after deducting the due premium. If you do not pay premiums before the end of the grace period, your life cover ceases and your plan will lapse. You can revive your plan within a specified period of two years from first unpaid premium. The revival is subject to satisfactory medical and financial requirement raised by the company.

★ **Benefits- Life Section:**

Pure Term Life Insurance Cover- this section pays the nominee the stated sum assured in case of the death of the policyholder during the policy term of contract

Important : The Life Section has no surrender value. The policyholder is not entitled to any loan under this Section. There is no maturity benefit under this Section

★ **Exclusions for Life Section:**

The death benefit payable to the nominee/appointee/legal heir, will be limited to 80% of the premium paid if the Life assured commits suicide within 12 months from the date of risk commencement. This is irrespective of whether the life assured, was sane or insane at the time of death. If the life assured commits suicide within 12 months from the date of revival/re-instatement, the benefit payable will be equal to the higher of surrender value or 80% of total premium paid.

★ **Free-look Cancellation (Applicable for both Health and Life Sections):**

Health Section: A free-look period of 15 days from the date of receipt of the policy document is available to the insured person to review the terms and conditions of the policy. In case the insured is not satisfied with the terms and conditions, the insured may seek cancellation of the policy and in such an event the Company shall allow refund of premium paid after adjusting the cost of pre-acceptance medical screening, stamp duty charges and proportionate risk premium for the period concerned provided no claim has been made until such cancellation.

Life Section: This Plan can be cancelled if there exists disagreement with any of the terms and conditions of this Plan within the first 15 days from the receipt of this Plan document. Original Policy document and a written request stating the reasons for cancellation may be sent by post after which refund of premium after deducting the pro-rata risk premium, stamp duty and charges for medical examination, if any, will be made.

★ **Policy Premium:**

Refer Premium Table

★ **Tax Benefits:**

Payment of health portion of the premium by any mode other than cash is eligible for relief under Section 80-D and Life portion of the premium is eligible for relief under Section 80C of the Income Tax Act 1961 (and amendments thereto)

★ **Cancellation:**

Health Section: The Company may cancel the policy on ground of misrepresentation, fraud, moral hazard, non-disclosure of material fact as declared in the proposal form / at the time of claim, non-co-operation by the insured person, by sending the insured 30 days notice by registered letter at the insured person's last known address and no refund of premium will be made. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short period rate only (Table below) provided no claim has occurred upto the date of cancellation:

SHORT PERIOD RATE	
PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED BY THE INSURER
Up to one-month	1/3rd of annual premium
Up to three Months	½ of annual premium
Up to six months	3/4th of annual premium
Exceeding six months	Full annual premium

Life Section : Cancellation is possible only within Free-look period. This being a Term Insurance Plan no Surrender Value is payable

★ **Portability:** The Health cover of this policy is portable. For details mail to portability@starhealth.in

★ **Claims procedure:**

For Health claims:

Call 24 hour helpline 1800-425-2255 of Star Health and Allied Insurance Company Ltd for assistance.

Inform ID number for easy reference.

In case of planned hospitalisation inform 24 hours prior to admission

In case of emergency hospitalisation information is to be given within 24 hours after hospitalisation.

Cashless facility can be availed in network hospitals, wherever possible

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Claims under this Section will be serviced by Star Health and Allied Insurance Company Ltd.

For Life claims:

Inform IndiaFirst Life Insurance Company Ltd about the occurrence at toll free number 1800 209 8700 or at Star Health and Allied Insurance Company Ltd number 1800 425 2255

Submit claim form along with required documents. The claim under this Section will be serviced by IndiaFirst Life Insurance Company Ltd

★ **IMPORTANT:**

The insured at the time of renewal, if he so desires, can continue with either Section, discontinuing the other

About Star Health and Allied Insurance Company Ltd:

Star Health and Allied Insurance Company Ltd commenced its operations in 2006 with the business interests in Health Insurance, Overseas Mediclaim Policy and Personal Accident. It has a capital base of Rs.733 crores. As an exclusive Health Insurance Company and the first of its kind in India, the Company is committed to setting International benchmarks in service and personal caring.

About IndiaFirst Life Insurance Company Ltd:

IndiaFirst Life Insurance Company Ltd is a Joint venture between Bank of Baroda, one of the largest public sector banks in India, Andhra Bank another public sector bank serving the customers for over 89 years and Legal and General (UK) one of UK's leading financial institutions with a heritage of over 150 years providing life insurance, pensions, investments and general insurance plans across UK.

Statutory Warning

Prohibition of rebates

Section 41 of the Insurance Act 1938:

No person shall allow or offer to allow either directly or indirectly as inducement 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 on the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to ten lakh rupees.

Section 45 of the Insurance Act 1938:

Misrepresentation/Fraudulent Disclosures will be as per Section 45 of Insurance Act, 1938 as amended from time to time: for more, details please visit our web site www.indiafirstlife.com

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 a sale.

Or

Visit Website: www.starhealth.in / www.Indiafirstlife.com



"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER"

STAR FIRST OPTIMA INSURANCE POLICY

Unique Identification No. : IRDAI / HLT / SHAI / Combi / V.I / 1 / 2016-17



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BRO/SFO/V.I./2016-17
SOPIL/08-04-16/1L/PO No.:011



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Insurance is the subject matter of solicitation



*One more way
to show
your family
you care*



STAR FIRST OPTIMA

Health Section Premium Chart for Zone 1:

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
2A	16days-35	5,595	5,895	6,770	7,535	9,800	11,610
	36-45	6,955	7,320	8,120	9,165	11,915	14,120
	46-50	10,595	11,150	11,640	14,500	18,850	22,335
	51-55	13,240	13,940	14,550	18,125	23,565	27,920
	56-60	15,890	16,725	17,460	21,750	28,275	33,505
	61-65	20,655	21,745	22,700	26,100	33,930	40,205
	66-70	24,785	26,090	27,240	31,320	40,715	48,250
	71-75	29,745	31,310	32,685	37,585	48,860	57,900
	76-80	35,690	37,570	39,220	45,100	58,630	69,480
	Above 80	42,830	45,085	47,065	54,120	70,355	83,375
2A+1C	16days-35	6,930	7,295	8,315	9,850	12,215	14,475
	36-45	8,070	8,495	9,500	10,850	14,105	16,715
	46-50	11,400	12,000	13,230	15,750	20,475	24,265
	51-55	14,250	15,000	16,440	19,690	25,595	30,330
	56-60	17,100	18,000	19,725	23,625	30,715	36,395
	61-65	22,230	23,400	24,655	28,350	36,855	43,675
	66-70	26,675	28,080	29,590	34,020	44,225	52,410
	71-75	32,010	33,695	35,505	40,825	53,070	62,890
	76-80	38,415	40,435	42,605	48,990	63,685	75,465
	Above 80	46,095	48,520	51,125	58,785	76,425	90,560
2A+2C	16days-35	8,885	9,355	10,225	12,350	15,560	18,440
	36-45	10,160	10,695	11,300	13,500	17,550	20,795
	46-50	13,205	13,900	14,995	17,950	23,335	27,650
	51-55	16,505	17,375	18,445	22,440	29,170	34,565
	56-60	19,810	20,850	22,135	26,925	35,005	41,480
	61-65	23,770	25,020	26,560	32,310	42,005	49,775
	66-70	28,525	30,025	31,870	38,770	50,405	59,730
	71-75	34,225	36,030	38,245	46,525	60,485	71,675
	76-80	41,075	43,235	45,895	55,830	72,580	86,010
	Above 80	49,285	51,880	55,075	67,000	87,095	1,03,210
2A+3C	16days-35	10,220	10,760	11,760	14,200	18,465	21,205
	36-45	11,685	12,300	12,995	15,525	20,185	23,915
	46-50	15,185	15,985	17,245	20,645	26,835	31,800
	51-55	18,980	19,980	20,890	25,805	33,545	39,750
	56-60	22,780	23,975	25,110	30,965	40,255	47,700
	61-65	27,335	28,775	30,545	37,155	48,305	57,240
	66-70	32,800	34,530	36,650	44,590	57,965	68,690
	71-75	39,360	41,435	43,980	53,505	69,555	82,425
	76-80	47,235	49,720	52,780	64,205	83,470	98,910
	Above 80	56,680	59,665	63,335	77,050	1,00,160	1,18,690
1A+1C	16days-35	5,040	5,305	6,095	6,785	8,820	10,450
	36-45	5,785	6,090	6,910	7,790	10,130	12,710
	46-50	8,905	9,375	9,635	12,235	15,905	20,105
	51-55	10,935	11,510	11,930	14,900	19,370	24,970
	56-60	13,865	14,595	14,995	18,490	24,035	30,155
	61-65	18,590	19,570	20,230	23,490	30,535	36,185
	66-70	22,310	23,480	24,275	28,190	36,645	43,425
	71-75	26,770	28,180	29,130	33,825	43,975	52,110
	76-80	32,125	33,815	34,955	40,590	52,770	62,530
	Above 80	38,550	40,575	41,945	48,710	63,320	75,035
1A+2C	16days-35	6,235	6,565	7,485	8,865	11,525	13,025
	36-45	7,005	7,375	8,550	9,645	12,540	15,045
	46-50	10,195	10,730	11,490	14,175	18,430	21,835
	51-55	12,825	13,500	13,940	17,720	23,035	27,295
	56-60	15,390	16,200	17,040	20,290	26,375	32,755
	61-65	20,005	21,060	22,190	25,515	33,170	39,305
	66-70	24,010	25,270	26,630	30,620	39,805	47,165
	71-75	28,810	30,325	31,955	36,740	47,765	56,600
	76-80	34,570	36,390	38,345	44,090	57,315	67,920
	Above 80	41,485	43,670	46,015	52,910	68,780	81,505

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
1A+3C	16days-35	7,940	8,360	9,205	11,735	14,300	16,595
	36-45	8,695	9,150	9,570	12,825	15,675	18,715
	46-50	11,505	12,110	12,520	17,055	22,170	24,885
	51-55	13,905	14,640	15,055	20,195	26,250	31,110
	56-60	16,860	17,745	18,175	23,200	30,155	37,330
	61-65	21,390	22,520	23,405	29,080	37,805	44,795
	66-70	25,670	27,020	28,085	34,895	45,365	53,755
	71-75	30,805	32,425	33,700	41,875	54,435	64,505
	76-80	36,965	38,910	40,440	50,250	65,325	77,410
	Above 80	44,360	46,695	48,530	60,300	78,390	92,890

Service Tax Extra

Premium Chart for Zone 2:

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
2A	16days-35	4,510	5,010	6,095	6,405	8,820	10,450
	36-45	5,600	6,225	7,310	7,790	10,725	12,710
	46-50	8,530	9,480	10,475	12,325	16,965	20,105
	51-55	10,660	11,845	13,595	15,405	21,205	25,130
	56-60	13,505	14,215	16,215	18,490	25,450	30,155
	61-65	17,925	18,480	20,430	23,490	30,535	36,185
	66-70	22,975	23,480	24,515	26,620	36,645	43,425
	71-75	27,335	28,180	29,415	31,945	43,975	52,110
	76-80	32,800	33,815	35,300	38,335	52,770	62,530
	Above 80	39,360	40,575	42,360	46,005	63,320	75,035
2A+1C	16days-35	5,580	6,200	7,485	8,375	10,995	13,025
	36-45	6,500	7,220	8,550	9,225	12,695	15,045
	46-50	9,180	10,200	11,905	13,390	18,430	21,835
	51-55	11,475	12,750	14,795	16,735	23,035	27,295
	56-60	14,380	15,300	18,740	21,265	27,640	32,755
	61-65	19,295	19,890	22,190	24,100	33,170	39,305
	66-70	24,730	25,270	26,630	27,310	39,805	47,165
	71-75	29,415	30,325	31,955	32,775	47,765	56,600
	76-80	35,300	36,390	38,345	39,325	57,315	67,920
	Above 80	42,360	43,670	46,015	47,195	68,780	81,505
2A+2C	16days-35	7,155	7,950	9,205	10,500	14,005	16,595
	36-45	7,700	8,555	10,170	11,475	15,795	18,715
	46-50	10,635	11,815	13,495	15,260	21,000	24,885
	51-55	13,290	14,770	16,600	19,070	26,250	31,110
	56-60	16,305	17,725	19,920	22,885	31,500	37,330
	61-65	20,630	21,265	23,905	27,465	37,805	44,795
	66-70	26,440	27,020	28,685	31,125	45,365	53,755
	71-75	31,455	32,425	34,420	37,350	54,435	64,505
	76-80	37,745	38,910	41,305	44,820	65,325	77,410
	Above 80	45,295	46,695	49,565	53,785	78,390	92,890
2A+3C	16days-35	8,230	9,145	10,585	12,070	16,615	19,085
	36-45	9,410	10,455	11,695	13,195	18,165	21,525
	46-50	12,230	13,585	15,520	17,545	24,150	28,620
	51-55	14,385	15,985	18,800	21,935	30,190	35,775
	56-60	18,225	19,180	22,600	26,320	36,230	42,930
	61-65	22,865	24,455	27,490	31,585	43,475	51,515
	66-70	29,310	31,075	32,985	35,795	52,170	61,820
	71-75	34,865	37,290	39,585	42,955	62,600	74,185
	76-80	41,840	44,750	47,500	51,545	75,120	89,020
	Above 80	50,205	53,695	57,000	61,850	90,145	1,06,825

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
1A+1C	16days-35	3,820	4,245	5,485	5,765	7,935	9,405
	36-45	4,190	4,870	6,220	6,625	9,115	11,440
	46-50	6,225	7,500	8,670	10,400	14,315	18,095
	51-55	7,550	9,205	10,735	12,590	17,435	22,470
	56-60	9,980	11,675	13,495	15,715	21,630	27,140
	61-65	14,970	16,635	18,205	19,965	27,485	32,570
	66-70	19,185	21,135	21,845	22,630	32,980	39,080
	71-75	22,825	25,360	26,215	27,155	39,575	46,900
	76-80	27,390	30,435	31,460	32,585	47,490	56,275
	Above 80	32,865	36,520	37,750	39,100	56,990	67,530
1A+2C	16days-35	5,025	5,580	6,735	7,535	10,370	11,725
	36-45	5,580	6,270	7,695	8,200	11,285	13,540
	46-50	7,640	8,585	10,345	12,050	16,585	19,655
	51-55	9,290	10,800	12,545	15,060	20,730	24,565
	56-60	11,290	13,770	15,335	17,245	23,735	29,480
	61-65	15,880	17,900	19,970	21,690	29,855	35,375
	66-70	20,350	22,745	23,965	24,580	35,825	42,450
	71-75	24,210	27,295	28,760	29,495	42,990	50,940
	76-80	29,050	32,755	34,510	35,395	51,585	61,130
	Above 80	34,860	39,305	41,415	42,475	61,900	73,355
1A+3C	16days-35	6,395	7,105	8,280	9,975	12,870	14,935
	36-45	6,590	7,320	8,615	10,390	14,105	16,845
	46-50	8,885	9,870	11,270	13,640	19,550	22,400
	51-55	10,735	11,930	13,400	16,460	23,625	28,000
	56-60	12,870	14,460	16,265	19,020	27,140	33,595
	61-65	16,845	19,140	21,065	24,715	34,020	40,315
	66-70	21,590	24,320	25,275	28,015	40,825	48,380
	71-75	25,680	29,185	30,330	33,615	48,990	58,055
	76-80	30,820	35,020	36,395	40,340	58,790	69,665
	Above 80	36,980	42,025	43,675	48,405	70,550	83,600

Service Tax Extra

Premium Chart for Zone 3:

Plan	Age in years / Sum Insured (in Rs.)	2 LACS	3 LACS	4 LACS	5 LACS	10 LACS	15 LACS
2A	16days-35	4,060					

Life Section

Annual Regular Premium for Female lives before Service Tax

Age at entry/ Sum Assured	300000	400000	500000	600000	700000	800000	900000
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510
19	1,170	1,560	1,950	2,340	2,730	3,120	3,510
20	1,170	1,560	1,950	2,340	2,730	3,120	3,510
21	1,170	1,560	1,950	2,340	2,730	3,120	3,510
22	1,179	1,572	1,965	2,358	2,751	3,144	3,537
23	1,185	1,580	1,975	2,370	2,765	3,160	3,555
24	1,191	1,588	1,985	2,382	2,779	3,176	3,573
25	1,194	1,592	1,990	2,388	2,786	3,184	3,582
26	1,197	1,596	1,995	2,394	2,793	3,192	3,591
27	1,200	1,600	2,000	2,400	2,800	3,200	3,600
28	1,206	1,608	2,010	2,412	2,814	3,216	3,618
29	1,209	1,612	2,015	2,418	2,821	3,224	3,627
30	1,212	1,616	2,020	2,424	2,828	3,232	3,636
31	1,218	1,624	2,030	2,436	2,842	3,248	3,654
32	1,227	1,636	2,045	2,454	2,863	3,272	3,681
33	1,236	1,648	2,060	2,472	2,884	3,296	3,708
34	1,248	1,664	2,080	2,496	2,912	3,328	3,744
35	1,263	1,684	2,105	2,526	2,947	3,368	3,789
36	1,281	1,708	2,135	2,562	2,989	3,416	3,843
37	1,302	1,736	2,170	2,604	3,038	3,472	3,906
38	1,323	1,764	2,205	2,646	3,087	3,528	3,969
39	1,737	2,316	2,895	3,474	4,053	4,632	5,211
40	1,770	2,360	2,950	3,540	4,130	4,720	5,310
41	1,806	2,408	3,010	3,612	4,214	4,816	5,418
42	1,848	2,464	3,080	3,696	4,312	4,928	5,544
43	1,899	2,532	3,165	3,798	4,431	5,064	5,697
44	1,956	2,608	3,260	3,912	4,564	5,216	5,868
45	2,022	2,696	3,370	4,044	4,718	5,392	6,066
46	2,097	2,796	3,495	4,194	4,893	5,592	6,291
47	2,181	2,908	3,635	4,362	5,089	5,816	6,543
48	2,280	3,040	3,800	4,560	5,320	6,080	6,840
49	3,009	4,012	5,015	6,018	7,021	8,024	9,027
50	3,129	4,172	5,215	6,258	7,301	8,344	9,387
51	3,261	4,348	5,435	6,522	7,609	8,696	9,783
52	3,402	4,536	5,670	6,804	7,938	9,072	10,206
53	3,552	4,736	5,920	7,104	8,288	9,472	10,656
54	3,708	4,944	6,180	7,416	8,652	9,888	11,124
55	3,876	5,168	6,460	7,752	9,044	10,336	11,628
56	4,047	5,396	6,745	8,094	9,443	10,792	12,141
57	4,224	5,632	7,040	8,448	9,856	11,264	12,672
58	4,407	5,876	7,345	8,814	10,283	11,752	13,221
59	5,841	7,788	9,735	11,682	13,629	15,576	17,523
60	6,048	8,064	10,080	12,096	14,112	16,128	18,144

Life Section

Annual Regular Premium for Male lives before Service Tax

Age at entry/ Sum Assured	300000	400000	500000	600000	700000	800000	900000
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510
19	1,179	1,572	1,965	2,358	2,751	3,144	3,537
20	1,185	1,580	1,975	2,370	2,765	3,160	3,555
21	1,191	1,588	1,985	2,382	2,779	3,176	3,573
22	1,194	1,592	1,990	2,388	2,786	3,184	3,582
23	1,197	1,596	1,995	2,394	2,793	3,192	3,591
24	1,200	1,600	2,000	2,400	2,800	3,200	3,600
25	1,206	1,608	2,010	2,412	2,814	3,216	3,618
26	1,209	1,612	2,015	2,418	2,821	3,224	3,627
27	1,212	1,616	2,020	2,424	2,828	3,232	3,636
28	1,218	1,624	2,030	2,436	2,842	3,248	3,654
29	1,227	1,636	2,045	2,454	2,863	3,272	3,681
30	1,236	1,648	2,060	2,472	2,884	3,296	3,708
31	1,248	1,664	2,080	2,496	2,912	3,328	3,744
32	1,263	1,684	2,105	2,526	2,947	3,368	3,789
33	1,281	1,708	2,135	2,562	2,989	3,416	3,843
34	1,302	1,736	2,170	2,604	3,038	3,472	3,906
35	1,323	1,764	2,205	2,646	3,087	3,528	3,969
36	1,737	2,316	2,895	3,474	4,053	4,632	5,211
37	1,770	2,360	2,950	3,540	4,130	4,720	5,310
38	1,806	2,408	3,010	3,612	4,214	4,816	5,418
39	1,848	2,464	3,080	3,696	4,312	4,928	5,544
40	1,899	2,532	3,165	3,798	4,431	5,064	5,697
41	1,956	2,608	3,260	3,912	4,564	5,216	5,868
42	2,022	2,696	3,370	4,044	4,718	5,392	6,066
43	2,097	2,796	3,495	4,194	4,893	5,592	6,291
44	2,181	2,908	3,635	4,362	5,089	5,816	6,543
45	2,280	3,040	3,800	4,560	5,320	6,080	6,840
46	3,009	4,012	5,015	6,018	7,021	8,024	9,027
47	3,129	4,172	5,215	6,258	7,301	8,344	9,387
48	3,261	4,348	5,435	6,522	7,609	8,696	9,783
49	3,402	4,536	5,670	6,804	7,938	9,072	10,206
50	3,552	4,736	5,920	7,104	8,288	9,472	10,656
51	3,708	4,944	6,180	7,416	8,652	9,888	11,124
52	3,876	5,168	6,460	7,752	9,044	10,336	11,628
53	4,047	5,396	6,745	8,094	9,443	10,792	12,141
54	4,224	5,632	7,040	8,448	9,856	11,264	12,672
55	4,407	5,876	7,345	8,814	10,283	11,752	13,221
56	5,841	7,788	9,735	11,682	13,629	15,576	17,523
57	6,048	8,064	10,080	12,096	14,112	16,128	18,144
58	6,279	8,372	10,465	12,558	14,651	16,744	18,837
59	6,525	8,700	10,875	13,050	15,225	17,400	19,575
60	7,569	10,092	12,615	15,138	17,661	20,184	22,707