



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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PROSPECTUS - FAMILY HEALTH OPTIMA ACCIDENT CARE POLICY

Unique Identification No.: SHAHLIP23170V062223

Section I – Health Insurance Coverage

The product provides for regular hospitalization benefits on floater basis

Who can take this insurance?

Any person aged between 18 years and 65 years can take this insurance for his/her family consisting of Self, Spouse / Live in partner / Same Sex partner and dependent children not exceeding three in number, dependent Parents and dependent Parents-in-law. Beyond 65 years, only renewals are allowed. Dependent children are covered from 16th day of its birth till expiry of the policy subject to the limits mentioned in the policy. 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 new born child also in the same policy by paying the applicable premium in full. However, the cover for such new born child will commence only from the 16th day of its birth and will continue till the expiry date of the policy. Maximum age limit for coverage of dependent children is 25 years.

Type of Policy: Floater

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/-

Note: Sum Insured options of Rs.1,00,000/- and Rs.2,00,000/- are available only for renewals

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. At present 100% of cost of medical screening is borne by the Company. The age for Health screening may be scaled downwards or upwards. Due advance information will be given to the customer.

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 following additional questions related to lifestyle and habits are answered by the insured at the time of purchasing this policy.

Note

- 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.

Health Details

Activity Related Questions

1. How many days in a week you do physical exercise for at least 20 minutes?
 - a) Never or Rarely
 - b) 1 - 2 times a week
 - c) More than 3 times a week

2. How many hours do you sleep at night on daily basis ?
 - a) Less than 6 hours a day
 - b) 6 - 7 hours a day
 - c) More than 8 hours a day

3. Do you walk at least half an hour daily ?
 - a) Yes
 - b) No

Life Style related Questions

4. Are you able to spend quality time with your family on daily basis ?
 - a) Yes
 - b) No
5. How often do you feel stressed out due to work pressure ?
 - a) Rarely
 - b) Frequently

Nutrition related Questions

6. How many glasses of water do you drink on daily basis ?
 - a) Less than 6 glasses
 - b) 6 - 7 glasses
 - c) More than 7 glasses
7. Do you eat protein (Green vegetable (or) Dairy Products, Chicken, Pulses, Eggs) two or more times a week ?
 - a) Yes
 - b) No

➤ **No Claim discount:** Discount of 5% is offered to the customers who have not made any claim for the preceding three consecutive policy years. This discount is allowed as a one-time benefit.

i.e. This discount is applicable only for the first time when the insured renewing under the revised Family Health Optima Insurance Plan from earlier versions of Family Health Optima Insurance Plan, provided there is no claim for last 3 consecutive years of earlier versions of Family Health Optima Insurance Plan.

No Claim Discount (Only Once)

Product Name Family Health Optima Insurance Plan	Year	Claim Information	Discount
1 year	2019-2020	No claim under Family Health Optima Insurance Plan	Nil
2 year	2020-2021	No claim under Family Health Optima Insurance Plan	Nil
3 year	2021-2022	No claim under Family Health Optima Insurance Plan	Nil
4th year	New Family Health Optima Insurance Plan 2022-23		5% discount under revised Family Health Optima Insurance Plan 2022-23 provided no claim for last 3 consecutive years

➤ **What are the benefits available under the insurance?**

A. Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home as per the limits given below;

Sum Insured (Rs.)	Room Rent Limit (Rs.)
1,00,000/- and 2,00,000/-	Up to 2,000/- per day
3,00,000/- and 4,00,000/-	Up to 5,000/- per day
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/- and 25,00,000/-	Single Standard A/C Room

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.

B. Surgeon, Anesthetist, **Medical Practitioner**, Consultants, Specialist Fees.

C. 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.

D. All day care procedures are covered.

Expenses on Hospitalization for a minimum period of 24 hours only are admissible. However this time limit will not apply for the day care treatments / procedures, where treatment is taken in the Hospital / Nursing Home and the Insured is discharged on the same day.

E. Expenses incurred on treatment of Cataract is subject to the limit as per the following table;

Sum Insured (Rs.)	Limit per eye (Rs.)	Limit per policy period (Rs.)
1,00,000/- and 2,00,000/-		Up to 12,000/- per eye, per policy period
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/-, 15,00,000/-, 20,00,000/-, 25,00,000/-	Up to 50,000/-	Up to 75,000/-

F. **Emergency Road ambulance** charges up to a sum of Rs. 750/- per hospitalization and overall limit of Rs. 1,500/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment provided there is an admissible claim for hospitalization under the policy.

G. **Air Ambulance** charges up to 10% of the Sum Insured during the entire policy period, provided that

- It is for life threatening emergency health condition/s of the insured person which requires immediate and rapid ambulance transportation to the hospital/medical centre that ground transportation cannot provide.
- Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency
- It is prescribed by a Medical Practitioner and is Medically Necessary;
- The insured person is in India and the treatment is in India only
- Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s

Note: This benefit is available for sum insured options of Rs.5,00,000/- and above only.

H. **Relevant Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim for hospitalization under the policy.

I. **Post Hospitalization** medical expenses incurred for a period of 90 days from the date of discharge from the hospital towards Consultant fees, Diagnostic charges, Medicines and Drugs wherever recommended by the Hospital / Medical Practitioner, where the treatment was taken, following an admissible claim for hospitalization provided however such expenses so incurred are in respect of ailment for which the insured person was hospitalized.

J. **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, on the advice of the attending Medical Practitioner, is 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 Pharyngitis, Arthritis, Gout and Rheumatism.

K. **Organ Donor Expenses** for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable. This cover is subject to a limit of 10% of the Sum Insured or Rupees One lakh, whichever is less.

L. **Cost of Health Checkup:** 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.

Sum Insured (Rs.)	Limit Per Policy Period (Rs.)
1,00,000/- and 2,00,000/-	Not Available
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

- This benefit is payable on renewal and when the renewed policy is in force

2. Payment under this benefit does not form part of the sum insured and will not impact the Bonus

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

- M. 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.

Note

- 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**) as stated under this policy 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.

- N. 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

- O. 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

- P. 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

- Q. 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

- This benefit is applicable for Sum Insured of Rs.3,00,000/- and above only.
- This benefit is payable only if there is an admissible claim for hospitalization under the policy.
- This benefit shall be paid if a hospital is a part of the list as on date of admission
- Payment under this benefit does not form part of the sum insured but will impact the Bonus
- The Company shall not be responsible for the quality of the treatment in the Valuable Service Providers.
- FOR LIST OF VALUABLE SERVICE PROVIDERS PLEASE VISIT WEBSITE : www.starhealth.in.**

- R. 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.

Sum Insured (Rs.)	Limit per day (Rs.)
1,00,000/- and 2,00,000/-	Not Available
3,00,000/-, 4,00,000/-, 5,00,000/-, 10,00,000/- and 15,00,000/-	800/- per day
20,00,000/- and 25,00,000/-	1,000/- per day

Note

- This benefit is applicable for Sum Insured of Rs.3,00,000/- and above only
- This benefit is payable only if there is an admissible claim for hospitalization under the policy
- This benefit will not be applicable where the sanction is on package rates
- Insured stay in Intensive Care Unit or High Dependency Units / wards will not be counted for this purpose
- Payment under this benefit does not form part of the sum insured but will impact the Bonus

- S. AYUSH Treatment: Inpatient Hospitalizations Expenses incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the limits given below:**

Sum Insured (Rs.)	Limit per policy period (Rs.)
1,00,000/-, 2,00,000/-, 3,00,000/- and 4,00,000/-	Up to 10,000/-
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 AYUSH treatment.

- T. Second Medical Opinion:** The Insured Person can obtain a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him/her online and the medical opinion will be made available directly to the Insured by the Doctor. To utilize this benefit, all medical records should be forwarded to the mail-id "e_medicalopinion@starhealth.in." or through post/courier.

Special Conditions:-

- This should be specifically requested for by the Insured Person
- This opinion is given based only on the medical records submitted without examining the patient,
- The second opinion should be only for medical reasons and not for medico-legal purposes.
- Any liability due to any errors or omission or consequences of any action taken in reliance of the second opinion provided by the Medical Practitioner is outside the scope of this policy.
- Utilizing this facility alone will not be considered as a claim

Note: Medical Records / Documents submitted for utilizing this facility will not prejudice the Company's right to reject a claim in terms of policy.

- U. 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

2. For the purpose of claiming under this benefit, in-patient treatment is not mandatory.
3. 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 break under this policy for every block. This coverage is available only for sum insured options of Rs.5,00,000/- and above

Special 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:

1. Pre and Post treatment expenses
2. Sub-fertility services that are deemed to be unproven, experimental or investigational
3. Services not in accordance with standards of good medical practice and not uniformly recognized and professionally endorsed by the general medical community at the time it is to be provided.
4. Reversal of voluntary sterilization
5. Treatment undergone for second or subsequent pregnancies except where the child from the first delivery/ previous deliveries is/are not alive at the time of treatment
6. Payment for services rendered to a surrogate
7. Costs associated with cryopreservation and storage of sperm, eggs and embryos
8. Selective termination of an embryo.
9. Services done at unrecognized centre
10. Surgery / procedures that enhances fertility like Tubal Occlusion, Bariatric Surgery, Diagnostic Laparoscopy with Ovarian Drilling and such other similar surgery / procedures

- V. Automatic Restoration of Sum Insured (Applicable for A to K, M, S Only):** There shall be automatic restoration of the Sum Insured immediately upon exhaustion of the limit of coverage, 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.

Note: Automatic Restoration of Sum Insured is available only for sum insured options of Rs.3,00,000/- and above

Illustration

		Scenario 1 (New Policy)	Scenario 2 (Renewal)
	Sum Insured (SI)	Rs.10,00,000/-	Rs.10,00,000/-
	No Claim Bonus (NCB)	0	Rs.2,50,000/-
	Recharge	Rs.1,50,000/-	Rs.1,50,000/-
	Total Cover Available	Rs.11,50,000/-	Rs.14,00,000/-
1st Claim	1st Claim settled	Rs.5,00,000/-	Rs.5,00,000/-
	Total Coverage available for next claim	Rs.6,50,000/- (Balance SI Rs.5,00,000/- + Recharge Rs.1,50,000/-)	Rs.9,00,000/- (Balance SI Rs.5,00,000/- + Bonus Rs.2,50,000/- + Recharge Rs.1,50,000/-)
2nd Claim	2nd Hospital Bill Amount	Rs.10,00,000/-	Rs.10,00,000/-
	Claim Settled	Rs.6,50,000/- (Balance SI Rs.5,00,000/- + Recharge Rs.1,50,000/-)	Rs.9,00,000/- (Balance SI Rs.5,00,000/- + Bonus Rs.2,50,000/- + Recharge Rs.1,50,000/-)
	Will the restoration kick in? If yes How Much? Yes, Why - Since there is full utilization of Sum Insured.	Rs.10,00,000/-	Rs.10,00,000/-
	Total Coverage available for next claim (Available for different illness)	Rs.10,00,000/-	Rs.10,00,000/-
3rd Claim	Hospital Bill Amount (For different illness)	Rs.5,00,000/-	Rs.5,00,000/-
	Claim Settled	Rs.5,00,000/-	Rs.5,00,000/-
	Will the restoration kick in ? If yes How Much? No, Why - Since the sum insured is not utilized in full	0	0
	Total Coverage available for next claim (Available for different illness)	Rs.5,00,000/-	Rs.5,00,000 /-
4th Claim	Hospital Bill Amount (For Same Illness)	Rs.8,00,000/-	Rs.8,00,000/-
	Claim Settled	0 (Automatic Restoration is not available for Same illness)	0 (Automatic Restoration is not available for Same illness)
	Total Coverage available for next claim (Available for different illness)	Rs.5,00,000/-	Rs.5,00,000/-
5th Claim	Hospital Bill Amount (For Different Illness)	Rs.10,00,000/-	Rs.11,00,000/-
	Claim Settled	Rs.5,00,000/- (Since the balance cover available after settlement of previous claim is Rs.5,00,000/-)	Rs.5,00,000/- (Since the balance cover available after settlement of previous claim is Rs.5,00,000/-)
	Will the restoration kick in ? If yes How Much? Yes, Why - Since there is full utilization of Sum Insured.	Rs.10,00,000/-	Rs.10,00,000/-
	Total Coverage available for next claim (Available for different illness)	Rs.10,00,000/-	Rs.10,00,000/-

- W. Recharge Benefit (Applicable for A to K, M, S):** If the limit of coverage under the policy is exhausted/ exceeded during the policy period, additional indemnity up to 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.)
1,00,000/- and 2,00,000/-	Not Available
3,00,000/-	75,000/-
4,00,000/-	1,00,000/-
5,00,000/-, 10,00,000/-, 15,00,000/-, 20,00,000/- and 25,00,000/-	1,50,000/-

- X. 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/- and subject to the following;
- It is evidenced that the insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.
 - The additional sum insured shall be available only once during the policy period.
 - The additional sum insured shall be available after exhaustion of the **limit of coverage**.
 - The additional sum insured can be utilized only for the particular hospitalization following the Road Traffic Accident
 - Automatic Restoration of Sum Insured and Recharge Benefit shall not apply for this benefit
 - This benefit shall not be applicable for day care treatment
 - The unutilized balance cannot be carried forward for the remaining policy period or for renewal
 - Claim under this benefit will impact the Bonus
- Y. Coverage for Modern Treatments:** The following expenses are payable during the policy period for the treatment/procedure (either as a day care or as an in-patient) is limited to the amount mentioned in table below. This benefit forms part of sum insured.

Sum Insured in (Rs.)	Uterine artery Embolization and HIFU,	Balloon Sinuplasty,	Deep Brain Stimulation	Oral Chemotherapy* (Submits including Pre and Post Hospitalisation)	Immunotherapy-Monoclonal Antibody to be given as injection	Intra Vitreal injections	Robotic surgeries	Stereotactic radio surgeries	Bronchical Thermoplasty	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	IONM-(Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
	Limit per policy period for each treatment / procedure (Rs.)											
1,00,000/-	12,500/-	5,000/-	25,000/-	12,500/-	25,000/-	5,000/-	25,000/-	25,000/-	Up to Sum Insured			25,000/-
2,00,000/-	25,000/-	10,000/-	50,000/-	25,000/-	50,000/-	10,000/-	50,000/-	50,000/-				50,000/-
3,00,000/-	37,500/-	15,000/-	75,000/-	37,500/-	75,000/-	15,000/-	75,000/-	75,000/-				75,000/-
4,00,000/-	1,00,000/-	40,000/-	2,00,000/-	1,00,000/-	2,00,000/-	40,000/-	2,00,000/-	1,75,000/-				2,00,000/-
5,00,000/-	1,25,000/-	50,000/-	2,50,000/-	1,25,000/-	2,50,000/-	50,000/-	2,50,000/-	2,00,000/-				2,50,000/-
10,00,000/-	1,50,000/-	1,00,000/-	3,00,000/-	2,00,000/-	4,00,000/-	75,000/-	3,00,000/-	2,25,000/-				3,00,000/-
15,00,000/-	1,75,000/-	1,25,000/-	4,00,000/-	2,50,000/-	5,00,000/-	1,00,000/-	4,00,000/-	2,50,000/-				4,00,000/-
20,00,000/-	2,00,000/-	1,50,000/-	4,50,000/-	2,75,000/-	5,50,000/-	1,25,000/-	4,50,000/-	2,75,000/-				4,50,000/-
25,00,000/-	2,00,000/-	1,50,000/-	5,00,000/-	3,00,000/-	6,00,000/-	1,50,000/-	5,00,000/-	3,00,000/-				5,00,000/-

*Sublimit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization.

- Z. Cumulative Bonus (Applicable for [A to K], [M to S], U, and X):** In respect of a claim free year of Insurance, for the Sum Insured options Rs.3,00,000/- and above, 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.
- AA. Co-payment (Applicable for A to K and S):** 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.
- AB. 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 Wellness Activities mentioned in the table below (from Serial Number 1 to 6) are applicable for the Insured person(s) aged 18 years and above only. The following table shows the discount on premium available under the Wellness Program;

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

The weightage is given as per the following table;

Family Size	Weightage
Self, Spouse**	1:1
Self, Spouse** and Dependent Children (up to 18 years)	1:1:0:0
Self, Spouse** and Dependent Children (aged above 18 years)	2:2:1:1:1

**Spouse / Live-in Partner / Same Sex Partner

Note: In case of two year policy, total number of wellness points earned in two year period will be divided by two.

Please refer the Illustrations to understand the calculation of discount in premium, weightage and the calculation.

The wellness services and activities are categorized as below

Sr.No.	Activity	Maximum number of Wellness Points that can be earned under each activity in a policy year
1.	Sign up points for Enrolling to Wellness Program	100
2.	Manage and Track Health	
	a) Online Health Risk Assessment (HRA)	150
	b) Preventive Risk Assessment	200
3.	Affinity to Wellness	
	a) Participating in Walkathon, Marathon, Cyclothon and similar activities	200
	b) Membership in a health club	200
4.	Stay Active - If the Insured member achieves the step count target on mobile app	250
5.	Sharing 'Active Life Success Story' through adoption of Star Wellness Program	50
6.	Condition Management Program (CMP): Weight Management, Diabetes Management, Hypertension, De-Stress & Mind Body Healing Program.	150
7.	For Submission of Vaccination Certificate Eg: Vaccine for Covid, HPV, Pneumococcal, Swine Flu (H1N1), Hepatitis etc..	20
8.	For Submission of Preventive Eye Check-up report	20
9.	For Submission of Preventive Dental Check-up report	20
10.	For Submission of Mammography & PAP Test (for Women) report	20
11.	For Submission of Prostate specific antigen (PSA) test report (for Male persons aged > 50 yrs)	20
12.	Glaucoma Screening (for persons aged > 50 yrs)	20
Value Added Services		
Star Tele-health services		
Medical Concierge Services		
Digital Health Vault		
Wellness Content		
Post-Operative Care		
Discounts from Network Providers		

1. **Sign up points for Enrolling to Wellness Program:** Insured person(s) can earn 100 reward points for enrolling in Star Wellness Program through Star Health Mobile application.

2. **Manage and Track Health**

a) Completion of Health Risk Assessment (HRA): The Health Risk Assessment (HRA) questionnaire is an online tool for evaluation of health and quality of life of the Insured. It helps the Insured to introspect his/ her personal lifestyle. The Insured can log into his/her account on the website www.starhealth.in and complete the HRA questionnaire. The Insured can undertake this once per policy year.

On Completion of online HRA questionnaire, the Insured earns 150 wellness points.

Note: To get the wellness points mentioned under HRA, the Insured has to complete the entire HRA within one month from the time he/she started HRA Activity.

b) Preventive Risk Assessment: The Insured can also earn wellness points by undergoing diagnostic / preventive tests during the policy year. These tests should include the four mandatory tests mentioned below. Insured can take these tests at any diagnostic centre at Insured's own expenses.

- On submission of the test reports, Insured earns 200 reward points.

Note: These tests reports should be submitted together and within 30 days from the date of undergoing such Health Check-Up.

List of mandatory tests under Preventive Risk Assessment

1.	Complete Haemogram Test
2.	Blood Sugar (Fasting Blood Sugar (FBS) + Postprandial (PP) [or] HbA1c)
3.	Lipid profile (Total cholesterol, HDL, LDL, Triglycerides, Total Cholesterol / HDL Cholesterol Ratio)
4.	Serum Creatinine

3. **Affinity towards wellness:** Insured earns wellness reward points for undertaking any of the fitness and health related activities as given below. List of Fitness Initiatives and Wellness points

	Initiative	Wellness Points
a.	Participating in Walkathon, Marathon, Cyclothon and similar activities	200
	- On submission of BIB Number along with the details of the entry ticket taken to participate in the event and/or - On Achieving 20,000 Step count on Star Health Mobile Application	
b.	Membership in a health club (50 points for each quarter) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise/ Sports Club/ Pilates Classes/ Swimming / Tai Chi/ Martial Arts / Gymnastics/ Dance Classes	200

Note: In case if Insured is not a member of any health club, he/she should join into club within 3 months from the date of the policy risk commencement date. Insured person should submit the health club membership.

4. **Stay Active:** Insured earns wellness reward points on achieving the step count target on 'Star Health Mobile Application' as mentioned below

Criteria to get reward points

If the number of steps per day are minimum 8,000 or above for 16 days in a month, it will be considered as one active month and insured will get 20 reward points.

Note

- In case if Insured achieves 10 active months in a policy year, he/ she will get 50 additional points as bonus.
- First month and last month in each policy year will not be taken into consideration for calculation of average number of steps per day under Stay Active.
- The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit.
- The average step count completed by an Insured member would be tracked on 'Star Mobile Application'.

5. **Condition Management Program**

(i) Weight Management Program

a) This Program will help the Insured persons with Over Weight and Obesity to manage their Body Mass Index (BMI) through the empanelled wellness experts who will guide the Insured in losing excess weight and maintain their BMI.

- 150 wellness points will be awarded in case if the results are achieved and maintained as mentioned below;

Sr.No.	Name of the Ailment	Values to be submitted	Criteria to get the Wellness points
1.	Obesity (If BMI is above 29)	Height & Weight (to calculate BMI)	Achieving and maintaining the BMI between 18 and 29
2.	Overweight (If BMI is between 25 and 29)	Height & Weight (to calculate BMI)	Reducing BMI by two points and maintaining the same BMI in the policy year

- Values (for BMI) shall be submitted for every 2 months (up to 5 times in each policy year)

- b) In case if the Insured is not Overweight / Obese, the Insured can submit his/her 'Active Life Success Story' through adoption of Star Wellness Activities with us. On submission of Active Life Success Story through adoption of Star Wellness Activities, Insured earns 50 wellness points.
- (ii) Chronic Condition Management Program
- a) This Program will help the Insured suffering from Diabetes, Hypertension, Cardiovascular Disease or Asthma to track their health through the empanelled wellness experts who will guide the insured in maintaining/improving the health condition.
- The Insured has to submit the test result values for every 3 months maximum up to 3 times in a policy year.
 - If the test result values are within +/- 10% range of the values given below, for at least 2 times in a policy year, 150 wellness points will be awarded.
 - These tests reports to be submitted within 1 month from the date of undergoing the Health Check-Up

Sr.No.	Name of the Ailment	Test to be submitted	Values Criteria to get the additional Wellness points
1.	Diabetes(Insured can submit either HbA1c test value (or) Fasting Blood Sugar (FBS) Range and Postprandial test value)	HbA1c	£ 6.5
		Fasting Blood Sugar (FBS) Range and Postprandial test value	100 to 125 mg/dl below 160 mg/dl
2.	Hypertension	Measured with - BP apparatus	Systolic Range - 110 to 140 mmHg Diastolic Range - 70 to 90 mmHg
3.	Cardiovascular Disease	LDL Cholesterol and Total Cholesterol / HDL Cholesterol Ratio	100 to 159 mg/dl £ 4.0
4.	Asthma	PFT (Pulmonary Function Test)	FEV1 (PFC) is 75% or more FEV1/ FVC is 70% or more

- b) In case if the Insured is not suffering from Chronic Condition/s (Diabetes, Hypertension, Cardiovascular Disease or Asthma) he/she can opt for "De-Stress & Mind Body Healing Program". This program helps the Insured to reduce stress caused due to internal (self-generated) & external factors and increases the ability to handle stress.
- On completion of De-stress & Mind Body Healing Program 150 wellness points will be awarded.
- Note:** This is a 10 weeks program which insured needs to complete without any break.

6. **Reward points for Preventive Care:** Insured can earn wellness reward points for submitting the following health check-up reports once in a policy year which he/ she had during the policy year.
- Submission of Vaccination Certificate/s:** Insured can earn 20 wellness reward points by submitting the Vaccination certificate related to vaccine that he/she have had during the policy year. Eg: Vaccine for Covid, HPV, Swine Flu (H1N1), Hepatitis etc.
 - Submission of Preventive Eye Check-up report:** Insured can earn 20 wellness reward points for submitting Eye Check-up report which includes near and far vision (visual acuity) and Colour vision test.
 - Submission of Preventive Dental Check-up:** Insured can earn 20 wellness reward points for submitting Dental Check-up report which includes screening of oral cavity done by a qualified Dentist.
 - Submission of Mammography & PAP Test report:** Insured can earn 20 wellness reward points for submitting x-ray Mammogram or coloured doppler mammogram for preventive breast screening and PAP smear (biopsy) report.
 - Prostate specific antigen (PSA) test (applicable for Males aged > 50 yrs):** Insured can earn 20 wellness reward points for submitting Prostate specific antigen blood report.
 - Glaucoma Screening (for persons aged > 50 yrs):** Insured can earn 20 wellness reward points by submitting reports of Glaucoma screening test of both eyes including tonometry. (slit lamp test), pachymeter test, visual field test, dilated eye test and gonioscopy examination.

Value Added Services

- Star Tele-health Services:** Insured can consult with the In-house Medical Practitioners between 8.00 am and 10.00 pm, who can help the Insured by providing Medical advice, Second Medical Opinion and consultation on Diet & Nutrition through Voice Call, Video Call & Online Chat provided in our Mobile App "Talk to Star" and for Consultation by Telephone (between 8.00 am to 10.00 pm) Insured can call to the phone number - 7676 905 905
- Medical Concierge Services:** The Insured can also contact Star Health to avail services like, Emergency assistance information such as nearest ambulance / hospital / blood bank etc.
- Digital Health Vault:** A secured Personal Health records system for Insured to store/access and share health data with trusted recipients. Using this portal, Insured can store their health documents (prescriptions, lab reports, discharge summaries etc.), track health data add family members.
- Wellness Content:** The wellness portal provides rich collection of health articles, blogs, tips and other health and wellness content. The contents have been written by experts drawn from various fields. Insured will benefit from having one single and reliable source for learning about various health aspects and incorporating positive health changes.
- Post Operative Care:** It is done through follow up phone calls (primarily for surgical cases) for resolving their medical queries.
- Discounts from Network Providers:** The Insured can avail discounts on the services offered by our network providers which will be displayed in our website.

Terms and conditions under wellness activity

- Any information provided by the Insured in this regard shall be kept confidential.
- There will not be any cash redemption against the wellness reward points.
- Insured should notify and submit relevant documents, reports, receipts etc for various wellness activities within 1 month of undertaking such activity/test.
- For services that are provided through empanelled service provider, Star Health is only acting as a facilitator; hence would not be liable for any incremental costs or the services.
- All medical services are being provided by empanelled health care service provider. We ensure full due diligence before empanelment. However Insured should consult his/her doctor before availing/taking the medical advices/services. The decision to utilize these advices/services is solely at Insured person's discretion.
- We reserve the right to remove the wellness reward points if found to be achieved in unfair manner.
- Star Health, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, are not responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a Member claims to have suffered, sustained or incurred, by way of and / or on account of the Wellness Program.
- Services offered are subject to guidelines issued by IRDAI from time to time.

Illustration of Benefit

A 51 year old Individual Gopal and his wife Ramya along with their two dependent children (aged below 18 yrs) buy a Family Health Optima Insurance Plan with Sum Insured 10 Lacs, let's understand how they can earn Wellness Points. Gopal has declared that he is suffering from Diabetes. Ramya has declared her BMI as 27. Gopal and Ramya enrolled under the Star wellness program and completed the following wellness activities.

Sr.No.	Activity	Wellness Points Earned by Gopal	Wellness Points Earned by Ramya
1.	Sign up points for Enrolling to Wellness Program	100	100
2.	Manage and Track Health		
	a) Online Health Risk Assessment (HRA)	150	150
	b) Preventive Risk Assessment	200	200
3.	Affinity to Wellness		
	a) Participating in Walkathon, Marathon, Cyclothon and similar activities	200	0
	b) Membership in a health club	100	150
4.	Stay Active (Wellness points based on Step Count)	250	120
5.	For Sharing 'Active Life Success Story'	50	0
6.	Condition Management Program (CMP)	150	150
7.	Submission of Vaccination Certificate	20	20
8.	For Submission of Preventive Eye Check-up report	20	0
9.	For Submission of Preventive Dental Check-up report	0	20
10.	For Submission of Mammography & PAP Test (for Women) report	0	20
11.	For Submission of Prostate specific antigen (PSA) test report (for Male persons aged > 50 yrs)	20	0
12.	Glaucoma Screening (for persons aged > 50 yrs)	20	0
	Total Number of Wellness Points earned	1280	930
	No of wellness points based upon weightage - 1:1:0:0	640 (1280X1/2)	465 (930X1/2)

Total Number of Wellness Points earned by Gopal and Ramya = 1105 (640+465)

Based on the no of Wellness Points earned, Gopal & Ramya are eligible to get 20% discount on renewal premium

➤ **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**
 - a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 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
 - c. 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 48 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**
 - a. 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
 - b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
 - c. 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
 - d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
 - e. 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;
 1. 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.
 2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 3. 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].
 4. 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),
 5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-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,
 8. 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.
 14. Congenital Internal disease / defect (except for coverage under "Hospitalization expenses for treatment of New Born Baby")
3. **30-day waiting period - Code Excl 03**
 - a. 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
 - b. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
 - c. 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**
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

5. **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;
 - i. 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 needs
 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
 4. Body Mass Index (BMI);
 - a. greater than or equal to 40 or
 - b. 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
 7. **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.
 9. **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, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
 10. **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.
 12. 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 dioptries.
 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 Coverage - Assisted Reproduction Treatment
 18. **Maternity - Code Excl 18**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
 - ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

Specific Exclusions
 19. 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**
 23. 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**
 27. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - **Code Excl 28**
 28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - **Code Excl 29**
 29. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - **Code Excl 31**
 30. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - **Code Excl 34**
 31. 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**
 34. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - **Code Excl 38**
- **Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years 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 and permanent 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.
- **Claim Settlement**
- A. **Condition Precedent to Admission of Liability:** The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy
 - B. **Documents for Cashless Treatment:**
 - a. For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888
 - b. Inform the ID number for easy reference

- c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorization Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
- f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
- g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
- h. In case of emergency hospitalization information to be given within 24 hours after hospitalization
- i. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit www.starhealth.in or contact the nearest branch or refer to the list of Networked Hospitals provided with the policy document.
- j. KYC (Identity proof with Address) of the proposer, as per AML guidelines.

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

Note: The Company reserves the right to call for additional documents wherever required.

Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

C. For Reimbursement claims: Time limit for submission of

Sl.No.	Type of Claim	Prescribed time limit
1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital.
2	Reimbursement of Post hospitalization	within 15 days after completion of 90 days from the date of discharge from hospital

D. Notification of Claim: Upon the happening of the event, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event irrespective of whether the event is likely to give rise to a claim under the policy or not.

Note: Conditions C and D are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

E. Documents to be submitted for Reimbursement: The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers.
- c. Discharge Summary from the hospital
- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done
- f. Receipts from doctors, surgeons, anesthetist
- g. Certificate from the attending doctor regarding the diagnosis.
- h. KYC (Identity proof with Address) of the proposer as per AML Guidelines

Note: For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888

F. Provision for Penal Interest

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- v. "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

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

➤ **Cancellation**

- i. The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy Term 1 Year	
Period on risk	Rate of premium to be retained
Up to 1 mth	25% of the policy premium
Exceeding 1 mth up to 3 mths	37.5% of the policy premium
Exceeding 3 mths up to 6 mths	57.5% of the policy premium
Exceeding 6 mths up to 9 mths	80% of the policy premium
Exceeding 9 mths	100% of the policy premium
Cancellation table applicable for Policy Term 2 Years	
Period on risk	Rate of premium to be retained
Up to 1 Mth	12.5% of the policy premium
Exceeding 1 mth up to 3 mths	20% of the policy premium
Exceeding 3 mths up to 6 mths	30% of the policy premium
Exceeding 6 mths up to 9 mths	40% of the policy premium
Exceeding 9 mths up to 12 mths	50% of the policy premium
Exceeding 12 mths up to 15 mths	70% of the policy premium
Exceeding 15 mths up to 18 mths	80% of the policy premium
Exceeding 18 mths up to 21 mths	90% of the policy premium
Exceeding 21 mths	100% of the policy premium

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

- 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.

- **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.
- **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
- **Renewal of Policy:** The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.
- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
 - ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
 - iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
 - iv. 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.
 - v. Coverage is not available during the grace period.
 - vi. 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, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
- **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 fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.
- If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
- i. 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;
- **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.**
- **Withdrawal of policy**
- i. 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.
 - ii. 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
- **Relief under Section 80-D:** Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash
- **Important Note**
- a) The Sum Insured, cumulative bonus and other related benefits floats amongst the insured members.
 - b) The Policy Schedule and any Endorsement are to be read together and any word or such meaning wherever it appears shall have the meaning as stated in the Act / Indian Laws
 - c) The terms, conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each relevant insured person. Failure to comply with may result in the claim being denied.
 - d) The attention of the policy holder is drawn to our website www.starhealth.in for anti fraud policy of the company for necessary compliance by all stake holders
- **Buy this insurance:** Please contact our nearest Branch Office /our Agent or visit our website www.starhealth.in for online purchase. 5% discount for first purchased online and its renewals (If the policy is first purchased online and the same is renewed online, then 5% discount will be given for such renewals too).
- **Important:** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.
- **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): 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.
- **How much does it cost to take this insurance?**
 The premium sheet is attached
- 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 Sonapat.,
- Zone B :** Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad
- Zone C :** Chennai, Emakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior
- Zone D :** Rest of India



NON - (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, Srisa and Sonipat

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-35	7,968	10,463	11,014	11,915	12,516	15,019	17,272	19,344	21,279
	36-45	10,046	13,193	13,887	15,024	15,781	18,937	21,778	24,391	26,831
	46-50	13,669	17,950	18,895	20,441	21,472	25,766	29,631	33,187	36,506
	51-55	18,114	23,787	25,039	27,087	28,453	34,144	39,265	43,977	48,375
	56-60	21,831	28,668	30,177	32,646	34,292	41,150	47,323	53,002	58,302
	61-65	28,163	36,984	38,931	42,116	44,240	53,088	61,051	68,377	75,215
	66-70	36,500	47,932	50,455	54,583	57,335	68,802	79,122	88,617	97,479
	71-75	45,531	59,792	62,939	68,089	71,522	85,266	98,700	1,10,544	1,21,598
	76-80	54,563	71,652	75,423	81,594	85,708	1,02,850	1,18,277	1,32,471	1,45,718
	Above 80	62,691	82,326	86,659	93,749	98,476	1,18,171	1,35,897	1,52,205	1,67,425
1A+2C	16days-35	10,875	14,281	15,033	16,263	17,082	20,499	23,574	26,403	29,043
	36-45	11,506	15,110	15,905	17,206	18,074	21,689	24,942	27,935	30,729
	46-50	15,069	19,788	20,830	22,534	23,670	28,404	32,665	36,585	40,243
	51-55	18,786	24,670	25,968	28,093	29,509	35,411	40,723	45,609	50,170
	56-60	22,285	29,265	30,806	33,326	35,006	42,008	48,309	54,106	59,516
	61-65	28,538	37,477	39,449	42,677	44,828	53,794	61,863	69,287	76,215
	66-70	36,875	48,424	50,973	55,143	57,924	69,508	79,935	89,527	98,480
	71-75	45,906	60,284	63,457	68,649	72,110	86,532	99,512	1,11,454	1,22,599
	76-80	54,937	72,144	75,941	82,155	86,297	1,03,556	1,19,090	1,33,380	1,46,718
	Above 80	63,066	82,818	87,177	94,310	99,065	1,18,878	1,36,709	1,53,115	1,68,426
1A+3C	16days-35	13,213	17,351	18,265	19,759	20,755	24,906	28,642	32,079	35,287
	36-45	13,980	18,358	19,325	20,906	21,960	26,352	30,305	33,941	37,335
	46-50	16,468	21,626	22,764	24,627	25,868	31,042	35,698	39,982	43,981
	51-55	19,458	25,552	26,897	29,098	30,565	36,678	42,180	47,241	51,966
	56-60	22,740	29,862	31,434	34,006	35,721	42,865	49,294	55,210	60,731
	61-65	28,913	37,969	39,967	43,237	45,417	54,501	62,676	70,197	77,216
	66-70	37,250	48,916	51,491	55,704	58,512	70,215	80,747	90,437	99,480
	71-75	46,281	60,776	63,975	69,209	72,699	87,239	1,00,325	1,12,364	1,23,600
	76-80	55,312	72,636	76,459	82,715	86,886	1,04,263	1,19,902	1,34,290	1,47,719
	Above 80	63,440	83,310	87,695	94,870	99,653	1,19,584	1,37,522	1,54,024	1,69,427
2A	16days-35	8,265	10,854	11,425	12,360	12,983	15,579	17,916	20,066	22,073
	36-45	11,449	15,035	15,827	17,121	17,985	21,582	24,819	27,797	30,577
	46-50	16,360	21,484	22,614	24,465	25,698	30,838	35,463	39,719	43,691
	51-55	23,255	30,539	32,146	34,776	36,530	43,836	50,411	56,460	62,106
	56-60	28,501	37,428	39,398	42,621	44,770	53,724	61,783	69,197	76,117
	61-65	37,052	48,656	51,217	55,408	58,201	69,842	80,318	89,956	98,952
	66-70	48,167	63,253	66,582	72,030	75,662	90,794	1,04,413	1,16,943	1,28,637
	71-75	60,209	79,067	83,228	90,037	94,577	1,13,493	1,30,517	1,46,179	1,60,796
	76-80	72,251	94,880	99,874	1,08,045	1,13,493	1,36,191	1,56,620	1,75,414	1,92,956
	Above 80	83,088	1,09,112	1,14,855	1,24,252	1,30,517	1,56,620	1,80,113	2,01,726	2,21,899
2A+1C	16days-35	11,382	14,947	15,734	17,021	17,880	21,456	24,674	27,635	30,398
	36-45	13,395	17,591	18,517	20,032	21,042	25,250	29,037	32,522	35,774
	46-50	18,226	23,934	25,194	27,255	28,629	34,355	39,508	44,249	48,674
	51-55	24,151	31,716	33,385	36,117	37,938	45,525	52,354	58,636	64,500
	56-60	29,107	38,224	40,236	43,528	45,723	54,867	63,097	70,669	77,736
	61-65	37,551	49,313	51,908	56,155	58,986	70,784	81,401	91,169	1,00,286
	66-70	48,667	63,909	67,273	72,777	76,447	91,736	1,05,496	1,18,156	1,29,972
	71-75	60,708	79,723	83,919	90,785	95,362	1,14,435	1,31,600	1,47,392	1,62,131
	76-80	72,750	95,536	1,00,564	1,08,792	1,14,278	1,37,133	1,57,703	1,76,627	1,94,290
	Above 80	83,588	1,09,768	1,15,545	1,24,999	1,31,301	1,57,562	1,81,196	2,02,940	2,23,233
2A+2C	16days-35	14,500	19,041	20,043	21,683	22,777	27,332	31,432	35,204	38,724
	36-45	15,341	20,146	21,207	22,942	24,099	28,918	33,256	37,247	40,971
	46-50	20,092	26,384	27,773	30,045	31,560	37,872	43,553	48,779	53,657
	51-55	25,048	32,893	34,624	37,457	39,346	47,215	54,297	60,813	66,894
	56-60	29,714	39,020	41,074	44,435	46,675	56,010	64,412	72,141	79,355
	61-65	38,051	49,969	52,599	56,902	59,771	71,725	82,484	92,382	1,01,621
	66-70	49,166	64,566	67,964	73,524	77,232	92,678	1,06,580	1,19,369	1,31,306
	71-75	61,208	80,379	84,609	91,532	96,147	1,15,376	1,32,683	1,48,605	1,63,465
	76-80	73,250	96,192	1,01,255	1,09,539	1,15,062	1,38,075	1,58,786	1,77,841	1,95,625
	Above 80	84,087	1,10,424	1,16,236	1,25,746	1,32,086	1,58,504	1,82,279	2,04,153	2,24,568
2A+3C	16days-35	17,617	23,135	24,353	26,345	27,674	33,208	38,190	42,772	47,050
	36-45	18,640	24,478	25,766	27,874	29,280	35,136	40,406	45,255	49,780
	46-50	21,957	28,835	30,352	32,836	34,491	41,390	47,598	53,310	58,641
	51-55	25,944	34,070	35,863	38,797	40,754	48,904	56,240	62,989	69,288
	56-60	30,320	39,817	41,912	45,341	47,627	57,153	65,726	73,613	80,974
	61-65	38,551	50,625	53,289	57,649	60,556	72,667	83,567	93,596	1,02,955
	66-70	49,666	65,222	68,655	74,272	78,017	93,620	1,07,663	1,20,582	1,32,641
	71-75	61,708	81,035	85,300	92,279	96,932	1,16,318	1,33,766	1,49,818	1,64,800
	76-80	73,750	96,848	1,01,946	1,10,287	1,15,847	1,39,017	1,59,869	1,79,054	1,96,959
	Above 80	84,587	1,11,080	1,16,927	1,26,493	1,32,871	1,59,446	1,83,362	2,05,366	2,25,902

A = Adult, C = Child

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

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-35	7,588	9,918	10,440	11,294	11,863	14,236	16,371	18,336	20,170
	36-45	9,568	12,505	13,164	14,241	14,959	17,950	20,643	23,120	25,432
	46-50	13,018	17,015	17,910	19,376	20,352	24,423	28,086	31,457	34,602
	51-55	17,251	22,547	23,733	25,675	26,970	32,364	37,218	41,685	45,853
	56-60	20,791	27,174	28,604	30,944	32,504	39,005	44,856	50,239	55,262
	61-65	26,822	35,056	36,901	39,921	41,933	50,320	57,868	64,812	71,293
	66-70	34,762	45,433	47,824	51,737	54,346	65,215	74,997	83,997	92,397
	71-75	43,363	56,675	59,658	64,539	67,793	81,352	93,554	1,04,781	1,15,259
	76-80	51,964	67,917	71,491	77,340	81,240	97,488	1,12,111	1,25,564	1,38,121
Above 80	59,706	78,034	82,141	88,862	93,342	1,12,011	1,28,812	1,44,270	1,58,697	
1A+2C	16days-35	10,357	13,536	14,249	15,415	16,192	19,430	22,345	25,026	27,529
	36-45	10,958	14,322	15,076	16,309	17,132	20,558	23,642	26,479	29,127
	46-50	14,351	18,757	19,744	21,359	22,436	26,923	30,962	34,677	38,145
	51-55	17,891	23,384	24,614	26,628	27,971	33,565	38,600	43,232	47,555
	56-60	21,224	27,740	29,200	31,589	33,181	39,818	45,790	51,285	56,414
	61-65	27,179	35,523	37,392	40,452	42,491	50,990	58,638	65,675	72,242
	66-70	35,119	45,900	48,316	52,269	54,904	65,885	75,767	84,860	93,346
	71-75	43,720	57,141	60,149	65,070	68,351	82,021	94,324	1,05,643	1,16,208
	76-80	52,321	68,383	71,982	77,872	81,798	98,158	1,12,881	1,26,427	1,39,070
Above 80	60,062	78,501	82,632	89,393	93,900	1,12,680	1,29,582	1,45,132	1,59,645	
1A+3C	16days-35	12,584	16,447	17,312	18,729	19,673	23,608	27,149	30,407	33,448
	36-45	13,314	17,401	18,317	19,816	20,815	24,978	28,725	32,172	35,389
	46-50	15,684	20,499	21,577	23,343	24,520	29,424	33,837	37,898	41,688
	51-55	18,531	24,220	25,495	27,581	28,972	34,766	39,981	44,779	49,257
	56-60	21,657	28,306	29,795	32,233	33,858	40,630	46,725	52,331	57,565
	61-65	27,536	35,989	37,883	40,983	43,049	51,659	59,408	66,537	73,191
	66-70	35,476	46,366	48,807	52,800	55,462	66,554	76,538	85,722	94,294
	71-75	44,077	57,608	60,640	65,601	68,909	82,691	95,094	1,06,506	1,17,156
	76-80	52,678	68,850	72,473	78,403	82,356	98,827	1,13,651	1,27,289	1,40,018
Above 80	60,419	78,967	83,123	89,924	94,458	1,13,350	1,30,352	1,45,995	1,60,594	
2A	16days-35	7,871	10,288	10,829	11,715	12,306	14,767	16,982	19,020	20,922
	36-45	10,904	14,251	15,001	16,229	17,047	20,457	23,525	26,348	28,983
	46-50	15,581	20,364	21,435	23,189	24,358	29,230	33,615	37,648	41,413
	51-55	22,148	28,947	30,470	32,963	34,625	41,550	47,783	53,517	58,868
	56-60	27,144	35,477	37,344	40,399	42,436	50,924	58,562	65,590	72,148
	61-65	35,287	46,120	48,547	52,519	55,167	66,201	76,131	85,266	93,793
	66-70	45,873	59,956	63,111	68,275	71,717	86,061	98,970	1,10,846	1,21,931
	71-75	57,342	74,945	78,889	85,344	89,647	1,07,576	1,23,712	1,38,558	1,52,414
	76-80	68,810	89,934	94,667	1,02,412	1,07,576	1,29,091	1,48,455	1,66,269	1,82,896
Above 80	79,132	1,03,424	1,08,867	1,17,774	1,23,712	1,48,455	1,70,723	1,91,210	2,10,331	
2A+1C	16days-35	10,840	14,168	14,914	16,134	16,948	20,337	23,388	26,194	28,814
	36-45	12,757	16,674	17,551	18,987	19,945	23,934	27,524	30,827	33,909
	46-50	17,358	22,686	23,880	25,834	27,137	32,564	37,449	41,942	46,137
	51-55	23,001	30,062	31,645	34,234	35,960	43,152	49,625	55,580	61,137
	56-60	27,721	36,231	38,138	41,259	43,339	52,007	59,808	66,985	73,683
	61-65	35,763	46,742	49,202	53,227	55,911	67,093	77,157	86,416	95,058
	66-70	46,349	60,578	63,766	68,983	72,461	86,954	99,997	1,11,996	1,23,196
	71-75	57,818	75,567	79,544	86,052	90,391	1,08,469	1,24,739	1,39,708	1,53,679
	76-80	69,286	90,555	95,322	1,03,121	1,08,320	1,29,984	1,49,482	1,67,419	1,84,161
Above 80	79,607	1,04,046	1,09,522	1,18,482	1,24,456	1,49,348	1,71,750	1,92,360	2,11,596	
2A+2C	16days-35	13,809	18,049	18,999	20,553	21,589	25,907	29,793	33,368	36,705
	36-45	14,611	19,096	20,101	21,746	22,842	27,411	31,522	35,305	38,836
	46-50	19,135	25,009	26,325	28,479	29,915	35,898	41,283	46,236	50,860
	51-55	23,855	31,178	32,819	35,504	37,294	44,753	51,466	57,642	63,406
	56-60	28,299	36,986	38,933	42,118	44,242	53,090	61,054	68,380	75,218
	61-65	36,239	47,364	49,857	53,936	56,655	67,986	78,184	87,566	96,323
	66-70	46,825	61,200	64,421	69,691	73,205	87,846	1,01,023	1,13,146	1,24,461
	71-75	58,293	76,189	80,198	86,760	91,135	1,09,362	1,25,766	1,40,858	1,54,943
	76-80	69,762	91,177	95,976	1,03,829	1,09,064	1,30,877	1,50,508	1,68,569	1,85,426
Above 80	80,083	1,04,667	1,10,176	1,19,191	1,25,200	1,50,240	1,72,776	1,93,510	2,12,861	
2A+3C	16days-35	16,778	21,929	23,083	24,972	26,231	31,477	36,199	40,543	44,597
	36-45	17,752	23,202	24,423	26,421	27,753	33,304	38,300	42,896	47,185
	46-50	20,912	27,331	28,770	31,124	32,693	39,232	45,117	50,531	55,584
	51-55	24,709	32,294	33,993	36,775	38,629	46,355	53,308	59,705	65,675
	56-60	28,876	37,741	39,727	42,978	45,144	54,173	62,299	69,775	76,753
	61-65	36,715	47,986	50,511	54,644	57,399	68,879	79,211	88,716	97,588
	66-70	47,301	61,822	65,075	70,400	73,949	88,739	1,02,050	1,14,296	1,25,726
	71-75	58,769	76,811	80,853	87,468	91,879	1,10,254	1,26,793	1,42,008	1,56,208
	76-80	70,238	91,799	96,631	1,04,537	1,09,808	1,31,770	1,51,535	1,69,719	1,86,691
Above 80	80,559	1,05,289	1,10,831	1,19,899	1,25,944	1,51,133	1,73,803	1,94,660	2,14,126	

A = Adult, C = Child

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 years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-35	6,898	8,531	8,980	9,715	10,205	12,246	14,083	15,773	17,350
	36-45	8,698	10,757	11,323	12,250	12,868	15,441	17,757	19,888	21,877
	46-50	11,835	14,636	15,407	16,667	17,508	21,009	24,160	27,060	29,766
	51-55	15,683	19,395	20,416	22,086	23,200	27,840	32,016	35,858	39,444
	56-60	18,901	23,375	24,605	26,619	27,961	33,553	38,586	43,216	47,538
	61-65	24,384	30,156	31,743	34,340	36,072	43,286	49,779	55,752	61,328
	66-70	31,602	39,082	41,139	44,505	46,749	56,099	64,514	72,256	79,481
	71-75	39,421	48,753	51,319	55,517	58,317	69,980	80,477	90,134	99,147
	76-80	47,240	58,423	61,498	66,529	69,884	83,861	96,440	1,08,012	1,18,814
Above 80	54,278	67,126	70,659	76,440	80,294	96,353	1,10,806	1,24,103	1,36,513	
1A+2C	16days-35	9,415	11,644	12,257	13,260	13,929	16,714	19,221	21,528	23,681
	36-45	9,962	12,320	12,969	14,030	14,737	17,684	20,337	22,777	25,055
	46-50	13,046	16,135	16,984	18,374	19,300	23,160	26,634	29,830	32,813
	51-55	16,265	20,115	21,174	22,906	24,061	28,873	33,204	37,189	40,907
	56-60	19,295	23,862	25,118	27,173	28,543	34,252	39,389	44,116	48,528
	61-65	24,708	30,557	32,166	34,797	36,552	43,862	50,441	56,494	62,144
	66-70	31,926	39,484	41,562	44,962	47,229	56,675	65,176	72,997	80,297
	71-75	39,746	49,154	51,741	55,974	58,797	70,556	81,139	90,876	99,964
	76-80	47,565	58,824	61,920	66,986	70,364	84,437	97,102	1,08,754	1,19,630
Above 80	54,602	67,527	71,081	76,897	80,774	96,929	1,11,469	1,24,845	1,37,329	
1A+3C	16days-35	11,440	14,148	14,892	16,111	16,923	20,308	23,354	26,156	28,772
	36-45	12,104	14,969	15,757	17,046	17,905	21,486	24,709	27,675	30,442
	46-50	14,258	17,633	18,561	20,080	21,092	25,311	29,107	32,600	35,860
	51-55	16,847	20,835	21,931	23,726	24,922	29,906	34,392	38,519	42,371
	56-60	19,688	24,349	25,630	27,727	29,125	34,951	40,193	45,016	49,518
	61-65	25,033	30,959	32,588	35,254	37,032	44,438	51,104	57,236	62,960
	66-70	32,251	39,885	41,984	45,419	47,709	57,251	65,839	73,739	81,113
	71-75	40,070	49,555	52,163	56,431	59,277	71,132	81,802	91,618	1,00,780
	76-80	47,889	59,225	62,343	67,443	70,844	85,013	97,765	1,09,496	1,20,446
Above 80	54,927	67,929	71,504	77,354	81,254	97,505	1,12,131	1,25,587	1,38,146	
2A	16days-35	7,156	8,850	9,315	10,078	10,586	12,703	14,608	16,361	17,997
	36-45	9,913	12,259	12,904	13,960	14,664	17,597	20,237	22,665	24,931
	46-50	14,164	17,517	18,439	19,948	20,953	25,144	28,916	32,386	35,624
	51-55	20,134	24,900	26,211	28,355	29,785	35,742	41,104	46,036	50,640
	56-60	24,676	30,518	32,124	34,752	36,504	43,805	50,376	56,421	62,063
	61-65	32,079	39,673	41,761	45,178	47,456	56,947	65,489	73,347	80,682
	66-70	41,703	51,575	54,289	58,731	61,692	74,031	85,135	95,352	1,04,887
	71-75	52,129	64,468	67,862	73,414	77,115	92,538	1,06,419	1,19,190	1,31,108
	76-80	62,555	77,362	81,434	88,097	92,538	1,11,046	1,27,703	1,43,027	1,57,330
Above 80	71,938	88,966	93,649	1,01,311	1,06,419	1,27,703	1,46,859	1,64,482	1,80,930	
2A+1C	16days-35	9,855	12,188	12,829	13,879	14,579	17,494	20,118	22,533	24,786
	36-45	11,598	14,343	15,098	16,333	17,157	20,588	23,676	26,517	29,169
	46-50	15,780	19,515	20,542	22,223	23,343	28,012	32,214	36,079	39,687
	51-55	20,910	25,860	27,221	29,448	30,933	37,120	42,688	47,810	52,591
	56-60	25,201	31,167	32,807	35,491	37,281	44,737	51,448	57,621	63,383
	61-65	32,512	40,208	42,324	45,787	48,096	57,715	66,372	74,337	81,770
	66-70	42,136	52,110	54,852	59,340	62,332	74,799	86,019	96,341	1,05,975
	71-75	52,561	65,003	68,425	74,023	77,755	93,306	1,07,302	1,20,179	1,32,197
	76-80	62,987	77,897	81,997	88,706	93,178	1,11,814	1,28,586	1,44,017	1,58,418
Above 80	72,370	89,502	94,212	1,01,920	1,07,059	1,28,471	1,47,742	1,65,471	1,82,018	
2A+2C	16days-35	12,554	15,526	16,343	17,680	18,571	22,286	25,629	28,704	31,574
	36-45	13,283	16,427	17,291	18,706	19,649	23,579	27,116	30,370	33,407
	46-50	17,395	21,513	22,645	24,498	25,733	30,880	35,512	39,773	43,751
	51-55	21,686	26,820	28,231	30,541	32,081	38,497	44,272	49,585	54,543
	56-60	25,726	31,816	33,491	36,231	38,057	45,669	52,519	58,822	64,704
	61-65	32,945	40,743	42,887	46,396	48,736	58,483	67,255	75,326	82,858
	66-70	42,568	52,645	55,416	59,950	62,972	75,567	86,902	97,330	1,07,063
	71-75	52,994	65,539	68,988	74,632	78,395	94,074	1,08,186	1,21,168	1,33,285
	76-80	63,420	78,432	82,560	89,315	93,818	1,12,582	1,29,469	1,45,006	1,59,506
Above 80	72,803	90,037	94,775	1,02,530	1,07,699	1,29,239	1,48,625	1,66,460	1,83,106	
2A+3C	16days-35	15,253	18,864	19,857	21,481	22,564	27,077	31,139	34,875	38,363
	36-45	16,138	19,959	21,009	22,728	23,874	28,649	32,946	36,899	40,589
	46-50	19,011	23,511	24,748	26,773	28,123	33,748	38,810	43,467	47,814
	51-55	22,462	27,780	29,242	31,634	33,229	39,875	45,856	51,359	56,495
	56-60	26,251	32,465	34,174	36,970	38,834	46,601	53,591	60,022	66,024
	61-65	33,377	41,278	43,451	47,006	49,376	59,251	68,138	76,315	83,946
	66-70	43,001	53,180	55,979	60,559	63,612	76,335	87,785	98,319	1,08,151
	71-75	53,427	66,074	69,551	75,242	79,035	94,842	1,09,069	1,22,157	1,34,373
	76-80	63,852	78,967	83,123	89,924	94,458	1,13,350	1,30,353	1,45,995	1,60,594
Above 80	73,236	90,572	95,339	1,03,139	1,08,339	1,30,007	1,49,508	1,67,449	1,84,194	

A = Adult, C = Child

Zone D: Rest of India

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-35	5,999	6,665	7,016	7,590	7,973	9,567	11,002	12,323	13,555
	36-45	7,564	8,404	8,846	9,570	10,053	12,063	13,873	15,538	17,091
	46-50	10,291	11,435	12,036	13,021	13,678	16,413	18,875	21,140	23,254
	51-55	13,637	15,152	15,950	17,255	18,125	21,750	25,012	28,014	30,815
	56-60	16,436	18,262	19,223	20,796	21,844	26,213	30,145	33,762	37,139
	61-65	21,203	23,559	24,799	26,828	28,181	33,817	38,890	43,557	47,912
	66-70	27,480	30,533	32,140	34,770	36,523	43,827	50,402	56,450	62,095
	71-75	34,279	38,088	40,093	43,373	45,560	54,672	62,873	70,417	77,459
	76-80	41,079	45,643	48,045	51,976	54,597	65,516	75,344	84,385	92,823
Above 80	47,198	52,442	55,202	59,719	62,730	75,276	86,567	96,956	1,06,651	
1A+2C	16days-35	8,187	9,097	9,576	10,359	10,882	13,058	15,017	16,819	18,501
	36-45	8,663	9,625	10,132	10,961	11,513	13,816	15,888	17,795	19,574
	46-50	11,345	12,605	13,269	14,354	15,078	18,094	20,808	23,305	25,635
	51-55	14,143	15,715	16,542	17,895	18,798	22,557	25,941	29,054	31,959
	56-60	16,778	18,642	19,623	21,229	22,299	26,759	30,773	34,466	37,912
	61-65	21,486	23,873	25,129	27,185	28,556	34,267	39,407	44,136	48,550
	66-70	27,762	30,847	32,470	35,127	36,898	44,277	50,919	57,029	62,732
	71-75	34,561	38,401	40,423	43,730	45,935	55,122	63,390	70,997	78,096
	76-80	41,361	45,956	48,375	52,333	54,972	65,966	75,861	84,964	93,461
Above 80	47,480	52,756	55,532	60,076	63,105	75,726	87,085	97,535	1,07,289	
1A+3C	16days-35	9,948	11,053	11,635	12,587	13,221	15,865	18,245	20,435	22,478
	36-45	10,525	11,694	12,310	13,317	13,989	16,786	19,304	21,621	23,783
	46-50	12,398	13,776	14,501	15,687	16,478	19,774	22,740	25,469	28,016
	51-55	14,649	16,277	17,134	18,536	19,470	23,364	26,869	30,093	33,103
	56-60	17,120	19,023	20,024	21,662	22,754	27,305	31,401	35,169	38,686
	61-65	21,768	24,186	25,459	27,542	28,931	34,717	39,925	44,716	49,187
	66-70	28,044	31,160	32,800	35,484	37,273	44,727	51,437	57,609	63,370
	71-75	34,843	38,715	40,753	44,087	46,310	55,572	63,908	71,576	78,734
	76-80	41,643	46,270	48,705	52,690	55,347	66,416	76,379	85,544	94,098
Above 80	47,762	53,069	55,862	60,433	63,480	76,176	87,602	98,115	1,07,926	
2A	16days-35	6,222	6,914	7,278	7,873	8,270	9,924	11,413	12,782	14,060
	36-45	8,620	9,578	10,082	10,906	11,456	13,748	15,810	17,707	19,478
	46-50	12,317	13,685	14,406	15,584	16,370	19,644	22,590	25,301	27,831
	51-55	17,508	19,453	20,477	22,153	23,270	27,924	32,112	35,966	39,562
	56-60	21,458	23,842	25,097	27,150	28,519	34,223	39,356	44,079	48,487
	61-65	27,895	30,994	32,626	35,295	37,075	44,490	51,163	57,303	63,033
	66-70	36,264	40,293	42,413	45,884	48,197	57,837	66,512	74,493	81,943
	71-75	45,329	50,366	53,017	57,355	60,246	72,296	83,140	93,117	1,02,429
	76-80	54,395	60,439	63,620	68,825	72,296	86,755	99,768	1,11,740	1,22,914
Above 80	62,555	69,505	73,163	79,149	83,140	99,768	1,14,733	1,28,501	1,41,351	
2A+1C	16days-35	8,569	9,522	10,023	10,843	11,390	13,667	15,718	17,604	19,364
	36-45	10,085	11,205	11,795	12,760	13,404	16,084	18,497	20,717	22,788
	46-50	13,722	15,246	16,049	17,362	18,237	21,884	25,167	28,187	31,006
	51-55	18,183	20,203	21,267	23,007	24,167	29,000	33,350	37,352	41,087
	56-60	21,914	24,349	25,631	27,728	29,126	34,951	40,193	45,017	49,518
	61-65	28,271	31,412	33,066	35,771	37,575	45,090	51,853	58,075	63,883
	66-70	36,640	40,711	42,853	46,360	48,697	58,437	67,202	75,266	82,793
	71-75	45,706	50,784	53,457	57,831	60,746	72,896	83,830	93,890	1,03,279
	76-80	54,771	60,857	64,060	69,301	72,796	87,355	1,00,458	1,12,513	1,23,764
Above 80	62,931	69,923	73,603	79,625	83,640	1,00,368	1,15,423	1,29,274	1,42,201	
2A+2C	16days-35	10,917	12,129	12,768	13,812	14,509	17,411	20,022	22,425	24,667
	36-45	11,550	12,833	13,509	14,614	15,351	18,421	21,184	23,726	26,099
	46-50	15,126	16,807	17,692	19,139	20,104	24,125	27,744	31,073	34,180
	51-55	18,858	20,953	22,056	23,860	25,063	30,076	34,588	38,738	42,612
	56-60	22,371	24,856	26,164	28,305	29,732	35,679	41,031	45,954	50,550
	61-65	28,647	31,830	33,506	36,247	38,075	45,690	52,543	58,848	64,733
	66-70	37,016	41,129	43,293	46,836	49,197	59,037	67,892	76,039	83,643
	71-75	46,082	51,202	53,897	58,307	61,246	73,496	84,520	94,662	1,04,129
	76-80	55,148	61,275	64,500	69,777	73,296	87,955	1,01,148	1,13,286	1,24,614
Above 80	63,307	70,341	74,043	80,101	84,140	1,00,968	1,16,113	1,30,047	1,43,051	
2A+3C	16days-35	13,264	14,737	15,513	16,782	17,628	21,154	24,327	27,246	29,971
	36-45	14,033	15,593	16,413	17,756	18,651	22,382	25,739	28,828	31,710
	46-50	16,531	18,368	19,335	20,917	21,971	26,365	30,320	33,959	37,355
	51-55	19,533	21,703	22,845	24,714	25,960	31,152	35,825	40,124	44,137
	56-60	22,827	25,363	26,698	28,883	30,339	36,407	41,868	46,892	51,581
	61-65	29,024	32,248	33,946	36,723	38,575	46,290	53,233	59,621	65,583
	66-70	37,392	41,547	43,733	47,312	49,697	59,637	68,582	76,812	84,493
	71-75	46,458	51,620	54,337	58,783	61,746	74,096	85,210	95,435	1,04,979
	76-80	55,524	61,693	64,940	70,253	73,796	88,555	1,01,838	1,14,059	1,25,464
Above 80	63,683	70,759	74,483	80,577	84,640	1,01,568	1,16,803	1,30,820	1,43,902	

A = Adult, C = Child

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 Sonapat

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	Up to 50	12,212	13,211	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	29,011	33,363	37,366	41,103
	61-65	27,657	29,920	31,429	37,714	43,372	48,576	53,434
	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: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-65	26,215	28,360	29,790	35,748	41,111	46,044	50,648
	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

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 years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-65	22,551	24,396	25,626	30,751	35,364	39,608	43,568
	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

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-65	17,618	19,059	20,020	24,024	27,628	30,943	34,038
	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

NON - (PARENT / PARENT-IN-LAW)

TWO YEARS 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 Sonapat

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	15,139	19,880	20,926	22,639	23,780	28,536	32,816	36,754	40,430
	35	17,010	22,337	23,513	25,436	26,719	32,063	36,872	41,297	45,426
	36-44	19,088	25,067	26,386	28,545	29,984	35,981	41,378	46,344	50,978
	45	22,349	29,349	30,893	33,421	35,106	42,127	48,446	54,260	59,686
	46-49	25,971	34,106	35,901	38,838	40,797	48,956	56,299	63,055	69,361
	50	29,971	39,359	41,430	44,820	47,080	56,496	64,970	72,766	80,043
	51-54	34,416	45,195	47,574	51,466	54,061	64,873	74,604	83,557	91,913
	55	37,761	49,588	52,198	56,469	59,316	71,179	81,856	91,679	1,00,847
	56-59	41,478	54,469	57,336	62,027	65,155	78,186	89,914	1,00,703	1,10,774
	60	47,178	61,954	65,215	70,551	74,108	88,929	1,02,269	1,14,541	1,25,995
	61-64	53,511	70,270	73,969	80,021	84,055	1,00,867	1,15,997	1,29,916	1,42,908
	65	61,013	80,123	84,340	91,241	95,841	1,15,009	1,32,261	1,48,132	1,62,945
	66-69	69,350	91,071	95,864	1,03,708	1,08,937	1,30,724	1,50,332	1,68,372	1,85,210
	70	77,478	1,01,745	1,07,100	1,15,863	1,21,704	1,46,045	1,67,952	1,88,106	2,06,917
	71-74	86,510	1,13,605	1,19,584	1,29,368	1,35,891	1,63,069	1,87,530	2,10,033	2,31,036
	75	94,638	1,24,279	1,30,820	1,41,523	1,48,659	1,78,391	2,05,149	2,29,767	2,52,744
	76-79	1,03,669	1,36,139	1,43,304	1,55,029	1,62,846	1,95,415	2,24,727	2,51,694	2,76,863
	80	1,10,984	1,45,745	1,53,416	1,65,968	1,74,337	2,09,204	2,40,585	2,69,455	2,96,400
Above 80	1,19,113	1,56,419	1,64,652	1,78,124	1,87,105	2,24,525	2,58,204	2,89,189	3,18,108	
1A+2C	16days-34	20,662	27,134	28,562	30,899	32,457	38,948	44,790	50,165	55,182
	35	21,230	27,880	29,347	31,748	33,349	40,019	46,022	51,544	56,699
	36-44	21,862	28,709	30,220	32,692	34,341	41,209	47,390	53,077	58,384
	45	25,068	32,919	34,652	37,487	39,377	47,253	54,340	60,861	66,947
	46-49	28,630	37,598	39,577	42,815	44,973	53,968	62,063	69,511	76,462
	50	31,976	41,991	44,201	47,817	50,228	60,274	69,315	77,633	85,396
	51-54	35,693	46,872	49,339	53,376	56,067	67,281	77,373	86,658	95,324
	55	38,843	51,008	53,693	58,086	61,015	73,218	84,200	94,305	1,03,735
	56-59	42,342	55,604	58,531	63,319	66,512	79,814	91,786	1,02,801	1,13,081
	60	47,970	62,994	66,310	71,735	75,352	90,422	1,03,986	1,16,464	1,28,110
	61-64	54,223	71,205	74,953	81,086	85,174	1,02,209	1,17,540	1,31,645	1,44,809
	65	61,725	81,058	85,325	92,306	96,960	1,16,352	1,33,804	1,49,861	1,64,847
	66-69	70,062	92,006	96,848	1,04,772	1,10,055	1,32,066	1,51,876	1,70,101	1,87,111
	70	78,190	1,02,680	1,08,084	1,16,927	1,22,823	1,47,388	1,69,496	1,89,835	2,08,819
	71-74	87,222	1,14,540	1,20,568	1,30,433	1,37,010	1,64,411	1,89,073	2,11,762	2,32,938
	75	95,350	1,25,214	1,31,804	1,42,588	1,49,777	1,79,733	2,06,693	2,31,496	2,54,646
	76-79	1,04,381	1,37,074	1,44,288	1,56,094	1,63,964	1,96,757	2,26,270	2,53,423	2,78,765
	80	1,11,696	1,46,681	1,54,401	1,67,033	1,75,455	2,10,546	2,42,128	2,71,183	2,98,302
Above 80	1,19,825	1,57,354	1,65,636	1,79,188	1,88,223	2,25,868	2,59,748	2,90,918	3,20,009	
1A+3C	16days-34	25,105	32,968	34,703	37,542	39,435	47,322	54,420	60,951	67,046
	35	25,795	33,874	35,657	38,574	40,519	48,623	55,916	62,626	68,889
	36-44	26,562	34,881	36,717	39,721	41,724	50,068	57,579	64,488	70,937
	45	28,801	37,822	39,812	43,070	45,241	54,290	62,433	69,925	76,918
	46-49	31,289	41,089	43,252	46,791	49,150	58,980	67,827	75,966	83,563
	50	33,980	44,623	46,972	50,815	53,377	64,053	73,660	82,500	90,750
	51-54	36,970	48,550	51,105	55,286	58,074	69,689	80,142	89,759	98,735
	55	39,924	52,429	55,188	59,703	62,714	75,256	86,545	96,930	1,06,623
	56-59	43,206	56,739	59,725	64,611	67,869	81,443	93,659	1,04,898	1,15,388
	60	48,762	64,034	67,404	72,919	76,596	91,915	1,05,702	1,18,387	1,30,225
	61-64	54,935	72,140	75,937	82,150	86,292	1,03,551	1,19,084	1,33,374	1,46,711
	65	62,438	81,993	86,309	93,370	98,078	1,17,694	1,35,348	1,51,590	1,66,749
	66-69	70,774	92,941	97,833	1,05,837	1,11,174	1,33,408	1,53,419	1,71,830	1,89,013
	70	78,902	1,03,615	1,09,068	1,17,992	1,23,941	1,48,730	1,71,039	1,91,564	2,10,720
	71-74	87,934	1,15,475	1,21,553	1,31,498	1,38,128	1,65,754	1,90,617	2,13,491	2,34,840
	75	96,062	1,26,149	1,32,788	1,43,653	1,50,896	1,81,075	2,08,236	2,33,225	2,56,547
	76-79	1,05,093	1,38,009	1,45,273	1,57,159	1,65,083	1,98,099	2,27,814	2,55,152	2,80,667
	80	1,12,409	1,47,616	1,55,385	1,68,098	1,76,574	2,11,888	2,43,672	2,72,912	3,00,203
Above 80	1,20,537	1,58,290	1,66,621	1,80,253	1,89,342	2,27,210	2,61,291	2,92,646	3,21,911	

A = Adult, C = Child

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

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	15,703	20,622	21,707	23,483	24,667	29,601	34,041	38,126	41,938
	35	18,569	24,385	25,669	27,769	29,169	35,003	40,253	45,084	49,592
	36-44	21,754	28,567	30,070	32,531	34,171	41,005	47,156	52,815	58,096
	45	26,173	34,370	36,179	39,140	41,113	49,336	56,736	63,544	69,899
	46-49	31,083	40,819	42,967	46,483	48,826	58,592	67,380	75,466	83,013
	50	37,289	48,969	51,546	55,763	58,575	70,290	80,833	90,533	99,587
	51-54	44,185	58,024	61,078	66,075	69,406	83,288	95,781	1,07,274	1,18,002
	55	48,906	64,224	67,604	73,135	76,823	92,187	1,06,016	1,18,737	1,30,611
	56-59	54,152	71,113	74,856	80,980	85,064	1,02,076	1,17,388	1,31,474	1,44,622
	60	61,848	81,219	85,493	92,488	97,151	1,16,582	1,34,069	1,50,157	1,65,173
	61-64	70,398	92,447	97,313	1,05,275	1,10,583	1,32,699	1,52,604	1,70,916	1,88,008
	65	80,402	1,05,584	1,11,141	1,20,235	1,26,297	1,51,556	1,74,290	1,95,205	2,14,725
	66-69	91,517	1,20,181	1,26,506	1,36,857	1,43,757	1,72,509	1,98,385	2,22,191	2,44,410
	70	1,02,355	1,34,413	1,41,487	1,53,064	1,60,781	1,92,937	2,21,878	2,48,503	2,73,354
	71-74	1,14,397	1,50,226	1,58,133	1,71,071	1,79,697	2,15,636	2,47,981	2,77,739	3,05,513
	75	1,25,234	1,64,458	1,73,114	1,87,278	1,96,721	2,36,065	2,71,474	3,04,051	3,34,456
	76-79	1,37,276	1,80,272	1,89,760	2,05,285	2,15,636	2,58,763	2,97,578	3,33,287	3,66,616
80	1,47,030	1,93,080	2,03,243	2,19,872	2,30,958	2,77,149	3,18,721	3,56,968	3,92,665	
Above 80	1,57,867	2,07,312	2,18,224	2,36,078	2,47,981	2,97,578	3,42,214	3,83,280	4,21,608	
2A+1C	16days-34	21,627	28,400	29,895	32,341	33,971	40,766	46,881	52,506	57,757
	35	23,438	30,779	32,399	35,050	36,817	44,181	50,808	56,905	62,595
	36-44	25,451	33,423	35,182	38,060	39,979	47,975	55,171	61,792	67,971
	45	29,798	39,131	41,191	44,561	46,808	56,169	64,595	72,346	79,581
	46-49	34,629	45,475	47,868	51,784	54,395	65,275	75,066	84,074	92,481
	50	39,962	52,478	55,240	59,760	62,773	75,328	86,627	97,022	1,06,724
	51-54	45,888	60,260	63,432	68,622	72,081	86,498	99,472	1,11,409	1,22,550
	55	50,348	66,118	69,597	75,292	79,088	94,906	1,09,141	1,22,238	1,34,462
	56-59	55,304	72,626	76,448	82,703	86,873	1,04,248	1,19,885	1,34,271	1,47,698
	60	62,904	82,605	86,953	94,067	98,810	1,18,572	1,36,358	1,52,721	1,67,993
	61-64	71,347	93,694	98,625	1,06,694	1,12,074	1,34,489	1,54,662	1,73,221	1,90,544
	65	81,351	1,06,831	1,12,454	1,21,654	1,27,788	1,53,346	1,76,348	1,97,510	2,17,261
	66-69	92,467	1,21,428	1,27,819	1,38,277	1,45,249	1,74,298	2,00,443	2,24,496	2,46,946
	70	1,03,304	1,35,660	1,42,800	1,54,483	1,62,273	1,94,727	2,23,936	2,50,809	2,75,889
	71-74	1,15,346	1,51,473	1,59,445	1,72,491	1,81,188	2,17,426	2,50,039	2,80,044	3,08,049
	75	1,26,184	1,65,705	1,74,426	1,88,698	1,98,212	2,37,854	2,73,532	3,06,356	3,36,992
	76-79	1,38,225	1,81,518	1,91,072	2,06,705	2,17,127	2,60,553	2,99,636	3,35,592	3,69,151
80	1,47,979	1,94,327	2,04,555	2,21,291	2,32,449	2,78,939	3,20,779	3,59,273	3,95,200	
Above 80	1,58,817	2,08,559	2,19,536	2,37,498	2,49,473	2,99,367	3,44,272	3,85,585	4,24,144	
2A+2C	16days-34	27,550	36,178	38,083	41,198	43,276	51,931	59,720	66,887	73,576
	35	28,307	37,173	39,130	42,331	44,465	53,358	61,362	68,726	75,598
	36-44	29,149	38,278	40,293	43,590	45,787	54,945	63,187	70,769	77,846
	45	33,424	43,892	46,202	49,983	52,503	63,003	72,454	81,148	89,263
	46-49	38,174	50,130	52,769	57,086	59,964	71,957	82,751	92,681	1,01,949
	50	42,635	55,988	58,935	63,757	66,971	80,365	92,420	1,03,511	1,13,862
	51-54	47,591	62,497	65,786	71,168	74,757	89,708	1,03,164	1,15,544	1,27,098
	55	51,790	68,011	71,591	77,448	81,353	97,624	1,12,267	1,25,739	1,38,313
	56-59	56,456	74,139	78,041	84,426	88,683	1,06,419	1,22,382	1,37,068	1,50,775
	60	63,960	83,992	88,413	95,647	1,00,469	1,20,563	1,38,647	1,55,285	1,70,814
	61-64	72,297	94,941	99,937	1,08,114	1,13,565	1,36,278	1,56,720	1,75,526	1,93,079
	65	82,301	1,08,078	1,13,766	1,23,074	1,29,280	1,55,136	1,78,406	1,99,815	2,19,796
	66-69	93,416	1,22,675	1,29,131	1,39,697	1,46,740	1,76,088	2,02,501	2,26,801	2,49,482
	70	1,04,254	1,36,907	1,44,112	1,55,903	1,63,764	1,96,517	2,25,994	2,53,114	2,78,425
	71-74	1,16,295	1,52,720	1,60,758	1,73,911	1,82,679	2,19,215	2,52,098	2,82,349	3,10,584
	75	1,27,133	1,66,952	1,75,739	1,90,118	1,99,703	2,39,644	2,75,591	3,08,661	3,39,528
	76-79	1,39,175	1,82,765	1,92,384	2,08,125	2,18,619	2,62,342	3,01,694	3,37,897	3,71,687
80	1,48,929	1,95,574	2,05,867	2,22,711	2,33,940	2,80,728	3,22,837	3,61,578	3,97,736	
Above 80	1,59,766	2,09,806	2,20,848	2,38,918	2,50,964	3,01,157	3,46,330	3,87,890	4,26,679	
2A+3C	16days-34	33,473	43,957	46,270	50,056	52,580	63,096	72,560	81,267	89,394
	35	34,393	45,165	47,542	51,432	54,025	64,831	74,555	83,502	91,852
	36-44	35,416	46,508	48,956	52,961	55,632	66,758	76,772	85,984	94,583
	45	38,402	50,429	53,083	57,426	60,322	72,386	83,244	93,234	1,02,557
	46-49	41,719	54,786	57,669	62,388	65,533	78,640	90,436	1,01,288	1,11,417
	50	45,307	59,498	62,629	67,753	71,169	85,403	98,214	1,09,999	1,20,999
	51-54	49,294	64,733	68,140	73,715	77,432	92,918	1,06,856	1,19,678	1,31,646
	55	53,232	69,905	73,584	79,605	83,618	1,00,342	1,15,393	1,29,240	1,42,164
	56-59	57,608	75,651	79,633	86,149	90,492	1,08,591	1,24,879	1,39,865	1,53,851
	60	65,016	85,379	89,873	97,226	1,02,128	1,22,554	1,40,937	1,57,849	1,73,634
	61-64	73,246	96,187	1,01,250	1,09,534	1,15,057	1,38,068	1,58,778	1,77,831	1,95,615
	65	83,250	1,09,325	1,15,078	1,24,494	1,30,771	1,56,925	1,80,464	2,02,120	2,22,332
	66-69	94,366	1,23,921	1,30,444	1,41,116	1,48,231	1,77,878	2,04,559	2,29,106	2,52,017
	70	1,05,203	1,38,153	1,45,425	1,57,323	1,65,255	1,98,306	2,28,052	2,55,419	2,80,960
	71-74	1,17,245	1,53,967	1,62,070	1,75,331	1,84,171	2,21,005	2,54,156	2,84,654	3,13,120
	75	1,28,082	1,68,199	1,77,051	1,91,537	2,01,195	2,41,434	2,77,649	3,10,966	3,42,063
	76-79	1,40,124	1,84,012	1,93,697	2,09,545	2,20,110	2,64,132	3,03,752	3,40,202	3,74,222
80	1,49,878	1,96,821	2,07,180	2,24,131	2,35,432	2,82,518	3,24,896	3,63,883	4,00,271	
Above 80	1,60,716	2,11,053	2,22,161	2,40,338	2,52,455	3,02,947	3,48,389	3,90,195	4,29,215	

A = Adult, C = Child

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

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	14,418	18,844	19,835	21,458	22,540	27,048	31,106	34,838	38,322
	35	16,200	21,173	22,287	24,110	25,326	30,391	34,950	39,144	43,058
	36-44	18,179	23,760	25,011	27,057	28,421	34,105	39,221	43,928	48,321
	45	21,285	27,819	29,283	31,679	33,276	39,931	45,921	51,431	56,574
	46-49	24,735	32,328	34,029	36,814	38,670	46,404	53,364	59,768	65,745
	50	28,544	37,307	39,270	42,483	44,625	53,550	61,583	68,973	75,870
	51-54	32,777	42,839	45,094	48,783	51,243	61,491	70,715	79,201	87,121
	55	35,963	47,003	49,477	53,525	56,224	67,468	77,589	86,899	95,589
	56-59	39,503	51,630	54,347	58,794	61,758	74,110	85,226	95,453	1,04,999
	60	44,931	58,724	61,815	66,873	70,244	84,293	96,937	1,08,570	1,19,427
	61-64	50,962	66,607	70,113	75,849	79,673	95,608	1,09,949	1,23,143	1,35,458
	65	58,108	75,946	79,943	86,484	90,845	1,09,014	1,25,366	1,40,410	1,54,451
	66-69	66,048	86,323	90,866	98,301	1,03,257	1,23,909	1,42,495	1,59,595	1,75,554
	70	73,789	96,441	1,01,516	1,09,822	1,15,360	1,38,432	1,59,196	1,78,300	1,96,130
	71-74	82,390	1,07,682	1,13,350	1,22,624	1,28,807	1,54,568	1,77,753	1,99,084	2,18,992
	75	90,131	1,17,800	1,24,000	1,34,145	1,40,909	1,69,091	1,94,454	2,17,789	2,39,568
	76-79	98,732	1,29,042	1,35,833	1,46,947	1,54,356	1,85,227	2,13,011	2,38,573	2,62,430
80	1,05,699	1,38,147	1,45,418	1,57,316	1,65,248	1,98,298	2,28,042	2,55,407	2,80,948	
Above 80	1,13,441	1,48,265	1,56,068	1,68,837	1,77,350	2,12,820	2,44,743	2,74,113	3,01,524	
1A+2C	16days-34	19,678	25,719	27,073	29,288	30,765	36,918	42,455	47,550	52,305
	35	20,219	26,426	27,817	30,093	31,610	37,933	43,622	48,857	53,743
	36-44	20,820	27,212	28,644	30,988	32,550	39,060	44,919	50,310	55,341
	45	23,874	31,203	32,845	35,533	37,324	44,789	51,507	57,688	63,457
	46-49	27,267	35,638	37,513	40,583	42,629	51,154	58,828	65,887	72,476
	50	30,453	39,802	41,897	45,325	47,610	57,132	65,702	73,586	80,944
	51-54	33,993	44,429	46,767	50,594	53,144	63,773	73,339	82,140	90,354
	55	36,993	48,349	50,894	55,058	57,834	69,401	79,811	89,388	98,327
	56-59	40,326	52,705	55,479	60,018	63,044	75,653	87,001	97,442	1,07,186
	60	45,685	59,710	62,853	67,995	71,424	85,708	98,564	1,10,392	1,21,431
	61-64	51,641	67,493	71,046	76,858	80,734	96,880	1,11,412	1,24,782	1,37,260
	65	58,786	76,833	80,876	87,494	91,905	1,10,286	1,26,829	1,42,048	1,56,253
	66-69	66,726	87,209	91,799	99,310	1,04,318	1,25,181	1,43,958	1,61,233	1,77,357
	70	74,467	97,327	1,02,449	1,10,832	1,16,420	1,39,704	1,60,659	1,79,939	1,97,932
	71-74	83,068	1,08,569	1,14,283	1,23,633	1,29,867	1,55,840	1,79,216	2,00,722	2,20,794
	75	90,809	1,18,686	1,24,933	1,35,155	1,41,969	1,70,363	1,95,917	2,19,428	2,41,370
	76-79	99,411	1,29,928	1,36,766	1,47,956	1,55,416	1,86,499	2,14,474	2,40,211	2,64,232
80	1,06,378	1,39,034	1,46,351	1,58,325	1,66,308	1,99,570	2,29,505	2,57,046	2,82,751	
Above 80	1,14,119	1,49,151	1,57,001	1,69,847	1,78,411	2,14,093	2,46,206	2,75,751	3,03,326	
1A+3C	16days-34	23,909	31,249	32,894	35,585	37,379	44,855	51,583	57,773	63,550
	35	24,567	32,108	33,798	36,563	38,407	46,088	53,001	59,361	65,298
	36-44	25,297	33,063	34,803	37,650	39,549	47,458	54,577	61,126	67,239
	45	27,430	35,850	37,737	40,825	42,883	51,459	59,178	66,280	72,908
	46-49	29,799	38,947	40,997	44,352	46,588	55,905	64,291	72,006	79,207
	50	32,362	42,297	44,523	48,166	50,594	60,713	69,820	78,199	86,019
	51-54	35,210	46,019	48,441	52,404	55,046	66,055	75,964	85,079	93,587
	55	38,023	49,695	52,311	56,591	59,444	71,333	82,033	91,877	1,01,065
	56-59	41,149	53,781	56,611	61,243	64,331	77,197	88,777	99,430	1,09,373
	60	46,440	60,696	63,890	69,118	72,603	87,123	1,00,192	1,12,215	1,23,436
	61-64	52,319	68,380	71,979	77,868	81,794	98,153	1,12,875	1,26,420	1,39,063
	65	59,464	77,719	81,809	88,503	92,965	1,11,558	1,28,292	1,43,687	1,58,056
	66-69	67,404	88,096	92,732	1,00,320	1,05,378	1,26,453	1,45,421	1,62,872	1,79,159
	70	75,145	98,213	1,03,382	1,11,841	1,17,480	1,40,976	1,62,122	1,81,577	1,99,735
	71-74	83,746	1,09,455	1,15,216	1,24,643	1,30,927	1,57,112	1,80,679	2,02,361	2,22,597
	75	91,487	1,19,573	1,25,866	1,36,164	1,43,029	1,71,635	1,97,380	2,21,066	2,43,173
	76-79	1,00,089	1,30,814	1,37,699	1,48,965	1,56,476	1,87,772	2,15,937	2,41,850	2,66,035
80	1,07,056	1,39,920	1,47,284	1,59,335	1,67,368	2,00,842	2,30,968	2,58,685	2,84,553	
Above 80	1,14,797	1,50,038	1,57,934	1,70,856	1,79,471	2,15,365	2,47,670	2,77,390	3,05,129	

A = Adult, C = Child

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

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	14,956	19,547	20,575	22,259	23,381	28,057	32,266	36,138	39,752
	35	17,685	23,114	24,331	26,321	27,648	33,178	38,155	42,733	47,007
	36-44	20,718	27,078	28,503	30,835	32,390	38,867	44,698	50,061	55,067
	45	24,927	32,579	34,293	37,099	38,970	46,764	53,778	60,232	66,255
	46-49	29,603	38,691	40,727	44,059	46,281	55,537	63,868	71,532	78,685
	50	35,514	46,416	48,859	52,856	55,521	66,625	76,619	85,813	94,395
	51-54	42,081	54,999	57,893	62,630	65,788	78,946	90,787	1,01,682	1,11,850
	55	46,577	60,876	64,080	69,323	72,818	87,381	1,00,489	1,12,547	1,23,802
	56-59	51,574	67,406	70,953	76,759	80,629	96,755	1,11,268	1,24,620	1,37,082
	60	58,902	76,984	81,036	87,667	92,087	1,10,504	1,27,080	1,42,329	1,56,562
	61-64	67,046	87,628	92,239	99,786	1,04,818	1,25,781	1,44,648	1,62,006	1,78,207
	65	76,573	1,00,080	1,05,347	1,13,967	1,19,713	1,43,655	1,65,204	1,85,028	2,03,531
	66-69	87,159	1,13,916	1,19,911	1,29,722	1,36,263	1,63,515	1,88,043	2,10,608	2,31,669
	70	97,481	1,27,406	1,34,111	1,45,084	1,52,399	1,82,879	2,10,311	2,35,548	2,59,103
	71-74	1,08,949	1,42,395	1,49,889	1,62,153	1,70,329	2,04,394	2,35,053	2,63,260	2,89,586
	75	1,19,271	1,55,885	1,64,089	1,77,515	1,86,465	2,23,758	2,57,322	2,88,200	3,17,020
	76-79	1,30,739	1,70,874	1,79,867	1,94,583	2,04,394	2,45,273	2,82,064	3,15,912	3,47,503
80	1,40,028	1,83,015	1,92,647	2,08,409	2,18,917	2,62,700	3,02,106	3,38,358	3,72,194	
Above 80	1,50,350	1,96,505	2,06,847	2,23,771	2,35,053	2,82,064	3,24,374	3,63,299	3,99,629	
2A+1C	16days-34	20,597	26,920	28,336	30,655	32,200	38,640	44,437	49,769	54,746
	35	22,322	29,175	30,710	33,223	34,898	41,877	48,159	53,938	59,332
	36-44	24,239	31,680	33,348	36,076	37,895	45,474	52,295	58,570	64,427
	45	28,379	37,091	39,044	42,238	44,368	53,241	61,227	68,575	75,432
	46-49	32,980	43,104	45,372	49,085	51,560	61,872	71,152	79,691	87,660
	50	38,059	49,742	52,360	56,644	59,500	71,401	82,111	91,964	1,01,160
	51-54	43,703	57,119	60,125	65,044	68,324	81,988	94,287	1,05,601	1,16,161
	55	47,951	62,671	65,969	71,367	74,965	89,958	1,03,452	1,15,866	1,27,452
	56-59	52,671	68,840	72,463	78,392	82,344	98,813	1,13,635	1,27,271	1,39,998
	60	59,908	78,299	82,420	89,163	93,659	1,12,391	1,29,249	1,44,759	1,59,235
	61-64	67,950	88,809	93,483	1,01,132	1,06,231	1,27,477	1,46,599	1,64,191	1,80,610
	65	77,477	1,01,262	1,06,591	1,15,312	1,21,126	1,45,352	1,67,154	1,87,213	2,05,934
	66-69	88,064	1,15,098	1,21,155	1,31,068	1,37,676	1,65,212	1,89,994	2,12,793	2,34,072
	70	98,385	1,28,588	1,35,355	1,46,430	1,53,813	1,84,575	2,12,262	2,37,733	2,61,506
	71-74	1,09,853	1,43,576	1,51,133	1,63,499	1,71,742	2,06,091	2,37,004	2,65,445	2,91,989
	75	1,20,175	1,57,067	1,65,333	1,78,860	1,87,879	2,25,454	2,59,272	2,90,385	3,19,424
	76-79	1,31,643	1,72,055	1,81,111	1,95,929	2,05,808	2,46,970	2,84,015	3,18,097	3,49,906
80	1,40,933	1,84,196	1,93,891	2,09,755	2,20,331	2,64,397	3,04,056	3,40,543	3,74,597	
Above 80	1,51,254	1,97,686	2,08,091	2,25,117	2,36,467	2,83,760	3,26,325	3,65,484	4,02,032	
2A+2C	16days-34	26,238	34,292	36,097	39,051	41,020	49,224	56,607	63,400	69,740
	35	26,959	35,235	37,090	40,124	42,147	50,577	58,163	65,143	71,657
	36-44	27,761	36,283	38,192	41,317	43,400	52,080	59,892	67,080	73,788
	45	31,832	41,604	43,794	47,377	49,766	59,719	68,677	76,918	84,610
	46-49	36,356	47,517	50,018	54,110	56,838	68,206	78,437	87,849	96,634
	50	40,604	53,069	55,862	60,433	63,480	76,176	87,602	98,114	1,07,926
	51-54	45,325	59,238	62,356	67,458	70,859	85,031	97,786	1,09,520	1,20,472
	55	49,324	64,466	67,859	73,411	77,112	92,534	1,06,415	1,19,184	1,31,103
	56-59	53,768	70,274	73,972	80,024	84,059	1,00,871	1,16,002	1,29,922	1,42,914
	60	60,914	79,613	83,804	90,660	95,231	1,14,278	1,31,419	1,47,190	1,61,909
	61-64	68,854	89,991	94,727	1,02,478	1,07,645	1,29,174	1,48,550	1,66,376	1,83,013
	65	78,382	1,02,443	1,07,835	1,16,658	1,22,540	1,47,048	1,69,105	1,89,398	2,08,337
	66-69	88,968	1,16,279	1,22,399	1,32,414	1,39,090	1,66,908	1,91,944	2,14,978	2,36,475
	70	99,289	1,29,769	1,36,599	1,47,776	1,55,226	1,86,272	2,14,213	2,39,918	2,63,910
	71-74	1,10,758	1,44,758	1,52,377	1,64,844	1,73,156	2,07,787	2,38,955	2,67,630	2,94,393
	75	1,21,079	1,58,248	1,66,577	1,80,206	1,89,292	2,27,151	2,61,223	2,92,570	3,21,827
	76-79	1,32,547	1,73,237	1,82,355	1,97,275	2,07,222	2,48,666	2,85,966	3,20,282	3,52,310
80	1,41,837	1,85,378	1,95,135	2,11,101	2,21,744	2,66,093	3,06,007	3,42,728	3,77,001	
Above 80	1,52,158	1,98,868	2,09,335	2,26,462	2,37,881	2,85,457	3,28,275	3,67,668	4,04,435	
2A+3C	16days-34	31,879	41,665	43,858	47,447	49,839	59,807	68,777	77,031	84,734
	35	32,755	42,811	45,064	48,751	51,209	61,451	70,668	79,149	87,063
	36-44	33,729	44,083	46,404	50,200	52,731	63,278	72,769	81,502	89,652
	45	36,573	47,800	50,316	54,433	57,177	68,613	78,905	88,373	97,210
	46-49	39,733	51,930	54,663	59,135	62,117	74,540	85,721	96,008	1,05,609
	50	43,150	56,396	59,364	64,221	67,459	80,951	93,094	1,04,265	1,14,691
	51-54	46,946	61,358	64,588	69,872	73,395	88,074	1,01,285	1,13,439	1,24,783
	55	50,697	66,261	69,748	75,455	79,259	95,111	1,09,377	1,22,503	1,34,753
	56-59	54,865	71,708	75,482	81,657	85,775	1,02,929	1,18,369	1,32,573	1,45,830
	60	61,920	80,928	85,187	92,157	96,804	1,16,164	1,33,589	1,49,620	1,64,582
	61-64	69,758	91,173	95,971	1,03,824	1,09,058	1,30,870	1,50,501	1,68,561	1,85,417
	65	79,286	1,03,625	1,09,079	1,18,004	1,23,954	1,48,744	1,71,056	1,91,583	2,10,741
	66-69	89,872	1,17,461	1,23,643	1,33,760	1,40,504	1,68,604	1,93,895	2,17,162	2,38,879
	70	1,00,193	1,30,951	1,37,843	1,49,121	1,56,640	1,87,968	2,16,163	2,42,103	2,66,313
	71-74	1,11,662	1,45,940	1,53,621	1,66,190	1,74,569	2,09,483	2,40,906	2,69,814	2,96,796
	75	1,21,983	1,59,430	1,67,821	1,81,552	1,90,706	2,28,847	2,63,174	2,94,755	3,24,230
	76-79	1,33,452	1,74,419	1,83,599	1,98,621	2,08,635	2,50,362	2,87,916	3,22,466	3,54,713
80	1,42,741	1,86,560	1,96,379	2,12,446	2,23,158	2,67,789	3,07,958	3,44,913	3,79,404	
Above 80	1,53,062	2,00,050	2,10,579	2,27,808	2,39,294	2,87,153	3,30,226	3,69,853	4,06,839	

A = Adult, C = Child

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 years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	13,107	16,210	17,063	18,459	19,389	23,267	26,757	29,968	32,965
	35	14,727	18,213	19,171	20,740	21,786	26,143	30,064	33,672	37,039
	36-44	16,527	20,439	21,515	23,275	24,448	29,338	33,739	37,787	41,566
	45	19,350	23,930	25,189	27,250	28,624	34,349	39,502	44,242	48,666
	46-49	22,486	27,809	29,273	31,668	33,264	39,917	45,905	51,413	56,555
	50	25,949	32,092	33,781	36,545	38,387	46,065	52,975	59,332	65,265
	51-54	29,797	36,851	38,790	41,964	44,080	52,896	60,830	68,130	74,943
	55	32,694	40,433	42,561	46,043	48,364	58,037	66,743	74,752	82,227
	56-59	35,912	44,413	46,750	50,575	53,125	63,750	73,313	82,110	90,321
	60	40,846	50,515	53,174	57,525	60,425	72,510	83,387	93,393	1,02,733
	61-64	46,329	57,296	60,312	65,247	68,536	82,244	94,580	1,05,930	1,16,523
	65	52,825	65,330	68,768	74,395	78,146	93,775	1,07,842	1,20,782	1,32,861
	66-69	60,043	74,256	78,165	84,560	88,824	1,06,588	1,22,576	1,37,286	1,51,014
	70	67,081	82,960	87,326	94,471	99,234	1,19,081	1,36,943	1,53,376	1,68,714
	71-74	74,900	92,630	97,505	1,05,483	1,10,801	1,32,962	1,52,906	1,71,255	1,88,380
	75	81,937	1,01,333	1,06,667	1,15,394	1,21,212	1,45,454	1,67,273	1,87,345	2,06,080
	76-79	89,757	1,11,003	1,16,846	1,26,406	1,32,779	1,59,335	1,83,235	2,05,224	2,25,746
80	96,090	1,18,836	1,25,091	1,35,326	1,42,149	1,70,579	1,96,165	2,19,705	2,41,676	
Above 80	1,03,128	1,27,540	1,34,252	1,45,237	1,52,559	1,83,071	2,10,532	2,35,796	2,59,375	
1A+2C	16days-34	17,889	22,124	23,289	25,194	26,464	31,757	36,521	40,903	44,993
	35	18,381	22,732	23,929	25,887	27,192	32,630	37,525	42,028	46,230
	36-44	18,928	23,408	24,640	26,656	28,000	33,600	38,640	43,277	47,605
	45	21,704	26,841	28,254	30,566	32,107	38,528	44,308	49,624	54,587
	46-49	24,788	30,656	32,269	34,910	36,670	44,004	50,604	56,677	62,345
	50	27,685	34,238	36,040	38,989	40,955	49,146	56,518	63,300	69,630
	51-54	30,903	38,218	40,230	43,521	45,716	54,859	63,088	70,658	77,724
	55	33,630	41,591	43,780	47,362	49,750	59,700	68,655	76,893	84,582
	56-59	36,660	45,338	47,724	51,629	54,232	65,078	74,840	83,821	92,203
	60	41,532	51,364	54,067	58,491	61,440	73,728	84,787	94,961	1,04,457
	61-64	46,946	58,059	61,114	66,115	69,448	83,338	95,839	1,07,339	1,18,073
	65	53,442	66,093	69,571	75,263	79,058	94,870	1,09,100	1,22,192	1,34,411
	66-69	60,660	75,019	78,967	85,428	89,736	1,07,683	1,23,835	1,38,695	1,52,565
	70	67,697	83,722	88,129	95,339	1,00,146	1,20,175	1,38,202	1,54,786	1,70,264
	71-74	75,517	93,392	98,308	1,06,351	1,11,713	1,34,056	1,54,165	1,72,664	1,89,931
	75	82,554	1,02,096	1,07,469	1,16,262	1,22,124	1,46,549	1,68,531	1,88,755	2,07,630
	76-79	90,373	1,11,766	1,17,648	1,27,274	1,33,691	1,60,430	1,84,494	2,06,633	2,27,297
80	96,707	1,19,599	1,25,894	1,36,194	1,43,061	1,71,673	1,97,424	2,21,115	2,43,226	
Above 80	1,03,744	1,28,302	1,35,055	1,46,105	1,53,471	1,84,166	2,11,791	2,37,205	2,60,926	
1A+3C	16days-34	21,736	26,881	28,296	30,611	32,154	38,585	44,373	49,697	54,667
	35	22,333	27,620	29,073	31,452	33,038	39,646	45,592	51,064	56,170
	36-44	22,997	28,441	29,938	32,387	34,020	40,824	46,948	52,582	57,840
	45	24,936	30,839	32,462	35,118	36,889	44,266	50,906	57,015	62,716
	46-49	27,090	33,503	35,266	38,152	40,075	48,091	55,304	61,941	68,135
	50	29,420	36,384	38,299	41,433	43,522	52,226	60,060	67,268	73,994
	51-54	32,009	39,586	41,669	45,079	47,352	56,822	65,345	73,187	80,505
	55	34,566	42,749	44,999	48,680	51,135	61,362	70,566	79,034	86,937
	56-59	37,408	46,263	48,698	52,682	55,338	66,406	76,367	85,531	94,084
	60	42,218	52,212	54,960	59,456	62,454	74,945	86,187	96,529	1,06,182
	61-64	47,562	58,821	61,917	66,983	70,360	84,432	97,097	1,08,749	1,19,624
	65	54,058	66,855	70,374	76,131	79,970	95,964	1,10,359	1,23,602	1,35,962
	66-69	61,276	75,781	79,770	86,296	90,648	1,08,777	1,25,094	1,40,105	1,54,115
	70	68,314	84,485	88,931	96,207	1,01,058	1,21,270	1,39,460	1,56,195	1,71,815
	71-74	76,133	94,155	99,110	1,07,219	1,12,625	1,35,151	1,55,423	1,74,074	1,91,481
	75	83,170	1,02,858	1,08,272	1,17,130	1,23,036	1,47,643	1,69,790	1,90,164	2,09,181
	76-79	90,990	1,12,528	1,18,451	1,28,142	1,34,603	1,61,524	1,85,753	2,08,043	2,28,847
80	97,323	1,20,361	1,26,696	1,37,062	1,43,973	1,72,767	1,98,682	2,22,524	2,44,777	
Above 80	1,04,361	1,29,065	1,35,857	1,46,973	1,54,383	1,85,260	2,13,049	2,38,615	2,62,476	

A = Adult, C = Child

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 years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	13,596	16,814	17,699	19,147	20,113	24,135	27,756	31,086	34,195
	35	16,077	19,883	20,929	22,642	23,783	28,540	32,821	36,760	40,436
	36-44	18,834	23,293	24,519	26,525	27,862	33,434	38,450	43,063	47,370
	45	22,661	28,025	29,500	31,913	33,522	40,227	46,261	51,812	56,993
	46-49	26,912	33,282	35,034	37,901	39,812	47,774	54,940	61,533	67,686
	50	32,285	39,927	42,029	45,468	47,760	57,312	65,909	73,818	81,200
	51-54	38,255	47,311	49,801	53,875	56,592	67,910	78,097	87,468	96,215
	55	42,343	52,366	55,122	59,632	62,639	75,167	86,442	96,815	1,06,496
	56-59	46,885	57,983	61,035	66,029	69,358	83,230	95,714	1,07,200	1,17,920
	60	53,548	66,223	69,709	75,412	79,214	95,057	1,09,316	1,22,434	1,34,677
	61-64	60,951	75,379	79,346	85,838	90,166	1,08,199	1,24,429	1,39,360	1,53,296
	65	69,612	86,090	90,621	98,036	1,02,979	1,23,574	1,42,111	1,59,164	1,75,080
	66-69	79,236	97,992	1,03,150	1,11,589	1,17,215	1,40,658	1,61,757	1,81,168	1,99,285
	70	88,619	1,09,596	1,15,365	1,24,804	1,31,096	1,57,315	1,80,913	2,02,622	2,22,884
	71-74	99,045	1,22,490	1,28,937	1,39,486	1,46,519	1,75,823	2,02,197	2,26,460	2,49,106
	75	1,08,428	1,34,094	1,41,152	1,52,701	1,60,400	1,92,480	2,21,352	2,47,914	2,72,706
76-79	1,18,854	1,46,988	1,54,724	1,67,384	1,75,823	2,10,988	2,42,636	2,71,752	2,98,927	
80	1,27,299	1,57,432	1,65,718	1,79,277	1,88,316	2,25,979	2,59,876	2,91,061	3,20,167	
Above 80	1,36,682	1,69,036	1,77,933	1,92,491	2,02,197	2,42,636	2,79,031	3,12,515	3,43,766	
2A+1C	16days-34	18,724	23,157	24,375	26,370	27,699	33,239	38,225	42,812	47,093
	35	20,293	25,096	26,417	28,579	30,020	36,024	41,427	46,398	51,038
	36-44	22,036	27,252	28,686	31,033	32,598	39,117	44,985	50,383	55,421
	45	25,799	31,907	33,586	36,334	38,166	45,799	52,669	58,989	64,888
	46-49	29,982	37,079	39,030	42,223	44,352	53,223	61,206	68,551	75,406
	50	34,599	42,789	45,041	48,726	51,183	61,420	70,633	79,109	87,020
	51-54	39,730	49,134	51,720	55,952	58,773	70,528	81,107	90,840	99,924
	55	43,592	53,910	56,748	61,391	64,486	77,383	88,991	99,670	1,09,636
	56-59	47,882	59,217	62,334	67,434	70,834	85,000	97,750	1,09,481	1,20,429
	60	54,462	67,354	70,899	76,700	80,567	96,680	1,11,182	1,24,524	1,36,977
	61-64	61,773	76,395	80,416	86,995	91,382	1,09,658	1,26,107	1,41,240	1,55,363
	65	70,434	87,107	91,691	99,193	1,04,195	1,25,034	1,43,789	1,61,043	1,77,148
	66-69	80,058	99,009	1,04,220	1,12,747	1,18,431	1,42,118	1,63,435	1,83,048	2,01,352
	70	89,441	1,10,613	1,16,435	1,25,961	1,32,312	1,58,775	1,82,591	2,04,502	2,24,952
	71-74	99,867	1,23,507	1,30,007	1,40,644	1,47,735	1,77,282	2,03,875	2,28,340	2,51,174
	75	1,09,250	1,35,111	1,42,222	1,53,858	1,61,616	1,93,939	2,23,030	2,49,794	2,74,773
76-79	1,19,676	1,48,005	1,55,794	1,68,541	1,77,039	2,12,447	2,44,314	2,73,632	3,00,995	
80	1,28,121	1,58,449	1,66,788	1,80,434	1,89,532	2,27,438	2,61,554	2,92,940	3,22,234	
Above 80	1,37,504	1,70,053	1,79,003	1,93,649	2,03,413	2,44,095	2,80,709	3,14,394	3,45,834	
2A+2C	16days-34	23,853	29,499	31,051	33,592	35,286	42,343	48,694	54,538	59,991
	35	24,508	30,310	31,905	34,515	36,256	43,507	50,033	56,037	61,641
	36-44	25,237	31,211	32,854	35,542	37,334	44,800	51,520	57,703	63,473
	45	28,938	35,788	37,672	40,754	42,809	51,371	59,077	66,166	72,782
	46-49	33,051	40,875	43,026	46,546	48,893	58,672	67,473	75,569	83,126
	50	36,913	45,651	48,054	51,985	54,606	65,528	75,357	84,400	92,839
	51-54	41,204	50,958	53,640	58,028	60,954	73,145	84,117	94,211	1,03,632
	55	44,840	55,454	58,373	63,149	66,333	79,599	91,539	1,02,524	1,12,776
	56-59	48,880	60,450	63,632	68,838	72,309	86,771	99,787	1,11,761	1,22,937
	60	55,376	68,485	72,089	77,987	81,919	98,303	1,13,049	1,26,615	1,39,276
	61-64	62,595	77,412	81,486	88,153	92,598	1,11,117	1,27,785	1,43,119	1,57,431
	65	71,256	88,123	92,761	1,00,351	1,05,411	1,26,493	1,45,467	1,62,923	1,79,215
	66-69	80,880	1,00,025	1,05,290	1,13,904	1,19,647	1,43,577	1,65,113	1,84,927	2,03,420
	70	90,263	1,11,630	1,17,505	1,27,119	1,33,528	1,60,234	1,84,269	2,06,381	2,27,019
	71-74	1,00,689	1,24,523	1,31,077	1,41,802	1,48,951	1,78,741	2,05,553	2,30,219	2,53,241
	75	1,10,072	1,36,128	1,43,292	1,55,016	1,62,832	1,95,398	2,24,708	2,51,673	2,76,840
76-79	1,20,498	1,49,021	1,56,864	1,69,699	1,78,255	2,13,906	2,45,992	2,75,511	3,03,062	
80	1,28,943	1,59,465	1,67,858	1,81,592	1,90,748	2,28,897	2,63,232	2,94,820	3,24,302	
Above 80	1,38,326	1,71,069	1,80,073	1,94,806	2,04,629	2,45,554	2,82,387	3,16,274	3,47,901	
2A+3C	16days-34	28,981	35,841	37,727	40,814	42,872	51,446	59,163	66,263	72,889
	35	29,778	36,826	38,765	41,936	44,051	52,861	60,790	68,085	74,893
	36-44	30,663	37,921	39,917	43,183	45,360	54,432	62,597	70,109	77,120
	45	33,248	41,118	43,283	46,824	49,185	59,022	67,875	76,020	83,622
	46-49	36,121	44,671	47,022	50,869	53,434	64,121	73,739	82,588	90,846
	50	39,227	48,513	51,066	55,244	58,029	69,635	80,081	89,690	98,659
	51-54	42,679	52,781	55,559	60,105	63,135	75,763	87,127	97,582	1,07,340
	55	46,088	56,998	59,998	64,907	68,180	81,816	94,088	1,05,379	1,15,917
	56-59	49,877	61,684	64,930	70,243	73,785	88,541	1,01,823	1,14,041	1,25,446
	60	56,291	69,615	73,279	79,275	83,272	99,926	1,14,915	1,28,705	1,41,576
	61-64	63,417	78,428	82,556	89,311	93,814	1,12,576	1,29,463	1,44,998	1,59,498
	65	72,078	89,140	93,831	1,01,509	1,06,627	1,27,952	1,47,145	1,64,802	1,81,282
	66-69	81,702	1,01,042	1,06,360	1,15,062	1,20,863	1,45,036	1,66,791	1,86,806	2,05,487
	70	91,085	1,12,646	1,18,575	1,28,276	1,34,744	1,61,693	1,85,947	2,08,261	2,29,087
	71-74	1,01,511	1,25,540	1,32,147	1,42,959	1,50,167	1,80,201	2,07,231	2,32,098	2,55,308
	75	1,10,894	1,37,144	1,44,362	1,56,174	1,64,048	1,96,858	2,26,386	2,53,553	2,78,908
76-79	1,21,320	1,50,038	1,57,935	1,70,856	1,79,471	2,15,365	2,47,670	2,77,390	3,05,130	
80	1,29,765	1,60,482	1,68,928	1,82,750	1,91,964	2,30,357	2,64,910	2,96,699	3,26,369	
Above 80	1,39,148	1,72,086	1,81,143	1,95,964	2,05,845	2,47,013	2,84,065	3,18,153	3,49,969	

A = Adult, C = Child

Zone D: Rest of India

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16days-34	11,397	12,664	13,330	14,421	15,148	18,178	20,904	23,413	25,754
	35	12,806	14,229	14,978	16,203	17,020	20,424	23,488	26,306	28,937
	36-44	14,371	15,968	16,808	18,183	19,100	22,920	26,358	29,521	32,474
	45	16,826	18,695	19,679	21,289	22,363	26,835	30,861	34,564	38,020
	46-49	19,553	21,726	22,869	24,740	25,988	31,185	35,863	40,167	44,183
	50	22,565	25,072	26,391	28,551	29,990	35,988	41,386	46,353	50,988
	51-54	25,911	28,790	30,305	32,784	34,437	41,325	47,524	53,226	58,549
	55	28,429	31,588	33,251	35,971	37,785	45,342	52,143	58,400	64,240
	56-59	31,228	34,697	36,524	39,512	41,504	49,805	57,276	64,149	70,564
	60	35,519	39,465	41,542	44,941	47,207	56,649	65,146	72,963	80,260
	61-64	40,286	44,763	47,119	50,974	53,544	64,253	73,891	82,758	91,033
	65	45,935	51,039	53,725	58,121	61,052	73,262	84,251	94,361	1,03,797
	66-69	52,212	58,013	61,066	66,063	69,393	83,272	95,763	1,07,254	1,17,980
	70	58,331	64,812	68,223	73,805	77,527	93,032	1,06,987	1,19,825	1,31,808
	71-74	65,130	72,367	76,176	82,409	86,564	1,03,876	1,19,458	1,33,793	1,47,172
	75	71,250	79,167	83,333	90,151	94,697	1,13,636	1,30,682	1,46,363	1,61,000
	76-79	78,049	86,721	91,286	98,755	1,03,734	1,24,481	1,43,153	1,60,331	1,76,364
	80	83,557	92,841	97,727	1,05,723	1,11,054	1,33,265	1,53,254	1,71,645	1,88,809
Above 80	89,676	99,640	1,04,885	1,13,466	1,19,187	1,43,024	1,64,478	1,84,215	2,02,637	
1A+2C	16days-34	15,556	17,284	18,194	19,683	20,675	24,810	28,532	31,956	35,151
	35	15,984	17,760	18,694	20,224	21,244	25,492	29,316	32,834	36,118
	36-44	16,459	18,288	19,250	20,825	21,875	26,250	30,188	33,810	37,191
	45	18,873	20,970	22,073	23,880	25,084	30,100	34,615	38,769	42,646
	46-49	21,555	23,950	25,211	27,273	28,648	34,378	39,535	44,279	48,707
	50	24,074	26,749	28,156	30,460	31,996	38,395	44,154	49,453	54,398
	51-54	26,872	29,858	31,430	34,001	35,715	42,858	49,287	55,202	60,722
	55	29,243	32,493	34,203	37,001	38,867	46,640	53,636	60,073	66,080
	56-59	31,878	35,420	37,284	40,335	42,369	50,842	58,469	65,485	72,033
	60	36,115	40,128	42,240	45,696	48,000	57,600	66,240	74,188	81,607
	61-64	40,823	45,358	47,746	51,652	54,256	65,108	74,874	83,859	92,245
	65	46,471	51,635	54,352	58,799	61,764	74,117	85,234	95,463	1,05,009
	66-69	52,748	58,609	61,693	66,741	70,106	84,127	96,746	1,08,356	1,19,191
	70	58,867	65,408	68,850	74,484	78,239	93,887	1,07,970	1,20,926	1,33,019
	71-74	65,667	72,963	76,803	83,087	87,276	1,04,731	1,20,441	1,34,894	1,48,383
	75	71,786	79,762	83,960	90,830	95,409	1,14,491	1,31,665	1,47,465	1,62,211
	76-79	78,585	87,317	91,913	99,433	1,04,446	1,25,336	1,44,136	1,61,432	1,77,575
	80	84,093	93,437	98,354	1,06,401	1,11,766	1,34,120	1,54,237	1,72,746	1,90,021
Above 80	90,212	1,00,236	1,05,512	1,14,144	1,19,900	1,43,879	1,65,461	1,85,317	2,03,848	
1A+3C	16days-34	18,901	21,001	22,106	23,915	25,120	30,144	34,666	38,826	42,709
	35	19,420	21,578	22,714	24,572	25,811	30,973	35,619	39,893	43,883
	36-44	19,998	22,219	23,389	25,303	26,578	31,894	36,678	41,079	45,187
	45	21,684	24,093	25,361	27,436	28,819	34,583	39,770	44,543	48,997
	46-49	23,557	26,174	27,552	29,806	31,309	37,571	43,206	48,391	53,230
	50	25,583	28,425	29,921	32,370	34,002	40,802	46,922	52,553	57,808
	51-54	27,834	30,927	32,554	35,218	36,993	44,392	51,051	57,177	62,895
	55	30,058	33,397	35,155	38,032	39,949	47,939	55,130	61,745	67,920
	56-59	32,529	36,143	38,045	41,158	43,233	51,880	59,662	66,821	73,503
	60	36,711	40,790	42,937	46,450	48,792	58,551	67,333	75,413	82,955
	61-64	41,359	45,954	48,373	52,330	54,969	65,963	75,857	84,960	93,456
	65	47,007	52,230	54,979	59,478	62,477	74,972	86,218	96,564	1,06,220
	66-69	53,284	59,204	62,320	67,419	70,818	84,982	97,729	1,09,457	1,20,403
	70	59,403	66,004	69,477	75,162	78,952	94,742	1,08,953	1,22,028	1,34,230
	71-74	66,203	73,558	77,430	83,765	87,989	1,05,586	1,21,424	1,35,995	1,49,595
	75	72,322	80,358	84,587	91,508	96,122	1,15,346	1,32,648	1,48,566	1,63,423
	76-79	79,122	87,913	92,540	1,00,111	1,05,159	1,26,191	1,45,119	1,62,533	1,78,787
	80	84,629	94,032	98,981	1,07,080	1,12,479	1,34,975	1,55,221	1,73,847	1,91,232
Above 80	90,748	1,00,832	1,06,139	1,14,823	1,20,612	1,44,734	1,66,445	1,86,418	2,05,060	

A = Adult, C = Child

Zone D: Rest of India

Family Size	Age-band in years	Sum Insured in (Rs.)								
		1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16days-34	11,823	13,136	13,828	14,959	15,713	18,856	21,684	24,286	26,715
	35	13,980	15,534	16,351	17,689	18,581	22,297	25,642	28,719	31,590
	36-44	16,378	18,197	19,155	20,722	21,767	26,121	30,039	33,643	37,008
	45	19,705	21,894	23,047	24,932	26,189	31,427	36,141	40,478	44,526
	46-49	23,402	26,002	27,370	29,610	31,103	37,323	42,922	48,073	52,880
	50	28,074	31,193	32,835	35,522	37,313	44,775	51,491	57,670	63,437
	51-54	33,265	36,962	38,907	42,090	44,212	53,055	61,013	68,335	75,168
	55	36,820	40,911	43,064	46,588	48,937	58,724	67,533	75,637	83,200
	56-59	40,770	45,300	47,684	51,585	54,186	65,023	74,777	83,750	92,125
	60	46,563	51,737	54,460	58,916	61,886	74,263	85,403	95,651	1,05,217
	61-64	53,001	58,889	61,989	67,061	70,442	84,530	97,210	1,08,875	1,19,763
	65	60,532	67,258	70,798	76,590	80,452	96,543	1,11,024	1,24,347	1,36,781
	66-69	68,901	76,556	80,586	87,179	91,575	1,09,889	1,26,373	1,41,538	1,55,691
	70	77,060	85,622	90,129	97,503	1,02,419	1,22,903	1,41,338	1,58,299	1,74,128
	71-74	86,126	95,695	1,00,732	1,08,974	1,14,468	1,37,362	1,57,966	1,76,922	1,94,614
	75	94,285	1,04,761	1,10,275	1,19,297	1,25,312	1,50,375	1,72,931	1,93,683	2,13,051
	76-79	1,03,351	1,14,834	1,20,878	1,30,768	1,37,362	1,64,834	1,89,559	2,12,306	2,33,537
	80	1,10,694	1,22,994	1,29,467	1,40,060	1,47,122	1,76,546	2,03,028	2,27,391	2,50,130
Above 80	1,18,854	1,32,060	1,39,010	1,50,384	1,57,966	1,89,559	2,17,993	2,44,152	2,68,568	
2A+1C	16days-34	16,282	18,091	19,043	20,601	21,640	25,968	29,863	33,447	36,792
	35	17,646	19,607	20,638	22,327	23,453	28,143	32,365	36,249	39,874
	36-44	19,161	21,290	22,411	24,245	25,467	30,560	35,144	39,362	43,298
	45	22,434	24,927	26,239	28,386	29,817	35,780	41,147	46,085	50,694
	46-49	26,071	28,968	30,492	32,987	34,650	41,580	47,817	53,555	58,911
	50	30,086	33,429	35,188	38,068	39,987	47,984	55,182	61,804	67,984
	51-54	34,548	38,386	40,406	43,712	45,916	55,100	63,365	70,968	78,065
	55	37,906	42,117	44,334	47,961	50,380	60,456	69,524	77,867	85,653
	56-59	41,637	46,263	48,698	52,683	55,339	66,407	76,368	85,532	94,085
	60	47,358	52,620	55,390	59,922	62,943	75,531	86,861	97,285	1,07,013
	61-64	53,715	59,684	62,825	67,965	71,392	85,670	98,521	1,10,343	1,21,378
	65	61,247	68,052	71,634	77,495	81,402	97,683	1,12,335	1,25,815	1,38,397
	66-69	69,615	77,350	81,422	88,083	92,525	1,11,029	1,27,684	1,43,006	1,57,306
	70	77,775	86,416	90,965	98,407	1,03,369	1,24,043	1,42,649	1,59,767	1,75,744
	71-74	86,841	96,490	1,01,568	1,09,878	1,15,418	1,38,502	1,59,277	1,78,390	1,96,229
	75	95,000	1,05,555	1,11,111	1,20,202	1,26,262	1,51,515	1,74,242	1,95,151	2,14,666
	76-79	1,04,066	1,15,629	1,21,714	1,31,673	1,38,312	1,65,974	1,90,870	2,13,775	2,35,152
	80	1,11,409	1,23,788	1,30,303	1,40,964	1,48,072	1,77,686	2,04,339	2,28,860	2,51,746
Above 80	1,19,568	1,32,854	1,39,846	1,51,288	1,58,916	1,90,699	2,19,304	2,45,621	2,70,183	
2A+2C	16days-34	20,741	23,046	24,259	26,244	27,567	33,080	38,042	42,607	46,868
	35	21,312	23,680	24,926	26,965	28,325	33,990	39,088	43,779	48,157
	36-44	21,945	24,384	25,667	27,767	29,167	35,000	40,250	45,080	49,588
	45	25,164	27,960	29,431	31,839	33,445	40,134	46,154	51,692	56,861
	46-49	28,740	31,933	33,614	36,364	38,198	45,837	52,713	59,038	64,942
	50	32,098	35,665	37,542	40,613	42,661	51,193	58,872	65,937	72,531
	51-54	35,830	39,811	41,906	45,335	47,621	57,145	65,716	73,602	80,962
	55	38,991	43,324	45,604	49,335	51,823	62,187	71,515	80,097	88,107
	56-59	42,504	47,227	49,713	53,780	56,491	67,790	77,958	87,313	96,045
	60	48,153	53,504	56,320	60,928	64,000	76,800	88,319	98,918	1,08,810
	61-64	54,430	60,478	63,661	68,870	72,342	86,810	99,832	1,11,812	1,22,993
	65	61,962	68,846	72,470	78,399	82,352	98,823	1,13,646	1,27,283	1,40,012
	66-69	70,330	78,145	82,258	88,988	93,475	1,12,169	1,28,995	1,44,474	1,58,922
	70	78,490	87,211	91,801	99,312	1,04,319	1,25,183	1,43,960	1,61,235	1,77,359
	71-74	87,555	97,284	1,02,404	1,10,782	1,16,368	1,39,642	1,60,588	1,79,859	1,97,844
	75	95,715	1,06,350	1,11,947	1,21,106	1,27,212	1,52,655	1,75,553	1,96,620	2,16,282
	76-79	1,04,781	1,16,423	1,22,550	1,32,577	1,39,262	1,67,114	1,92,181	2,15,243	2,36,767
	80	1,12,124	1,24,582	1,31,139	1,41,869	1,49,022	1,78,826	2,05,650	2,30,328	2,53,361
Above 80	1,20,283	1,33,648	1,40,682	1,52,192	1,59,866	1,91,839	2,20,615	2,47,089	2,71,798	
2A+3C	16days-34	25,201	28,001	29,475	31,886	33,494	40,193	46,221	51,768	56,945
	35	25,894	28,771	30,285	32,763	34,415	41,298	47,492	53,191	58,510
	36-44	26,663	29,626	31,185	33,737	35,438	42,525	48,904	54,773	60,250
	45	28,911	32,124	33,814	36,581	38,426	46,111	53,027	59,390	65,330
	46-49	31,409	34,899	36,736	39,742	41,745	50,094	57,608	64,521	70,974
	50	34,110	37,900	39,895	43,159	45,335	54,403	62,563	70,071	77,078
	51-54	37,112	41,235	43,406	46,957	49,325	59,190	68,068	76,236	83,860
	55	40,077	44,530	46,874	50,709	53,265	63,919	73,506	82,327	90,560
	56-59	43,371	48,191	50,727	54,877	57,644	69,173	79,549	89,095	98,004
	60	48,948	54,387	57,250	61,934	65,056	78,068	89,778	1,00,551	1,10,606
	61-64	55,145	61,272	64,497	69,774	73,292	87,950	1,01,143	1,13,280	1,24,608
	65	62,677	69,641	73,306	79,304	83,302	99,963	1,14,957	1,28,752	1,41,627
	66-69	71,045	78,939	83,094	89,892	94,425	1,13,309	1,30,306	1,45,943	1,60,537
	70	79,204	88,005	92,637	1,00,216	1,05,269	1,26,323	1,45,271	1,62,704	1,78,974
	71-74	88,270	98,078	1,03,240	1,11,687	1,17,318	1,40,782	1,61,899	1,81,327	1,99,460
	75	96,429	1,07,144	1,12,783	1,22,011	1,28,162	1,53,795	1,76,864	1,98,088	2,17,897
	76-79	1,05,495	1,17,217	1,23,386	1,33,482	1,40,212	1,68,254	1,93,492	2,16,711	2,38,382
	80	1,12,839	1,25,376	1,31,975	1,42,773	1,49,972	1,79,966	2,06,961	2,31,796	2,54,976
Above 80	1,20,998	1,34,442	1,41,518	1,53,097	1,60,816	1,92,979	2,21,926	2,48,557	2,73,413	

A = Adult, C = Child

PARENT / PARENT-IN-LAW

TWO YEARS 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 Sonapat

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-64	52,549	56,848	59,715	71,658	82,406	92,295	1,01,524
	65	60,016	64,927	68,200	81,840	94,116	1,05,410	1,15,951
	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 Gujarat, Thane, Palghar and Raigad

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-64	49,809	53,885	56,602	67,922	78,110	87,483	96,232
	65	56,887	61,542	64,645	77,574	89,210	99,915	1,09,907
	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 Malkajgiri, Ahmed Nagar and Gwalior

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-64	42,847	46,352	48,689	58,427	67,191	75,254	82,780
	65	48,935	52,939	55,608	66,730	76,740	85,948	94,543
	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

Family Size	Age-band in years	Sum Insured in (Rs.)						
		3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For Each Parent / Parent-in-law	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
	61-64	33,474	36,213	38,039	45,646	52,493	58,793	64,672
	65	38,231	41,359	43,444	52,133	59,953	67,147	73,862
	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	

ITEMS THAT ARE TO BE SUBSUMED INTO ROOM CHARGES

SI.NO.	ITEM	SI.NO.	ITEM
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	20	LUXURY TAX
2	HAND WASH	21	HVAC
3	SHOE COVER	22	HOUSE KEEPING CHARGES
4	CAPS	23	AIR CONDITIONER CHARGES
5	CRADLE CHARGES	24	IM IV INJECTION CHARGES
6	COMB	25	CLEAN SHEET
7	EAU-DE-COLOGNE / ROOM FRESHNERS	26	BLANKET / WARMER BLANKET
8	FOOT COVER	27	ADMISSION KIT
9	GOWN	28	DIABETIC CHART CHARGES
10	SLIPPERS	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
11	TISSUE PAPER	30	DISCHARGE PROCEDURE CHARGES
12	TOOTH PASTE	31	DAILY CHART CHARGES
13	TOOTH BRUSH	32	ENTRANCE PASS / VISITORS PASS CHARGES
14	BED PAN	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
15	FACE MASK	34	FILE OPENING CHARGES
16	FLEXI MASK	35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
17	HAND HOLDER	36	PATIENT IDENTIFICATION BAND / NAME TAG
18	SPUTUM CUP	37	PULSEOXYMETER CHARGES
19	DISINFECTANT LOTIONS		

ITEMS THAT ARE TO BE SUBSUMED INTO PROCEDURE CHARGES

SI.NO.	ITEM	SI.NO.	ITEM
1	HAIR REMOVAL CREAM	13	SURGICAL DRILL
2	DISPOSABLES RAZORS CHARGES (for site preparations)	14	EYE KIT
3	EYE PAD	15	EYE DRAPE
4	EYE SHEILD	16	X-RAY FILM
5	CAMERA COVER	17	BOYLES APPARATUS CHARGES
6	DVD, CD CHARGES	18	COTTON
7	GAUSE SOFT	19	COTTON BANDAGE
8	GAUZE	20	SURGICAL TAPE
9	WARD AND THEATRE BOOKING CHARGES	21	APRON
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	22	TORNIQUET
11	MICROSCOPE COVER	23	ORTHOBUNDLE, GYNAEC BUNDLE
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER		

ITEMS THAT ARE TO BE SUBSUMED INTO COSTS OF TREATMENT

SI.NO.	ITEM	SI.NO.	ITEM
1	ADMISSION / REGISTRATION CHARGES	10	HIV KIT
2	HOSPITALISATION FOR EVALUATION / DIAGNOSTIC PURPOSE	11	ANTISEPTIC MOUTHWASH
3	URINE CONTAINER	12	LOZENGES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	13	MOUTH PAINT
5	BIPAP MACHINE	14	VACCINATION CHARGES
6	CPAP / CAPD EQUIPMENTS	15	ALCOHOL SWABS
7	INFUSION PUMP — COST	16	SCRUB SOLUTION / STERILLIUM
8	HYDROGEN PEROXIDE / SPIRIT / DISINFECTANTS ETC	17	GLUCOMETER & STRIPS
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES	18	URINE BAG

Section II – Accident Care Coverage

Who can take this insurance?

Any person aged between 18 years and 70 years can take this insurance. Life-long renewal. Maximum renewal age for dependent children is 25 years and for adult no exit age.

Family plan is available for Insured Person, spouse and dependent children (from 5 months). A discount of 10% is available on the total premium, if family is covered.

The sum insured for non-earning spouse will not exceed 50% of the sum insured of the proposer and for dependent children it will not exceed 25% of the sum insured of the proposer.

Note: Where the policy is issued covering the family, the benefits are applicable individually for each person covered

What are the benefits available under the insurance?

The policy provides for the following benefits depending on the Table of cover chosen

Table A - Covers Accidental Death

Table B - Covers Accidental Death And Permanent Disablement

Table C - Covers Accidental Death, Permanent Disablement and Temporary Total Disablement: (Weekly Compensation)

The proposer has the option to choose coverage under more than one of the tables above

⇒ **Accidental Death:** This provides payment of the policy sum insured together with the Cumulative Bonus in the unfortunate event of accidental death of the Insured Person. The Company will pay an amount as compensation 100% of the Capital Sum Insured.

⇒ **Permanent Total Disablement:** Very often the consequences of any Accident are not fatal but disablement, which is worse than fatal. This Benefit pays 150% of the policy sum insured plus the earned cumulative Bonus (Such Bonus however will be calculated only on 100% sum insured.) when the Insured Person sustains such Permanent Total Disablement.

For details of Permanent Total Disability and the respective benefit limit are available in Table of Benefits B1.

⇒ **Permanent Partial Disablement:** Partial disablement benefits provide for specified percentage of the sum insured when the Insured Person sustains partial disablement following accidental injuries.

Disablement	Percentage of the sum insured payable
Loss of all toes	20%
Loss of hearing of one ear	30%
Loss of hearing of both ears	75%
Loss of four fingers and thumbs of One hand	40%

The above is only illustrative list. Details of Permanent Partial Disability and the respective benefit limit are available in Table of Benefits B2

⇒ **Temporary Total Disablement:** If at any time during the period of insurance the insured person/s shall sustain Grievous injury arising solely and directly from an accident and resulting in hospitalization, then the insured person will be paid a sum calculated at 1% of the sum insured under Table C per completed week but not exceeding Rs.15,000/- per completed week, up-to 100 weeks in all, under all Personal Accident policies, if such injury be the sole and direct cause of Temporary Total Disablement.

Special Conditions (Applicable to all Tables)

- If the Accident affects any physical or mental function, which was already impaired prior to the accident, a deduction as certified by a Government Doctor will be made in respect of this prior disablement.
- If the accident impairs a number of physical or mental functions, the degree of disablement given in the Table of Benefits will be added together, but liability in any case shall not exceed 100% of the Sum Insured (150% in case of Permanent Total Disablement)
- In case of Permanent Partial Disablement claim the Sum Insured under the policy will be reduced by the amount of admissible claim under the policy in respect of the Insured Person to whom such sum shall become payable.
- In the event of Permanent Disablement, the Insured Person will be under obligation:
 - To have himself/herself examined by doctors appointed by the Company / and the Company will pay the costs involved thereof.
 - To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay. Provided however the insured shall be deemed to have discharged his duties/obligations if he authorizes / gives consent to the treating doctor/s or the experts who gave opinion. Any subsequent failure on the part of the treating doctor/experts who gave opinion / hospital will not be held up against the insured.
- Where a claim for 100% of the Capital Sum Insured (150% for Permanent Total Disablement) is admitted / admissible the coverage under the policy ceases and the policy cannot be renewed for such relevant person.
- Where a claim for less than 100% of the Sum Insured is admitted / admissible, the coverage under the policy will continue until expiry for the balance sum insured and Company would exclude such disability on renewal in respect of such relevant person

What are the additional benefits available under the policy?

Educational Grant

A maximum of Rs.10,000/- per child up to 2 children

A maximum of Rs.20,000/- in case there are two or more dependent children below the age of 18 years, is payable following accidental death of the Insured Person.

⇒ **Ambulance charges / Transportation Expenses of mortal remains:** Following an admissible claim under the policy due to an Accident outside the place of the insured's residence the Company shall pay during the policy period as a lump sum

Either

a) Towards ambulance charges for emergency treatment to go to the hospital in case of injury

Or

in case of Death

b) Towards transportation of the mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the insured,

The limit of Company's liability towards either Ambulance charges or Transportation of mortal remains is Rs.5,000/- only during the policy period, irrespective of the number of policies held by the insured. This lump sum amount is payable in addition to the sum insured.

⇒ **Travel Expenses for One Relative (Applicable for Death claims only):** The Company will pay 1% of Total Sum insured up to Rs.50,000/-, subject to actual, for the transport expenses to one relative of the Insured Person following an admissible claim under the policy for Accidental Death.

This amount is payable in addition to the sum insured.

⇒ **Vehicle and / or Residence Modification:** The Company will pay up to 10% of Table B and Table C sum insured subject to a maximum of Rs.50,000/- towards the expenses incurred to modify the Insured Person's residential accommodation or vehicle as long as the modification have been carried out in India and certified by a Doctor to be necessary and directly required as a result of the Accident for which there is an admissible claim.

This benefit is applicable only where there is an admissible claim for Permanent Total Disablement. This amount is payable in addition to the sum insured.

⇒ **Purchase of Blood:** The Company will pay up to 5% of the sum insured under relevant table/tables opted subject to a maximum of Rs.10,000/- whichever is less towards the expenses incurred in purchasing blood through a Hospital or Government approved blood bank for the purpose of the Insured Person's medical or surgical treatment provided there is an admissible claim under this policy. This amount is payable in addition to the sum insured

⇒ **Transportation of Imported Medicines:** The Company will pay up to 5% of Total sum insured subject to a maximum of Rs.20,000/- towards the expenses incurred on freight charges for importing medicines to India, provided that;

a. There is an admissible claim under the policy

b. The medicines, formulations or alternatives of the imported medicines are not available in India, and

c. The medicines are necessary for the medical/surgical treatment of the Insured person in a Hospital following the Accident.

d. The medicines which are imported should be permissible under Government Regulation

e. The medicines shall not include any drugs under clinical trial or medicines, formulations or molecules of unproven efficacy.

This amount is payable in addition to the sum insured

⇒ **Cumulative Bonus:** Compensation payable for an admissible claim for Death or Permanent Total disablement arising out of accidental injuries shall be increased by 5% thereof in respect of each completed year during which the policy shall have been in force prior to the occurrence of an accident for which the capital sum insured becomes payable but the amount of such increase shall not exceed 50% of the sum insured stated in the schedule. The cumulative bonus is applicable to that part of the sum insured which is renewed continuously without break. The Cumulative Bonus will not be lost if the policy is renewed within 30 days grace period. Cumulative bonus is not applicable on the ADDITIONAL BENEFITS OR OPTIONAL BENEFITS

⇒ **What is the minimum and maximum sum insured?**

Minimum sum insured is Rs. 1,00,000. Sum insured is available in multiples of Rs. 10,000/-, Maximum sum insured will vary depending upon the earning capacity of the insured person.

⇒ **What are the optional benefits available on payment of additional premium?**

⇒ **Medical Expenses Extension:** This benefit pays for any medical expenses necessarily and reasonably incurred, whether as an In Patient or as an out Patient, an amount up to 25% of the valid claim or 10% of the sum insured or actuals whichever is less, subject to a overall limit of Rs.5,00,000/- per policy period, following an admissible claim under the policy. Where the policy term is more than one year, this benefit is applicable for each year. This amount is payable in addition to the sum insured.

⇒ **Coverage for winter sports:** This extension can be granted for the period the Insured person proposes to participate in such sports.

⇒ **Hospital Cash:** The Company will pay Cash Benefit of Rs 1000/- for each completed day of Hospitalization provided such hospitalization happens within 30 days from the date of accident. The maximum period for which the benefit is payable is 15 days per occurrence and 60 days per policy period. Where the policy term is more than one year, this benefit is applicable for each year. This benefit cannot be cumulated or carried forward to the next year.

For the purpose of cash benefit the days of admission and discharge will not be taken into account. This amount is payable in addition to the sum insured.

This benefit is optional and is effective only if there is an admissible claim under the policy.

⇒ **Home Convalescence:** The company will pay Rs 500/- for each completed day subject to a maximum of 15 days per occurrence and 60 days per policy period towards the cost of engaging one attendant at residence immediately after discharge from the hospital provided the same is recommended by the attending physician. Where the policy term is more than one year, this benefit is applicable for each year. This benefit cannot be cumulated or carried forward to the next year.

This amount is payable in addition to the sum insured.

This benefit becomes payable only if Insured Person is hospitalized arising out of Accident and there is an admissible claim under the policy.

⇒ **What are the exclusions under the policy?**

- Any payment, in case of more than one claim under the Policy, during any one period of insurance by which the maximum liability of the Company in that period would exceed the capital sum insured payable under this Policy except in case of Permanent Total Disability claim, in which case the amount payable is 150% of the sum insured. This exclusion will not apply to payments made under medical expenses extension, Hospital cash, Home Convalescence, Educational Grant, Ambulance Charges/Transportation of mortal remains, Travel expenses of the one Relative and Expenses for Vehicle and/or residence Modification, Purchase of Blood and Transportation of Imported Medicine.
- Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
- Any injuries/conditions which are Pre-existing conditions
- Any claim for death or Disablement of the Insured Person from (a) intentional self-injury / suicide or attempted suicide or (b) whilst under the influence of intoxicating liquor or drugs or (c) self-endangerment unless in self-defense or to save life.
- Any claim arising out of mental disorder, suicide or attempted suicide self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and / or any mutant derivative or variations thereof howsoever caused.
- Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or boarding an aircraft for the purpose of flying therein or alighting there from.
- Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detentions of all kings princes and people of whatever nation, condition or quality whatsoever.
- Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from;
 - Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
 - Nuclear weapons material
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - Nuclear, chemical and biological terrorism
- Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.
- Participation in Hazardous Sport / Hazardous Activities
- Persons who are physically and mentally challenged, unless specifically agreed and endorsed in the policy.
- Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

⇒ **Renewal Condition:** The policy will be renewed except on grounds of misrepresentation / fraud committed.

A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the date of payment of premium. In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer.

Where a claim for 100% of the Capital Sum Insured is admitted / admissible, the policy cannot be renewed for such relevant person.

Where a claim for less than 100% of the Sum Insured is admitted / admissible, the Company would exclude such disability on renewal in respect of such relevant person.

In the event of this policy being withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

Renewal premium is subject to change with prior approval from the Regulator. Change of options/plans within same product are permissible only at the time of renewal.

⇒ **Cancellation/termination:** The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in proposal form and/or claim form at the time of claim or non-co-operation of 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 given below) provided no claim has occurred up to the date of cancellation

***Short period scales**

For policy with one year term	
Period on Risk	Rate of premium to be retained
For a period not exceeding 15 days	10% of the Annual Premium
For a period not exceeding 1 month	15% of the Annual Premium
For a period not exceeding 2 months	30% of the Annual Premium
For a period not exceeding 3 months	40% of the Annual Premium
For a period not exceeding 4 months	50% of the Annual Premium
For a period not exceeding 5 months	60% of the Annual Premium
For a period not exceeding 6 months	70% of the Annual Premium
For a period not exceeding 7 months	75% of the Annual Premium
For a period not exceeding 8 months	80% of the Annual Premium
Exceeding 8 months	Full Annual Premium

For policy with two year term

Period on Risk	Rate of premium to be retained
Up to 1 year	65% of the premium
Up to 2 years	Full Premium

➤ **How much does it cost to take this insurance?**

Please refer the premium table below.

For the purpose of rating under the different Tables of coverage the persons proposed for insurance can be classified under the following groups depending on their occupation:

Risk Group I - Persons engaged primarily in administrative functions

Risk Group II - Persons engaged in manual work other than what is specifically provided for under Group III

Risk Group III - Persons working in explosives industry, mine and /or Magazine workers, high tension electric supply, horse racing including jockeys, athletes and occupations of similar hazard.

Table A - Covers Accidental Death Only

Table B - Covers Accidental Death And Permanent Disablement

Table C - Covers Accidental Death, Permanent Disablement And Temporary Total Disablement: (Weekly Compensation)

➤ **What are the policy tenure options available?**

The policy is available in 1 year / 2 year / 3 year tenure

Note 1: It is hereby made clear that in policies which are issued for a period of two or three years, the sum insured and the other benefits shall be limited to the sum mentioned for each of the year, without any carry over benefit thereof.

Note 2: In so far as the benefits which are relatable to policy periods, such benefits shall be available for each year but limited to such sums mentioned for each year.

Note 3: Where the policy is issued covering the family, the benefits are applicable individually for each person covered

Premium Table (Service Tax Extra)

For 1 Year policy			
Coverage / Risk group	Premium (in Rs.) per mille sum insured		
	Group I	Group II	Group III
Table A	0.43	0.60	0.80
Table B	0.70	1.30	1.75
Table C	1.25	1.75	2.00
For 2 Year policy			
Coverage / Risk group	Premium (in Rs.) per mille sum insured		
	Group I	Group II	Group III
Table A	0.83	1.16	1.54
Table B	1.35	2.51	3.38
Table C	2.41	3.38	3.86
For 3 Year policy			
Coverage / Risk group	Premium (in Rs.) per mille sum insured		
	Group I	Group II	Group III
Table A	1.20	1.68	2.24
Table B	1.96	3.63	4.89
Table C	3.49	4.89	5.59

* per mille means per thousand sum insured.

➤ **Rate for Optional Covers**

1. Extension for participation in Winter Sports and Rallies : 100% of the policy premium per person
2. Medical Expenses Extension: 10% of the final premium per year per person
3. Hospital Cash Rs.40/- per year per person
4. Home Convalescence Rs.15/- per year per person.

➤ **How to buy this insurance?**

Please contact our nearest Branch Office or visit our website www.starhealth.in for online purchase A discount of 5% on premium excluding service tax is available if purchased online.

➤ **How to make a claim under the policy?**

For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at 044-40020888

1. Inform the Policy Number for easy reference

Documents to be submitted in support of claim are (as applicable) Duly completed claim form and

For Death Claims

- Death Certificate
- Post-mortem Certificate, if conducted
- FIR (wherever required)
- Police Investigation report (wherever required)
- Viscera Sample Report (wherever required)
- Forensic Science Laboratory report (wherever required)
- Legal Heir Certificate
- Succession Certificate (wherever required)

For Disability Claims

- Certificate from Government doctor not below the rank of Civil Surgeon, confirming the disability and its Percentage.
Note: The Company authorized doctor may examine the insured if required
- Certificate from the employer confirming leave of absence from duty

For Ambulance charges / transportation expenses of mortal remains

- Death Certificate or
- Proof of Hospitalization
- Proof of utilized services of either Ambulance or Mortuary Van

For Educational grant

- Death Certificate
- Certificate from the school in which the child / children is/are studying, confirming their study

For Travel expenses for one relative

- Proof of expenses incurred (original)

For Vehicle and/or residence modification

- Certificate from the doctor confirming the Disability and the requirement of modification
- Estimate from Workshop
- Cash receipt for having carried the vehicle modification
- Estimate from civil engineer
- Cash receipt for completion of the civil work modification

For Purchase of Blood

- Original receipt for purchase of blood (wherever applicable)

For Transportation of Imported Medicine

- Prescription of the treating doctor with confirmation that the medicine is not available in India.
- Original receipt for the freight incurred for import of the medicine, along with a copy of invoice

For Claim under Optional benefits**Medical expenses due to accident**

- Original Discharge Summary (wherever applicable)
- Original Medical Reports
- Original Invoices/Bills,
- Original Payment Receipts

Hospital Cash and Home Convalescence

- Discharge Summary (Where original is required for other purposes, a certified copy may be submitted)
- Recommendation by the treating doctor for appointing an attendant at home for continuation of treatment.
- Cash receipt for payment made to the attendant

Note

1. The Company reserves the right to call for additional documents wherever required.
2. The benefits and exclusions mentioned herein is only an outline of the policy. For complete details please contact our offices.

➤ **Important Note:** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

➤ **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.

Table of Benefits B1

Benefits	Percentage of Sum Insured
1. Permanent Total Disablement	150%#
Total and irrevocable loss* of	
(i) Sight of both eyes	100%
(ii) Physical separation of two entire hands	100%
(iii) Physical separation of two entire foot	100%
(iv) One entire hand and one entire foot	100%
(v) Sight of one eye and loss of one hand	100%
(vi) Sight of one eye and loss of one entire foot	100%
(vii) Use of two hands	100%
(viii) Use of two foot	100%
(ix) Use of one hand and one foot	100%
(x) Sight of one eye and use of one hand	100%
(xi) Sight of one eye and use of one foot	100%
(xii) Sight of one eye	50%
(xiii) Physical separation of one entire hand	50%
(xiv) Physical separation of one entire foot	50%
(xv) Use of one hand without physical separation	50%
(xvi) Use of one foot without physical separation	50%

Loss of foot / hand means total severance through or above the ankle/ wrist joints respectively. Loss of eye means entire and irrevocable loss of sight. Thumb and index finger means severance through or above the joint that meets the hand at the palm.

payable only when the insured person, following accidental injuries is unable to engage in each and every occupation or employment for compensation or profit for which he is reasonably qualified by education, training or experience for the rest of his life. If at the time of loss the insured person is unemployed, Permanent Total Disability shall mean the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication

Permanent Partial Disablement - Table of Benefits B2

	Benefits		Percentage of Sum Insured
1	Loss of toes all	All	20
	Loss of Great toe	both phalanges	5
	Loss of Great toe	one phalanx	2
	Other than Great, if more than One toe lost, for each toe	For each toe	1
2	Loss of hearing both ears	Both ears	75
	Loss of hearing one ear	One ear	30
3	Loss of four fingers and thumbs of One hand		40
4	Loss of four fingers		35
	Loss of thumb both phalanges	Both phalanges	25
		One phalanx	10
5	Loss of index finger	Three phalanges	10
		Two phalanges	8
		One phalanx	4
6	Loss of middle finger	Three phalanges	6
		Two phalanges	4
		One phalanx	2
7	Loss of ring finger	Three phalanges	5
		Two phalanges	4
		One phalanx	2
8	Loss of little finger	Three phalanges	4
		Two phalanges	3
		One phalanx	2
9	Loss of metacarpals	First or second	3
		Additional (third fourth or fifth)	2
10	Any other Permanent partial disablement	Percentage as assessed by the Medical Board or by the government doctor	