

### P R O S P E C T U S

## Star Health Assure Insurance Policy

Unique Identification No: SHAHLIP23131V022223

Star Health Assure Insurance Policy is a unique indemnity health insurance product which covers expenses incurred on hospitalisation due to Illness or Accident.

Some of the innovative benefits offered are:

- Automatic Restoration of Sum Insured for an unlimited no. of times in a policy year
- Home care treatment for the specified conditions
- Ayush Treatment covered upto the sum insured
- Non Medical items (Consumables) like gloves, food charges etc are covered upto the sum insured
- Modern Treatments are covered upto the sum insured
- Delivery Expenses, Assisted Reproduction Treatment (For Sub-fertility), Treatment of New Born Baby are covered with sublimits.
- In Utero Fetal Surgery / Intervention is covered upto the Sum Insured
- Wellness discount is available upto 20% on the renewal premium,
- Assured health checkup benefit is available every year (Irrespective of claim)
- Rehabilitation and Pain management is covered.
- Option is available to choose Deductible

#### ❖ Entry Age:

##### a. Floater Sum Insured:

- For Adults – Minimum – 18 years & Maximum – Up to 75 years
- For Dependent Children – Minimum – 16 days & Maximum – Up to 25 years
- In case of dependent children, at the time of renewal when they become 26 years of age, such children can continue under floater sum insured till he/she gets married.

##### b. Individual Sum Insured:

- Minimum – 91 days and Maximum upto 75 years.
- Provided Good Health declaration, Pediatrician Opinion and the proposal should be routed through our Central Medical Underwriting Team.

#### ❖ Family Definition: Self + Spouse + Children + Parents + Parents-in-law

- ❖ **Maximum Family Size Covered under Floater Sum Insured:** 6 Adults + 3 Children (6 Adults = Self + Spouse + Parents + Parents-in-law) and the family size can be 9 Adults, if children covered under floater sum insured are above 25 years of age

- ❖ **Policy Term:** One year / Two year / Three year. For policies more than one year, the Sum Insured is for each year, without any carry over benefit thereof.

Note: Where the policy is issued for more than 1 year, the Sum Insured including sub-limits are without any carry over benefit thereof. The said benefits / covers available for the 2nd year or 3rd year cannot be utilized in the 1st year itself

- ❖ **Long term discount:** In case 2 year policy term 10% discount is available on 2nd year premium and In case 3 year policy term 10% discount is available on 2nd and 3rd year premium.

- ❖ **Type of Policy:** Individual sum insured and Floater sum insured

- ❖ **Sum Insured Options:**

Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/-, Rs.25,00,000/-, Rs.50,00,000/-, Rs.75,00,000/-, Rs.1,00,00,000/- and Rs.2,00,00,000/-

Note: Rs.75,00,000/- Rs.1,00,00,000/- and Rs.2,00,00,000/- Sum Insured will be available for persons aged up to 65 years only. This is applicable only at the time of inception of this policy.

- ❖ **Pre-Policy Medical check-up – Not required:** For those who declare adverse medical history, company may subject them to undergo pre-policy medical check-up. 100% cost of such medical examination is borne by the company.

- ❖ **Installment Facility:** Premium can be paid in Monthly, Quarterly and Half-yearly Installments.

In case of installment mode of payment, there will be loading on annual premium as given below:

- Monthly: 4%
- Quarterly: 3%
- Half Yearly: 2%

**Note:** Installment facility is not available for long term (2 year and 3 year) policies.

- ❖ **Midterm Inclusion Facility:** Is available on payment of proportionate premium for Newly Wedded spouse, New born baby and Legally adopted child subject to the following

- Intimation about the marriage / new born baby / legally adopted child should be given within 45 days from the date of marriage or date of birth.

#### Special conditions:

- Waiting periods as stated in the policy will be applicable from the date of inclusion of such newly wedded spouse, new born baby, legally adopted child.

b. Such midterm inclusion will be subject to underwriter's approval.

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

1. Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home as per the limits given below:-

Sum Insured in lakhs (Rs.)	5	10/15/20/25	50/75/100/200
Room Rent Criteria	Up to 1% of Sum Insured per day	Any Room (Except suite or above category)	Any room

**Note:** Associated Medical expenses which vary based on the room occupied by the insured person will be considered in proportion to the room rent 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 rent.

2. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.

3. 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 stent, 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.

4. All day care treatments are covered.

5. **Coverage for Non-medical Items (Consumables):** If there is an admissible claim under inpatient / day care of the policy, then Items as per List I will become payable

6. **Emergency Road ambulance:** Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable :-

- for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons  
or
- for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment  
or
- for transportation of the insured person from the hospital where treatment is taken to their place of residence (if it is in same city) provided the requirement of an ambulance to the residence is certified by the medical practitioner.

- 7. Air Ambulance:** Air ambulance expenses are payable subject to an admissible hospitalization claim, the Insured Person(s) is/are eligible for reimbursement of expenses incurred towards the cost of air ambulance service up to 10% of sum insured per policy year, provided that
1. It is for emergency care of the insured person which requires immediate and rapid ambulance transportation to the hospital/medical centre that ground transportation cannot be provided.
  2. Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency
  3. It is prescribed by a Medical Practitioner and is Medically Necessary;
  4. The insured person is in India and the treatment is in India only
  5. Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s.
- 8. Pre-hospitalization Expenses:** Medical expenses incurred up to 60 days immediately before the insured person is hospitalized.
- 9. Post Hospitalization Expenses:** Medical expenses incurred up to 180 days immediately after the insured person is discharged from the hospital.
- 10. 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
1. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
  2. 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.

- 11. Organ Donor Expenses:** In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Insured Person are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery / ICU admission will be covered.

The coverage limit under this benefit is over and above the Limit of Coverage and upto

the Sum Insured. **This additional Sum Insured can be utilized by the Donor and not by the Insured.**

- 12. Health Checkup Assure:** Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for each policy year (irrespective of claim).

Sum Insured (Rs.)	Limit Upto (Rs.)	
	Individual	Floater
5,00,000	1,500	2,500
10,00,000	2,000	5,000
15,00,000	4,000	8,000
20,00,000	5,000	10,000
25,00,000	5,000	10,000
50,00,000	5,000	10,000
75,00,000	8,000	15,000
1,00,00,000	8,000	15,000
2,00,00,000	8,000	15,000

**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.

- 13. Home care treatment:** Payable up to 10% of the sum insured subject to maximum of Rs.5 lakhs in a policy year, for treatment availed by the Insured Person at home, only for the specified conditions mentioned below, which in normal course would require care and treatment at a hospital but is actually taken at home provided that:
- The Medical practitioner advises the Insured person to undergo treatment at home
  - There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment
  - Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained
  - Insured can avail "Home Care Treatment" service on cashless / reimbursement basis, if availed from the list of our Network service providers given in our website "www.starhealth.in"

**List of Conditions covered under Home care treatment:**

- Fever and Infectious diseases which can be managed as Inpatient
- Uncomplicated Urinary tract infections but needing Parenteral Antibiotics
- Asthma and COPD -Mild Exacerbations needing Home Nebulization

4. Acute Gastritis/Gastroenteritis
5. I.V. Chemotherapy [Where advised by the doctor]
6. Palliative Cancer care requiring medical assistance
7. Acute Vertigo
8. Diabetic foot and Cellulitis
9. IVDP [Cervical and Lumbar disc diseases]
10. Major Surgeries/Arthroplasties needing IV Antibiotics Post Discharge
11. Care for Brain and Spinal Injury Cases Post Discharge
12. Post CVA Care at Home after Discharge
13. Chronic Severe Refractory Asthma (by Advanced Medicine)

**14. Delivery Expenses:** Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to 10% of the Sum Insured is payable, subject to the following :-

- i. Benefit under this section is subject to a waiting period of 24 months from the date of first commencement of Star Health Assure Insurance policy and its continuous renewal thereof with the Company.
  - a. There is no waiting period for subsequent deliveries
- ii. This cover is available only when
  - a. Both self and spouse are covered under this policy for a continuous 24 month Individual or floater sum insured
- iii. Pre-hospitalisation and Post Hospitalization expenses are not applicable for this section.

**15. In Utero Fetal Surgery/Intervention:** The Company will pay the expenses incurred for In Utero Fetal Surgeries and Procedures mentioned below after the waiting period of 24 months from the date of inception of this policy:

Note: The above mentioned waiting period will not apply for treatment related to congenital Internal disease / defects for the Unborn.

**Types of in utero-surgeries covered:**

1. Open Fetal Surgery
2. Fetendo Fetal Surgery
3. Fetal Image-Guided Surgery (FIGS-IT)
4. EXIT procedure

Types of in utero-surgeries/procedures covered :

TYPE OF INTERVENTION	DESCRIPTION	SURGERIES
OPEN SURGERY	Hysterotomy	CPAM – Lobectomy SCT – Resection MMC – Repair Cervical Teratoma – Resection EXIT Tracheal occlusion Neck tumors CDH (EXIT to ECMO)
FETENDO	Fetoscopic Surgery	Balloon Occlusion of Trachea (for CDH) Laser Ablation of Vessels (for TTTS) Cord Ligation/Division Cystoscopic Ablation Valves (Urinary Obstruction) Amniotic Bands Release
FIGS	Fetal Image Guided Surgery	Amnioreduction/Infusion Fetal Blood Sampling RFA Anomalous Twins Vesico/Pleuro Amniotic Shunts Balloon Dilation Aortic Stenosis
EXIT procedure	Planned Specialized Delivery	CHAOS Removal of the CDH Tracheal Occlusion Balloon Pulmonary Sequestration CCAM

List of procedures covered under in utero-surgeries:

- Amniotic band syndrome
- Bronchopulmonary sequestration of the lung
- Congenital cystic adenomatoid malformation (CCAM) of the lung
- Congenital diaphragmatic hernia (CDH)
- Congenital high airway obstruction syndrome (CHAOS)
- Fetal anemia
- Lower urinary tract obstruction (LUTO)
- Mediastinal teratoma
- Neck mass
- Sacrococcygeal teratoma (SCT)
- Spina bifida (myelomeningocele)
- Twin reversed arterial perfusion (TRAP) sequence
- Twin-twin transfusion syndrome (TTTS)



**16. Assisted Reproduction Treatment:** The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment as per the table mentioned below, for sub-fertility subject to:

- A waiting period of 24 months from the date of first inception of this policy with the Company for the insured person.
- Company will pay for one Assisted Reproduction Treatment cycle in a policy year.
- For the purpose of claiming under this benefit, in-patient treatment is not mandatory.

Sum Insured (Rs.) in lakhs	Limit of Liability in a policy year (Rs.)
5,00,000/-	1,00,000
10,00,000/-, 15,00,000/-, 20,00,000/-, 25,00,000/-	2,00,000
50,00,000/-, 75,00,000/-, 1,00,00,000/-, 2,00,00,000/-	4,00,000

#### ❖ 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:

- Pre and Post treatment expenses
  - Sub-fertility services that are deemed to be unproven, experimental or investigational
  - 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.
  - Reversal of voluntary sterilization
  - 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
  - Payment for services rendered to a surrogate
  - Costs associated with cryopreservation and storage of sperm, eggs and embryos
  - Selective termination of an embryo.
  - Services done at unrecognized centre
  - Surgery / procedures that enhances fertility like Tubal Occlusion, Bariatric Surgery, Diagnostic Laparoscopy with Ovarian Drilling and such other similar surgery / procedures
- 17. Hospitalization expenses for treatment of New Born Baby:** Expenses up-to the limit mentioned in the below given table incurred in a hospital/ nursing home on treatment of the New born for any disease, illness (including any congenital disorders) or accidental injuries are payable from Day 1 of its birth till the expiry date of the policy.



**Special Conditions applicable for this section:**

1. This cover is available only If Delivery Expenses Claim is paid under this policy or if Mother is covered under this policy for a continuous period of 12 months without break
2. Intimation about the birth of the New Born should be given to the company and the coverage will be given to the New Born from the first day of its birth.
3. Exclusion no.1, (Code-Excl 01), Exclusion no.2 (Code-Excl 02), Exclusion no.3 (Code-Excl 03) and Exclusion no.20 (Code-Excl 20) as stated under this policy shall not apply for the New Born baby cover.
4. In the subsequent years, the New Born Baby will be covered up to the Sum Insured (without any underwriting and the entry age criteria), if the policy holder opts the coverage for New Born and pays the premium.
5. Enhancement of sum insured is subject to underwriters approval

Sum Insured in lakhs (Rs.)	Limit Per Policy Period (Rs.)
5/ 10/ 15/ 20/ 25	2,00,000
50/ 75/ 100/ 200	4,00,000

Note: The above mentioned sub-limits will not apply for treatment related to congenital Internal disease/ defects for the new born

18. **Treatment for Chronic Severe Refractory Asthma :** In-patient hospitalization / Day Care treatment / Home Care Treatment/ Out-patient treatment expenses incurred for treatment of Chronic Severe Refractory Asthma by Advanced Medicine, if recommended by the treating Medical practitioner (Pulmonologist) is payable up to 10% of sum insured not exceeding Rs.5 lakhs per policy period.
19. **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.10,000/- 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.
20. **Repatriation of Mortal Remains:** Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.15,000/- in a policy year 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.
21. **Treatment in Valuable service providers network:** In the event of hospitalization in valuable service provider network, 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:**

1. This benefit is payable only if there is an admissible claim for hospitalization under the policy.
2. This benefit shall be paid if a hospital is a part of the Valuable service provider network list as on date of admission
3. Payment under this benefit does not form part of the sum insured
4. The Company shall not be responsible for the quality of the treatment in the Valuable Service Providers Network.
5. FOR THE LIST OF VALUABLE SERVICE PROVIDERS NETWORK PLEASE VISIT OUR COMPANY WEBSITE [www.starhealth.in](http://www.starhealth.in)

- 22. Shared accommodation:** If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount of Rs.1,000/- per day will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

**Note:**

- i. This benefit is payable only if there is an admissible claim for hospitalization under the policy
- ii. This benefit will not be applicable where the sanction is on package rates
- iii. Insured stay in Intensive Care Unit or High Dependency Units / wards will not be counted for this purpose

- 23. AYUSH Treatment:** Medical expenses for Inpatient Hospitalizations incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the sum insured.

**Note:**

- i. Yoga and Naturopathy systems of treatments are excluded from the scope of coverage under AYUSH treatment

- 24. 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](mailto: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 amount to making 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.

**25. Coverage for Modern Treatment:** The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital upto sum insured (including Pre and Post hospitalization expenses) during the policy period;

- Uterine artery Embolization and HIFU
- Balloon Sinuplasty
- Deep Brain Stimulation
- Oral Chemotherapy
- 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

**26. Cumulative Bonus:** The insured person will be eligible for Cumulative bonus calculated at 25% of sum insured for each claim free year and maximum up to 100% of the sum insured

#### ❖ Special Conditions

- The Cumulative bonus will be calculated on the expiring Sum Insured
- If the insured opts to reduce the Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced sum insured
- In the event of a claim resulting in;
  - Partial utilization of Sum Insured, such cumulative bonus so granted will not be reduced
  - Full utilization of Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will not be reduced
  - Full utilization of Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
  - Full utilization of Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus on renewal will be "nil"



27. **Automatic Restoration of Sum Insured:** The policy provides automatic restoration of sum insured subject to the following condition;

- Sum Insured will be restored unlimited number of times and maximum up to 100% each time, which can be utilized for a subsequent hospitalization.
- The restoration will trigger immediately upon partial/ full utilization of the sum insured, which can be utilized for a subsequent hospitalization.
- On partial utilization of the Sum Insured, it will be restored up to extent of utilization.
- On full utilization of the Sum Insured, it will be restored to 100%.
- The Restored Sum Insured can be used for all claims including for modern treatment, but for a subsequent hospitalization.
- The maximum payable amount for a single claim under restoration benefit shall not be more than the Sum Insured.

#### Unlimited Restoration – illustration

if there are 2 insured members with Sum Insured of 10 Lacs each, lets understand how restoration benefit will apply to each under different circumstances.

		Insured 1	Insured 2
	Sum Insured	Rs 10,00,000	Rs 10,00,000
	No Claim Bonus (NCB)	0	Rs 5,00,000
	Total Available amount	Rs 10,00,000	Rs 15,00,000 (Sum Insured 10 Lac + NCB 5Lac)
1 <sup>st</sup> Claim	1 <sup>st</sup> Claim	Rs 5,00,000	Rs 5,00,000
	Claim paid amount	Rs 5,00,000	Rs 5,00,000
	Will the restoration kick in? Yes, Why – Since there is partial utilization of Sum Insured.	Rs 5,00,000 (Restored Sum Insured)	Rs 5,00,000 (Restored Sum Insured)
	Available amount for next claim	Rs 10,00,000 (Restored SI 5Lac + Balance SI 5Lac)	Rs 15,00,000 (Restored SI 5Lac + Balance SI 5Lac+ NCB 5Lac)
2 <sup>nd</sup> Claim	2 <sup>nd</sup> Claim (For Same / different illness)	Rs 15,00,000	Rs 15,00,000
	Claim paid amount	Rs 10,00,000	Rs 15,00,000
	Will the restoration kick in? Yes, Why – Since there is full utilization of Sum Insured.	Rs 10,00,000 (Restored Sum Insured)	Rs 10,00,000 (Restored Sum Insured)
	Available amount for next claim	Rs 10,00,000 (SI is Restored up to 100%)	Rs 10,00,000 (SI is Restored up to 100%)
3 <sup>rd</sup> Claim	3 <sup>rd</sup> Claim (For Same / different illness)	Rs 11,00,000	Rs 11,00,000
	Claim paid amount	Rs 10,00,000	Rs 10,00,000
	Will the restoration kick in? Yes, Why – Since there is full utilization of Sum Insured.	Rs 10,00,000 (Restored Sum Insured)	Rs 10,00,000 (Restored Sum Insured)

- 28. Rehabilitation and Pain Management:** The company will pay the medical expenses for Rehabilitation and Pain Management up to the sub-limit (or) maximum up to 20% of the sum insured whichever is less, per policy year.

Rehabilitation: The company will pay the expenses for rehabilitation, if availed at authorized centres as an In-patient/Out-patient, and if there is an admissible claim for In-patient hospitalization for an injury, disease or illness specified below.

1. Poly Trauma
2. Head injury
3. Diseases of the spine
4. Stroke

**Pain Management treatment:**

S No	Name of the covered pain management treatment	Sub-limits (Per Policy year) (Rs.)	
		5/10/15/20	25 & above
1	Lumbar and cervical medial branch block with RF ablation for lumbar and cervical facet joint arthritis	65,000/-	75,000/-
2	Caudal epidural injection for Discogenic pain	40,000/-	50,000/-
3	Lumbar and cervical selective nerve root block for Lumbar and Cervical radicular pain	50,000/-	60,000/-
4	Caudal Neuroplasty for Failed back spine surgery	85,000/-	1,00,000/-
5	Stellate ganglion ablation for upper limb CRPS	65,000/-	75,000/-
6	Occipital nerve Pulsed RF lesioning for migraines, cluster headache and cervicogenic headaches	65,000/-	75,000/-
7	Lumbar sympathetic chain RF ablation for lower limb CRPS, diabetic periphery painful neuropathy and Ischaemic limb pain	65,000/-	75,000/-
8	Gasserian ganglion ablation for Trigeminal neuralgia	65,000/-	75,000/-
9	Intercostal nerve ablation for post thoracotomy pain and Thoracic malignancy pain	65,000/-	75,000/-
10	Coeliac plexus ablation for upper gastrointestinal malignancies pain	65,000/-	75,000/-
11	Superior hypogastric plexus ablation for lower Gastro intestinal malignancies pain	65,000/-	75,000/-
12	Ganglion impar ablation for perineal cancer pain and coccydynia	65,000/-	75,000/-
13	Cooled RF ablation of genicular nerve for grade 1 and 2 osteoarthritis knee and hip	1,00,000/-	1,25,000/-
14	Suprascapular nerve RF ablation for rotator cuff partial tear and peri arthritis shoulder pain	65,000/-	75,000/-

**Important. Note:**

- i. Rehabilitation and/or Pain management treatment can be taken only at the Authorized centres mentioned in the website – [www.starhealth.in](http://www.starhealth.in)

- 29. 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.

This Wellness Program is enabled and administered online through "Star Health" Mobile App.

**Note:** The Wellness Activities mentioned in the table below (from Serial Number 1 to 5) 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 to 1000	20%

\*In case of floater policy 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)	1:1:0:0:0
Self, Spouse and Dependent Children (aged above 18 years)	2:2:1:1:1
<b>Note:</b> 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.	Manage and Track Health	
	a) Online Health Risk Assessment (HRA)	50
	b) Preventive Risk Assessment	200
2.	Affinity to Wellness	
	a) Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	b) Membership in a health club (for 1 year or more)	100
3.	Stay Active – If the Insured member achieves the step count target on "Star Health" Mobile App	200

4.	a) Weight Management Program (for the Insured who is Over-weight / Obese)	100
	b) Sharing Insured Fitness Success Story through adoption of Star Wellness Program (for the Insured who is not Overweight / Obese)	50
5.	a) Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
	b) On Completion of De-Stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125
Additional Wellness Services		
6.	Star Tele-health services:	
7.	Medical Concierge Services	
8.	Digital Health Vault	
9.	Wellness Content	
10.	Post-Operative Care	
11.	Discounts from Network Providers	

### 1. 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](http://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 50 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.

- If all the results of the submitted test reports are within the normal range, Insured earns 200 wellness points.
- If the result of any one test is not within the normal range as specified in the lab report, Insured earns 150 wellness points.
- If two or more test results are not within the normal range, Insured earns 100 wellness points only.



**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

- 2. Affinity towards wellness:** Insured earns wellness points for undertaking any of the fitness and health related activities as given below.

#### List of Fitness Initiatives and Wellness points:

List of Fitness Initiatives and Wellness points		
	Initiative	Wellness Points
a.	Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	- On submission of BIB Number along with the details of the entry ticket taken to participate in the event.	
b.	Membership in a health club (for 1 year or more) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise/ Sports Club/ Pilates Classes/ Swimming / Tai Chi/ Martial Arts / Gymnastics/ Dance Classes	100
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.		

- 3. Stay Active:** Insured earns wellness points on achieving the step count target on "Star Health" Mobile App as mentioned below:

Average number of steps per day in a policy year	Wellness Points
• If the average number of steps per day in a policy year are between - 5000 and 7999	100
• If the average number of steps per day in a policy year are between - 8000 and 9999	150
• If the average number of steps per day in a policy year are - 10000 and above	200
<b>Note:</b> <ul style="list-style-type: none"> <li>• 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.</li> <li>• The "Star Health" Mobile App must be downloaded within 30 days of the policy risk start date to avail this benefit.</li> <li>• The average step count completed by an Insured member would be tracked on "Star Health" Mobile App.</li> </ul>	

#### 4. 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.
- On acceptance of the Weight Management Program, Insured earns 50 wellness points.
  - An additional 50 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 Fitness Success Story through adoption of Star Wellness Activities with us. On submission of the Fitness Success Story through adoption of Star Wellness Activities, Insured earns 50 wellness points.

#### 5. 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.
- On acceptance of the Chronic Condition Management Program, Insured earns 100 wellness points.
  - 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, an additional 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)	HbA1c	≤ 6.5
	Fasting Blood Sugar (FBS) Range and Postprandial test value)	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 acceptance of De-stress & Mind Body Healing Program Insured earns 50 wellness points.
- On completion of De-stress & Mind Body Healing Program Insured earns an additional 75 wellness points.

Note: This is a 10 weeks program which insured needs to complete without any break.

- 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 ‘Star Health’ Mobile App 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 the following services:- 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 BENEFITS:**

Lets look how the Insured can avail discount on premium through the "Star Wellness Program"

Scenario: A 50 year old Individual Suresh and his wife Lakshmi along with their two dependent children (aged below 18 yrs) buy a Star Health Assure Insurance Policy with Sum Insured 20 Lacs, let's understand how they can earn Wellness Points under the Floater Policy. Suresh has declared that he is suffering from Diabetes & Hypertension. Suresh has declared his Body Mass Index (BMI) as 30 & Lakshmi has declared her BMI as 25

Suresh and Lakshmi enrolled under the Star wellness program and completed the following wellness activities.

Sr. No	Name of the wellness activity taken up during the policy year	Wellness Points Earned by Ramesh	Wellness Points Earned by Lakshmi
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participation in Marathon	100	0
4.	Attended to Gym	100	100
5.	Achieved 10,000 average number of steps per day during the policy year	200	200

6.	Suresh accepted the Weight management program and reached 27 BMI Lakshmi accepted the Weight management program and reached 23 BMI	100	100
7.	Suresh Managed Diabetes & Hypertension through Chronic Condition Management Program; Lakshmi has completed De-stress & Mind Body Healing Program	250	125
	Total Number of Wellness Points earned	1000	775
	No of wellness points based upon weightage - 1:1	500 (1000X1/2)	388 (775X1/2)
Total Number of Wellness Points earned by Suresh and Lakshmi = 888 (500+388) Based on the no of Wellness Points earned, Suresh & Lakshmi are eligible to get 10% discount on renewal premium			

30. **Co-payment:** This policy is subject to co-payment of 10% of each and every claim amount for fresh as well as renewal policies for insured person whose age at the time of entry is 61 years and above.
31. **Optional Cover to choose deductible:** If the insured person chooses any of the following deductible, the Company will provide a discount on premium as per the table given below;

Sum Insured	Aggregate Deductible Option	Discount offered
Up to Rs. 20 lakhs	Rs. 50,000/-	45%
	Rs. 1,00,000/-	55%
Above Rs. 20 lakhs	Rs. 50,000/-	35%
	Rs. 1,00,000/-	50%

**Note:** This deductible is applicable for every policy year. (on Aggregate basis)

Illustration of deductible:	
If an Insured with 10 Lac Sum Insured opted for an aggregate deductible of Rs.50,000 in a year, lets understand how this deductible will be applied	
First Policy Year	
Sum Insured	Rs. 10,00,000/- (Opted Deductible is Rs. 50,000/- )
What does opting a deductible mean	Coverage will start once the Insured incurs single/ multiple claims that add up to the deductible amount in a policy year
1 <sup>st</sup> Claim (Injury due to Accident)	Rs. 50,000/- (Not paid by us as it is within Deductible limit)
Balance Sum Insured	Rs. 10,00,000/-
2 <sup>nd</sup> Claim (Dengue fever)	Rs. 65,000/- (Payable as the deductible limit of Rs. 50,000/- is already exhausted in the policy year)
Balance Sum Insured	Rs. 9,35,000/-
3 <sup>rd</sup> Claim (bacterial gastroenteritis)	Rs. 55,000/- (Payable as the deductible limit of Rs. 50,000/- is already exhausted in the policy year)
Balance Sum Insured	Rs. 8,80,000/-

## List of Benefits which are part of sum insured and in addition to sum insured

Sr No	Coverage	Forming Part of Sum Insured / In addition to Sum Insured
1	Room Rent , Boarding, Nursing Expenses, Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees, 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.	Forming Part of Sum Insured
2	All day care treatments	Forming Part of Sum Insured
3	Coverage for Non-medical items (Consumables)	Forming Part of Sum Insured
4	Emergency Road ambulance	Forming Part of Sum Insured
5	Air Ambulance	Forming Part of Sum Insured
6	Pre-hospitalization Expenses	Forming Part of Sum Insured
7	Post Hospitalization Expenses	Forming Part of Sum Insured
8	Domiciliary Hospitalisation	Forming Part of Sum Insured
9	Organ Donor Expenses	Forming Part of Sum Insured
10	Complications necessitating Redo surgery or ICU admission for the Organ donor	In addition to Sum Insured
11	Health Check Up Assure	In addition to Sum Insured
12	Home care treatment	Forming Part of Sum Insured
13	Delivery Expenses	Forming Part of Sum Insured
14	In Utero Fetal Surgery/Intervention	Forming Part of Sum Insured
15	Assisted Reproduction Treatment	Forming Part of Sum Insured
16	Hospitalisation expenses for Treatment of New Born Baby	Forming Part of Sum Insured
17	Compassionate Travel	In addition to Sum Insured
18	Repatriation of Mortal Remains	In addition to Sum Insured
19	Treatment in Valuable Service Providers (Network)	In addition to Sum Insured
20	Shared Accommodation	In addition to Sum Insured
21	AYUSH Treatment	Forming Part of Sum Insured
22	Coverage for Modern Treatment	Forming Part of Sum Insured
23	Automatic Restoration of Sum Insured:	In addition to Sum Insured
24	Treatment for Chronic Severe Refractory Asthma	Forming Part of Sum Insured
25	Rehabilitation and Pain Management	Forming Part of Sum Insured

- ❖ **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. Applicable for 3 year policy term:** Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 30 months of continuous coverage after the date of inception of the first policy with insurer.

**Applicable for 1 year and 2 year policy term:** Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer

**B.** In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.

**C.** 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.

**D. Applicable for 3 year policy term :** Coverage under the policy after the expiry of 30 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

**Applicable for 1 year and 2 year policy term:** Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

##### 2. **Specified disease/procedure waiting period – Code Excl 02**

**A.** Expenses related to the treatment of the 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, 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

**Note :** Waiting period for the following benefits are as follows

- a. **Delivery Expenses Cover:** Benefit under this section is subject to a waiting period of 24 months from the date of first commencement of Star Health Assure Insurance policy and its continuous renewal thereof with the Company
- b. **In Utero Fetal Surgery / Intervention:** The Company will pay the expenses incurred for In Utero Fetal Surgeries and Procedures after the waiting period of 24 months from the date of inception of this policy:
- c. **Assisted Reproduction Treatment:** A waiting period of 24 months from the date of first inception of this policy with the Company for the insured person

- d. **New Born Baby Cover:** This cover is available only If Delivery Expenses Claim is paid under this policy or if Mother is covered under this policy for a continuous period of 12 months without break

### 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(except to the extent covered under Coverage 28 ) 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 fulfil all the below conditions;

- A. Surgery to be conducted is upon the advice of the Doctor
- B. The surgery/Procedure conducted should be supported by clinical protocols
- C. The member has to be 18 years of age or older and
- D. Body Mass Index (BMI);
  - 1. greater than or equal to 40 or
  - 2. 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:
    - a. Obesity-related cardiomyopathy      b. Coronary heart disease
    - c. Severe Sleep Apnea                      d. 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 (Except to the extent covered under Coverage 16) – Code Excl 17:** Expenses related to sterility and infertility. This includes;
  - a. Any type of contraception, sterilization



- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

**18. Maternity – Code Excl 18** (Except to the extent covered under Coverage 14)

- 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 (except to the extent covered under Coverage 17) - **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.** 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**

31. Any hospitalization which are not medically necessary / does not warrant hospitalization  
- **Code - Excl 36**
32. Existing disease/s, disclosed by the insured and mentioned in the policy schedule under Permanent Exclusion (based on Insured's consent) - **Code - Excl 38**

❖ **Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

#### ❖ **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. For Cashless Treatment:**

- a. For assistance call 24 hours helpline 044-69006900 or Toll free No. 1800425 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-authorisation 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](http://www.starhealth.in) or contact the nearest branch or refer to the list of Networked Hospitals provided with the policy document.

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

Sr.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 180 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
- i. NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code
- j. CKYC No. of the proposer (if available)

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



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

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

❖ **Automatic Termination:** The insurance under this policy with respect to each relevant Insured Person policy shall expire immediately on the earlier of the following events

- ✓ Upon the death of the Insured Person This means that, the cover for the surviving members of the family will continue, subject to other terms of the policy.
- ✓ Upon exhaustion of the Sum Insured, Limit of Coverage, Limit of Coverage plus Restore Sum Insured.

❖ **Migration:** In case of migration of one policy to another with the same insurer, the Policyholder (including all members under family cover and group insurance policies) can transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc. in the previous policy to the migrated policy.

❖ **Portability:**

- A. The Insured Person has the choice to port his / her policy from one Insurer to another by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability.
- B. The Insured Person is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc. from the existing Insurer to the Acquiring Insurer in the previous policy.





### ❖ **Renewal of Policy**

The policy shall be renewable provided the product is not withdrawn, except in case of established fraud or non-disclosure or misrepresentation by the Insured. If the product is withdrawn, the policyholder shall be provided with suitable options to migrate as per the procedure stated under "withdrawal clause"

- i. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days.
- ii. While coverage is not available during the Grace Period, if the policy is renewed during the Grace Period, all the credits (Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) accrued under the policy shall be protected.

❖ **Possibility of Revision of Terms of the Policy including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates as per the extant Guidelines. The insured person shall be notified thirty days before the changes are effected

❖ **Premium Payment in Instalments:** If the insured person has opted for Payment of Premium on an installment basis i.e. Half Yearly or Quarterly or Monthly or as mentioned in the Policy Schedule/Certificate of Insurance, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- i. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.
- ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.
- iii. The Insured Person will get the accrued continuity benefit in respect of the (Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) in the event of payment of premium within the stipulated Grace Period.
- iv. No interest will be charged if the instalment premium is not paid on due date.
- v. In case of instalment premium due not received within the Grace Period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
- viii. For premium paid in instalments during the Policy Period, coverage is available during the Grace Period also.

- ❖ **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The Insured Person shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy. If the Insured is not satisfied with any of the terms and conditions and has not made any claim, the Insured has the option to cancel his/her policy. This option is available in case of policies with a term of one year or more.

The Insured shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any incurred by the Insurer on medical examination of the proposer and stamp duty charges

- ❖ **Redressal of Grievance:** In case of any grievance the insured person may contact the Company through

**Website :** [www.starhealth.in](http://www.starhealth.in)

**E-mail :** [gro@starhealth.in](mailto:gro@starhealth.in), [grievances@starhealth.in](mailto:grievances@starhealth.in)

**Ph. No. :** 044-69006900 | Toll Free No. 1800 425 2255

**Senior Citizens may call at 044-69007500**

**Courier/ Post :** Star Health and Allied Insurance Company Limited.,

**4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai- 600014**

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

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

For updated details of grievance officer, kindly refer the link

<https://www.starhealth.in/grievance-redressal>

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

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

- ❖ **Excluded Hospitals (providers):** Insured can refer the company website using the following link to get the list of excluded hospitals.

<https://www.starhealth.in/lookup/hospital/#excluded-hospital>

- ❖ **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:**

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.

- i. A one time option to renew the existing product, if renewals within 90 days from the date of withdrawal of the product; or
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal. Insured Person can transfer the credits gained (to the extent of Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) in the previous policy to the migrated policy, 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. Where the policy is issued for more than 1 year, the Sum Insured including sublimits, automatic restoration benefit (if applicable) is for each of the year, without any carry over benefit thereof. The said benefits / covers available for the 2nd year or 3rd year cannot be utilized in the 1st year itself. 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 policy year
- b. Where the policy issued on floater basis, the Sum Insured, cumulative bonus and other related benefits floats amongst the insured members.
- c. 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
- d. 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.
- e. The attention of the policy holder is drawn to our website [www.starhealth.in](http://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](http://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).

❖ **Discounts:**

Sr.No	Inception	Renewal
Online discount	Yes	Yes
Wellness discount	No	Yes

- ❖ **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.

Premium Chart for 1 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-17yrs	4,768	5,891	7,534	8,437	9,197	10,601	11,940	12,765	13,886
	18-35	7,259	9,762	12,331	13,800	15,228	17,790	19,912	21,582	23,971
	36-45	8,705	11,540	14,429	16,150	17,813	20,762	23,241	25,178	27,926
	46-50	11,391	14,441	17,738	19,860	21,828	25,254	28,311	30,550	33,643
	51-55	16,066	19,787	23,931	26,802	29,398	33,832	37,960	40,866	44,797
	56-60	20,782	25,588	30,777	34,468	37,831	43,530	48,822	52,597	57,701
	61-65	25,891	31,872	38,192	42,773	46,967	54,037	60,589	65,306	71,680
	66-70	31,000	38,157	45,608	51,079	56,103	64,543	72,356	78,014	85,660
	71-75	34,679	42,681	50,947	57,059	62,681	72,107	80,828	87,164	95,725
	76-80	38,112	46,905	55,930	62,640	68,820	79,168	88,735	95,704	1,05,119
	Above 80	41,134	50,621	60,315	67,551	74,223	85,381	95,694	1,03,219	1,13,386
1A+1C	18-35	12,012	16,574	21,085	23,594	26,048	30,511	34,064	36,950	41,116
	36-45	13,458	18,352	23,183	25,943	28,633	33,483	37,394	40,546	45,071
	46-50	15,579	20,154	25,080	28,077	30,848	35,777	40,043	43,201	47,604
	51-55	19,687	24,400	29,861	33,441	36,618	42,159	47,271	50,799	55,576
	56-60	24,403	30,201	36,706	41,107	45,051	51,857	58,133	62,530	68,480
	61-65	29,512	36,486	44,121	49,413	54,187	62,363	69,900	75,239	82,459
	66-70	34,621	42,770	51,537	57,718	63,323	72,870	81,667	87,947	96,438
	71-75	38,300	47,295	56,876	63,698	69,900	80,434	90,139	97,097	1,06,503
	76-80	41,733	51,518	61,859	69,279	76,040	87,494	98,047	1,05,637	1,15,897
	Above 80	44,755	55,234	66,244	74,191	81,442	93,707	1,05,005	1,13,152	1,24,164
1A+2C	18-35	15,330	20,654	25,900	28,986	31,980	37,332	41,704	45,202	50,193
	36-45	16,775	22,432	27,998	31,336	34,565	40,305	45,034	48,798	54,148
	46-50	18,896	24,234	29,894	33,469	36,780	42,599	47,684	51,452	56,681
	51-55	23,004	28,481	34,675	38,833	42,549	48,980	54,911	59,051	64,652
	56-60	27,720	34,282	41,521	46,500	50,983	58,679	65,773	70,782	77,556
	61-65	32,830	40,566	48,936	54,805	60,118	69,185	77,540	83,490	91,536
	66-70	37,939	46,850	56,352	63,111	69,254	79,691	89,307	96,198	1,05,515
	71-75	41,617	51,375	61,691	69,090	75,832	87,256	97,780	1,05,348	1,15,580
	76-80	45,051	55,598	66,674	74,672	81,972	94,316	1,05,687	1,13,889	1,24,974
	Above 80	48,072	59,314	71,059	79,583	87,374	1,00,529	1,12,646	1,21,404	1,33,241
1A+3C	18-35	18,647	24,735	30,715	34,379	37,912	44,154	49,345	53,453	59,269
	36-45	20,093	26,513	32,813	36,729	40,497	47,127	52,674	57,049	63,224
	46-50	22,213	28,314	34,709	38,862	42,712	49,421	55,324	59,704	65,757
	51-55	26,321	32,561	39,490	44,226	48,481	55,802	62,551	67,302	73,729
	56-60	31,038	38,362	46,335	51,892	56,914	65,500	73,413	79,033	86,633
	61-65	36,147	44,646	53,751	60,198	66,050	76,006	85,180	91,741	1,00,612
	66-70	41,256	50,931	61,166	68,503	75,186	86,513	96,947	1,04,450	1,14,591
	71-75	44,935	55,455	66,506	74,483	81,764	94,077	1,05,420	1,13,600	1,24,656
	76-80	48,368	59,678	71,489	80,064	87,903	1,01,137	1,13,327	1,22,140	1,34,050
	Above 80	51,389	63,395	75,874	84,976	93,306	1,07,350	1,20,286	1,29,655	1,42,317

Premium Chart for 1 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-35	12,165	16,761	21,306	23,841	26,320	30,823	34,414	37,329	41,532
	36-45	14,477	19,606	24,663	27,600	30,456	35,580	39,741	43,082	47,860
	46-50	18,549	23,808	29,392	32,906	36,161	41,887	46,886	50,590	55,733
	51-55	25,802	31,922	38,736	43,381	47,552	54,733	61,355	66,010	72,307
	56-60	33,348	41,203	49,688	55,648	61,045	70,250	78,734	84,779	92,953
	61-65	41,522	51,258	61,553	68,936	75,663	87,061	97,561	1,05,112	1,15,320
	66-70	49,697	61,313	73,418	82,225	90,280	1,03,871	1,16,388	1,25,446	1,37,687
	71-75	55,583	68,553	81,961	91,793	1,00,805	1,15,974	1,29,944	1,40,086	1,53,791
	76-80	61,076	75,310	89,934	1,00,722	1,10,627	1,27,270	1,42,596	1,53,750	1,68,822
	Above 80	65,911	81,256	96,950	1,08,581	1,19,272	1,37,211	1,53,730	1,65,774	1,82,048
2A+1C	18-35	15,482	20,841	26,121	29,233	32,252	37,645	42,055	45,580	50,609
	36-45	17,795	23,686	29,478	32,993	36,388	42,401	47,382	51,333	56,937
	46-50	21,867	27,888	34,206	38,299	42,093	48,708	54,526	58,842	64,810
	51-55	29,119	36,002	43,551	48,774	53,484	61,555	68,995	74,261	81,384
	56-60	36,665	45,284	54,503	61,040	66,977	77,072	86,374	93,030	1,02,030
	61-65	44,840	55,339	66,368	74,329	81,594	93,882	1,05,201	1,13,364	1,24,397
	66-70	53,015	65,393	78,233	87,617	96,212	1,10,692	1,24,028	1,33,697	1,46,764
	71-75	58,900	72,633	86,775	97,185	1,06,736	1,22,795	1,37,584	1,48,337	1,62,868
	76-80	64,394	79,390	94,748	1,06,115	1,16,559	1,34,092	1,50,236	1,62,001	1,77,898
	Above 80	69,228	85,336	1,01,765	1,13,973	1,25,203	1,44,033	1,61,370	1,74,026	1,91,125
2A+2C	18-35	18,799	24,922	30,935	34,626	38,184	44,467	49,695	53,831	59,685
	36-45	21,112	27,767	34,292	38,386	42,320	49,223	55,022	59,584	66,013
	46-50	25,184	31,969	39,021	43,691	48,024	55,530	62,166	67,093	73,886
	51-55	32,436	40,082	48,366	54,166	59,416	68,377	76,635	82,512	90,460
	56-60	39,982	49,364	59,318	66,433	72,909	83,894	94,014	1,01,282	1,11,106
	61-65	48,157	59,419	71,183	79,721	87,526	1,00,704	1,12,841	1,21,615	1,33,473
	66-70	56,332	69,474	83,047	93,010	1,02,144	1,17,514	1,31,669	1,41,949	1,55,840
	71-75	62,218	76,713	91,590	1,02,578	1,12,668	1,29,617	1,45,224	1,56,589	1,71,944
	76-80	67,711	83,470	99,563	1,11,508	1,22,491	1,40,913	1,57,876	1,70,253	1,86,975
	Above 80	72,545	89,416	1,06,580	1,19,366	1,31,135	1,50,854	1,69,010	1,82,277	2,00,202
2A+3C	18-35	22,117	29,002	35,750	40,018	44,116	51,288	57,335	62,083	68,762
	36-45	24,429	31,847	39,107	43,778	48,252	56,044	62,662	67,836	75,090
	46-50	28,502	36,049	43,836	49,084	53,956	62,351	69,806	75,345	82,963
	51-55	35,754	44,163	53,180	59,559	65,347	75,198	84,275	90,764	99,537
	56-60	43,300	53,444	64,133	71,825	78,841	90,715	1,01,654	1,09,533	1,20,183
	61-65	51,474	63,499	75,997	85,114	93,458	1,07,525	1,20,482	1,29,867	1,42,550
	66-70	59,649	73,554	87,862	98,402	1,08,075	1,24,335	1,39,309	1,50,200	1,64,917
	71-75	65,535	80,794	96,405	1,07,970	1,18,600	1,36,439	1,52,864	1,64,840	1,81,021
	76-80	71,028	87,551	1,04,378	1,16,900	1,28,423	1,47,735	1,65,516	1,78,504	1,96,051
	Above 80	75,863	93,497	1,11,394	1,24,759	1,37,067	1,57,676	1,76,650	1,90,529	2,09,278

**Premium Chart for 1 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A- Adult, C-Child**

Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-17yrs	4,191	5,182	6,697	7,499	8,165	9,414	10,612	11,330	12,308
	18-35	6,505	8,834	11,237	12,574	13,879	16,239	18,175	19,706	21,908
	36-45	7,762	10,380	13,061	14,618	16,127	18,824	21,070	22,833	25,347
	46-50	10,024	12,760	15,754	17,638	19,384	22,443	25,163	27,150	29,902
	51-55	14,015	17,265	20,955	23,468	25,732	29,616	33,237	35,766	39,187
	56-60	18,116	22,309	26,908	30,135	33,065	38,049	42,682	45,967	50,408
	61-65	22,559	27,774	33,356	37,357	41,009	47,185	52,914	57,018	62,563
	66-70	27,002	33,239	39,804	44,579	48,953	56,321	63,147	68,068	74,719
	71-75	30,200	37,173	44,447	49,779	54,673	62,898	70,514	76,025	83,472
	76-80	33,186	40,845	48,780	54,632	60,012	69,038	77,390	83,451	91,640
	Above 80	35,813	44,077	52,593	58,903	64,710	74,440	83,441	89,986	98,829
1A+1C	18-35	10,826	15,114	19,362	21,664	23,926	28,070	31,331	33,998	37,869
	36-45	12,083	16,660	21,187	23,707	26,174	30,655	34,226	37,125	41,308
	46-50	13,779	17,940	22,467	25,151	27,630	32,077	35,899	38,724	42,680
	51-55	17,204	21,346	26,257	29,404	32,177	37,053	41,552	44,623	48,782
	56-60	21,305	26,390	32,209	36,071	39,510	45,486	50,997	54,823	60,002
	61-65	25,747	31,855	38,657	43,293	47,455	54,622	61,229	65,874	72,158
	66-70	30,190	37,320	45,105	50,515	55,399	63,757	71,462	76,925	84,314
	71-75	33,389	41,254	49,748	55,715	61,119	70,335	78,829	84,882	93,066
	76-80	36,375	44,926	54,081	60,568	66,457	76,475	85,705	92,308	1,01,235
	Above 80	39,002	48,158	57,895	64,839	71,155	81,877	91,756	98,843	1,08,424
1A+2C	18-35	13,710	18,662	23,549	26,353	29,084	34,002	37,974	41,173	45,761
	36-45	14,967	20,208	25,374	28,397	31,332	36,587	40,869	44,300	49,200
	46-50	16,664	21,488	26,654	29,840	32,788	38,008	42,542	45,899	50,573
	51-55	20,088	24,894	30,443	34,093	37,335	42,984	48,196	51,798	56,674
	56-60	24,189	29,938	36,396	40,760	44,669	51,417	57,641	61,999	67,895
	61-65	28,632	35,403	42,844	47,982	52,613	60,553	67,873	73,049	80,051
	66-70	33,075	40,868	49,292	55,204	60,557	69,689	78,105	84,100	92,207
	71-75	36,274	44,802	53,935	60,404	66,277	76,267	85,472	92,057	1,00,959
	76-80	39,259	48,474	58,268	65,257	71,615	82,406	92,348	99,483	1,09,128
	Above 80	41,886	51,706	62,081	69,528	76,313	87,809	98,399	1,06,018	1,16,316
1A+3C	18-35	16,595	22,210	27,736	31,042	34,242	39,934	44,618	48,348	53,654
	36-45	17,852	23,756	29,560	33,086	36,490	42,519	47,513	51,475	57,093
	46-50	19,548	25,036	30,841	34,529	37,946	43,940	49,186	53,074	58,465
	51-55	22,973	28,442	34,630	38,782	42,493	48,916	54,839	58,973	64,567
	56-60	27,074	33,486	40,582	45,449	49,827	57,349	64,284	69,174	75,788
	61-65	31,517	38,951	47,031	52,671	57,771	66,485	74,517	80,224	87,943
	66-70	35,959	44,416	53,479	59,893	65,715	75,621	84,749	91,275	1,00,099
	71-75	39,158	48,350	58,122	65,093	71,435	82,199	92,116	99,232	1,08,852
	76-80	42,144	52,023	62,455	69,946	76,774	88,338	98,992	1,06,658	1,17,020
	Above 80	44,771	55,254	66,268	74,217	81,472	93,741	1,05,043	1,13,193	1,24,209



**Premium Chart for 1 Year (in Rs.) (Excluding GST) | Zone B - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A- Adult, C-Child**

Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-35	10,958	15,277	19,554	21,879	24,163	28,342	31,635	34,327	38,230
	36-45	12,969	17,751	22,473	25,148	27,759	32,478	36,267	39,330	43,733
	46-50	16,362	21,118	26,217	29,350	32,250	37,389	41,848	45,150	49,749
	51-55	22,521	27,886	33,974	38,048	41,686	47,987	53,799	57,849	63,330
	56-60	29,083	35,957	43,498	48,714	53,419	61,480	68,911	74,170	81,284
	61-65	36,191	44,701	53,815	60,270	66,129	76,097	85,282	91,851	1,00,733
	66-70	43,300	53,444	64,132	71,825	78,840	90,715	1,01,654	1,09,533	1,20,183
	71-75	48,418	59,739	71,561	80,145	87,992	1,01,239	1,13,441	1,22,263	1,34,186
	76-80	53,195	65,615	78,494	87,910	96,534	1,11,062	1,24,443	1,34,145	1,47,256
	Above 80	57,398	70,785	84,595	94,743	1,04,050	1,19,707	1,34,125	1,44,601	1,58,758
2A+1C	18-35	13,842	18,825	23,741	26,568	29,321	34,274	38,279	41,502	46,123
	36-45	15,854	21,299	26,660	29,838	32,917	38,410	42,911	46,505	51,626
	46-50	19,247	24,666	30,404	34,040	37,408	43,321	48,492	52,325	57,641
	51-55	25,406	31,435	38,161	42,737	46,844	53,919	60,442	65,024	71,223
	56-60	31,967	39,505	47,685	53,404	58,577	67,412	75,554	81,345	89,176
	61-65	39,076	48,249	58,002	64,959	71,288	82,029	91,926	99,027	1,08,626
	66-70	46,184	56,992	68,319	76,514	83,998	96,647	1,08,298	1,16,708	1,28,075
	71-75	51,302	63,287	75,748	84,834	93,150	1,07,171	1,20,085	1,29,438	1,42,079
	76-80	56,079	69,163	82,681	92,599	1,01,692	1,16,994	1,31,087	1,41,320	1,55,149
	Above 80	60,283	74,334	88,782	99,432	1,09,208	1,25,638	1,40,768	1,51,776	1,66,650
2A+2C	18-35	16,727	22,373	27,928	31,257	34,479	40,206	44,922	48,677	54,016
	36-45	18,738	24,847	30,847	34,527	38,075	44,341	49,555	53,680	59,518
	46-50	22,132	28,214	34,591	38,729	42,566	49,253	55,136	59,500	65,534
	51-55	28,290	34,983	42,348	47,426	52,002	59,851	67,086	72,199	79,116
	56-60	34,852	43,053	51,871	58,093	63,735	73,344	82,198	88,520	97,069
	61-65	41,960	51,797	62,189	69,648	76,446	87,961	98,570	1,06,202	1,16,518
	66-70	49,069	60,540	72,506	81,203	89,156	1,02,579	1,14,941	1,23,883	1,35,968
	71-75	54,187	66,836	79,934	89,523	98,308	1,13,103	1,26,729	1,36,614	1,49,971
	76-80	58,964	72,711	86,867	97,288	1,06,850	1,22,926	1,37,730	1,48,495	1,63,041
	Above 80	63,168	77,882	92,969	1,04,122	1,14,367	1,31,570	1,47,412	1,58,951	1,74,543
2A+3C	18-35	19,612	25,921	32,115	35,947	39,637	46,137	51,566	55,852	61,908
	36-45	21,623	28,395	35,034	39,216	43,233	50,273	56,198	60,855	67,411
	46-50	25,016	31,762	38,777	43,418	47,724	55,184	61,779	66,675	73,426
	51-55	31,175	38,531	46,535	52,116	57,160	65,782	73,730	79,374	87,008
	56-60	37,737	46,602	56,058	62,782	68,893	79,275	88,842	95,696	1,04,962
	61-65	44,845	55,345	66,375	74,337	81,604	93,893	1,05,213	1,13,377	1,24,411
	66-70	51,954	64,088	76,693	85,893	94,315	1,08,510	1,21,585	1,31,058	1,43,860
	71-75	57,072	70,384	84,121	94,212	1,03,466	1,19,035	1,33,372	1,43,789	1,57,864
	76-80	61,849	76,259	91,054	1,01,978	1,12,008	1,28,858	1,44,374	1,55,670	1,70,934
	Above 80	66,052	81,430	97,155	1,08,811	1,19,525	1,37,502	1,54,055	1,66,126	1,82,436

Premium Chart for 1 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-17yrs	3,689	4,565	5,969	6,683	7,268	8,383	9,456	10,083	10,935
	18-35	5,849	8,028	10,285	11,508	12,707	14,890	16,664	18,075	20,113
	36-45	6,942	9,372	11,871	13,285	14,661	17,138	19,182	20,793	23,104
	46-50	8,836	11,298	14,029	15,706	17,258	19,998	22,425	24,193	26,650
	51-55	12,232	15,072	18,367	20,570	22,543	25,949	29,131	31,331	34,308
	56-60	15,798	19,458	23,543	26,367	28,920	33,282	37,344	40,201	44,065
	61-65	19,661	24,210	29,150	32,647	35,828	41,226	46,241	49,811	54,636
	66-70	23,525	28,962	34,758	38,927	42,736	49,171	55,139	59,420	65,206
	71-75	26,306	32,383	38,795	43,449	47,710	54,891	61,545	66,339	72,817
	76-80	28,902	35,576	42,563	47,669	52,352	60,229	67,524	72,796	79,920
	Above 80	31,187	38,387	45,879	51,383	56,437	64,927	72,786	78,479	86,171
1A+2C	18-35	12,302	16,930	21,505	24,064	26,566	31,106	34,731	37,670	41,908
	36-45	13,395	18,274	23,092	25,841	28,520	33,354	37,248	40,389	44,899
	46-50	14,722	19,101	23,837	26,685	29,317	34,017	38,071	41,071	45,261
	51-55	17,553	21,775	26,763	29,972	32,801	37,770	42,356	45,491	49,737
	56-60	21,119	26,162	31,939	35,769	39,178	45,103	50,569	54,361	59,494
	61-65	24,982	30,914	37,546	42,049	46,086	53,048	59,467	63,971	70,064
	66-70	28,845	35,665	43,153	48,329	52,994	60,992	68,364	73,580	80,634
	71-75	31,627	39,087	47,191	52,850	57,968	66,712	74,771	80,499	88,245
	76-80	34,223	42,280	50,959	57,070	62,610	72,050	80,750	86,956	95,348
	Above 80	36,508	45,090	54,275	60,784	66,695	76,748	86,011	92,639	1,01,599
1A+3C	18-35	14,810	20,015	25,146	28,141	31,051	36,264	40,508	43,909	48,771
	36-45	15,903	21,360	26,732	29,918	33,006	38,512	43,025	46,628	51,762
	46-50	17,231	22,186	27,477	30,762	33,802	39,175	43,848	47,310	52,125
	51-55	20,061	24,861	30,404	34,049	37,287	42,928	48,133	51,730	56,600
	56-60	23,627	29,247	35,580	39,846	43,663	50,262	56,346	60,600	66,357
	61-65	27,490	33,999	41,187	46,126	50,571	58,206	65,244	70,210	76,927
	66-70	31,354	38,751	46,794	52,406	57,480	66,150	74,141	79,819	87,498
	71-75	34,135	42,172	50,831	56,928	62,453	71,870	80,548	86,738	95,108
	76-80	36,731	45,365	54,599	61,148	67,096	77,209	86,527	93,195	1,02,212
	Above 80	39,016	48,175	57,915	64,862	71,181	81,906	91,788	98,878	1,08,462
2A	18-35	9,908	13,986	18,031	20,173	22,286	26,184	29,218	31,717	35,359
	36-45	11,657	16,137	20,570	23,016	25,413	29,780	33,246	36,067	40,144
	46-50	14,460	18,778	23,457	26,259	28,849	33,478	37,468	40,419	44,545
	51-55	19,668	24,377	29,834	33,410	36,584	42,120	47,228	50,753	55,525
	56-60	25,374	31,395	38,115	42,686	46,787	53,854	60,369	64,945	71,136
	61-65	31,555	38,998	47,086	52,734	57,840	66,564	74,605	80,320	88,049
	66-70	37,736	46,601	56,058	62,782	68,893	79,275	88,841	95,695	1,04,961
	71-75	42,187	52,076	62,517	70,016	76,851	88,427	99,091	1,06,765	1,17,138
	76-80	46,341	57,185	68,546	76,769	84,278	96,969	1,08,658	1,17,097	1,28,504
	Above 80	49,996	61,681	73,852	82,711	90,814	1,04,485	1,17,077	1,26,189	1,38,505

## Premium Chart for 1 Year (in Rs.) (Excluding GST) | Zone C - Rest of India | A-Adult, C-Child

Plan Type	Age Band / SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+1C	18-35	12,417	17,071	21,672	24,251	26,771	31,342	34,995	37,956	42,222
	36-45	14,166	19,223	24,210	27,094	29,899	34,939	39,023	42,306	47,007
	46-50	16,969	21,864	27,097	30,336	33,334	38,636	43,245	46,659	51,408
	51-55	22,176	27,463	33,474	37,488	41,069	47,279	53,005	56,992	62,388
	56-60	27,882	34,481	41,756	46,763	51,272	59,012	66,146	71,184	77,999
	61-65	34,064	42,084	50,727	56,811	62,325	71,722	80,382	86,559	94,912
	66-70	40,245	49,687	59,699	66,859	73,378	84,433	94,618	1,01,934	1,11,824
	71-75	44,695	55,161	66,158	74,094	81,336	93,585	1,04,868	1,13,004	1,24,001
	76-80	48,849	60,270	72,187	80,846	88,764	1,02,127	1,14,435	1,23,337	1,35,367
	Above 80	52,505	64,766	77,492	86,788	95,300	1,09,643	1,22,854	1,32,429	1,45,368
2A+2C	18-35	14,925	20,157	25,313	28,328	31,257	36,500	40,773	44,195	49,086
	36-45	16,674	22,308	27,851	31,171	34,384	40,097	44,800	48,546	53,871
	46-50	19,477	24,949	30,738	34,414	37,819	43,794	49,022	52,898	58,271
	51-55	24,685	30,548	37,115	41,565	45,555	52,437	58,782	63,231	69,251
	56-60	30,391	37,566	45,396	50,841	55,757	64,170	71,923	77,424	84,863
	61-65	36,572	45,169	54,368	60,889	66,810	76,881	86,159	92,799	1,01,775
	66-70	42,753	52,772	63,339	70,937	77,863	89,591	1,00,396	1,08,174	1,18,688
	71-75	47,204	58,246	69,799	78,171	85,821	98,743	1,10,646	1,19,244	1,30,865
	76-80	51,358	63,355	75,828	84,924	93,249	1,07,285	1,20,212	1,29,576	1,42,230
	Above 80	55,013	67,851	81,133	90,866	99,785	1,14,802	1,28,631	1,38,668	1,52,231
2A+3C	18-35	17,434	23,242	28,953	32,406	35,742	41,658	46,550	50,435	55,949
	36-45	19,182	25,393	31,492	35,249	38,869	45,255	50,578	54,785	60,734
	46-50	21,985	28,034	34,379	38,491	42,305	48,952	54,799	59,137	65,134
	51-55	27,193	33,633	40,756	45,643	50,040	57,595	64,559	69,471	76,114
	56-60	32,899	40,651	49,037	54,918	60,243	69,328	77,700	83,663	91,726
	61-65	39,080	48,254	58,008	64,966	71,296	82,039	91,936	99,038	1,08,638
	66-70	45,262	55,857	66,980	75,014	82,349	94,749	1,06,173	1,14,413	1,25,551
	71-75	49,712	61,331	73,439	82,249	90,307	1,03,901	1,16,423	1,25,483	1,37,728
	76-80	53,866	66,441	79,468	89,001	97,734	1,12,443	1,25,989	1,35,815	1,49,093
	Above 80	57,521	70,937	84,774	94,943	1,04,270	1,19,960	1,34,408	1,44,907	1,59,094

**Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child**

Plan Type	Age Band/SI	5,00,000	10,00,000	5,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91 days-16yrs	9,059	11,193	14,315	16,030	17,474	20,141	22,686	24,254	26,384
	17	11,301	14,677	18,632	20,857	22,902	26,611	29,861	32,189	35,460
	18-34	13,793	18,548	23,430	26,220	28,933	33,801	37,832	41,006	45,545
	35	15,094	20,148	25,318	28,335	31,260	36,476	40,829	44,242	49,105
	36-44	16,539	21,926	27,416	30,685	33,845	39,449	44,158	47,837	53,060
	45	18,957	24,537	30,394	34,024	37,459	43,491	48,721	52,672	58,205
	46-49	21,644	27,438	33,702	37,735	41,474	47,982	53,792	58,045	63,921
	50	25,850	32,250	39,276	43,982	48,287	55,703	62,475	67,330	73,960
	51-54	30,525	37,596	45,470	50,923	55,856	64,281	72,123	77,646	85,115
	55	34,769	42,816	51,630	57,823	63,446	73,009	81,899	88,204	96,728
	56-59	39,485	48,617	58,475	65,489	71,879	82,708	92,761	99,935	1,09,632
	60	44,084	54,273	65,149	72,964	80,102	92,163	1,03,351	1,11,372	1,22,213
	61-64	49,193	60,558	72,565	81,270	89,238	1,02,669	1,15,118	1,24,081	1,36,193
	65	53,791	66,213	79,239	88,744	97,460	1,12,125	1,25,709	1,35,518	1,48,774
	66-69	58,900	72,498	86,654	97,050	1,06,596	1,22,631	1,37,476	1,48,227	1,62,753
	70	62,211	76,570	91,460	1,02,432	1,12,516	1,29,440	1,45,101	1,56,462	1,71,812
	71-74	65,890	81,095	96,799	1,08,412	1,19,094	1,37,004	1,53,573	1,65,612	1,81,877
	75	68,980	84,896	1,01,284	1,13,435	1,24,619	1,43,358	1,60,690	1,73,298	1,90,332
	76-79	72,413	89,119	1,06,267	1,19,016	1,30,758	1,50,418	1,68,597	1,81,838	1,99,726
	80	75,132	92,463	1,10,214	1,23,436	1,35,621	1,56,010	1,74,860	1,88,602	2,07,166
	Above 80	78,154	96,180	1,14,599	1,28,348	1,41,023	1,62,223	1,81,818	1,96,117	2,15,433
1A+1C	18-34	22,824	31,491	40,062	44,828	49,492	57,970	64,722	70,206	78,120
	35	24,125	33,091	41,950	46,943	51,818	60,646	67,718	73,442	81,680
	36-44	25,570	34,869	44,048	49,292	54,403	63,618	71,048	77,038	85,635
	45	27,479	36,490	45,755	51,212	56,397	65,683	73,433	79,427	87,915
	46-49	29,599	38,292	47,651	53,345	58,612	67,977	76,083	82,081	90,448
	50	33,297	42,114	51,954	58,173	63,804	73,720	82,587	88,920	97,623
	51-54	37,405	46,361	56,735	63,537	69,573	80,102	89,815	96,519	1,05,594
	55	41,649	51,581	62,896	70,437	77,163	88,830	99,591	1,07,077	1,17,208
	56-59	46,366	57,382	69,741	78,104	85,596	98,528	1,10,453	1,18,807	1,30,111
	60	50,964	63,038	76,415	85,579	93,819	1,07,984	1,21,043	1,30,245	1,42,693
	61-64	56,073	69,323	83,830	93,884	1,02,955	1,18,490	1,32,810	1,42,953	1,56,672
	65	60,671	74,978	90,504	1,01,359	1,11,177	1,27,946	1,43,400	1,54,391	1,69,253
	66-69	65,781	81,263	97,920	1,09,664	1,20,313	1,38,452	1,55,167	1,67,099	1,83,233
	70	69,091	85,335	1,02,725	1,15,046	1,26,233	1,45,260	1,62,793	1,75,334	1,92,291
	71-74	72,770	89,860	1,08,064	1,21,026	1,32,811	1,52,825	1,71,265	1,84,484	2,02,356
	75	75,860	93,661	1,12,549	1,26,049	1,38,336	1,59,179	1,78,382	1,92,170	2,10,811
	76-79	79,293	97,884	1,17,532	1,31,630	1,44,475	1,66,239	1,86,289	2,00,711	2,20,205
	80	82,013	1,01,228	1,21,479	1,36,051	1,49,338	1,71,831	1,92,552	2,07,474	2,27,645
	Above 80	85,034	1,04,945	1,25,864	1,40,962	1,54,740	1,78,044	1,99,510	2,14,990	2,35,912

Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	5,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+2C	18-34	29,127	39,243	49,210	55,074	60,762	70,931	79,238	85,883	95,366
	35	30,428	40,843	51,098	57,188	63,089	73,607	82,235	89,120	98,926
	36-44	31,873	42,622	53,196	59,538	65,674	76,579	85,564	92,715	1,02,881
	45	33,782	44,243	54,903	61,458	67,667	78,644	87,949	95,104	1,05,161
	46-49	35,902	46,045	56,799	63,591	69,882	80,938	90,599	97,759	1,07,694
	50	39,600	49,867	61,102	68,419	75,075	86,681	97,104	1,04,598	1,14,868
	51-54	43,708	54,113	65,883	73,783	80,844	93,063	1,04,331	1,12,196	1,22,839
	55	47,952	59,334	72,044	80,683	88,434	1,01,791	1,14,107	1,22,754	1,34,453
	56-59	52,669	65,135	78,889	88,350	96,867	1,11,489	1,24,969	1,34,485	1,47,357
	60	57,267	70,791	85,563	95,824	1,05,089	1,20,945	1,35,559	1,45,923	1,59,938
	61-64	62,376	77,075	92,979	1,04,130	1,14,225	1,31,451	1,47,326	1,58,631	1,73,917
	65	66,974	82,731	99,653	1,11,605	1,22,447	1,40,907	1,57,917	1,70,069	1,86,499
	66-69	72,084	89,015	1,07,068	1,19,910	1,31,583	1,51,413	1,69,684	1,82,777	2,00,478
	70	75,394	93,088	1,11,873	1,25,292	1,37,503	1,58,221	1,77,309	1,91,012	2,09,537
	71-74	79,073	97,612	1,17,212	1,31,272	1,44,081	1,65,786	1,85,781	2,00,162	2,19,602
	75	82,163	1,01,413	1,21,697	1,36,295	1,49,607	1,72,140	1,92,898	2,07,848	2,28,056
	76-79	85,596	1,05,636	1,26,681	1,41,876	1,55,746	1,79,200	2,00,805	2,16,388	2,37,450
	80	88,316	1,08,981	1,30,627	1,46,296	1,60,608	1,84,792	2,07,068	2,23,152	2,44,890
	Above 80	91,337	1,12,697	1,35,012	1,51,208	1,66,011	1,91,005	2,14,027	2,30,667	2,53,157
1A+3C	18-34	35,430	46,996	58,358	65,319	72,033	83,892	93,755	1,01,561	1,12,611
	35	36,731	48,596	60,246	67,434	74,359	86,568	96,751	1,04,797	1,16,171
	36-44	38,176	50,374	62,344	69,784	76,944	89,540	1,00,080	1,08,393	1,20,126
	45	40,085	51,996	64,051	71,704	78,938	91,605	1,02,465	1,10,782	1,22,406
	46-49	42,205	53,797	65,947	73,837	81,153	93,899	1,05,115	1,13,437	1,24,939
	50	45,903	57,619	70,250	78,665	86,345	99,642	1,11,620	1,20,275	1,32,113
	51-54	50,011	61,866	75,032	84,029	92,114	1,06,024	1,18,848	1,27,874	1,40,085
	55	54,255	67,087	81,192	90,929	99,704	1,14,752	1,28,624	1,38,432	1,51,698
	56-59	58,972	72,888	88,037	98,595	1,08,137	1,24,450	1,39,485	1,50,163	1,64,602
	60	63,570	78,544	94,711	1,06,070	1,16,360	1,33,906	1,50,076	1,61,600	1,77,184
	61-64	68,679	84,828	1,02,127	1,14,376	1,25,495	1,44,412	1,61,843	1,74,309	1,91,163
	65	73,277	90,484	1,08,801	1,21,851	1,33,718	1,53,868	1,72,433	1,85,746	2,03,744
	66-69	78,387	96,768	1,16,216	1,30,156	1,42,854	1,64,374	1,84,200	1,98,455	2,17,723
	70	81,697	1,00,840	1,21,021	1,35,538	1,48,774	1,71,182	1,91,825	2,06,690	2,26,782
	71-74	85,376	1,05,365	1,26,361	1,41,518	1,55,352	1,78,747	2,00,298	2,15,840	2,36,847
	75	88,466	1,09,166	1,30,845	1,46,541	1,60,877	1,85,101	2,07,414	2,23,526	2,45,302
	76-79	91,899	1,13,389	1,35,829	1,52,122	1,67,016	1,92,161	2,15,322	2,32,066	2,54,696
	80	94,619	1,16,734	1,39,775	1,56,542	1,71,879	1,97,753	2,21,584	2,38,830	2,62,136
	Above 80	97,640	1,20,450	1,44,161	1,61,454	1,77,281	2,03,966	2,28,543	2,46,345	2,70,403

Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone A – Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-34	23,113	31,846	40,481	45,297	50,009	58,564	65,387	70,924	78,911
	35	25,194	34,406	43,502	48,681	53,731	62,845	70,182	76,102	84,606
	36-44	27,507	37,251	46,859	52,441	57,867	67,601	75,509	81,855	90,935
	45	31,172	41,033	51,115	57,216	63,001	73,278	81,939	88,613	98,020
	46-49	35,244	45,235	55,844	62,521	68,705	79,585	89,083	96,122	1,05,893
	50	41,771	52,538	64,254	71,949	78,958	91,147	1,02,105	1,09,999	1,20,809
	51-54	49,023	60,651	73,599	82,424	90,349	1,03,994	1,16,574	1,25,418	1,37,384
	55	55,815	69,005	83,455	93,464	1,02,493	1,17,959	1,32,215	1,42,311	1,55,965
	56-59	63,361	78,286	94,408	1,05,730	1,15,986	1,33,476	1,49,594	1,61,080	1,76,611
	60	70,718	87,336	1,05,086	1,17,690	1,29,141	1,48,605	1,66,539	1,79,380	1,96,742
	61-64	78,893	97,391	1,16,951	1,30,979	1,43,759	1,65,415	1,85,366	1,99,714	2,19,108
	65	86,250	1,06,440	1,27,629	1,42,938	1,56,915	1,80,544	2,02,310	2,18,014	2,39,239
	66-69	94,425	1,16,495	1,39,494	1,56,227	1,71,532	1,97,354	2,21,138	2,38,347	2,61,605
	70	99,722	1,23,011	1,47,182	1,64,838	1,81,004	2,08,247	2,33,338	2,51,523	2,76,099
	71-74	1,05,608	1,30,250	1,55,725	1,74,406	1,91,529	2,20,350	2,46,893	2,66,163	2,92,203
	75	1,10,552	1,36,331	1,62,901	1,82,443	2,00,369	2,30,517	2,58,280	2,78,461	3,05,731
	76-79	1,16,045	1,43,088	1,70,874	1,91,373	2,10,192	2,41,813	2,70,932	2,92,125	3,20,761
	80	1,20,396	1,48,440	1,77,189	1,98,445	2,17,972	2,50,760	2,80,952	3,02,947	3,32,665
	Above 80	1,25,230	1,54,386	1,84,205	2,06,304	2,26,616	2,60,701	2,92,086	3,14,971	3,45,892
2A+1C	18-34	29,416	39,599	49,629	55,543	61,279	71,525	79,904	86,602	96,156
	35	31,497	42,159	52,650	58,927	65,001	75,806	84,698	91,780	1,01,852
	36-44	33,810	45,004	56,007	62,687	69,137	80,562	90,025	97,533	1,08,180
	45	37,475	48,786	60,263	67,462	74,271	86,239	96,455	1,04,291	1,15,266
	46-49	41,547	52,988	64,992	72,767	79,976	92,546	1,03,599	1,11,799	1,23,138
	50	48,074	60,290	73,402	82,195	90,228	1,04,108	1,16,621	1,25,677	1,38,055
	51-54	55,326	68,404	82,747	92,670	1,01,619	1,16,955	1,31,090	1,41,096	1,54,629
	55	62,118	76,757	92,604	1,03,710	1,13,763	1,30,920	1,46,731	1,57,988	1,73,211
	56-59	69,664	86,039	1,03,556	1,15,976	1,27,256	1,46,437	1,64,110	1,76,758	1,93,857
	60	77,021	95,088	1,14,234	1,27,936	1,40,412	1,61,566	1,81,055	1,95,058	2,13,987
	61-64	85,196	1,05,143	1,26,099	1,41,225	1,55,029	1,78,376	1,99,882	2,15,391	2,36,354
	65	92,553	1,14,193	1,36,777	1,53,184	1,68,185	1,93,505	2,16,827	2,33,691	2,56,484
	66-69	1,00,728	1,24,248	1,48,642	1,66,473	1,82,802	2,10,315	2,35,654	2,54,025	2,78,851
	70	1,06,025	1,30,763	1,56,330	1,75,084	1,92,275	2,21,208	2,47,854	2,67,201	2,93,344
	71-74	1,11,911	1,38,003	1,64,873	1,84,652	2,02,799	2,33,311	2,61,410	2,81,841	3,09,449
	75	1,16,855	1,44,084	1,72,049	1,92,689	2,11,640	2,43,478	2,72,797	2,94,139	3,22,976
	76-79	1,22,348	1,50,841	1,80,022	2,01,619	2,21,463	2,54,774	2,85,448	3,07,803	3,38,006
	80	1,26,699	1,56,192	1,86,337	2,08,691	2,29,242	2,63,721	2,95,469	3,18,625	3,49,911
	Above 80	1,31,533	1,62,138	1,93,353	2,16,549	2,37,887	2,73,662	3,06,603	3,30,649	3,63,137

Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+2C	18-34	35,718	47,351	58,777	65,789	72,549	84,486	94,420	1,02,280	1,13,402
	35	37,800	49,912	61,798	69,173	76,272	88,767	99,214	1,07,457	1,19,097
	36-44	40,113	52,756	65,155	72,933	80,408	93,523	1,04,541	1,13,211	1,25,426
	45	43,778	56,538	69,411	77,708	85,542	99,200	1,10,971	1,19,968	1,32,511
	46-49	47,850	60,740	74,140	83,013	91,246	1,05,507	1,18,116	1,27,477	1,40,384
	50	54,377	68,043	82,550	92,441	1,01,498	1,17,069	1,31,138	1,41,354	1,55,300
	51-54	61,629	76,157	91,895	1,02,916	1,12,890	1,29,916	1,45,607	1,56,774	1,71,874
	55	68,421	84,510	1,01,752	1,13,956	1,25,034	1,43,881	1,61,248	1,73,666	1,90,456
	56-59	75,967	93,792	1,12,704	1,26,222	1,38,527	1,59,398	1,78,627	1,92,435	2,11,102
	60	83,324	1,02,841	1,23,382	1,38,182	1,51,682	1,74,527	1,95,571	2,10,735	2,31,232
	61-64	91,499	1,12,896	1,35,247	1,51,470	1,66,300	1,91,337	2,14,399	2,31,069	2,53,599
	65	98,856	1,21,945	1,45,925	1,63,430	1,79,455	2,06,466	2,31,343	2,49,369	2,73,729
	66-69	1,07,031	1,32,000	1,57,790	1,76,719	1,94,073	2,23,276	2,50,170	2,69,703	2,96,096
	70	1,12,328	1,38,516	1,65,478	1,85,330	2,03,545	2,34,169	2,62,371	2,82,879	3,10,590
	71-74	1,18,214	1,45,755	1,74,021	1,94,898	2,14,070	2,46,272	2,75,926	2,97,519	3,26,694
	75	1,23,158	1,51,837	1,81,197	2,02,935	2,22,910	2,56,439	2,87,313	3,09,816	3,40,221
	76-79	1,28,651	1,58,594	1,89,170	2,11,864	2,32,733	2,67,735	2,99,965	3,23,480	3,55,252
	80	1,33,002	1,63,945	1,95,485	2,18,937	2,40,513	2,76,682	3,09,985	3,34,302	3,67,156
	Above 80	1,37,836	1,69,891	2,02,501	2,26,795	2,49,157	2,86,623	3,21,119	3,46,327	3,80,383
2A+3C	18-34	42,021	55,104	67,925	76,035	83,820	97,448	1,08,936	1,17,957	1,30,647
	35	44,103	57,664	70,947	79,419	87,542	1,01,728	1,13,731	1,23,135	1,36,343
	36-44	46,416	60,509	74,304	83,179	91,678	1,06,484	1,19,058	1,28,888	1,42,671
	45	50,081	64,291	78,559	87,953	96,812	1,12,161	1,25,488	1,35,646	1,49,756
	46-49	54,153	68,493	83,288	93,259	1,02,517	1,18,468	1,32,632	1,43,155	1,57,629
	50	60,680	75,796	91,698	1,02,687	1,12,769	1,30,030	1,45,654	1,57,032	1,72,546
	51-54	67,932	83,909	1,01,043	1,13,162	1,24,160	1,42,877	1,60,123	1,72,451	1,89,120
	55	74,724	92,263	1,10,900	1,24,202	1,36,304	1,56,842	1,75,764	1,89,344	2,07,701
	56-59	82,270	1,01,544	1,21,852	1,36,468	1,49,797	1,72,359	1,93,143	2,08,113	2,28,348
	60	89,627	1,10,594	1,32,530	1,48,428	1,62,953	1,87,488	2,10,088	2,26,413	2,48,478
	61-64	97,802	1,20,649	1,44,395	1,61,716	1,77,570	2,04,298	2,28,915	2,46,747	2,70,845
	65	1,05,159	1,29,698	1,55,073	1,73,676	1,90,726	2,19,427	2,45,860	2,65,047	2,90,975
	66-69	1,13,334	1,39,753	1,66,938	1,86,965	2,05,343	2,36,237	2,64,687	2,85,380	3,13,342
	70	1,18,631	1,46,268	1,74,627	1,95,576	2,14,815	2,47,130	2,76,887	2,98,556	3,27,835
	71-74	1,24,517	1,53,508	1,83,169	2,05,143	2,25,340	2,59,233	2,90,443	3,13,196	3,43,939
	75	1,29,461	1,59,589	1,90,345	2,13,180	2,34,181	2,69,400	3,01,829	3,25,494	3,57,467
	76-79	1,34,954	1,66,346	1,98,318	2,22,110	2,44,004	2,80,697	3,14,481	3,39,158	3,72,497
	80	1,39,305	1,71,698	2,04,633	2,29,183	2,51,783	2,89,643	3,24,502	3,49,980	3,84,401
	Above 80	1,44,139	1,77,644	2,11,649	2,37,041	2,60,427	2,99,584	3,35,635	3,62,004	3,97,628



Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91 days-16yrs	7,963	9,845	12,724	14,248	15,514	17,887	20,162	21,528	23,385
	17	10,046	13,132	16,810	18,816	20,657	24,029	26,969	29,066	32,025
	18-34	12,360	16,785	21,350	23,891	26,371	30,854	34,532	37,441	41,624
	35	13,491	18,177	22,992	25,730	28,394	33,180	37,137	40,255	44,720
	36-44	14,748	19,723	24,816	27,773	30,642	35,765	40,032	43,382	48,159
	45	16,784	21,864	27,240	30,492	33,573	39,022	43,716	47,267	52,259
	46-49	19,046	24,243	29,932	33,512	36,830	42,641	47,810	51,584	56,814
	50	22,638	28,298	34,614	38,760	42,542	49,097	55,076	59,339	65,170
	51-54	26,629	32,804	39,815	44,590	48,890	56,270	63,150	67,955	74,455
	55	30,320	37,343	45,172	50,590	55,490	63,859	71,651	77,136	84,554
	56-59	34,421	42,388	51,124	57,256	62,823	72,293	81,096	87,337	95,774
	60	38,419	47,306	56,928	63,756	69,973	80,515	90,305	97,283	1,06,715
	61-64	42,862	52,770	63,376	70,978	77,917	89,651	1,00,537	1,08,333	1,18,871
	65	46,860	57,689	69,180	77,478	85,067	97,873	1,09,746	1,18,279	1,29,811
	66-69	51,303	63,153	75,628	84,700	93,011	1,07,009	1,19,979	1,29,330	1,41,967
	70	54,182	66,694	79,806	89,380	98,159	1,12,929	1,26,609	1,36,491	1,49,844
	71-74	57,381	70,629	84,449	94,580	1,03,879	1,19,507	1,33,976	1,44,447	1,58,596
	75	60,068	73,934	88,349	98,948	1,08,684	1,25,032	1,40,165	1,51,131	1,65,948
	76-79	63,053	77,606	92,682	1,03,801	1,14,022	1,31,172	1,47,041	1,58,557	1,74,117
	80	65,418	80,515	96,114	1,07,645	1,18,250	1,36,034	1,52,487	1,64,439	1,80,586
	Above 80	68,045	83,746	99,927	1,11,916	1,22,948	1,41,437	1,58,538	1,70,974	1,87,775
1A+IC	18-34	20,569	28,717	36,789	41,162	45,460	53,333	59,528	64,597	71,950
	35	21,700	30,108	38,431	43,001	47,483	55,659	62,134	67,411	75,046
	36-44	22,957	31,654	40,255	45,044	49,730	58,244	65,029	70,537	78,485
	45	24,484	32,806	41,408	46,343	51,041	59,524	66,534	71,977	79,720
	46-49	26,180	34,086	42,688	47,787	52,497	60,946	68,207	73,576	81,092
	50	29,262	37,152	46,098	51,615	56,590	65,424	73,295	78,885	86,583
	51-54	32,687	40,557	49,887	55,868	61,137	70,400	78,949	84,783	92,685
	55	36,378	45,097	55,244	61,868	67,737	77,990	87,449	93,964	1,02,784
	56-59	40,479	50,141	61,197	68,534	75,070	86,423	96,895	1,04,165	1,14,004
	60	44,477	55,060	67,000	75,034	82,220	94,645	1,06,104	1,14,110	1,24,945
	61-64	48,920	60,524	73,448	82,256	90,164	1,03,781	1,16,336	1,25,161	1,37,101
	65	52,919	65,442	79,252	88,756	97,314	1,12,003	1,25,545	1,35,107	1,48,041
	66-69	57,361	70,907	85,700	95,978	1,05,258	1,21,139	1,35,777	1,46,158	1,60,197
	70	60,240	74,448	89,879	1,00,658	1,10,406	1,27,059	1,42,407	1,53,318	1,68,074
	71-74	63,439	78,383	94,521	1,05,858	1,16,126	1,33,637	1,49,775	1,61,275	1,76,826
	75	66,126	81,688	98,421	1,10,226	1,20,930	1,39,163	1,55,963	1,67,959	1,84,178
	76-79	69,112	85,360	1,02,755	1,15,079	1,26,269	1,45,302	1,62,839	1,75,385	1,92,347
	80	71,476	88,268	1,06,186	1,18,923	1,30,497	1,50,164	1,68,285	1,81,266	1,98,816
	Above 80	74,103	91,500	1,10,000	1,23,194	1,35,195	1,55,567	1,74,336	1,87,801	2,06,005

Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+2C	18-34	26,049	35,458	44,743	50,071	55,260	64,604	72,151	78,229	86,946
	35	27,181	36,850	46,385	51,910	57,283	66,930	74,757	81,043	90,042
	36-44	28,438	38,396	48,210	53,954	59,531	69,515	77,652	84,170	93,481
	45	29,964	39,548	49,362	55,253	60,841	70,794	79,157	85,609	94,716
	46-49	31,661	40,828	50,643	56,696	62,298	72,216	80,830	87,209	96,088
	50	34,743	43,893	54,053	60,524	66,390	76,694	85,918	92,517	1,01,580
	51-54	38,168	47,299	57,842	64,777	70,937	81,670	91,572	98,416	1,07,681
	55	41,859	51,839	63,199	70,777	77,537	89,260	1,00,072	1,07,597	1,17,780
	56-59	45,960	56,883	69,152	77,444	84,870	97,693	1,09,517	1,17,797	1,29,000
	60	49,958	61,801	74,955	83,944	92,020	1,05,916	1,18,726	1,27,743	1,39,941
	61-64	54,401	67,266	81,403	91,166	99,964	1,15,051	1,28,959	1,38,794	1,52,097
	65	58,399	72,184	87,207	97,665	1,07,114	1,23,274	1,38,168	1,48,740	1,63,037
	66-69	62,842	77,648	93,655	1,04,887	1,15,058	1,32,410	1,48,400	1,59,790	1,75,193
	70	65,721	81,190	97,833	1,09,567	1,20,206	1,38,330	1,55,030	1,66,951	1,83,070
	71-74	68,920	85,124	1,02,476	1,14,767	1,25,926	1,44,908	1,62,398	1,74,908	1,91,822
	75	71,607	88,429	1,06,376	1,19,135	1,30,731	1,50,433	1,68,586	1,81,591	1,99,174
	76-79	74,592	92,101	1,10,709	1,23,988	1,36,069	1,56,572	1,75,462	1,89,017	2,07,343
	80	76,957	95,010	1,14,141	1,27,832	1,40,298	1,61,435	1,80,908	1,94,899	2,13,812
	Above 80	79,584	98,241	1,17,955	1,32,103	1,44,995	1,66,837	1,86,959	2,01,434	2,21,001
1A+3C	18-34	31,530	42,200	52,698	58,981	65,060	75,874	84,774	91,862	1,01,942
	35	32,662	43,591	54,340	60,820	67,083	78,200	87,380	94,676	1,05,038
	36-44	33,919	45,137	56,165	62,863	69,331	80,785	90,275	97,803	1,08,477
	45	35,445	46,289	57,317	64,162	70,642	82,065	91,780	99,242	1,09,712
	46-49	37,141	47,569	58,598	65,606	72,098	83,486	93,453	1,00,841	1,11,084
	50	40,224	50,634	62,008	69,434	76,191	87,965	98,541	1,06,150	1,16,576
	51-54	43,648	54,040	65,797	73,687	80,738	92,941	1,04,195	1,12,049	1,22,677
	55	47,339	58,580	71,154	79,687	87,337	1,00,531	1,12,695	1,21,229	1,32,776
	56-59	51,440	63,624	77,106	86,353	94,671	1,08,964	1,22,140	1,31,430	1,43,996
	60	55,439	68,542	82,910	92,853	1,01,820	1,17,186	1,31,349	1,41,376	1,54,937
	61-64	59,882	74,007	89,358	1,00,075	1,09,765	1,26,322	1,41,582	1,52,427	1,67,093
	65	63,880	78,925	95,162	1,06,575	1,16,915	1,34,544	1,50,791	1,62,372	1,78,033
	66-69	68,323	84,390	1,01,610	1,13,797	1,24,859	1,43,680	1,61,023	1,73,423	1,90,189
	70	71,202	87,931	1,05,788	1,18,477	1,30,007	1,49,600	1,67,653	1,80,584	1,98,066
	71-74	74,401	91,866	1,10,431	1,23,677	1,35,727	1,56,178	1,75,020	1,88,541	2,06,818
	75	77,088	95,171	1,14,331	1,28,045	1,40,531	1,61,703	1,81,209	1,95,224	2,14,170
	76-79	80,073	98,843	1,18,664	1,32,898	1,45,870	1,67,843	1,88,085	2,02,650	2,22,339
	80	82,438	1,01,751	1,22,096	1,36,742	1,50,098	1,72,705	1,93,531	2,08,532	2,28,808
	Above 80	85,065	1,04,983	1,25,909	1,41,012	1,54,796	1,78,108	1,99,582	2,15,067	2,35,997

Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-34	20,820	29,026	37,153	41,570	45,909	53,850	60,107	65,221	72,638
	35	22,630	31,252	39,780	44,513	49,145	57,572	64,276	69,724	77,590
	36-44	24,641	33,726	42,700	47,782	52,742	61,708	68,908	74,726	83,093
	45	27,695	36,757	46,069	51,564	56,784	66,128	73,931	79,965	88,507
	46-49	31,088	40,124	49,812	55,766	61,274	71,039	79,512	85,785	94,522
	50	36,631	46,216	56,794	63,594	69,767	80,577	90,267	97,214	1,06,746
	51-54	42,790	52,984	64,551	72,291	79,202	91,175	1,02,217	1,09,913	1,20,328
	55	48,695	60,248	73,122	81,891	89,762	1,03,319	1,15,818	1,24,602	1,36,486
	56-59	55,257	68,319	82,646	92,557	1,01,495	1,16,812	1,30,931	1,40,923	1,54,439
	60	61,655	76,188	91,931	1,02,957	1,12,935	1,29,968	1,45,665	1,56,837	1,71,944
	61-64	68,763	84,931	1,02,249	1,14,512	1,25,646	1,44,585	1,62,036	1,74,518	1,91,393
	65	75,161	92,800	1,11,534	1,24,912	1,37,086	1,57,741	1,76,771	1,90,431	2,08,897
	66-69	82,269	1,01,544	1,21,851	1,36,467	1,49,796	1,72,358	1,93,142	2,08,112	2,28,347
	70	86,875	1,07,210	1,28,537	1,43,955	1,58,033	1,81,830	2,03,751	2,19,570	2,40,950
	71-74	91,994	1,13,505	1,35,965	1,52,275	1,67,185	1,92,355	2,15,539	2,32,300	2,54,954
	75	96,293	1,18,793	1,42,205	1,59,264	1,74,872	2,01,196	2,25,440	2,42,994	2,66,717
	76-79	1,01,070	1,24,668	1,49,138	1,67,029	1,83,414	2,11,019	2,36,442	2,54,876	2,79,787
	80	1,04,853	1,29,322	1,54,630	1,73,179	1,90,179	2,18,798	2,45,155	2,64,286	2,90,138
	Above 80	1,09,057	1,34,492	1,60,731	1,80,012	1,97,696	2,27,443	2,54,837	2,74,742	3,01,640
2A+1C	18-34	26,301	35,767	45,108	50,480	55,709	65,120	72,730	78,854	87,634
	35	28,111	37,994	47,735	53,422	58,946	68,842	76,899	83,357	92,586
	36-44	30,122	40,467	50,654	56,691	62,542	72,978	81,531	88,359	98,089
	45	33,176	43,498	54,024	60,473	66,584	77,398	86,554	93,597	1,03,503
	46-49	36,569	46,865	57,767	64,675	71,075	82,310	92,135	99,418	1,09,518
	50	42,112	52,957	64,749	72,503	79,567	91,848	1,02,890	1,10,847	1,21,742
	51-54	48,271	59,726	72,506	81,201	89,003	1,02,446	1,14,840	1,23,546	1,35,324
	55	54,176	66,989	81,077	90,800	99,563	1,14,589	1,28,441	1,38,235	1,51,482
	56-59	60,738	75,060	90,601	1,01,467	1,11,296	1,28,082	1,43,553	1,54,556	1,69,435
	60	67,135	82,929	99,886	1,11,867	1,22,735	1,41,238	1,58,288	1,70,469	1,86,940
	61-64	74,244	91,673	1,10,204	1,23,422	1,35,446	1,55,856	1,74,659	1,88,151	2,06,389
	65	80,642	99,542	1,19,489	1,33,822	1,46,886	1,69,011	1,89,394	2,04,064	2,23,893
	66-69	87,750	1,08,285	1,29,806	1,45,377	1,59,597	1,83,629	2,05,765	2,21,745	2,43,343
	70	92,356	1,13,951	1,36,492	1,52,865	1,67,833	1,93,101	2,16,374	2,33,202	2,55,946
	71-74	97,474	1,20,246	1,43,920	1,61,185	1,76,985	2,03,625	2,28,162	2,45,933	2,69,950
	75	1,01,774	1,25,534	1,50,160	1,68,173	1,84,673	2,12,466	2,38,063	2,56,627	2,81,713
	76-79	1,06,551	1,31,410	1,57,093	1,75,938	1,93,214	2,22,289	2,49,065	2,68,508	2,94,783
	80	1,10,334	1,36,063	1,62,584	1,82,088	1,99,979	2,30,069	2,57,778	2,77,919	3,05,134
	Above 80	1,14,537	1,41,234	1,68,686	1,88,922	2,07,496	2,38,713	2,67,460	2,88,375	3,16,636

Premium Chart for 2 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+2C	18-34	31,781	42,509	53,063	59,389	65,510	76,391	85,353	92,487	1,02,630
	35	33,592	44,735	55,690	62,332	68,746	80,113	89,522	96,989	1,07,582
	36-44	35,603	47,209	58,609	65,601	72,343	84,249	94,154	1,01,992	1,13,085
	45	38,657	50,239	61,978	69,383	76,384	88,669	99,177	1,07,230	1,18,499
	46-49	42,050	53,607	65,722	73,585	80,875	93,580	1,04,758	1,13,051	1,24,514
	50	47,593	59,698	72,704	81,413	89,367	1,03,118	1,15,513	1,24,480	1,36,738
	51-54	53,752	66,467	80,461	90,110	98,803	1,13,716	1,27,463	1,37,179	1,50,320
	55	59,657	73,731	89,032	99,710	1,09,363	1,25,860	1,41,064	1,51,868	1,66,478
	56-59	66,219	81,802	98,556	1,10,376	1,21,096	1,39,353	1,56,176	1,68,189	1,84,431
	60	72,616	89,671	1,07,841	1,20,776	1,32,536	1,52,509	1,70,911	1,84,102	2,01,936
	61-64	79,725	98,414	1,18,158	1,32,331	1,45,247	1,67,126	1,87,282	2,01,783	2,21,385
	65	86,122	1,06,283	1,27,444	1,42,731	1,56,686	1,80,282	2,02,017	2,17,696	2,38,889
	66-69	93,231	1,15,027	1,37,761	1,54,286	1,69,397	1,94,899	2,18,388	2,35,378	2,58,339
	70	97,837	1,20,692	1,44,447	1,61,774	1,77,634	2,04,371	2,28,997	2,46,835	2,70,942
	71-74	1,02,955	1,26,988	1,51,875	1,70,094	1,86,786	2,14,896	2,40,785	2,59,566	2,84,946
	75	1,07,254	1,32,276	1,58,115	1,77,083	1,94,473	2,23,737	2,50,686	2,70,259	2,96,709
	76-79	1,12,031	1,38,151	1,65,048	1,84,848	2,03,015	2,33,559	2,61,688	2,82,141	3,09,779
	80	1,15,815	1,42,805	1,70,539	1,90,998	2,09,780	2,41,339	2,70,401	2,91,552	3,20,130
	Above 80	1,20,018	1,47,975	1,76,640	1,97,831	2,17,297	2,49,983	2,80,082	3,02,008	3,31,632
2A+3C	18-34	37,262	49,250	61,018	68,299	75,310	87,661	97,976	1,06,120	1,17,626
	35	39,072	51,476	63,645	71,241	78,547	91,383	1,02,144	1,10,622	1,22,578
	36-44	41,084	53,950	66,564	74,510	82,143	95,519	1,06,777	1,15,625	1,28,081
	45	44,138	56,981	69,933	78,292	86,185	99,939	1,11,800	1,20,863	1,33,495
	46-49	47,531	60,348	73,677	82,494	90,676	1,04,850	1,17,381	1,26,683	1,39,510
	50	53,074	66,440	80,658	90,322	99,168	1,14,389	1,28,136	1,38,112	1,51,734
	51-54	59,232	73,208	88,416	99,019	1,08,604	1,24,987	1,40,086	1,50,811	1,65,316
	55	65,138	80,472	96,987	1,08,619	1,19,163	1,37,130	1,53,687	1,65,500	1,81,474
	56-59	71,699	88,543	1,06,511	1,19,286	1,30,896	1,50,623	1,68,799	1,81,822	1,99,427
	60	78,097	96,412	1,15,796	1,29,685	1,42,336	1,63,779	1,83,534	1,97,735	2,16,932
	61-64	85,206	1,05,156	1,26,113	1,41,241	1,55,047	1,78,397	1,99,905	2,15,416	2,36,381
	65	91,603	1,13,025	1,35,399	1,51,641	1,66,487	1,91,552	2,14,640	2,31,329	2,53,885
	66-69	98,712	1,21,768	1,45,716	1,63,196	1,79,198	2,06,170	2,31,011	2,49,010	2,73,335
	70	1,03,318	1,27,434	1,52,402	1,70,684	1,87,434	2,15,642	2,41,620	2,60,468	2,85,938
	71-74	1,08,436	1,33,729	1,59,830	1,79,003	1,96,586	2,26,166	2,53,407	2,73,198	2,99,942
	75	1,12,735	1,39,017	1,66,070	1,85,992	2,04,274	2,35,007	2,63,309	2,83,892	3,11,705
	76-79	1,17,512	1,44,893	1,73,003	1,93,757	2,12,815	2,44,830	2,74,311	2,95,774	3,24,775
	80	1,21,295	1,49,546	1,78,494	1,99,907	2,19,580	2,52,610	2,83,024	3,05,184	3,35,126
	Above 80	1,25,499	1,54,717	1,84,595	2,06,741	2,27,097	2,61,254	2,92,705	3,15,640	3,46,628

Premium Chart for 2 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-16yrs	7,010	8,673	11,341	12,698	13,809	15,927	17,967	19,157	20,777
	17	8,954	11,789	15,225	17,041	18,704	21,784	24,454	26,350	29,037
	18-34	11,113	15,252	19,541	21,865	24,143	28,291	31,662	34,342	38,215
	35	12,097	16,462	20,969	23,465	25,902	30,314	33,928	36,789	40,907
	36-44	13,190	17,807	22,555	25,241	27,856	32,562	36,445	39,507	43,897
	45	14,894	19,540	24,497	27,420	30,194	35,136	39,364	42,567	47,089
	46-49	16,788	21,465	26,654	29,841	32,791	37,997	42,608	45,967	50,635
	50	19,844	24,862	30,559	34,219	37,547	43,352	48,643	52,391	57,527
	51-54	23,241	28,637	34,898	39,083	42,832	49,303	55,348	59,529	65,186
	55	26,450	32,584	39,556	44,300	48,571	55,903	62,740	67,512	73,967
	56-59	30,016	36,971	44,732	50,097	54,948	63,236	70,953	76,382	83,724
	60	33,493	41,247	49,779	55,749	61,165	70,386	78,961	85,031	93,238
	61-64	37,357	45,999	55,386	62,029	68,073	78,330	87,858	94,640	1,03,808
	65	40,834	50,276	60,432	67,681	74,290	85,480	95,866	1,03,288	1,13,321
	66-69	44,697	55,028	66,039	73,961	81,198	93,424	1,04,764	1,12,898	1,23,892
	70	47,200	58,107	69,673	78,031	85,675	98,572	1,10,529	1,19,125	1,30,741
	71-74	49,982	61,528	73,710	82,552	90,649	1,04,292	1,16,936	1,26,043	1,38,352
	75	52,318	64,402	77,101	86,350	94,827	1,09,097	1,22,317	1,31,855	1,44,745
	76-79	54,915	67,595	80,869	90,571	99,469	1,14,435	1,28,296	1,38,313	1,51,848
	80	56,971	70,124	83,854	93,913	1,03,145	1,18,663	1,33,032	1,43,427	1,57,474
	Above 80	59,255	72,934	87,170	97,627	1,07,231	1,23,361	1,38,293	1,49,110	1,63,725
1A+1C	18-34	18,608	26,305	33,942	37,974	41,953	49,301	55,012	59,719	66,585
	35	19,591	27,515	35,370	39,573	43,712	51,324	57,278	62,166	69,276
	36-44	20,684	28,859	36,957	41,350	45,667	53,571	59,795	64,885	72,267
	45	21,879	29,603	37,627	42,110	46,384	54,168	60,536	65,498	72,594
	46-49	23,206	30,429	38,372	42,953	47,181	54,831	61,359	66,180	72,957
	50	25,754	32,836	41,006	45,912	50,316	58,209	65,215	70,158	76,984
	51-54	28,584	35,511	43,933	49,199	53,801	61,963	69,500	74,578	81,459
	55	31,794	39,459	48,591	54,416	59,540	68,563	76,892	82,561	90,241
	56-59	35,360	43,845	53,767	60,213	65,916	75,896	85,105	91,432	99,998
	60	38,837	48,122	58,813	65,865	72,134	83,046	93,113	1,00,080	1,09,512
	61-64	42,700	52,874	64,421	72,145	79,042	90,990	1,02,010	1,09,689	1,20,082
	65	46,177	57,150	69,467	77,797	85,259	98,140	1,10,018	1,18,338	1,29,595
	66-69	50,040	61,902	75,074	84,077	92,167	1,06,084	1,18,916	1,27,947	1,40,165
	70	52,544	64,981	78,708	88,147	96,643	1,11,232	1,24,681	1,34,174	1,47,015
	71-74	55,325	68,403	82,745	92,668	1,01,617	1,16,952	1,31,088	1,41,093	1,54,626
	75	57,662	71,277	86,136	96,466	1,05,795	1,21,757	1,36,469	1,46,905	1,61,019
	76-79	60,258	74,470	89,904	1,00,687	1,10,437	1,27,095	1,42,448	1,53,362	1,68,122
	80	62,314	76,999	92,888	1,04,029	1,14,114	1,31,324	1,47,183	1,58,477	1,73,748
	Above 80	64,599	79,809	96,204	1,07,743	1,18,199	1,36,021	1,52,445	1,64,159	1,79,998

Premium Chart for 2 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+2C	18-34	23,374	32,167	40,860	45,721	50,475	59,101	65,988	71,573	79,625
	35	24,357	33,377	42,288	47,321	52,234	61,124	68,254	74,020	82,316
	36-44	25,450	34,721	43,874	49,097	54,189	63,372	70,771	76,739	85,307
	45	26,645	35,465	44,545	49,857	54,906	63,968	71,512	77,353	85,634
	46-49	27,972	36,291	45,290	50,701	55,703	64,632	72,335	78,035	85,997
	50	30,520	38,698	47,924	53,659	58,838	68,010	76,192	82,013	90,024
	51-54	33,350	41,373	50,850	56,946	62,323	71,764	80,476	86,433	94,500
	55	36,559	45,321	55,508	62,163	68,062	78,363	87,868	94,416	1,03,281
	56-59	40,126	49,707	60,684	67,960	74,438	85,697	96,081	1,03,286	1,13,038
	60	43,603	53,984	65,731	73,612	80,656	92,846	1,04,089	1,11,935	1,22,552
	61-64	47,466	58,736	71,338	79,892	87,564	1,00,791	1,12,987	1,21,544	1,33,122
	65	50,943	63,012	76,384	85,544	93,781	1,07,941	1,20,994	1,30,192	1,42,635
	66-69	54,806	67,764	81,992	91,824	1,00,689	1,15,885	1,29,892	1,39,802	1,53,205
	70	57,310	70,843	85,625	95,894	1,05,165	1,21,033	1,35,658	1,46,029	1,60,055
	71-74	60,091	74,265	89,662	1,00,415	1,10,139	1,26,753	1,42,064	1,52,948	1,67,666
	75	62,428	77,139	93,053	1,04,214	1,14,317	1,31,557	1,47,445	1,58,759	1,74,059
	76-79	65,024	80,332	96,821	1,08,434	1,18,959	1,36,896	1,53,424	1,65,217	1,81,162
	80	67,080	82,861	99,806	1,11,776	1,22,636	1,41,124	1,58,160	1,70,331	1,86,788
	Above 80	69,365	85,671	1,03,122	1,15,490	1,26,721	1,45,822	1,63,422	1,76,014	1,93,038
1A+3C	18-34	28,139	38,029	47,777	53,469	58,997	68,901	76,965	83,428	92,665
	35	29,123	39,239	49,205	55,068	60,756	70,924	79,230	85,875	95,356
	36-44	30,216	40,583	50,791	56,845	62,711	73,172	81,748	88,594	98,347
	45	31,411	41,327	51,462	57,604	63,428	73,769	82,489	89,207	98,674
	46-49	32,738	42,153	52,207	58,448	64,225	74,432	83,312	89,889	99,037
	50	35,286	44,560	54,841	61,406	67,361	77,810	87,168	93,867	1,03,064
	51-54	38,116	47,235	57,767	64,693	70,845	81,564	91,453	98,287	1,07,540
	55	41,325	51,183	62,426	69,911	76,584	88,164	98,845	1,06,271	1,16,321
	56-59	44,892	55,569	67,601	75,708	82,960	95,497	1,07,058	1,15,141	1,26,078
	60	48,369	59,846	72,648	81,360	89,178	1,02,647	1,15,066	1,23,789	1,35,592
	61-64	52,232	64,598	78,255	87,640	96,086	1,10,591	1,23,963	1,33,399	1,46,162
	65	55,709	68,874	83,302	93,292	1,02,303	1,17,741	1,31,971	1,42,047	1,55,675
	66-69	59,572	73,626	88,909	99,572	1,09,211	1,25,685	1,40,869	1,51,656	1,66,245
	70	62,075	76,705	92,542	1,03,641	1,13,688	1,30,833	1,46,634	1,57,883	1,73,095
	71-74	64,857	80,127	96,579	1,08,163	1,18,661	1,36,553	1,53,040	1,64,802	1,80,706
	75	67,194	83,001	99,971	1,11,961	1,22,839	1,41,358	1,58,422	1,70,614	1,87,099
	76-79	69,790	86,194	1,03,739	1,16,181	1,27,482	1,46,696	1,64,401	1,77,071	1,94,202
	80	71,846	88,723	1,06,723	1,19,524	1,31,158	1,50,924	1,69,136	1,82,186	1,99,828
	Above 80	74,130	91,533	1,10,039	1,23,237	1,35,243	1,55,622	1,74,398	1,87,868	2,06,079

Premium Chart for 2 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-34	18,826	26,573	34,260	38,329	42,344	49,750	55,515	60,262	67,182
	35	20,400	28,510	36,544	40,888	45,158	52,987	59,140	64,177	71,489
	36-44	22,149	30,661	39,082	43,731	48,285	56,583	63,168	68,527	76,274
	45	24,672	33,038	41,681	46,649	51,377	59,911	66,968	72,444	80,235
	46-49	27,475	35,679	44,567	49,892	54,813	63,608	71,189	76,797	84,635
	50	32,162	40,718	50,307	56,328	61,775	71,386	79,973	86,097	94,517
	51-54	37,369	46,317	56,684	63,480	69,510	80,029	89,733	96,430	1,05,497
	55	42,505	52,633	64,137	71,827	78,692	90,589	1,01,560	1,09,204	1,19,547
	56-59	48,210	59,651	72,418	81,103	88,895	1,02,322	1,14,701	1,23,396	1,35,159
	60	53,774	66,494	80,493	90,146	98,843	1,13,761	1,27,514	1,37,233	1,50,380
	61-64	59,955	74,097	89,464	1,00,194	1,09,895	1,26,472	1,41,750	1,52,608	1,67,293
	65	65,518	80,940	97,539	1,09,237	1,19,843	1,37,912	1,54,563	1,66,446	1,82,514
	66-69	71,699	88,543	1,06,510	1,19,285	1,30,896	1,50,623	1,68,799	1,81,821	1,99,426
	70	75,705	93,469	1,12,324	1,25,796	1,38,058	1,58,859	1,78,024	1,91,784	2,10,386
	71-74	80,155	98,944	1,18,783	1,33,031	1,46,016	1,68,011	1,88,274	2,02,854	2,22,563
	75	83,894	1,03,542	1,24,209	1,39,108	1,52,701	1,75,699	1,96,884	2,12,153	2,32,791
	76-79	88,047	1,08,651	1,30,238	1,45,860	1,60,129	1,84,240	2,06,450	2,22,485	2,44,157
	80	91,337	1,12,698	1,35,013	1,51,208	1,66,011	1,91,005	2,14,027	2,30,668	2,53,158
	Above 80	94,993	1,17,194	1,40,318	1,57,150	1,72,548	1,98,522	2,22,446	2,39,760	2,63,159
2A+1C	18-34	23,592	32,436	41,177	46,077	50,866	59,550	66,491	72,117	80,222
	35	25,166	34,372	43,461	48,635	53,680	62,787	70,117	76,032	84,529
	36-44	26,915	36,523	46,000	51,478	56,808	66,383	74,144	80,382	89,314
	45	29,438	38,900	48,598	54,396	59,899	69,711	77,944	84,299	93,275
	46-49	32,241	41,541	51,485	57,639	63,335	73,409	82,166	88,651	97,675
	50	36,928	46,580	57,224	64,075	70,297	81,187	90,950	97,951	1,07,557
	51-54	42,135	52,179	63,601	71,227	78,032	89,829	1,00,710	1,08,285	1,18,537
	55	47,271	58,495	71,054	79,575	87,214	1,00,389	1,12,537	1,21,058	1,32,587
	56-59	52,976	65,514	79,336	88,850	97,417	1,12,122	1,25,678	1,35,250	1,48,199
	60	58,539	72,356	87,410	97,893	1,07,365	1,23,562	1,38,490	1,49,088	1,63,420
	61-64	64,721	79,959	96,382	1,07,941	1,18,418	1,36,273	1,52,726	1,64,463	1,80,333
	65	70,284	86,802	1,04,456	1,16,985	1,28,365	1,47,712	1,65,539	1,78,301	1,95,554
	66-69	76,465	94,405	1,13,427	1,27,033	1,39,418	1,60,423	1,79,775	1,93,676	2,12,466
	70	80,471	99,332	1,19,241	1,33,544	1,46,580	1,68,660	1,89,000	2,03,639	2,23,426
	71-74	84,921	1,04,806	1,25,700	1,40,778	1,54,538	1,77,812	1,99,250	2,14,709	2,35,603
	75	88,660	1,09,404	1,31,126	1,46,855	1,61,223	1,85,499	2,07,860	2,24,007	2,45,831
	76-79	92,813	1,14,513	1,37,155	1,53,608	1,68,651	1,94,041	2,17,427	2,34,339	2,57,197
	80	96,103	1,18,560	1,41,930	1,58,956	1,74,533	2,00,806	2,25,004	2,42,522	2,66,198
	Above 80	99,759	1,23,056	1,47,236	1,64,898	1,81,070	2,08,322	2,33,422	2,51,614	2,76,199



Premium Chart for 2 Year (in Rs.) (Excluding GST)   Zone C - Rest of India   A-Adult, C-Child										
Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+2C	18-34	28,358	38,298	48,094	53,824	59,388	69,351	77,468	83,971	93,262
	35	29,932	40,234	50,379	56,383	62,202	72,587	81,093	87,886	97,569
	36-44	31,681	42,385	52,917	59,226	65,330	76,184	85,121	92,237	1,02,354
	45	34,204	44,762	55,515	62,144	68,421	79,511	88,920	96,154	1,06,315
	46-49	37,007	47,403	58,402	65,386	71,857	83,209	93,142	1,00,506	1,10,715
	50	41,693	52,442	64,141	71,823	78,819	90,987	1,01,926	1,09,806	1,20,597
	51-54	46,901	58,041	70,518	78,974	86,554	99,630	1,11,686	1,20,140	1,31,577
	55	52,036	64,357	77,972	87,322	95,736	1,10,189	1,23,513	1,32,913	1,45,627
	56-59	57,742	71,376	86,253	96,597	1,05,939	1,21,922	1,36,654	1,47,105	1,61,239
	60	63,305	78,218	94,327	1,05,641	1,15,887	1,33,362	1,49,467	1,60,943	1,76,460
	61-64	69,487	85,821	1,03,299	1,15,689	1,26,940	1,46,073	1,63,703	1,76,318	1,93,373
	65	75,050	92,664	1,11,373	1,24,732	1,36,887	1,57,513	1,76,515	1,90,155	2,08,594
	66-69	81,231	1,00,267	1,20,345	1,34,780	1,47,940	1,70,224	1,90,752	2,05,530	2,25,506
	70	85,237	1,05,194	1,26,158	1,41,291	1,55,102	1,78,460	1,99,977	2,15,493	2,36,466
	71-74	89,687	1,10,668	1,32,618	1,48,526	1,63,061	1,87,612	2,10,227	2,26,563	2,48,643
	75	93,426	1,15,266	1,38,044	1,54,603	1,69,745	1,95,300	2,18,837	2,35,862	2,58,871
	76-79	97,579	1,20,375	1,44,073	1,61,355	1,77,173	2,03,841	2,28,403	2,46,194	2,70,237
	80	1,00,869	1,24,422	1,48,847	1,66,703	1,83,055	2,10,606	2,35,980	2,54,377	2,79,238
	Above 80	1,04,525	1,28,918	1,54,153	1,72,645	1,89,592	2,18,123	2,44,399	2,63,469	2,89,239
2A+3C	18-34	33,124	44,160	55,011	61,571	67,910	79,151	88,444	95,826	1,06,302
	35	34,698	46,096	57,296	64,130	70,724	82,388	92,069	99,741	1,10,609
	36-44	36,447	48,247	59,834	66,973	73,852	85,984	96,097	1,04,091	1,15,394
	45	38,969	50,624	62,432	69,891	76,944	89,312	99,897	1,08,008	1,19,355
	46-49	41,772	53,265	65,319	73,134	80,379	93,009	1,04,119	1,12,360	1,23,755
	50	46,459	58,304	71,059	79,570	87,341	1,00,788	1,12,903	1,21,661	1,33,637
	51-54	51,667	63,903	77,436	86,722	95,076	1,09,430	1,22,663	1,31,994	1,44,617
	55	56,802	70,220	84,889	95,069	1,04,259	1,19,990	1,34,490	1,44,767	1,58,667
	56-59	62,508	77,238	93,170	1,04,345	1,14,461	1,31,723	1,47,631	1,58,960	1,74,279
	60	68,071	84,080	1,01,245	1,13,388	1,24,409	1,43,163	1,60,443	1,72,797	1,89,500
	61-64	74,253	91,683	1,10,216	1,23,436	1,35,462	1,55,873	1,74,679	1,88,172	2,06,413
	65	79,816	98,526	1,18,290	1,32,479	1,45,409	1,67,313	1,87,492	2,02,010	2,21,634
	66-69	85,997	1,06,129	1,27,262	1,42,527	1,56,462	1,80,024	2,01,728	2,17,385	2,38,546
	70	90,002	1,11,056	1,33,076	1,49,038	1,63,625	1,88,261	2,10,953	2,27,348	2,49,506
	71-74	94,453	1,16,530	1,39,535	1,56,273	1,71,583	1,97,412	2,21,203	2,38,418	2,61,683
	75	98,191	1,21,128	1,44,961	1,62,350	1,78,267	2,05,100	2,29,813	2,47,716	2,71,911
	76-79	1,02,345	1,26,237	1,50,990	1,69,102	1,85,695	2,13,642	2,39,380	2,58,048	2,83,277
	80	1,05,635	1,30,284	1,55,765	1,74,450	1,91,578	2,20,407	2,46,956	2,66,231	2,92,278
	Above 80	1,09,290	1,34,780	1,61,070	1,80,392	1,98,114	2,27,923	2,55,375	2,75,324	3,02,279

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A – Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-15yrs	13,350	16,495	21,096	23,623	25,751	29,682	33,433	35,743	38,881
	16	15,593	19,979	25,413	28,450	31,179	36,152	40,607	43,678	47,958
	17	17,835	23,463	29,731	33,277	36,607	42,177	47,781	51,613	57,034
	18-33	20,326	27,333	34,528	38,641	42,639	49,367	55,753	60,429	67,119
	34	21,627	28,934	36,416	40,756	44,965	52,005	58,749	63,665	70,679
	35	22,928	30,534	38,304	42,870	47,291	54,643	61,746	66,901	74,239
	36-43	24,373	32,312	40,403	45,220	49,876	57,616	65,075	70,497	78,194
	44	26,791	34,923	43,380	48,560	53,490	61,602	69,638	75,332	83,339
	45	29,209	37,534	46,358	51,899	57,104	65,588	74,202	80,167	88,483
	46-48	31,896	40,435	49,666	55,609	61,120	70,079	79,272	85,540	94,199
	49	36,103	45,247	55,241	61,856	67,932	77,692	87,955	94,825	1,04,238
	50	40,309	50,058	60,815	68,103	74,745	85,306	96,639	1,04,109	1,14,278
	51-53	44,984	55,404	67,008	75,044	82,315	93,884	1,06,287	1,14,426	1,25,432
	54	49,228	60,625	73,169	81,944	89,905	1,02,491	1,16,063	1,24,984	1,37,046
	55	53,473	65,846	79,329	88,844	97,494	1,11,098	1,25,838	1,35,541	1,48,659
	56-58	58,189	71,647	86,174	96,511	1,05,928	1,20,797	1,36,700	1,47,272	1,61,563
	59	62,787	77,303	92,848	1,03,985	1,14,150	1,30,121	1,47,291	1,58,710	1,74,145
	60	67,385	82,958	99,522	1,11,460	1,22,372	1,39,445	1,57,881	1,70,147	1,86,726
	61-63	72,495	89,243	1,06,938	1,19,766	1,31,508	1,49,951	1,69,648	1,82,856	2,00,705
	64	77,093	94,899	1,13,612	1,27,240	1,39,730	1,59,276	1,80,238	1,94,293	2,13,286
	65	81,691	1,00,555	1,20,286	1,34,715	1,47,953	1,68,600	1,90,829	2,05,731	2,25,868
	66-68	86,800	1,06,839	1,27,701	1,43,021	1,57,089	1,79,106	2,02,596	2,18,439	2,39,847
	69	90,111	1,10,911	1,32,506	1,48,403	1,63,009	1,85,820	2,10,221	2,26,674	2,48,906
	70	93,422	1,14,983	1,37,312	1,53,784	1,68,929	1,92,533	2,17,846	2,34,910	2,57,964
	71-73	97,101	1,19,508	1,42,651	1,59,764	1,75,507	2,00,098	2,26,318	2,44,060	2,68,029
	74	1,00,191	1,23,309	1,47,136	1,64,787	1,81,032	2,06,364	2,33,435	2,51,746	2,76,484
	75	1,03,281	1,27,110	1,51,621	1,69,811	1,86,557	2,12,630	2,40,552	2,59,432	2,84,938
	76-78	1,06,714	1,31,333	1,56,604	1,75,392	1,92,697	2,19,690	2,48,459	2,67,972	2,94,333
	79	1,09,443	1,34,677	1,60,550	1,79,812	1,97,559	2,25,204	2,54,722	2,74,735	3,01,773
	80	1,12,153	1,38,022	1,64,497	1,84,232	2,02,421	2,30,718	2,60,984	2,81,499	3,09,213
	Above 80	1,15,174	1,41,738	1,68,882	1,89,144	2,07,824	2,36,931	2,67,943	2,89,014	3,17,479

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A – Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+1C	18-33	33,635	46,407	59,038	66,062	72,936	85,430	95,380	1,03,461	1,15,125
	34	34,936	48,007	60,927	68,177	75,262	88,105	98,376	1,06,697	1,18,685
	35	36,237	49,608	62,815	70,292	77,588	90,781	1,01,373	1,09,933	1,22,244
	36-43	37,683	51,386	64,913	72,642	80,173	93,753	1,04,702	1,13,529	1,26,199
	44	39,591	53,007	66,620	74,561	82,167	95,818	1,07,087	1,15,918	1,28,479
	45	41,499	54,629	68,326	76,481	84,160	97,883	1,09,472	1,18,307	1,30,759
	46-48	43,620	56,431	70,223	78,614	86,375	1,00,177	1,12,122	1,20,962	1,33,292
	49	47,317	60,252	74,526	83,442	91,568	1,05,920	1,18,627	1,27,801	1,40,466
	50	51,015	64,074	78,829	88,270	96,760	1,11,663	1,25,131	1,34,640	1,47,641
	51-53	55,123	68,321	83,610	93,634	1,02,529	1,18,045	1,32,359	1,42,238	1,55,612
	54	59,368	73,542	89,771	1,00,534	1,10,119	1,26,773	1,42,135	1,52,796	1,67,226
	55	63,612	78,763	95,931	1,07,434	1,17,709	1,35,501	1,51,911	1,63,354	1,78,839
	56-58	68,328	84,563	1,02,776	1,15,100	1,26,142	1,45,200	1,62,772	1,75,085	1,91,743
	59	72,927	90,219	1,09,450	1,22,575	1,34,364	1,54,655	1,73,363	1,86,522	2,04,325
	60	77,525	95,875	1,16,124	1,30,050	1,42,587	1,64,111	1,83,953	1,97,960	2,16,906
	61-63	82,634	1,02,160	1,23,540	1,38,355	1,51,723	1,74,617	1,95,720	2,10,668	2,30,885
	64	87,232	1,07,816	1,30,214	1,45,830	1,59,945	1,84,073	2,06,310	2,22,106	2,43,466
	65	91,831	1,13,471	1,36,888	1,53,305	1,68,167	1,93,528	2,16,901	2,33,543	2,56,048
	66-68	96,940	1,19,756	1,44,303	1,61,610	1,77,303	2,04,035	2,28,668	2,46,252	2,70,027
	69	1,00,251	1,23,828	1,49,108	1,66,992	1,83,223	2,10,843	2,36,293	2,54,487	2,79,086
	70	1,03,561	1,27,900	1,53,914	1,72,374	1,89,143	2,17,651	2,43,918	2,62,722	2,88,144
	71-73	1,07,240	1,32,425	1,59,253	1,78,354	1,95,721	2,25,215	2,52,390	2,71,872	2,98,209
	74	1,10,330	1,36,226	1,63,738	1,83,377	2,01,246	2,31,570	2,59,507	2,79,558	3,06,664
	75	1,13,420	1,40,026	1,68,223	1,88,400	2,06,772	2,37,924	2,66,624	2,87,244	3,15,119
	76-78	1,16,854	1,44,250	1,73,206	1,93,981	2,12,911	2,44,984	2,74,531	2,95,784	3,24,513
	79	1,19,573	1,47,594	1,77,152	1,98,402	2,17,774	2,50,576	2,80,794	3,02,548	3,31,953
	80	1,22,292	1,50,939	1,81,099	2,02,822	2,22,636	2,56,167	2,87,057	3,09,311	3,39,393
	Above 80	1,25,313	1,54,655	1,85,484	2,07,733	2,28,038	2,62,380	2,94,015	3,16,827	3,47,660

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A – Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+2C	18-33	42,923	57,832	72,520	81,161	89,545	1,04,531	1,16,772	1,26,565	1,40,539
	34	44,224	59,432	74,408	83,276	91,871	1,07,206	1,19,769	1,29,801	1,44,099
	35	45,526	61,033	76,296	85,391	94,197	1,09,881	1,22,765	1,33,037	1,47,659
	36-43	46,971	62,811	78,394	87,741	96,782	1,12,854	1,26,094	1,36,633	1,51,614
	44	48,880	64,432	80,101	89,661	98,776	1,14,918	1,28,479	1,39,022	1,53,894
	45	50,788	66,054	81,808	91,580	1,00,769	1,16,983	1,30,864	1,41,411	1,56,173
	46-48	52,909	67,856	83,704	93,713	1,02,984	1,19,277	1,33,514	1,44,066	1,58,706
	49	56,606	71,677	88,007	98,541	1,08,177	1,25,021	1,40,019	1,50,905	1,65,881
	50	60,303	75,499	92,310	1,03,369	1,13,369	1,30,764	1,46,524	1,57,743	1,73,055
	51-53	64,412	79,746	97,091	1,08,733	1,19,138	1,37,145	1,53,752	1,65,342	1,81,027
	54	68,656	84,967	1,03,252	1,15,633	1,26,728	1,45,874	1,63,527	1,75,900	1,92,640
	55	72,901	90,187	1,09,413	1,22,533	1,34,318	1,54,602	1,73,303	1,86,458	2,04,254
	56-58	77,617	95,988	1,16,258	1,30,199	1,42,751	1,64,300	1,84,165	1,98,188	2,17,158
	59	82,215	1,01,644	1,22,932	1,37,674	1,50,973	1,73,756	1,94,755	2,09,626	2,29,739
	60	86,813	1,07,300	1,29,606	1,45,149	1,59,196	1,83,211	2,05,346	2,21,064	2,42,320
	61-63	91,923	1,13,585	1,37,021	1,53,454	1,68,332	1,93,718	2,17,113	2,33,772	2,56,299
	64	96,521	1,19,240	1,43,695	1,60,929	1,76,554	2,03,173	2,27,703	2,45,210	2,68,881
	65	1,01,119	1,24,896	1,50,369	1,68,404	1,84,776	2,12,629	2,38,293	2,56,647	2,81,462
	66-68	1,06,228	1,31,181	1,57,784	1,76,710	1,93,912	2,23,135	2,50,060	2,69,356	2,95,441
	69	1,09,539	1,35,253	1,62,590	1,82,091	1,99,832	2,29,943	2,57,685	2,77,591	3,04,500
	70	1,12,850	1,39,325	1,67,395	1,87,473	2,05,752	2,36,751	2,65,310	2,85,826	3,13,558
	71-73	1,16,529	1,43,850	1,72,734	1,93,453	2,12,330	2,44,316	2,73,783	2,94,976	3,23,624
	74	1,19,619	1,47,651	1,77,219	1,98,476	2,17,856	2,50,670	2,80,899	3,02,662	3,32,078
	75	1,22,709	1,51,451	1,81,704	2,03,499	2,23,381	2,57,024	2,88,016	3,10,348	3,40,533
	76-78	1,26,142	1,55,674	1,86,687	2,09,081	2,29,520	2,64,085	2,95,924	3,18,888	3,49,927
	79	1,28,861	1,59,019	1,90,634	2,13,501	2,34,383	2,69,676	3,02,186	3,25,652	3,57,367
	80	1,31,581	1,62,364	1,94,581	2,17,921	2,39,245	2,75,268	3,08,449	3,32,415	3,64,807
	Above 80	1,34,602	1,66,080	1,98,966	2,22,833	2,44,648	2,81,481	3,15,408	3,39,931	3,73,074

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A – Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+3C	18-33	52,212	69,257	86,001	96,260	1,06,154	1,23,631	1,38,165	1,49,669	1,65,953
	34	53,513	70,857	87,889	98,375	1,08,480	1,26,306	1,41,161	1,52,905	1,69,513
	35	54,814	72,458	89,778	1,00,490	1,10,807	1,28,982	1,44,158	1,56,141	1,73,073
	36-43	56,260	74,236	91,876	1,02,840	1,13,391	1,31,954	1,47,487	1,59,737	1,77,028
	44	58,168	75,857	93,583	1,04,760	1,15,385	1,34,019	1,49,872	1,62,126	1,79,308
	45	60,077	77,479	95,289	1,06,680	1,17,378	1,36,084	1,52,257	1,64,515	1,81,588
	46-48	62,197	79,280	97,185	1,08,813	1,19,594	1,38,378	1,54,907	1,67,170	1,84,121
	49	65,894	83,102	1,01,489	1,13,640	1,24,786	1,44,121	1,61,412	1,74,009	1,91,295
	50	69,592	86,924	1,05,792	1,18,468	1,29,978	1,49,864	1,67,916	1,80,847	1,98,469
	51-53	73,700	91,171	1,10,573	1,23,832	1,35,747	1,56,246	1,75,144	1,88,446	2,06,441
	54	77,945	96,392	1,16,733	1,30,732	1,43,337	1,64,974	1,84,920	1,99,004	2,18,054
	55	82,189	1,01,612	1,22,894	1,37,632	1,50,927	1,73,702	1,94,696	2,09,562	2,29,668
	56-58	86,905	1,07,413	1,29,739	1,45,299	1,59,360	1,83,400	2,05,557	2,21,292	2,42,572
	59	91,504	1,13,069	1,36,413	1,52,773	1,67,582	1,92,856	2,16,148	2,32,730	2,55,153
	60	96,102	1,18,725	1,43,087	1,60,248	1,75,805	2,02,312	2,26,738	2,44,167	2,67,734
	61-63	1,01,211	1,25,009	1,50,502	1,68,554	1,84,941	2,12,818	2,38,505	2,56,876	2,81,714
	64	1,05,809	1,30,665	1,57,176	1,76,028	1,93,163	2,22,274	2,49,096	2,68,313	2,94,295
	65	1,10,408	1,36,321	1,63,850	1,83,503	2,01,385	2,31,729	2,59,686	2,79,751	3,06,876
	66-68	1,15,517	1,42,606	1,71,266	1,91,809	2,10,521	2,42,236	2,71,453	2,92,459	3,20,856
	69	1,18,828	1,46,678	1,76,071	1,97,191	2,16,441	2,49,044	2,79,078	3,00,695	3,29,914
	70	1,22,139	1,50,750	1,80,876	2,02,572	2,22,361	2,55,852	2,86,703	3,08,930	3,38,973
	71-73	1,25,817	1,55,275	1,86,216	2,08,552	2,28,939	2,63,416	2,95,175	3,18,080	3,49,038
	74	1,28,907	1,59,076	1,90,700	2,13,575	2,34,465	2,69,771	3,02,292	3,25,766	3,57,492
	75	1,31,997	1,62,876	1,95,185	2,18,599	2,39,990	2,76,125	3,09,409	3,33,452	3,65,947
	76-78	1,35,431	1,67,099	2,00,169	2,24,180	2,46,129	2,83,185	3,17,316	3,41,992	3,75,341
	79	1,38,150	1,70,444	2,04,115	2,28,600	2,50,992	2,88,777	3,23,579	3,48,755	3,82,781
	80	1,40,869	1,73,789	2,08,062	2,33,020	2,55,854	2,94,368	3,29,842	3,55,519	3,90,221
	Above 80	1,43,891	1,77,505	2,12,447	2,37,932	2,61,257	3,00,581	3,36,800	3,63,034	3,98,488

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-33	34,061	46,931	59,656	66,754	73,697	86,306	96,360	1,04,520	1,16,290
	34	36,142	49,491	62,678	70,138	77,419	90,586	1,01,155	1,09,698	1,21,985
	35	38,224	52,052	65,699	73,522	81,141	94,867	1,05,949	1,14,876	1,27,681
	36-43	40,537	54,897	69,056	77,281	85,277	99,623	1,11,276	1,20,629	1,34,009
	44	44,202	58,678	73,312	82,056	90,411	1,05,299	1,17,706	1,27,387	1,41,094
	45	47,867	62,460	77,567	86,831	95,545	1,10,976	1,24,136	1,34,144	1,48,180
	46-48	51,939	66,662	82,296	92,137	1,01,250	1,17,283	1,31,280	1,41,653	1,56,052
	49	58,466	73,965	90,706	1,01,564	1,11,502	1,28,845	1,44,302	1,55,530	1,70,969
	50	64,993	81,267	99,116	1,10,992	1,21,754	1,40,407	1,57,324	1,69,408	1,85,886
	51-53	72,245	89,381	1,08,461	1,21,467	1,33,146	1,53,254	1,71,793	1,84,827	2,02,460
	54	79,036	97,734	1,18,318	1,32,507	1,45,289	1,67,219	1,87,434	2,01,719	2,21,042
	55	85,828	1,06,088	1,28,175	1,43,547	1,57,433	1,81,184	2,03,075	2,18,612	2,39,623
	56-58	93,374	1,15,369	1,39,127	1,55,813	1,70,926	1,96,701	2,20,454	2,37,381	2,60,270
	59	1,00,731	1,24,419	1,49,805	1,67,773	1,84,082	2,11,830	2,37,399	2,55,681	2,80,400
	60	1,08,088	1,33,468	1,60,484	1,79,733	1,97,238	2,26,959	2,54,344	2,73,981	3,00,530
	61-63	1,16,263	1,43,523	1,72,348	1,93,021	2,11,855	2,43,770	2,73,171	2,94,315	3,22,897
	64	1,23,620	1,52,572	1,83,027	2,04,981	2,25,011	2,58,899	2,90,115	3,12,615	3,43,027
	65	1,30,977	1,61,622	1,93,705	2,16,941	2,38,166	2,74,028	3,07,060	3,30,915	3,63,157
	66-68	1,39,152	1,71,677	2,05,570	2,30,229	2,52,784	2,90,838	3,25,887	3,51,249	3,85,524
	69	1,44,449	1,78,192	2,13,258	2,38,840	2,62,256	3,01,731	3,38,087	3,64,425	4,00,017
	70	1,49,747	1,84,708	2,20,947	2,47,451	2,71,728	3,12,624	3,50,287	3,77,601	4,14,511
	71-73	1,55,632	1,91,948	2,29,489	2,57,019	2,82,253	3,24,727	3,63,843	3,92,241	4,30,615
	74	1,60,577	1,98,029	2,36,665	2,65,056	2,91,093	3,34,894	3,75,230	4,04,538	4,44,143
	75	1,65,521	2,04,110	2,43,841	2,73,093	2,99,934	3,45,060	3,86,616	4,16,836	4,57,670
	76-78	1,71,014	2,10,867	2,51,814	2,82,023	3,09,757	3,56,357	3,99,268	4,30,500	4,72,700
	79	1,75,365	2,16,218	2,58,129	2,89,095	3,17,537	3,65,303	4,09,289	4,41,322	4,84,605
	80	1,79,716	2,21,570	2,64,444	2,96,168	3,25,316	3,74,250	4,19,309	4,52,144	4,96,509
	Above 80	1,84,550	2,27,516	2,71,460	3,04,026	3,33,961	3,84,191	4,30,443	4,64,169	5,09,736

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+1C	18-33	43,349	58,356	73,138	81,853	90,306	1,05,406	1,17,753	1,27,624	1,41,704
	34	45,431	60,916	76,159	85,237	94,028	1,09,687	1,22,547	1,32,802	1,47,400
	35	47,512	63,477	79,180	88,621	97,750	1,13,967	1,27,341	1,37,980	1,53,095
	36-43	49,825	66,321	82,537	92,381	1,01,886	1,18,723	1,32,668	1,43,733	1,59,423
	44	53,490	70,103	86,793	97,155	1,07,020	1,24,400	1,39,098	1,50,491	1,66,509
	45	57,155	73,885	91,049	1,01,930	1,12,154	1,30,076	1,45,528	1,57,248	1,73,594
	46-48	61,227	78,087	95,778	1,07,236	1,17,859	1,36,383	1,52,673	1,64,757	1,81,467
	49	67,754	85,390	1,04,188	1,16,664	1,28,111	1,47,945	1,65,695	1,78,634	1,96,383
	50	74,281	92,692	1,12,598	1,26,091	1,38,363	1,59,507	1,78,717	1,92,512	2,11,300
	51-53	81,534	1,00,806	1,21,942	1,36,566	1,49,755	1,72,354	1,93,186	2,07,931	2,27,874
	54	88,325	1,09,159	1,31,799	1,47,606	1,61,899	1,86,320	2,08,827	2,24,823	2,46,456
	55	95,116	1,17,513	1,41,656	1,58,646	1,74,042	2,00,285	2,24,468	2,41,716	2,65,038
	56-58	1,02,662	1,26,794	1,52,608	1,70,912	1,87,535	2,15,802	2,41,847	2,60,485	2,85,684
	59	1,10,019	1,35,844	1,63,287	1,82,872	2,00,691	2,30,931	2,58,792	2,78,785	3,05,814
	60	1,17,377	1,44,893	1,73,965	1,94,832	2,13,847	2,46,060	2,75,736	2,97,085	3,25,944
	61-63	1,25,551	1,54,948	1,85,830	2,08,120	2,28,464	2,62,870	2,94,563	3,17,419	3,48,311
	64	1,32,909	1,63,997	1,96,508	2,20,080	2,41,620	2,77,999	3,11,508	3,35,719	3,68,441
	65	1,40,266	1,73,047	2,07,187	2,32,040	2,54,776	2,93,128	3,28,452	3,54,019	3,88,571
	66-68	1,48,441	1,83,102	2,19,051	2,45,328	2,69,393	3,09,938	3,47,280	3,74,352	4,10,938
	69	1,53,738	1,89,617	2,26,740	2,53,939	2,78,865	3,20,831	3,59,480	3,87,529	4,25,432
	70	1,59,035	1,96,133	2,34,428	2,62,551	2,88,337	3,31,724	3,71,680	4,00,705	4,39,925
	71-73	1,64,921	2,03,373	2,42,971	2,72,118	2,98,862	3,43,827	3,85,236	4,15,345	4,56,029
	74	1,69,865	2,09,454	2,50,147	2,80,155	3,07,702	3,53,994	3,96,622	4,27,642	4,69,557
	75	1,74,809	2,15,535	2,57,323	2,88,192	3,16,543	3,64,161	4,08,009	4,39,940	4,83,084
	76-78	1,80,303	2,22,292	2,65,296	2,97,122	3,26,366	3,75,457	4,20,661	4,53,604	4,98,115
	79	1,84,653	2,27,643	2,71,610	3,04,195	3,34,146	3,84,404	4,30,681	4,64,426	5,10,019
	80	1,89,004	2,32,995	2,77,925	3,11,267	3,41,926	3,93,351	4,40,702	4,75,248	5,21,923
	Above 80	1,93,838	2,38,941	2,84,942	3,19,125	3,50,570	4,03,291	4,51,835	4,87,272	5,35,150



Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A - Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+2C	18-33	52,638	69,781	86,619	96,952	1,06,915	1,24,506	1,39,145	1,50,728	1,67,118
	34	54,719	72,341	89,640	1,00,336	1,10,637	1,28,787	1,43,940	1,55,906	1,72,814
	35	56,801	74,902	92,662	1,03,720	1,14,359	1,33,068	1,48,734	1,61,083	1,78,509
	36-43	59,114	77,746	96,019	1,07,480	1,18,495	1,37,824	1,54,061	1,66,837	1,84,838
	44	62,779	81,528	1,00,274	1,12,255	1,23,629	1,43,500	1,60,491	1,73,594	1,91,923
	45	66,444	85,310	1,04,530	1,17,030	1,28,764	1,49,176	1,66,921	1,80,352	1,99,008
	46-48	70,516	89,512	1,09,259	1,22,335	1,34,468	1,55,484	1,74,065	1,87,861	2,06,881
	49	77,043	96,815	1,17,669	1,31,763	1,44,720	1,67,046	1,87,087	2,01,738	2,21,798
	50	83,570	1,04,117	1,26,079	1,41,190	1,54,973	1,78,608	2,00,109	2,15,616	2,36,714
	51-53	90,822	1,12,231	1,35,424	1,51,666	1,66,364	1,91,455	2,14,578	2,31,035	2,53,289
	54	97,614	1,20,584	1,45,281	1,62,705	1,78,508	2,05,420	2,30,219	2,47,927	2,71,870
	55	1,04,405	1,28,938	1,55,138	1,73,745	1,90,651	2,19,385	2,45,860	2,64,820	2,90,452
	56-58	1,11,951	1,38,219	1,66,090	1,86,012	2,04,144	2,34,902	2,63,239	2,83,589	3,11,098
	59	1,19,308	1,47,269	1,76,768	1,97,971	2,17,300	2,50,031	2,80,184	3,01,889	3,31,228
	60	1,26,665	1,56,318	1,87,446	2,09,931	2,30,456	2,65,160	2,97,129	3,20,189	3,51,358
	61-63	1,34,840	1,66,373	1,99,311	2,23,220	2,45,073	2,81,970	3,15,956	3,40,523	3,73,725
	64	1,42,197	1,75,422	2,09,990	2,35,179	2,58,229	2,97,100	3,32,900	3,58,823	3,93,855
	65	1,49,555	1,84,472	2,20,668	2,47,139	2,71,385	3,12,229	3,49,845	3,77,123	4,13,985
	66-68	1,57,729	1,94,527	2,32,533	2,60,428	2,86,002	3,29,039	3,68,672	3,97,456	4,36,352
	69	1,63,027	2,01,042	2,40,221	2,69,039	2,95,474	3,39,932	3,80,872	4,10,632	4,50,846
	70	1,68,324	2,07,558	2,47,910	2,77,650	3,04,946	3,50,824	3,93,072	4,23,809	4,65,340
	71-73	1,74,210	2,14,797	2,56,452	2,87,217	3,15,471	3,62,928	4,06,628	4,38,449	4,81,444
	74	1,79,154	2,20,879	2,63,628	2,95,254	3,24,312	3,73,094	4,18,015	4,50,746	4,94,971
	75	1,84,098	2,26,960	2,70,804	3,03,291	3,33,152	3,83,261	4,29,402	4,63,044	5,08,499
	76-78	1,89,591	2,33,717	2,78,777	3,12,221	3,42,975	3,94,558	4,42,053	4,76,708	5,23,529
	79	1,93,942	2,39,068	2,85,092	3,19,294	3,50,755	4,03,504	4,52,074	4,87,530	5,35,433
	80	1,98,293	2,44,420	2,91,407	3,26,366	3,58,535	4,12,451	4,62,094	4,98,352	5,47,337
	Above 80	2,03,127	2,50,366	2,98,423	3,34,225	3,67,179	4,22,392	4,73,228	5,10,376	5,60,564

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone A – Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Mumbai including Thane, Ahmedabad, Surat and Vadodara | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+3C	18-33	61,926	81,206	1,00,100	1,12,051	1,23,524	1,43,607	1,60,538	1,73,832	1,92,533
	34	64,008	83,766	1,03,122	1,15,435	1,27,246	1,47,887	1,65,332	1,79,010	1,98,228
	35	66,090	86,326	1,06,143	1,18,819	1,30,969	1,52,168	1,70,126	1,84,187	2,03,924
	36-43	68,402	89,171	1,09,500	1,22,579	1,35,104	1,56,924	1,75,453	1,89,940	2,10,252
	44	72,067	92,953	1,13,756	1,27,354	1,40,239	1,62,601	1,81,883	1,96,698	2,17,337
	45	75,732	96,735	1,18,012	1,32,129	1,45,373	1,68,277	1,88,313	2,03,456	2,24,423
	46-48	79,804	1,00,937	1,22,740	1,37,434	1,51,077	1,74,584	1,95,458	2,10,965	2,32,295
	49	86,331	1,08,240	1,31,151	1,46,862	1,61,329	1,86,146	2,08,480	2,24,842	2,47,212
	50	92,858	1,15,542	1,39,561	1,56,290	1,71,582	1,97,708	2,21,502	2,38,720	2,62,129
	51-53	1,00,111	1,23,656	1,48,905	1,66,765	1,82,973	2,10,555	2,35,971	2,54,139	2,78,703
	54	1,06,902	1,32,009	1,58,762	1,77,805	1,95,117	2,24,520	2,51,612	2,71,031	2,97,284
	55	1,13,693	1,40,363	1,68,619	1,88,844	2,07,260	2,38,486	2,67,253	2,87,924	3,15,866
	56-58	1,21,239	1,49,644	1,79,571	2,01,111	2,20,753	2,54,003	2,84,632	3,06,693	3,36,512
	59	1,28,597	1,58,693	1,90,250	2,13,070	2,33,909	2,69,132	3,01,577	3,24,993	3,56,643
	60	1,35,954	1,67,743	2,00,928	2,25,030	2,47,065	2,84,261	3,18,521	3,43,293	3,76,773
	61-63	1,44,129	1,77,798	2,12,793	2,38,319	2,61,682	3,01,071	3,37,348	3,63,627	3,99,139
	64	1,51,486	1,86,847	2,23,471	2,50,279	2,74,838	3,16,200	3,54,293	3,81,927	4,19,270
	65	1,58,843	1,95,897	2,34,149	2,62,238	2,87,994	3,31,329	3,71,237	4,00,227	4,39,400
	66-68	1,67,018	2,05,952	2,46,014	2,75,527	3,02,611	3,48,139	3,90,065	4,20,560	4,61,767
	69	1,72,315	2,12,467	2,53,703	2,84,138	3,12,083	3,59,032	4,02,265	4,33,736	4,76,260
	70	1,77,612	2,18,983	2,61,391	2,92,749	3,21,555	3,69,925	4,14,465	4,46,912	4,90,754
	71-73	1,83,498	2,26,222	2,69,934	3,02,317	3,32,080	3,82,028	4,28,021	4,61,553	5,06,858
	74	1,88,442	2,32,304	2,77,109	3,10,354	3,40,921	3,92,195	4,39,407	4,73,850	5,20,385
	75	1,93,386	2,38,385	2,84,285	3,18,391	3,49,761	4,02,362	4,50,794	4,86,148	5,33,913
	76-78	1,98,880	2,45,142	2,92,258	3,27,320	3,59,584	4,13,658	4,63,446	4,99,812	5,48,943
	79	2,03,230	2,50,493	2,98,573	3,34,393	3,67,364	4,22,605	4,73,466	5,10,634	5,60,848
	80	2,07,581	2,55,845	3,04,888	3,41,465	3,75,144	4,31,551	4,83,487	5,21,456	5,72,752
	Above 80	2,12,415	2,61,791	3,11,904	3,49,324	3,83,788	4,41,492	4,94,620	5,33,480	5,85,979

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-15yrs	11,735	14,508	18,751	20,997	22,862	26,360	29,712	31,725	34,461
	16	13,818	17,796	22,837	25,565	28,005	32,502	36,519	39,263	43,101
	17	15,900	21,083	26,923	30,132	33,148	38,644	43,326	46,801	51,741
	18-33	18,214	24,736	31,463	35,208	38,862	45,469	50,889	55,176	61,341
	34	19,345	26,127	33,105	37,047	40,885	47,795	53,495	57,990	64,437
	35	20,477	27,519	34,747	38,886	42,908	50,122	56,100	60,804	67,532
	36-43	21,734	29,065	36,571	40,929	45,156	52,706	58,995	63,931	70,971
	44	23,770	31,206	38,995	43,648	48,087	55,963	62,679	67,817	75,071
	45	25,806	33,348	41,418	46,366	51,018	59,220	66,363	71,702	79,171
	46-48	28,068	35,727	44,111	49,387	54,275	62,839	70,457	76,019	83,727
	49	31,660	39,782	48,792	54,634	59,988	69,295	77,723	83,774	92,083
	50	35,251	43,837	53,473	59,881	65,701	75,751	84,990	91,529	1,00,439
	51-53	39,242	48,342	58,675	65,711	72,048	82,924	93,064	1,00,145	1,09,723
	54	42,933	52,882	64,032	71,711	78,648	90,513	1,01,564	1,09,326	1,19,822
	55	46,624	57,422	69,389	77,711	85,248	98,103	1,10,065	1,18,506	1,29,921
	56-58	50,725	62,466	75,341	84,378	92,581	1,06,536	1,19,510	1,28,707	1,41,141
	59	54,724	67,384	81,145	90,877	99,731	1,14,759	1,28,719	1,38,653	1,52,082
	60	58,722	72,302	86,948	97,377	1,06,881	1,22,981	1,37,928	1,48,598	1,63,022
	61-63	63,165	77,767	93,396	1,04,599	1,14,825	1,32,117	1,48,160	1,59,649	1,75,178
	64	67,163	82,685	99,200	1,11,099	1,21,975	1,40,339	1,57,369	1,69,595	1,86,118
	65	71,162	87,603	1,05,003	1,17,599	1,29,125	1,48,562	1,66,578	1,79,541	1,97,058
	66-68	75,605	93,068	1,11,451	1,24,821	1,37,069	1,57,698	1,76,811	1,90,591	2,09,214
	69	78,484	96,609	1,15,630	1,29,501	1,42,217	1,63,618	1,83,441	1,97,752	2,17,091
	70	81,363	1,00,150	1,19,808	1,34,181	1,47,365	1,69,538	1,90,072	2,04,913	2,24,968
	71-73	84,561	1,04,085	1,24,451	1,39,381	1,53,085	1,76,116	1,97,439	2,12,870	2,33,720
	74	87,248	1,07,390	1,28,351	1,43,749	1,57,889	1,81,641	2,03,627	2,19,553	2,41,072
	75	89,935	1,10,695	1,32,251	1,48,117	1,62,694	1,87,166	2,09,816	2,26,237	2,48,424
	76-78	92,921	1,14,367	1,36,584	1,52,970	1,68,033	1,93,306	2,16,692	2,33,663	2,56,593
	79	95,285	1,17,275	1,40,016	1,56,814	1,72,261	1,98,168	2,22,138	2,39,544	2,63,063
	80	97,650	1,20,184	1,43,448	1,60,657	1,76,489	2,03,030	2,27,583	2,45,426	2,69,532
	Above 80	1,00,277	1,23,415	1,47,261	1,64,928	1,81,187	2,08,433	2,33,634	2,51,961	2,76,721

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+1C	18-33	30,312	42,319	54,215	60,660	66,993	78,596	87,726	95,195	1,06,032
	34	31,443	43,711	55,857	62,499	69,016	80,923	90,331	98,009	1,09,127
	35	32,574	45,103	57,499	64,338	71,039	83,249	92,937	1,00,823	1,12,223
	36-43	33,831	46,649	59,323	66,381	73,287	85,834	95,832	1,03,950	1,15,662
	44	35,358	47,801	60,476	67,680	74,597	87,113	97,338	1,05,389	1,16,897
	45	36,885	48,952	61,628	68,979	75,908	88,393	98,843	1,06,828	1,18,132
	46-48	38,581	50,232	62,909	70,423	77,365	89,815	1,00,516	1,08,428	1,19,504
	49	41,663	53,298	66,319	74,251	81,457	94,293	1,05,604	1,13,736	1,24,996
	50	44,745	56,363	69,729	78,078	85,549	98,771	1,10,692	1,19,045	1,30,487
	51-53	48,170	59,769	73,518	82,332	90,096	1,03,747	1,16,346	1,24,944	1,36,588
	54	51,861	64,309	78,875	88,331	96,696	1,11,337	1,24,846	1,34,124	1,46,687
	55	55,552	68,848	84,232	94,331	1,03,296	1,18,927	1,33,347	1,43,305	1,56,786
	56-58	59,653	73,893	90,185	1,00,998	1,10,629	1,27,360	1,42,792	1,53,506	1,68,006
	59	63,651	78,811	95,988	1,07,498	1,17,779	1,35,582	1,52,001	1,63,451	1,78,947
	60	67,650	83,729	1,01,792	1,13,997	1,24,929	1,43,804	1,61,210	1,73,397	1,89,887
	61-63	72,093	89,194	1,08,240	1,21,220	1,32,873	1,52,940	1,71,442	1,84,448	2,02,043
	64	76,091	94,112	1,14,043	1,27,719	1,40,023	1,61,163	1,80,651	1,94,394	2,12,983
	65	80,090	99,030	1,19,847	1,34,219	1,47,173	1,69,385	1,89,860	2,04,339	2,23,923
	66-68	84,532	1,04,495	1,26,295	1,41,441	1,55,117	1,78,521	2,00,092	2,15,390	2,36,079
	69	87,411	1,08,036	1,30,473	1,46,121	1,60,265	1,84,441	2,06,723	2,22,551	2,43,956
	70	90,290	1,11,577	1,34,652	1,50,801	1,65,413	1,90,361	2,13,353	2,29,712	2,51,833
	71-73	93,489	1,15,511	1,39,295	1,56,001	1,71,133	1,96,939	2,20,721	2,37,668	2,60,586
	74	96,176	1,18,816	1,43,195	1,60,369	1,75,937	2,02,464	2,26,909	2,44,352	2,67,937
	75	98,863	1,22,121	1,47,094	1,64,737	1,80,742	2,07,990	2,33,097	2,51,036	2,75,289
	76-78	1,01,849	1,25,794	1,51,428	1,69,590	1,86,081	2,14,129	2,39,973	2,58,462	2,83,458
	79	1,04,213	1,28,702	1,54,860	1,73,434	1,90,309	2,18,991	2,45,419	2,64,343	2,89,928
	80	1,06,578	1,31,610	1,58,292	1,77,278	1,94,537	2,23,854	2,50,865	2,70,225	2,96,397
	Above 80	1,09,205	1,34,842	1,62,105	1,81,548	1,99,235	2,29,256	2,56,916	2,76,760	3,03,586

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+2C	18-33	38,389	52,254	65,938	73,789	81,436	95,205	1,06,328	1,15,285	1,28,131
	34	39,520	53,646	67,580	75,628	83,459	97,532	1,08,934	1,18,099	1,31,227
	35	40,651	55,037	69,222	77,467	85,482	99,858	1,11,539	1,20,913	1,34,322
	36-43	41,908	56,583	71,046	79,511	87,729	1,02,443	1,14,434	1,24,040	1,37,761
	44	43,435	57,735	72,199	80,810	89,040	1,03,722	1,15,940	1,25,479	1,38,996
	45	44,962	58,887	73,351	82,109	90,351	1,05,002	1,17,445	1,26,919	1,40,231
	46-48	46,658	60,167	74,632	83,552	91,807	1,06,424	1,19,118	1,28,518	1,41,604
	49	49,740	63,232	78,042	87,380	95,900	1,10,902	1,24,206	1,33,827	1,47,095
	50	52,822	66,298	81,452	91,208	99,992	1,15,380	1,29,294	1,39,135	1,52,586
	51-53	56,247	69,703	85,241	95,461	1,04,539	1,20,356	1,34,948	1,45,034	1,58,688
	54	59,938	74,243	90,598	1,01,461	1,11,139	1,27,946	1,43,448	1,54,215	1,68,786
	55	63,629	78,783	95,955	1,07,461	1,17,739	1,35,536	1,51,949	1,63,395	1,78,885
	56-58	67,730	83,827	1,01,908	1,14,127	1,25,072	1,43,969	1,61,394	1,73,596	1,90,106
	59	71,728	88,746	1,07,711	1,20,627	1,32,222	1,52,191	1,70,603	1,83,542	2,01,046
	60	75,727	93,664	1,13,514	1,27,127	1,39,372	1,60,414	1,79,812	1,93,487	2,11,986
	61-63	80,170	99,128	1,19,963	1,34,349	1,47,316	1,69,549	1,90,044	2,04,538	2,24,142
	64	84,168	1,04,047	1,25,766	1,40,849	1,54,466	1,77,772	1,99,253	2,14,484	2,35,083
	65	88,167	1,08,965	1,31,570	1,47,349	1,61,616	1,85,994	2,08,462	2,24,430	2,46,023
	66-68	92,609	1,14,429	1,38,018	1,54,571	1,69,560	1,95,130	2,18,695	2,35,480	2,58,179
	69	95,488	1,17,970	1,42,196	1,59,251	1,74,708	2,01,050	2,25,325	2,42,641	2,66,056
	70	98,367	1,21,512	1,46,375	1,63,931	1,79,856	2,06,970	2,31,955	2,49,802	2,73,933
	71-73	1,01,566	1,25,446	1,51,018	1,69,131	1,85,575	2,13,548	2,39,323	2,57,759	2,82,685
	74	1,04,253	1,28,751	1,54,918	1,73,499	1,90,380	2,19,073	2,45,511	2,64,442	2,90,037
	75	1,06,940	1,32,056	1,58,817	1,77,867	1,95,185	2,24,599	2,51,700	2,71,126	2,97,389
	76-78	1,09,926	1,35,728	1,63,151	1,82,720	2,00,523	2,30,738	2,58,576	2,78,552	3,05,557
	79	1,12,290	1,38,637	1,66,583	1,86,563	2,04,752	2,35,600	2,64,021	2,84,434	3,12,027
	80	1,14,655	1,41,545	1,70,015	1,90,407	2,08,980	2,40,463	2,69,467	2,90,315	3,18,497
	Above 80	1,17,282	1,44,777	1,73,828	1,94,678	2,13,678	2,45,865	2,75,518	2,96,850	3,25,685

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B – Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+3C	18-33	46,466	62,189	77,661	86,919	95,878	1,11,814	1,24,930	1,35,376	1,50,231
	34	47,597	63,580	79,303	88,758	97,901	1,14,141	1,27,536	1,38,190	1,53,326
	35	48,728	64,972	80,945	90,597	99,924	1,16,467	1,30,141	1,41,004	1,56,421
	36-43	49,985	66,518	82,769	92,640	1,02,172	1,19,052	1,33,036	1,44,130	1,59,861
	44	51,512	67,670	83,922	93,940	1,03,483	1,20,331	1,34,542	1,45,570	1,61,096
	45	53,039	68,822	85,074	95,239	1,04,794	1,21,611	1,36,047	1,47,009	1,62,331
	46-48	54,735	70,102	86,355	96,682	1,06,250	1,23,033	1,37,720	1,48,608	1,63,703
	49	57,817	73,167	89,765	1,00,510	1,10,342	1,27,511	1,42,808	1,53,917	1,69,194
	50	60,899	76,232	93,175	1,04,338	1,14,435	1,31,989	1,47,896	1,59,226	1,74,686
	51-53	64,324	79,638	96,964	1,08,591	1,18,982	1,36,965	1,53,550	1,65,124	1,80,787
	54	68,015	84,178	1,02,321	1,14,591	1,25,582	1,44,555	1,62,051	1,74,305	1,90,886
	55	71,706	88,718	1,07,678	1,20,591	1,32,181	1,52,145	1,70,551	1,83,486	2,00,984
	56-58	75,807	93,762	1,13,631	1,27,257	1,39,515	1,60,578	1,79,996	1,93,686	2,12,205
	59	79,805	98,680	1,19,434	1,33,757	1,46,664	1,68,800	1,89,205	2,03,632	2,23,146
	60	83,804	1,03,598	1,25,237	1,40,257	1,53,814	1,77,023	1,98,414	2,13,578	2,34,086
	61-63	88,247	1,09,063	1,31,686	1,47,479	1,61,759	1,86,159	2,08,647	2,24,629	2,46,242
	64	92,245	1,13,981	1,37,489	1,53,979	1,68,908	1,94,381	2,17,856	2,34,574	2,57,182
	65	96,244	1,18,899	1,43,293	1,60,479	1,76,058	2,02,603	2,27,065	2,44,520	2,68,122
	66-68	1,00,686	1,24,364	1,49,741	1,67,701	1,84,002	2,11,739	2,37,297	2,55,571	2,80,278
	69	1,03,565	1,27,905	1,53,919	1,72,381	1,89,150	2,17,659	2,43,927	2,62,732	2,88,155
	70	1,06,444	1,31,446	1,58,098	1,77,061	1,94,298	2,23,579	2,50,558	2,69,893	2,96,032
	71-73	1,09,643	1,35,381	1,62,741	1,82,260	2,00,018	2,30,157	2,57,925	2,77,849	3,04,784
	74	1,12,330	1,38,686	1,66,640	1,86,628	2,04,823	2,35,682	2,64,113	2,84,533	3,12,136
	75	1,15,017	1,41,991	1,70,540	1,90,996	2,09,628	2,41,208	2,70,302	2,91,216	3,19,488
	76-78	1,18,003	1,45,663	1,74,874	1,95,849	2,14,966	2,47,347	2,77,178	2,98,642	3,27,657
	79	1,20,367	1,48,571	1,78,306	1,99,693	2,19,194	2,52,210	2,82,624	3,04,524	3,34,127
	80	1,22,732	1,51,480	1,81,737	2,03,537	2,23,422	2,57,072	2,88,069	3,10,405	3,40,596
	Above 80	1,25,359	1,54,711	1,85,551	2,07,808	2,28,120	2,62,475	2,94,120	3,16,940	3,47,785

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-33	30,682	42,775	54,752	61,261	67,655	79,357	88,578	96,116	1,07,045
	34	32,492	45,001	57,379	64,204	70,892	83,080	92,747	1,00,618	1,11,997
	35	34,302	47,228	60,007	67,146	74,128	86,802	96,916	1,05,120	1,16,950
	36-43	36,313	49,702	62,926	70,416	77,725	90,938	1,01,548	1,10,123	1,22,453
	44	39,367	52,732	66,295	74,197	81,767	95,358	1,06,571	1,15,361	1,27,867
	45	42,421	55,762	69,664	77,979	85,808	99,778	1,11,594	1,20,600	1,33,281
	46-48	45,814	59,130	73,408	82,181	90,299	1,04,689	1,17,175	1,26,420	1,39,296
	49	51,357	65,221	80,389	90,009	98,791	1,14,227	1,27,931	1,37,849	1,51,520
	50	56,900	71,313	87,371	97,837	1,07,284	1,23,766	1,38,686	1,49,278	1,63,743
	51-53	63,059	78,082	95,128	1,06,534	1,16,719	1,34,364	1,50,636	1,61,977	1,77,325
	54	68,964	85,346	1,03,699	1,16,134	1,27,279	1,46,507	1,64,237	1,76,666	1,93,483
	55	74,870	92,609	1,12,270	1,25,734	1,37,839	1,58,651	1,77,838	1,91,355	2,09,641
	56-58	81,431	1,00,680	1,21,794	1,36,400	1,49,572	1,72,144	1,92,950	2,07,677	2,27,595
	59	87,829	1,08,549	1,31,080	1,46,800	1,61,012	1,85,300	2,07,685	2,23,590	2,45,099
	60	94,227	1,16,418	1,40,365	1,57,200	1,72,452	1,98,455	2,22,419	2,39,503	2,62,603
	61-63	1,01,335	1,25,162	1,50,682	1,68,755	1,85,162	2,13,073	2,38,791	2,57,184	2,82,053
	64	1,07,733	1,33,031	1,59,968	1,79,155	1,96,602	2,26,229	2,53,525	2,73,097	2,99,557
	65	1,14,130	1,40,900	1,69,253	1,89,555	2,08,042	2,39,384	2,68,259	2,89,010	3,17,062
	66-68	1,21,239	1,49,643	1,79,571	2,01,110	2,20,753	2,54,002	2,84,631	3,06,692	3,36,511
	69	1,25,845	1,55,309	1,86,256	2,08,598	2,28,989	2,63,474	2,95,240	3,18,149	3,49,114
	70	1,30,451	1,60,975	1,92,942	2,16,086	2,37,226	2,72,946	3,05,848	3,29,607	3,61,718
	71-73	1,35,570	1,67,270	2,00,370	2,24,405	2,46,378	2,83,471	3,17,636	3,42,337	3,75,721
	74	1,39,869	1,72,558	2,06,610	2,31,394	2,54,065	2,92,311	3,27,537	3,53,031	3,87,484
	75	1,44,168	1,77,846	2,12,850	2,38,383	2,61,753	3,01,152	3,37,439	3,63,724	3,99,247
	76-78	1,48,945	1,83,722	2,19,783	2,46,148	2,70,294	3,10,975	3,48,441	3,75,606	4,12,317
	79	1,52,728	1,88,375	2,25,274	2,52,298	2,77,059	3,18,754	3,57,154	3,85,017	4,22,669
	80	1,56,511	1,93,029	2,30,765	2,58,448	2,83,824	3,26,534	3,65,867	3,94,427	4,33,020
	Above 80	1,60,715	1,98,199	2,36,866	2,65,281	2,91,341	3,35,178	3,75,549	4,04,883	4,44,522



Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+1C	18-33	38,759	52,710	66,475	74,391	82,098	95,966	1,07,181	1,16,206	1,29,144
	34	40,569	54,936	69,102	77,333	85,334	99,689	1,11,350	1,20,708	1,34,097
	35	42,379	57,162	71,729	80,276	88,571	1,03,411	1,15,518	1,25,211	1,39,049
	36-43	44,390	59,636	74,649	83,545	92,167	1,07,547	1,20,150	1,30,214	1,44,552
	44	47,444	62,667	78,018	87,327	96,209	1,11,967	1,25,173	1,35,452	1,49,966
	45	50,498	65,697	81,387	91,109	1,00,251	1,16,387	1,30,196	1,40,690	1,55,380
	46-48	53,891	69,064	85,130	95,311	1,04,742	1,21,298	1,35,778	1,46,510	1,61,395
	49	59,434	75,156	92,112	1,03,139	1,13,234	1,30,836	1,46,533	1,57,940	1,73,619
	50	64,977	81,248	99,094	1,10,967	1,21,726	1,40,375	1,57,288	1,69,369	1,85,843
	51-53	71,136	88,017	1,06,851	1,19,664	1,31,162	1,50,973	1,69,238	1,82,068	1,99,425
	54	77,041	95,280	1,15,422	1,29,264	1,41,722	1,63,116	1,82,839	1,96,757	2,15,583
	55	82,947	1,02,544	1,23,993	1,38,864	1,52,282	1,75,260	1,96,440	2,11,446	2,31,741
	56-58	89,508	1,10,615	1,33,517	1,49,530	1,64,015	1,88,753	2,11,552	2,27,767	2,49,694
	59	95,906	1,18,484	1,42,803	1,59,930	1,75,454	2,01,909	2,26,287	2,43,680	2,67,198
	60	1,02,304	1,26,353	1,52,088	1,70,330	1,86,894	2,15,065	2,41,021	2,59,593	2,84,703
	61-63	1,09,412	1,35,097	1,62,405	1,81,885	1,99,605	2,29,682	2,57,393	2,77,275	3,04,152
	64	1,15,810	1,42,966	1,71,691	1,92,285	2,11,045	2,42,838	2,72,127	2,93,188	3,21,657
	65	1,22,207	1,50,835	1,80,976	2,02,684	2,22,485	2,55,993	2,86,862	3,09,101	3,39,161
	66-68	1,29,316	1,59,578	1,91,294	2,14,240	2,35,195	2,70,611	3,03,233	3,26,782	3,58,611
	69	1,33,922	1,65,244	1,97,979	2,21,728	2,43,432	2,80,083	3,13,842	3,38,240	3,71,214
	70	1,38,528	1,70,910	2,04,665	2,29,215	2,51,669	2,89,555	3,24,451	3,49,697	3,83,817
	71-73	1,43,647	1,77,205	2,12,093	2,37,535	2,60,820	3,00,080	3,36,238	3,62,428	3,97,821
	74	1,47,946	1,82,493	2,18,333	2,44,524	2,68,508	3,08,920	3,46,140	3,73,121	4,09,584
	75	1,52,245	1,87,781	2,24,573	2,51,512	2,76,195	3,17,761	3,56,041	3,83,815	4,21,347
	76-78	1,57,022	1,93,656	2,31,506	2,59,278	2,84,737	3,27,584	3,67,043	3,95,697	4,34,417
	79	1,60,805	1,98,310	2,36,997	2,65,428	2,91,502	3,35,364	3,75,756	4,05,107	4,44,768
	80	1,64,588	2,02,963	2,42,488	2,71,578	2,98,267	3,43,143	3,84,469	4,14,517	4,55,119
	Above 80	1,68,792	2,08,134	2,48,589	2,78,411	3,05,784	3,51,788	3,94,151	4,24,973	4,66,621

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+2C	18-33	46,836	62,644	78,198	87,521	96,540	1,12,576	1,25,783	1,36,296	1,51,244
	34	48,646	64,871	80,825	90,463	99,777	1,16,298	1,29,952	1,40,799	1,56,196
	35	50,456	67,097	83,452	93,406	1,03,014	1,20,020	1,34,121	1,45,301	1,61,149
	36-43	52,467	69,571	86,372	96,675	1,06,610	1,24,156	1,38,753	1,50,304	1,66,652
	44	55,521	72,601	89,741	1,00,457	1,10,652	1,28,576	1,43,776	1,55,542	1,72,066
	45	58,575	75,632	93,110	1,04,239	1,14,694	1,32,996	1,48,799	1,60,780	1,77,479
	46-48	61,968	78,999	96,853	1,08,441	1,19,185	1,37,907	1,54,380	1,66,601	1,83,495
	49	67,511	85,091	1,03,835	1,16,269	1,27,677	1,47,446	1,65,135	1,78,030	1,95,718
	50	73,054	91,183	1,10,817	1,24,096	1,36,169	1,56,984	1,75,890	1,89,459	2,07,942
	51-53	79,213	97,951	1,18,574	1,32,794	1,45,605	1,67,582	1,87,840	2,02,158	2,21,524
	54	85,118	1,05,215	1,27,145	1,42,394	1,56,165	1,79,725	2,01,441	2,16,847	2,37,682
	55	91,024	1,12,479	1,35,716	1,51,993	1,66,724	1,91,869	2,15,042	2,31,536	2,53,840
	56-58	97,585	1,20,550	1,45,240	1,62,660	1,78,457	2,05,362	2,30,155	2,47,857	2,71,793
	59	1,03,983	1,28,419	1,54,525	1,73,059	1,89,897	2,18,518	2,44,889	2,63,770	2,89,298
	60	1,10,381	1,36,288	1,63,811	1,83,459	2,01,337	2,31,674	2,59,623	2,79,684	3,06,802
	61-63	1,17,489	1,45,031	1,74,128	1,95,015	2,14,048	2,46,291	2,75,995	2,97,365	3,26,252
	64	1,23,887	1,52,900	1,83,414	2,05,414	2,25,487	2,59,447	2,90,729	3,13,278	3,43,756
	65	1,30,284	1,60,769	1,92,699	2,15,814	2,36,927	2,72,602	3,05,464	3,29,191	3,61,261
	66-68	1,37,393	1,69,513	2,03,016	2,27,369	2,49,638	2,87,220	3,21,835	3,46,872	3,80,710
	69	1,41,999	1,75,179	2,09,702	2,34,857	2,57,875	2,96,692	3,32,444	3,58,330	3,93,313
	70	1,46,605	1,80,844	2,16,388	2,42,345	2,66,111	3,06,164	3,43,053	3,69,787	4,05,916
	71-73	1,51,724	1,87,140	2,23,816	2,50,665	2,75,263	3,16,689	3,54,840	3,82,518	4,19,920
	74	1,56,023	1,92,428	2,30,056	2,57,654	2,82,951	3,25,529	3,64,742	3,93,212	4,31,683
	75	1,60,322	1,97,716	2,36,296	2,64,642	2,90,638	3,34,370	3,74,643	4,03,905	4,43,446
	76-78	1,65,099	2,03,591	2,43,229	2,72,407	2,99,180	3,44,193	3,85,645	4,15,787	4,56,516
	79	1,68,882	2,08,245	2,48,720	2,78,557	3,05,945	3,51,973	3,94,358	4,25,197	4,66,867
	80	1,72,665	2,12,898	2,54,211	2,84,707	3,12,710	3,59,752	4,03,072	4,34,608	4,77,219
	Above 80	1,76,869	2,18,069	2,60,312	2,91,541	3,20,226	3,68,397	4,12,753	4,45,064	4,88,720

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone B - Pune including Nashik, Trivandrum, Ernakulam, Chennai, Bengaluru, Hyderabad, Secunderabad and Rest of Gujarat | A-Adult, C-Child

Plan Type	Age Band/Sl	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+3C	18-33	54,913	72,579	89,921	1,00,650	1,10,983	1,29,185	1,44,385	1,56,387	1,73,343
	34	56,723	74,805	92,548	1,03,593	1,14,220	1,32,907	1,48,554	1,60,889	1,78,296
	35	58,533	77,032	95,175	1,06,535	1,17,456	1,36,629	1,52,723	1,65,392	1,83,248
	36-43	60,544	79,506	98,095	1,09,805	1,21,053	1,40,765	1,57,355	1,70,394	1,88,751
	44	63,598	82,536	1,01,464	1,13,587	1,25,095	1,45,185	1,62,378	1,75,633	1,94,165
	45	66,652	85,567	1,04,833	1,17,368	1,29,136	1,49,605	1,67,401	1,80,871	1,99,579
	46-48	70,045	88,934	1,08,576	1,21,571	1,33,627	1,54,516	1,72,982	1,86,691	2,05,594
	49	75,588	95,026	1,15,558	1,29,398	1,42,119	1,64,055	1,83,737	1,98,120	2,17,818
	50	81,131	1,01,117	1,22,540	1,37,226	1,50,612	1,73,593	1,94,492	2,09,549	2,30,042
	51-53	87,290	1,07,886	1,30,297	1,45,923	1,60,047	1,84,191	2,06,443	2,22,248	2,43,623
	54	93,195	1,15,150	1,38,868	1,55,523	1,70,607	1,96,335	2,20,044	2,36,937	2,59,781
	55	99,101	1,22,414	1,47,439	1,65,123	1,81,167	2,08,478	2,33,645	2,51,627	2,75,939
	56-58	1,05,662	1,30,484	1,56,963	1,75,789	1,92,900	2,21,971	2,48,757	2,67,948	2,93,893
	59	1,12,060	1,38,354	1,66,248	1,86,189	2,04,340	2,35,127	2,63,491	2,83,861	3,11,397
	60	1,18,458	1,46,223	1,75,534	1,96,589	2,15,780	2,48,283	2,78,226	2,99,774	3,28,902
	61-63	1,25,566	1,54,966	1,85,851	2,08,144	2,28,490	2,62,900	2,94,597	3,17,455	3,48,351
	64	1,31,964	1,62,835	1,95,137	2,18,544	2,39,930	2,76,056	3,09,332	3,33,368	3,65,855
	65	1,38,361	1,70,704	2,04,422	2,28,944	2,51,370	2,89,212	3,24,066	3,49,282	3,83,360
	66-68	1,45,470	1,79,448	2,14,739	2,40,499	2,64,081	3,03,829	3,40,437	3,66,963	4,02,809
	69	1,50,076	1,85,113	2,21,425	2,47,987	2,72,317	3,13,301	3,51,046	3,78,420	4,15,413
	70	1,54,682	1,90,779	2,28,111	2,55,475	2,80,554	3,22,773	3,61,655	3,89,878	4,28,016
	71-73	1,59,801	1,97,074	2,35,539	2,63,795	2,89,706	3,33,298	3,73,443	4,02,608	4,42,019
	74	1,64,100	2,02,362	2,41,779	2,70,783	2,97,393	3,42,138	3,83,344	4,13,302	4,53,782
	75	1,68,399	2,07,650	2,48,019	2,77,772	3,05,081	3,50,979	3,93,246	4,23,995	4,65,545
	76-78	1,73,176	2,13,526	2,54,952	2,85,537	3,13,622	3,60,802	4,04,247	4,35,877	4,78,615
	79	1,76,959	2,18,179	2,60,443	2,91,687	3,20,387	3,68,582	4,12,961	4,45,288	4,88,967
	80	1,80,742	2,22,833	2,65,934	2,97,837	3,27,152	3,76,362	4,21,674	4,54,698	4,99,318
	Above 80	1,84,946	2,28,003	2,72,035	3,04,670	3,34,669	3,85,006	4,31,355	4,65,154	5,10,820

Premium Chart for 3 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A	91days-15yrs	10,330	12,781	16,712	18,713	20,351	23,471	26,477	28,231	30,618
	16	12,274	15,897	20,597	23,056	25,245	29,328	32,964	35,424	38,878
	17	14,218	19,014	24,481	27,398	30,140	35,185	39,452	42,617	47,139
	18-33	16,378	22,477	28,798	32,223	35,579	41,693	46,660	50,609	56,317
	34	17,361	23,687	30,225	33,822	37,338	43,716	48,925	53,056	59,009
	35	18,345	24,897	31,653	35,421	39,097	45,739	51,191	55,503	61,700
	36-43	19,438	26,242	33,240	37,198	41,051	47,986	53,709	58,222	64,691
	44	21,142	27,975	35,181	39,377	43,389	50,560	56,628	61,281	67,882
	45	22,846	29,708	37,123	41,555	45,726	53,135	59,547	64,341	71,074
	46-48	24,740	31,633	39,280	43,976	48,324	55,995	62,791	67,740	74,620
	49	27,796	35,030	43,185	48,354	53,080	61,351	68,826	74,165	81,512
	50	30,853	38,427	47,090	52,732	57,836	66,706	74,860	80,589	88,405
	51-53	34,250	42,201	51,429	57,596	63,121	72,657	81,565	87,727	96,063
	54	37,459	46,149	56,087	62,813	68,860	79,257	88,957	95,710	1,04,844
	55	40,669	50,097	60,745	68,030	74,599	85,857	96,349	1,03,693	1,13,626
	56-58	44,235	54,483	65,921	73,827	80,976	93,190	1,04,562	1,12,563	1,23,383
	59	47,712	58,760	70,968	79,479	87,193	1,00,340	1,12,570	1,21,212	1,32,896
	60	51,189	63,036	76,014	85,131	93,410	1,07,490	1,20,578	1,29,860	1,42,410
	61-63	55,052	67,788	81,621	91,411	1,00,318	1,15,434	1,29,475	1,39,469	1,52,980
	64	58,529	72,065	86,668	97,063	1,06,535	1,22,584	1,37,483	1,48,118	1,62,493
	65	62,006	76,341	91,714	1,02,715	1,12,753	1,29,734	1,45,491	1,56,766	1,72,007
	66-68	65,869	81,093	97,321	1,08,995	1,19,661	1,37,678	1,54,389	1,66,376	1,82,577
	69	68,373	84,173	1,00,955	1,13,065	1,24,137	1,42,826	1,60,154	1,72,603	1,89,427
	70	70,876	87,252	1,04,588	1,17,134	1,28,614	1,47,974	1,65,920	1,78,830	1,96,276
	71-73	73,658	90,673	1,08,625	1,21,656	1,33,587	1,53,694	1,72,326	1,85,748	2,03,887
	74	75,994	93,547	1,12,017	1,25,454	1,37,765	1,58,498	1,77,707	1,91,560	2,10,280
	75	78,331	96,421	1,15,408	1,29,252	1,41,943	1,63,303	1,83,089	1,97,372	2,16,673
	76-78	80,927	99,614	1,19,176	1,33,473	1,46,586	1,68,642	1,89,068	2,03,829	2,23,776
	79	82,983	1,02,143	1,22,160	1,36,815	1,50,262	1,72,870	1,93,803	2,08,944	2,29,402
	80	85,039	1,04,672	1,25,144	1,40,157	1,53,939	1,77,098	1,98,539	2,14,058	2,35,027
	Above 80	87,324	1,07,482	1,28,460	1,43,871	1,58,024	1,81,796	2,03,801	2,19,741	2,41,278

Premium Chart for 3 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+1C	18-33	27,422	38,765	50,020	55,962	61,826	72,654	81,070	88,007	98,125
	34	28,405	39,975	51,448	57,561	63,585	74,676	83,336	90,454	1,00,817
	35	29,389	41,185	52,876	59,160	65,344	76,699	85,602	92,901	1,03,508
	36-43	30,482	42,529	54,463	60,937	67,298	78,947	88,119	95,620	1,06,499
	44	31,677	43,273	55,133	61,696	68,015	79,544	88,860	96,233	1,06,826
	45	32,872	44,017	55,804	62,456	68,732	80,141	89,601	96,847	1,07,152
	46-48	34,199	44,843	56,549	63,300	69,529	80,804	90,424	97,528	1,07,515
	49	36,746	47,250	59,183	66,258	72,665	84,182	94,280	1,01,507	1,11,543
	50	39,294	49,657	61,817	69,216	75,801	87,560	98,136	1,05,485	1,15,570
	51-53	42,124	52,332	64,743	72,503	79,285	91,314	1,02,421	1,09,905	1,20,046
	54	45,333	56,280	69,401	77,720	85,024	97,914	1,09,813	1,17,888	1,28,827
	55	48,543	60,227	74,060	82,938	90,763	1,04,514	1,17,205	1,25,871	1,37,609
	56-58	52,109	64,614	79,235	88,735	97,140	1,11,847	1,25,418	1,34,741	1,47,366
	59	55,586	68,890	84,282	94,387	1,03,357	1,18,997	1,33,425	1,43,390	1,56,879
	60	59,063	73,167	89,328	1,00,039	1,09,574	1,26,147	1,41,433	1,52,038	1,66,392
	61-63	62,926	77,919	94,936	1,06,319	1,16,482	1,34,091	1,50,331	1,61,648	1,76,963
	64	66,403	82,196	99,982	1,11,971	1,22,700	1,41,241	1,58,339	1,70,296	1,86,476
	65	69,880	86,472	1,05,029	1,17,623	1,28,917	1,48,391	1,66,347	1,78,945	1,95,989
	66-68	73,743	91,224	1,10,636	1,23,903	1,35,825	1,56,335	1,75,244	1,88,554	2,06,560
	69	76,247	94,303	1,14,269	1,27,972	1,40,301	1,61,483	1,81,010	1,94,781	2,13,409
	70	78,750	97,383	1,17,903	1,32,042	1,44,778	1,66,631	1,86,775	2,01,008	2,20,259
	71-73	81,532	1,00,804	1,21,940	1,36,564	1,49,752	1,72,351	1,93,182	2,07,926	2,27,869
	74	83,868	1,03,678	1,25,331	1,40,362	1,53,930	1,77,155	1,98,563	2,13,738	2,34,262
	75	86,205	1,06,552	1,28,722	1,44,160	1,58,108	1,81,960	2,03,944	2,19,550	2,40,655
	76-78	88,801	1,09,745	1,32,490	1,48,380	1,62,750	1,87,299	2,09,923	2,26,007	2,47,758
	79	90,857	1,12,274	1,35,475	1,51,723	1,66,426	1,91,527	2,14,659	2,31,122	2,53,384
	80	92,913	1,14,803	1,38,459	1,55,065	1,70,103	1,95,755	2,19,394	2,36,236	2,59,010
	Above 80	95,198	1,17,613	1,41,775	1,58,779	1,74,188	2,00,453	2,24,656	2,41,919	2,65,261

Premium Chart for 3 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+2C	18-33	34,445	47,404	60,214	67,379	74,384	87,096	97,246	1,05,477	1,17,342
	34	35,429	48,614	61,642	68,978	76,144	89,119	99,512	1,07,924	1,20,033
	35	36,413	49,824	63,070	70,577	77,903	91,142	1,01,777	1,10,371	1,22,725
	36-43	37,506	51,168	64,656	72,354	79,857	93,390	1,04,295	1,13,089	1,25,716
	44	38,700	51,912	65,327	73,114	80,574	93,987	1,05,036	1,13,703	1,26,042
	45	39,895	52,655	65,998	73,873	81,291	94,583	1,05,777	1,14,317	1,26,369
	46-48	41,222	53,482	66,743	74,717	82,088	95,247	1,06,600	1,14,998	1,26,732
	49	43,770	55,889	69,377	77,675	85,224	98,625	1,10,456	1,18,976	1,30,760
	50	46,317	58,296	72,010	80,633	88,360	1,02,003	1,14,312	1,22,955	1,34,787
	51-53	49,147	60,971	74,937	83,920	91,844	1,05,757	1,18,597	1,27,375	1,39,262
	54	52,357	64,919	79,595	89,138	97,583	1,12,357	1,25,988	1,35,358	1,48,044
	55	55,566	68,866	84,253	94,355	1,03,322	1,18,957	1,33,380	1,43,341	1,56,825
	56-58	59,132	73,253	89,429	1,00,152	1,09,699	1,26,290	1,41,593	1,52,211	1,66,583
	59	62,609	77,529	94,476	1,05,804	1,15,916	1,33,440	1,49,601	1,60,860	1,76,096
	60	66,086	81,806	99,522	1,11,456	1,22,133	1,40,589	1,57,609	1,69,508	1,85,609
	61-63	69,950	86,558	1,05,129	1,17,736	1,29,041	1,48,534	1,66,507	1,79,118	1,96,180
	64	73,427	90,834	1,10,176	1,23,388	1,35,259	1,55,684	1,74,515	1,87,766	2,05,693
	65	76,904	95,111	1,15,222	1,29,040	1,41,476	1,62,833	1,82,522	1,96,414	2,15,206
	66-68	80,767	99,863	1,20,830	1,35,320	1,48,384	1,70,778	1,91,420	2,06,024	2,25,776
	69	83,270	1,02,942	1,24,463	1,39,390	1,52,860	1,75,926	1,97,186	2,12,251	2,32,626
	70	85,774	1,06,021	1,28,097	1,43,459	1,57,337	1,81,073	2,02,951	2,18,478	2,39,476
	71-73	88,555	1,09,443	1,32,134	1,47,981	1,62,310	1,86,793	2,09,357	2,25,396	2,47,086
	74	90,892	1,12,317	1,35,525	1,51,779	1,66,488	1,91,598	2,14,739	2,31,208	2,53,479
	75	93,228	1,15,191	1,38,916	1,55,577	1,70,666	1,96,403	2,20,120	2,37,020	2,59,872
	76-78	95,825	1,18,384	1,42,684	1,59,797	1,75,309	2,01,741	2,26,099	2,43,477	2,66,975
	79	97,881	1,20,913	1,45,668	1,63,140	1,78,985	2,05,969	2,30,835	2,48,592	2,72,601
	80	99,937	1,23,442	1,48,653	1,66,482	1,82,662	2,10,197	2,35,570	2,53,706	2,78,227
	Above 80	1,02,221	1,26,252	1,51,969	1,70,196	1,86,747	2,14,895	2,40,832	2,59,389	2,84,478

Premium Chart for 3 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
1A+3C	18-33	41,469	56,043	70,408	78,796	86,943	1,01,539	1,13,422	1,22,947	1,36,559
	34	42,452	57,253	71,836	80,395	88,702	1,03,562	1,15,687	1,25,393	1,39,250
	35	43,436	58,463	73,264	81,994	90,461	1,05,585	1,17,953	1,27,840	1,41,942
	36-43	44,529	59,807	74,850	83,771	92,416	1,07,833	1,20,471	1,30,559	1,44,933
	44	45,724	60,551	75,521	84,531	93,133	1,08,429	1,21,211	1,31,173	1,45,259
	45	46,919	61,294	76,192	85,290	93,850	1,09,026	1,21,952	1,31,786	1,45,586
	46-48	48,246	62,120	76,937	86,134	94,647	1,09,689	1,22,775	1,32,468	1,45,949
	49	50,793	64,528	79,570	89,092	97,783	1,13,068	1,26,632	1,36,446	1,49,976
	50	53,340	66,935	82,204	92,051	1,00,919	1,16,446	1,30,488	1,40,424	1,54,004
	51-53	56,171	69,610	85,131	95,337	1,04,403	1,20,200	1,34,772	1,44,845	1,58,479
	54	59,380	73,557	89,789	1,00,555	1,10,142	1,26,799	1,42,164	1,52,828	1,67,261
	55	62,590	77,505	94,447	1,05,772	1,15,881	1,33,399	1,49,556	1,60,811	1,76,042
	56-58	66,156	81,892	99,623	1,11,569	1,22,258	1,40,732	1,57,769	1,69,681	1,85,800
	59	69,633	86,168	1,04,670	1,17,221	1,28,475	1,47,882	1,65,777	1,78,330	1,95,313
	60	73,110	90,445	1,09,716	1,22,873	1,34,692	1,55,032	1,73,785	1,86,978	2,04,826
	61-63	76,973	95,197	1,15,323	1,29,153	1,41,600	1,62,976	1,82,682	1,96,587	2,15,396
	64	80,450	99,473	1,20,370	1,34,805	1,47,817	1,70,126	1,90,690	2,05,236	2,24,910
	65	83,927	1,03,750	1,25,416	1,40,457	1,54,035	1,77,276	1,98,698	2,13,884	2,34,423
	66-68	87,790	1,08,502	1,31,024	1,46,737	1,60,943	1,85,220	2,07,596	2,23,494	2,44,993
	69	90,294	1,11,581	1,34,657	1,50,807	1,65,419	1,90,368	2,13,361	2,29,721	2,51,843
	70	92,797	1,14,660	1,38,290	1,54,876	1,69,896	1,95,516	2,19,127	2,35,947	2,58,692
	71-73	95,579	1,18,082	1,42,328	1,59,398	1,74,869	2,01,236	2,25,533	2,42,866	2,66,303
	74	97,915	1,20,956	1,45,719	1,63,196	1,79,047	2,06,041	2,30,914	2,48,678	2,72,696
	75	1,00,252	1,23,829	1,49,110	1,66,994	1,83,225	2,10,845	2,36,296	2,54,490	2,79,089
	76-78	1,02,848	1,27,023	1,52,878	1,71,214	1,87,868	2,16,184	2,42,275	2,60,947	2,86,192
	79	1,04,904	1,29,552	1,55,862	1,74,557	1,91,544	2,20,412	2,47,010	2,66,062	2,91,818
	80	1,06,960	1,32,081	1,58,847	1,77,899	1,95,221	2,24,640	2,51,746	2,71,176	2,97,444
	Above 80	1,09,245	1,34,891	1,62,163	1,81,613	1,99,306	2,29,338	2,57,008	2,76,859	3,03,695



Premium Chart for 3 Year (in Rs.) (Excluding GST)   Zone C – Rest of India   A-Adult, C-Child										
Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A	18-33	27,744	39,161	50,488	56,485	62,401	73,316	81,812	88,807	99,006
	34	29,318	41,097	52,772	59,044	65,216	76,552	85,437	92,723	1,03,312
	35	30,892	43,033	55,057	61,602	68,030	79,789	89,062	96,638	1,07,619
	36-43	32,641	45,184	57,595	64,445	71,158	83,385	93,090	1,00,988	1,12,404
	44	35,163	47,561	60,193	67,364	74,249	86,713	96,889	1,04,905	1,16,364
	45	37,686	49,938	62,791	70,282	77,341	90,041	1,00,689	1,08,822	1,20,325
	46-48	40,489	52,579	65,678	73,525	80,777	93,738	1,04,910	1,13,174	1,24,725
	49	45,176	57,618	71,418	79,961	87,738	1,01,517	1,13,695	1,22,474	1,34,607
	50	49,863	62,658	77,157	86,397	94,700	1,09,295	1,22,479	1,31,774	1,44,489
	51-53	55,071	68,257	83,534	93,549	1,02,436	1,17,937	1,32,239	1,42,108	1,55,469
	54	60,206	74,573	90,987	1,01,897	1,11,618	1,28,497	1,44,066	1,54,881	1,69,520
	55	65,341	80,889	98,441	1,10,244	1,20,800	1,39,057	1,55,893	1,67,654	1,83,570
	56-58	71,047	87,907	1,06,722	1,19,520	1,31,003	1,50,790	1,69,034	1,81,847	1,99,181
	59	76,610	94,750	1,14,796	1,28,563	1,40,951	1,62,230	1,81,846	1,95,684	2,14,403
	60	82,173	1,01,593	1,22,871	1,37,606	1,50,898	1,73,669	1,94,659	2,09,522	2,29,624
	61-63	88,354	1,09,196	1,31,842	1,47,654	1,61,951	1,86,380	2,08,895	2,24,897	2,46,537
	64	93,918	1,16,038	1,39,916	1,56,697	1,71,899	1,97,820	2,21,707	2,38,734	2,61,758
	65	99,481	1,22,881	1,47,991	1,65,741	1,81,846	2,09,260	2,34,520	2,52,572	2,76,979
	66-68	1,05,662	1,30,484	1,56,962	1,75,789	1,92,899	2,21,970	2,48,756	2,67,947	2,93,892
	69	1,09,667	1,35,411	1,62,776	1,82,300	2,00,062	2,30,207	2,57,981	2,77,910	3,04,851
	70	1,13,673	1,40,337	1,68,589	1,88,811	2,07,224	2,38,444	2,67,206	2,87,873	3,15,810
	71-73	1,18,123	1,45,812	1,75,049	1,96,046	2,15,182	2,47,596	2,77,456	2,98,943	3,27,987
	74	1,21,862	1,50,410	1,80,475	2,02,123	2,21,867	2,55,283	2,86,066	3,08,242	3,38,216
	75	1,25,600	1,55,008	1,85,901	2,08,200	2,28,552	2,62,971	2,94,676	3,17,540	3,48,445
	76-78	1,29,754	1,60,117	1,91,930	2,14,952	2,35,979	2,71,512	3,04,243	3,27,872	3,59,810
	79	1,33,044	1,64,164	1,96,705	2,20,300	2,41,862	2,78,277	3,11,819	3,36,055	3,68,811
	80	1,36,334	1,68,210	2,01,479	2,25,648	2,47,744	2,85,042	3,19,396	3,44,238	3,77,812
	Above 80	1,39,989	1,72,706	2,06,785	2,31,590	2,54,281	2,92,559	3,27,815	3,53,330	3,87,814

Premium Chart for 3 Year (in Rs.) (Excluding GST)   Zone C - Rest of India   A-Adult, C-Child										
Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+1C	18-33	34,767	47,800	60,682	67,902	74,960	87,758	97,987	1,06,277	1,18,223
	34	36,341	49,736	62,966	70,461	77,775	90,995	1,01,612	1,10,192	1,22,529
	35	37,915	51,672	65,251	73,020	80,589	94,232	1,05,238	1,14,108	1,26,836
	36-43	39,664	53,823	67,789	75,863	83,716	97,828	1,09,266	1,18,458	1,31,621
	44	42,187	56,200	70,387	78,781	86,808	1,01,156	1,13,065	1,22,375	1,35,581
	45	44,709	58,577	72,985	81,699	89,900	1,04,483	1,16,865	1,26,292	1,39,542
	46-48	47,512	61,218	75,872	84,942	93,335	1,08,181	1,21,086	1,30,644	1,43,942
	49	52,199	66,257	81,611	91,378	1,00,297	1,15,959	1,29,870	1,39,944	1,53,824
	50	56,886	71,296	87,351	97,815	1,07,259	1,23,737	1,38,654	1,49,244	1,63,706
	51-53	62,094	76,895	93,728	1,04,966	1,14,995	1,32,380	1,48,414	1,59,578	1,74,686
	54	67,229	83,212	1,01,181	1,13,314	1,24,177	1,42,940	1,60,241	1,72,351	1,88,736
	55	72,365	89,528	1,08,634	1,21,662	1,33,359	1,53,499	1,72,068	1,85,124	2,02,787
	56-58	78,070	96,546	1,16,916	1,30,937	1,43,562	1,65,233	1,85,209	1,99,316	2,18,398
	59	83,633	1,03,389	1,24,990	1,39,980	1,53,510	1,76,672	1,98,022	2,13,154	2,33,620
	60	89,197	1,10,232	1,33,065	1,49,023	1,63,457	1,88,112	2,10,834	2,26,991	2,48,841
	61-63	95,378	1,17,835	1,42,036	1,59,071	1,74,510	2,00,823	2,25,071	2,42,367	2,65,753
	64	1,00,941	1,24,677	1,50,110	1,68,115	1,84,458	2,12,263	2,37,883	2,56,204	2,80,975
	65	1,06,504	1,31,520	1,58,185	1,77,158	1,94,405	2,23,702	2,50,696	2,70,042	2,96,196
	66-68	1,12,685	1,39,123	1,67,156	1,87,206	2,05,458	2,36,413	2,64,932	2,85,417	3,13,108
	69	1,16,691	1,44,050	1,72,970	1,93,717	2,12,620	2,44,650	2,74,157	2,95,380	3,24,068
	70	1,20,696	1,48,976	1,78,783	,00,228	2,19,783	2,52,886	2,83,382	3,05,343	3,35,027
	71-73	1,25,147	1,54,450	1,85,243	2,07,463	2,27,741	2,62,038	2,93,632	3,16,413	3,47,204
	74	1,28,885	1,59,049	1,90,669	2,13,540	2,34,426	2,69,726	3,02,242	3,25,711	3,57,433
	75	1,32,624	1,63,647	1,96,095	2,19,617	2,41,110	2,77,413	3,10,852	3,35,010	3,67,661
	76-78	1,36,778	1,68,756	2,02,124	2,26,369	2,48,538	2,85,955	3,20,418	3,45,342	3,79,027
	79	1,40,067	1,72,803	2,06,898	2,31,717	2,54,421	2,92,720	3,27,995	3,53,525	3,88,028
	80	1,43,357	1,76,849	2,11,673	2,37,065	2,60,303	2,99,485	3,35,572	3,61,708	3,97,029
	Above 80	1,47,013	1,81,345	2,16,979	2,43,007	2,66,839	3,07,002	3,43,991	3,70,800	4,07,031

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone C - Rest of India | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+2C	18-33	41,791	56,439	70,875	79,319	87,519	1,02,201	1,14,163	1,23,747	1,37,439
	34	43,365	58,375	73,160	81,878	90,333	1,05,438	1,17,788	1,27,662	1,41,746
	35	44,939	60,311	75,444	84,437	93,148	1,08,674	1,21,413	1,31,577	1,46,053
	36-43	46,688	62,462	77,983	87,280	96,275	1,12,271	1,25,441	1,35,928	1,50,838
	44	49,210	64,839	80,581	90,198	99,367	1,15,598	1,29,241	1,39,845	1,54,798
	45	51,733	67,216	83,179	93,116	1,02,459	1,18,926	1,33,040	1,43,762	1,58,759
	46-48	54,536	69,857	86,066	96,359	1,05,894	1,22,624	1,37,262	1,48,114	1,63,159
	49	59,223	74,896	91,805	1,02,795	1,12,856	1,30,402	1,46,046	1,57,414	1,73,041
	50	63,910	79,935	97,545	1,09,232	1,19,818	1,38,180	1,54,830	1,66,714	1,82,923
	51-53	69,118	85,534	1,03,922	1,16,383	1,27,553	1,46,823	1,64,590	1,77,048	1,93,903
	54	74,253	91,851	1,11,375	1,24,731	1,36,736	1,57,382	1,76,417	1,89,821	2,07,953
	55	79,388	98,167	1,18,828	1,33,079	1,45,918	1,67,942	1,88,244	2,02,594	2,22,004
	56-58	85,094	1,05,185	1,27,110	1,42,354	1,56,121	1,79,675	2,01,385	2,16,786	2,37,615
	59	90,657	1,12,028	1,35,184	1,51,397	1,66,068	1,91,115	2,14,198	2,30,624	2,52,836
	60	96,220	1,18,870	1,43,258	1,60,440	1,76,016	2,02,555	2,27,010	2,44,461	2,68,058
	61-63	1,02,401	1,26,473	1,52,230	1,70,488	1,87,069	2,15,266	2,41,246	2,59,836	2,84,970
	64	1,07,965	1,33,316	1,60,304	1,79,532	1,97,017	2,26,705	2,54,059	2,73,674	3,00,192
	65	1,13,528	1,40,159	1,68,379	1,88,575	2,06,964	2,38,145	2,66,871	2,87,511	3,15,413
	66-68	1,19,709	1,47,762	1,77,350	1,98,623	2,18,017	2,50,856	2,81,108	3,02,886	3,32,325
	69	1,23,714	1,52,688	1,83,164	2,05,134	2,25,179	2,59,092	2,90,333	3,12,849	3,43,285
	70	1,27,720	1,57,615	1,88,977	2,11,645	2,32,342	2,67,329	2,99,558	3,22,812	3,54,244
	71-73	1,32,170	1,63,089	1,95,437	2,18,880	2,40,300	2,76,481	3,09,808	3,33,882	3,66,421
	74	1,35,909	1,67,688	2,00,863	2,24,957	2,46,984	2,84,168	3,18,418	3,43,181	3,76,650
	75	1,39,647	1,72,286	2,06,289	2,31,034	2,53,669	2,91,856	3,27,028	3,52,480	3,86,878
	76-78	1,43,801	1,77,395	2,12,317	2,37,786	2,61,097	3,00,398	3,36,594	3,62,812	3,98,244
	79	1,47,091	1,81,442	2,17,092	2,43,134	2,66,979	3,07,163	3,44,171	3,70,995	4,07,245
	80	1,50,381	1,85,488	2,21,867	2,48,482	2,72,862	3,13,928	3,51,748	3,79,178	4,16,246
	Above 80	1,54,036	1,89,984	2,27,173	2,54,424	2,79,398	3,21,444	3,60,167	3,88,270	4,26,247

Premium Chart for 3 Year (in Rs.) (Excluding GST) | Zone C - Rest of India | A-Adult, C-Child

Plan Type	Age Band/SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	2,00,00,000
2A+3C	18-33	48,814	65,078	81,069	90,737	1,00,078	1,16,644	1,30,339	1,41,217	1,56,656
	34	50,388	67,014	83,354	93,295	1,02,892	1,19,880	1,33,964	1,45,132	1,60,963
	35	51,962	68,950	85,638	95,854	1,05,707	1,23,117	1,37,589	1,49,047	1,65,270
	36-43	53,711	71,101	88,177	98,697	1,08,834	1,26,713	1,41,617	1,53,397	1,70,055
	44	56,234	73,478	90,775	1,01,615	1,11,926	1,30,041	1,45,417	1,57,314	1,74,015
	45	58,756	75,855	93,373	1,04,533	1,15,018	1,33,369	1,49,216	1,61,231	1,77,975
	46-48	61,559	78,496	96,260	1,07,776	1,18,453	1,37,066	1,53,438	1,65,584	1,82,376
	49	66,246	83,535	1,01,999	1,14,212	1,25,415	1,44,845	1,62,222	1,74,884	1,92,258
	50	70,933	88,574	1,07,739	1,20,649	1,32,377	1,52,623	1,71,006	1,84,184	2,02,140
	51-53	76,141	94,173	1,14,116	1,27,801	1,40,112	1,61,265	1,80,766	1,94,518	2,13,120
	54	81,276	1,00,490	1,21,569	1,36,148	1,49,295	1,71,825	1,92,593	2,07,291	2,27,170
	55	86,412	1,06,806	1,29,022	1,44,496	1,58,477	1,82,385	2,04,420	2,20,064	2,41,221
	56-58	92,117	1,13,824	1,37,304	1,53,771	1,68,680	1,94,118	2,17,561	2,34,256	2,56,832
	59	97,680	1,20,667	1,45,378	1,62,814	1,78,627	2,05,558	2,30,374	2,48,094	2,72,053
	60	1,03,244	1,27,509	1,53,452	1,71,858	1,88,575	2,16,997	2,43,186	2,61,931	2,87,275
	61-63	1,09,425	1,35,112	1,62,424	1,81,906	1,99,628	2,29,708	2,57,422	2,77,306	3,04,187
	64	1,14,988	1,41,955	1,70,498	1,90,949	2,09,575	2,41,148	2,70,235	2,91,144	3,19,408
	65	1,20,551	1,48,798	1,78,572	1,99,992	2,19,523	2,52,588	2,83,047	3,04,981	3,34,630
	66-68	1,26,732	1,56,401	1,87,544	2,10,040	2,30,576	2,65,299	2,97,283	3,20,356	3,51,542
	69	1,30,738	1,61,327	1,93,358	2,16,551	2,37,738	2,73,535	3,06,508	3,30,319	3,62,501
	70	1,34,743	1,66,254	1,99,171	2,23,063	2,44,900	2,81,772	3,15,733	3,40,282	3,73,461
	71-73	1,39,194	1,71,728	2,05,631	2,30,297	2,52,859	2,90,924	3,25,983	3,51,352	3,85,638
	74	1,42,932	1,76,326	2,11,057	2,36,374	2,59,543	2,98,611	3,34,593	3,60,651	3,95,867
	75	1,46,671	1,80,925	2,16,482	2,42,451	2,66,228	3,06,299	3,43,203	3,69,950	4,06,095
	76-78	1,50,825	1,86,034	2,22,511	2,49,204	2,73,656	3,14,840	3,52,770	3,80,282	4,17,460
	79	1,54,114	1,90,080	2,27,286	2,54,551	2,79,538	3,21,605	3,60,347	3,88,465	4,26,462
	80	1,57,404	1,94,127	2,32,061	2,59,899	2,85,421	3,28,370	3,67,924	3,96,648	4,35,463
	Above 80	1,61,060	1,98,623	2,37,366	2,65,841	2,91,957	3,35,887	3,76,342	4,05,740	4,45,464

**Note:**

- Under floater policy, premium for child aged up to 17 years will be according to the family size. Above 17 years, the child can be considered under the floater policy by paying the premium applicable for the child based on his/her appropriate age from the 1A premium table with a floater discount of 40%.
- The premium for parents (in-laws) is based on their appropriate age from the 1A table with a floater discount of 10% for each parent.

**Illustration for Discounts on Premium**

## Illustration 1

Sum Insured : Rs.10,00,000/-

Policy Type : Family Floater

Family Size : 2 Adults+2 Children

Zone : A

Policy Term : 1 year

Relation	Age in years	Premium Excluding GST (Rs.)	45% discount for Deductible Opted Rs.50,000/- (Rs.)	Total Premium Excl. GST (Rs.)
Self (Primary member)	45	27,767	12,495	15,272
Spouse	40			
Child 1	17			
Child 2	15			

**Illustration for Child Above 17 years and One Parent including Deductible is Opted**

## Illustration 2 - (Child Above 17 years and one Parent to be covered) :

Sum Insured: Rs.10,00,000/-

Policy Type : Family Floater

Family Size : 2 Adults+2 Children+1 Parent

Zone : A

Policy Term : 1 year

Relation	Age in years	Premium Excluding GST (Rs.)	Floater Discount for at 40% for Child 1 and 10% for Parent 1	Premium after Floater Discount Excluding GST (Rs.)	45% discount for Deductible Opted Rs.50,000/- (Rs.)	Total Premium Excl. GST (Rs.)
Final Premium						35,136
Self (Primary member)	45	23,686	-	23,686	10,659	13,027
Spouse	40					
Child 2	17					
Child 1	19	9,762	3,905	5,857	2,636	3,221
Parent 1	70	38,157	3,816	34,341	15,453	18,888
Final Premium						35,136

### Benefits Illustration in respect of policies offered on individual and family floater basis

Age of the members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy(Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
63	31,872	10,00,000	31,872	Nil	31,872	10,00,000	57,460	6,202	51,258	10,00,000
58	25,588	10,00,000	25,588		25,588	10,00,000				
Total Premium for all members of the family is Rs.57,460/-, when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-			Total Premium for all members of the family is Rs.57,460/-, when they are covered under a single policy.Sum insured available for each family member is Rs.10,00,000/-				Total Premium when policy is opted on floater basis is Rs.51,258/-,  Sum insured of Rs.10,00,000/- is available for the entire family (2A)			
Illustration 2										
54	19,787	10,00,000	19,787		19,787	10,00,000	57,247	13,084	44,163	10,00,000
51	19,787	10,00,000	19,787		19,787	10,00,000				
17	5,891	10,00,000	5,891		5,891	10,00,000				
15	5,891	10,00,000	5,891		5,891	10,00,000				
13	5,891	10,00,000	5,891		5,891	10,00,000				
Total Premium for all members of the family is Rs.57,247/-, when each member is covered separately. Sum insured available for each individual is Rs.10,00,000/-			Total Premium for all members of the family is Rs.57,247/-, when they are covered under a single policy.Sum insured available for each family member is Rs.10,00,000/-				Total Premium when policy is opted on floater basis is Rs.44,163/- Sum insured of Rs.10,00,000/- is available for the entire family (2A+3C)			
Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.										
A-Adult   C-Child										

### PREMIUM ILLUSTRATION

1 Year Premium in (Rs.) Excluding GST - Zone C

Relation	Age in years	Sum Insured	Annual Premium Excluding GST
Self	44	5,00,000	16,674
Spouse	40		
Child 1	17		
Child 2	09		

## Half Yearly Premium in (Rs.) Excluding GST - Zone C

Relation	Age in years	Sum Insured	Annual Premium Excluding GST A	Loading 2% from Annual Premium for Half-Yearly $B=A \times 2\%$	Premium including loading $C=A+B$	Quarterly Premium Excluding GST $D=C/2$
Self	44	5,00,000	16,674	333	17,008	8,504
Spouse	40					
Child 1	17					
Child 2	09					

## Quarterly Premium in (Rs.) Excluding GST - Zone C

Relation	Age in years	Sum Insured	Annual Premium Excluding GST A	Loading 2% from Annual Premium for Half-Yearly $B=A \times 3\%$	Premium including loading $C=A+B$	Quarterly Premium Excluding GST $D=C/4$
Self	44	5,00,000	16,674	500	17,174	4,294
Spouse	40					
Child 1	17					
Child 2	09					

## 2 Years Premium in (Rs.) Excluding GST - Zone C

Relation	Age in years	Sum Insured	1st Year Premium Excluding GST A	2nd Year Premium Excluding GST B	10% Discount on 2nd year Premium $C=B \times 10\%$	2 years Policy Premium After Discount Excluding GST $D=(A+B)-C$
Self	44	5,00,000	16,674	16,674	1,667	31,681
Spouse	40					
Child 1	17					
Child 2	09					

## 3Years Premium in (Rs.) Excluding GST - Zone C

Relation	Age in years	Sum Insured	1st Year Premium Excluding GST A	2nd Year Premium Excluding GST B	10% Discount on 2nd year Premium $C=B \times 10\%$	3rd Year Premium Excluding GST D	10% Discount on 3rd year Premium $E=D \times 10\%$	3 years Policy Premium After Discount Excluding GST $F=(A+B+D)-(C+E)$
Self	44	5,00,000	16,674	16,674	1,667	19,477	1,948	49210
Spouse	40							
Child 1	17							
Child 2	09							



## List I – Items for which coverage is available in the policy

SI No	Item	SI No	Item
1	BABY FOOD	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
2	BABY UTILITIES CHARGES	36	SPACER
3	SERVICES	37	SPIROMETRE
4	BELTS / BRACES	38	NEBULIZER KIT
5	BUDS	39	STEAM INHALER
6	COLD PACK / HOT PACK	40	ARMSLING
7	CARRY BAGS	41	THERMOMETER
8	EMAIL / INTERNET CHARGES	42	CERVICAL COLLAR
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	43	SPLINT
10	LEGGINGS	44	DIABETIC FOOT WEAR
11	LAUNDRY CHARGES	45	KNEE BRACES (LONG / SHORT / HINGED)
12	MINERAL WATER	46	KNEE IMMOBILIZER / SHOULDER IMMOBILIZER
13	SANITARY PAD	47	LUMBO SACRAL BELT
14	TELEPHONE CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
15	GUEST SERVICES	49	AMBULANCE COLLAR
16	CREPE BANDAGE	50	AMBULANCE EQUIPMENT
17	DIAPER OF ANY TYPE	51	ABDOMINAL BINDER
18	EYELET COLLAR	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
19	SLINGS	53	SUGAR FREE Tablets
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	55	ECG ELECTRODES
22	Television Charges	56	GLOVES
23	SURCHARGES	57	NEBULISATION KIT
24	ATTENDANT CHARGES	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	59	KIDNEY TRAY
26	BIRTH CERTIFICATE	60	MASK
27	CERTIFICATE CHARGES	61	OUNCE GLASS
28	COURIER CHARGES	62	OXYGEN MASK
29	CONVEYANCE CHARGES	63	PELVIC TRACTION BELT
30	MEDICAL CERTIFICATE	64	PAN CAN
31	MEDICAL RECORDS	65	TROLLY COVER
32	PHOTOCOPIES CHARGES	66	UROMETER, URINE JUG
33	MORTUARY CHARGES	67	AMBULANCE
34	WALKING AIDS CHARGES	68	VASOFIX SAFETY