

Prospectus

Health Wallet, Policy

1. Suitability:

- This policy covers persons in the age group 91 days to 65 years. The maximum entry age is restricted to 65 years. The Minimum entry age for Adult Dependent is 18 years and Maximum entry age is 65 years.
- Children between 91 days and 5 years can be insured provided either parent is getting insured under this Policy.
- There is no maximum cover ceasing age on renewals.
- The policy will be issued for a period of 1 year period, the sum insured & benefits will be applicable on Policy Year basis.
- This policy can be issued to an individual and/or family. The family includes following relationships spouse, dependent children and dependent parents and dependent in laws.
- The policy offers option of covering on individual sum insured basis and on family floater basis.
- A maximum of 6 members can be added in a single policy, whether on an Individual or Family floater basis.
- In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law.
- In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy. The 2 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law.
- In a family floater the age of the eldest member will be considered while computing premium for the family.
- In an individual policy Sum Insured of the Dependent insured members should be equal to or less than the Sum Insured of the primary insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. Sum insured of Dependent Parents must be the same.

Note:

Dependents means only the family members listed below:

- Your legally married spouse as long as she continues to be married to You;
- Your children Aged between 91 days and 25 years if they are unmarried
- Your natural parents or parents that have legally adopted You, provided that the parent was below 65 years at his initial participation in the Health Wallet Policy.
- Your Parent -in-law as long as Your spouse continues to be married to You and were below 65 years at his initial participation in the Health Wallet Policy.
- All Dependent parents must be financially dependent on You.
- An insured person who is covered as child dependent in the policy will be offered a separate individual policy at renewal with all continuity benefits on completion of 25 years.

Dependent Child means a child (natural or legally adopted), who is unmarried, aged between 91 days and 25 years, financially dependent on the primary Insured or Proposer and does not have his / her independent sources of income.

2. In-patient Benefits

Basic Sum Insured: Rs. 3Lacs; 5 Lacs; 10 Lacs; 15 Lacs; 20 Lacs; 25 Lacs; 50 Lacs on individual as well as on family floater basis.

Reserve Benefit Sum Insured: Rs. 5000; 10,000; 15,000; 20,000; 25,000 on individual and Family floater Sum Insured basis.

Optional Deductible: 2 Lac; 3Lacs; 5 Lacs & *10 Lacs (*10 Lacs deductible available for SI of 20 lacs and above)

Basic sum insured, Reserve Benefit & Optional Deductible would be available for selection in following plan options

	Plan / Base Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve Benefit Sum Insured	Zero Deductible	5,000	5,000	10,000	10,000	15,000	20,000	25,000
	2 Lakh Deductible	5,000	5,000	10,000	10,000	15,000	20,000	25,000
	3 Lakh Deductible	NA	5,000	5,000	10,000	10,000	15,000	15,000
	5 Lakh Deductible	NA	NA	5,000	10,000	10,000	15,000	15,000
	10 Lakh Deductible	NA	NA	NA	NA	10,000	15,000	15,000

This section of benefits is applicable when

- An insured suffers an Accident or Illness, which is covered under this Policy
- Hospitalisation is necessary & is done for treatment OR

- Day care treatment is necessary and is done OR
- Domiciliary treatment is necessary and is done

IMPORTANT: Claims made under these benefits will impact eligibility for Multiplier Benefit.

We will cover the Medical Expenses for:		In addition to the waiting periods and general exclusions, we will also not cover expenses
1.	<p>a. In-Patient Treatment. This includes</p> <ul style="list-style-type: none"> • Hospital room rent or boarding; • Nursing; • Intensive Care Unit • Medical Practitioners (Fees) • Anesthesia • Blood • Oxygen • Operation theatre • Surgical appliances; • Medicines, drugs & consumables; • Diagnostic procedures. 	
	<p>b. Pre-Hospitalisation expenses for consultations, investigations and medicines incurred upto 60 days before the date of admission to the hospital (In-patient, Day Care, or domiciliary hospitalization).</p>	<p>i) Claims which have NOT been admitted under In-patient Treatment, Day Care Procedures, or Domiciliary Hospitalization</p> <p>ii) Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.</p>
	<p>Post-Hospitalisation expenses for consultations, investigations and medicines incurred upto 90 days after discharge from the Hospital (In-patient, Day Care or Domiciliary Treatment).</p>	<p>i) Claims which have NOT been admitted under In-patient Treatment, Day Care Procedures, or Domiciliary Hospitalization</p> <p>ii) Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.</p>
	<p>c. Day Care Procedures Medical Expenses under 1a) Inpatient treatment on Hospitalization of Insured Person in Hospital or Day Care Centre for Day Care Treatment</p>	<p>i) Out-patient treatment/expenses.</p> <p>ii) Treatment NOT taken at a Hospital.</p>
	<p>d. Domiciliary Treatment Medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken while confined at home under any of the following circumstances:</p> <ol style="list-style-type: none"> The condition of the patient is such that he/she is not in a condition to be removed to a Hospital or, The patient takes treatment at home on account of non availability of room in a Hospital. 	<p>1. Treatment of less than 3 days (Coverage will be provided for expenses incurred in first three days only if treatment period is greater than three days).</p>
	<p>e. Organ Donor: Ambulance section line is written here. The correct line: Medical and surgical Expenses of the organ donor for harvesting the organ where an Insured Person is the recipient. IMPORTANT: Expenses incurred by an insured person while donating an organ is not covered.</p>	<ol style="list-style-type: none"> 1. Claims which have NOT been admitted under In-patient for insured member. 2. Admission not compliant under the Transplantation of Human Organs Act, 1994 (as amended). 3. The organ donor's Pre and Post-Hospitalisation expenses.
	<p>f. Ambulance Expenses incurred on transportation of Insured Person to a Hospital for treatment in case of an Emergency, subject to Rs. 2000 per Hospitalisation.</p>	<p>i) Claims which have not been admitted under In-patient Treatment and Day Care Procedures.</p>
	<p>g. Ayush Treatment Coverage upto Sum Insured only for Inpatient care expenses incurred on treatment taken under the below systems of medicine in an AYUSH Hospital Ayurveda, Unani, Sidha, Homeopathy, Yoga & Naturopathy</p>	<ol style="list-style-type: none"> 1. Claims which have NOT been admitted under In-patient Treatment. 2. Treatment availed outside India



We will cover the Medical Expenses for:		In addition to the waiting periods and general exclusions, we will also not cover expenses
h.	<p>Recovery Benefit</p> <p>If the Insured Person was Hospitalised beyond 10 continuous days, a Lumpsum amount, as mentioned in Schedule of Benefits, will be payable.</p> <p>IMPORTANT:</p> <ol style="list-style-type: none"> This benefit is payable only once per Illness/Accident per Policy Year. This benefit is not applicable if optional Deductible is chosen 	<p>Claims which have NOT been admitted under In-patient Treatment.</p>
i.	<p>Worldwide Emergency Care</p> <p>Expense on treatment of illness or conditions first manifested during the Policy Period while travelling overseas, provided</p> <ul style="list-style-type: none"> Hospitalisation or Day Care Procedure was necessary and was done. up to limits specified in the Schedule of benefits. Condition has been certified as an Emergency by a Medical Practitioner, where such treatment cannot be postponed until the Insured Person has returned to India. <p>IMPORTANT:</p> <ol style="list-style-type: none"> For the purpose of this benefit, Hospital means “Any institution established for In-patient treatment and Day Care Treatment of injury or illness and which has been registered as a Hospital or a clinic as per law rules and/or regulation applicable for the country where the treatment is taken.” Any payment will only be on reimbursement basis; The payment of any claim under this benefit will be based on the rate of exchange as on the date of invoice from the Hospital. The rate published by Reserve Bank of India (RBI) shall be used for conversion of foreign currency into Indian rupees for payment of claim. Where on the date of invoice, if RBI rates are not published, the exchange rate next published by RBI shall be considered for conversion; Our overall liability will be limited to a maximum of Rs.20 lacs; subject to Policy Sum Insured; General Condition 8 b) does not apply to this benefit. 	
Restore Benefits.		
2.	<p>If the Basic Sum Insured and Multiplier Benefit (if any) is exhausted due to claims made and paid during the Policy Year and accepted as payable, then it is agreed that a Restore Sum Insured (equal to 100% of the Basic Sum Insured) will be automatically available for the particular Policy Year, provided that:</p> <ol style="list-style-type: none"> The Restore Sum Insured will be enforceable only after the Basic Sum Insured inclusive of the Multiplier Bonus under Section 4 have been completely exhausted in that year; and The Restore Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Section 1; The Restore Sum Insured can be used for only future claims made by the Insured Person No Multiplier Bonus under Section 4 will apply to the Restore Sum Insured; The Restore Sum Insured will only be applied once for the Insured Person during a Policy Year; If the Restore Sum Insured is not utilised in a Policy Year, it shall not be carried forward to any subsequent Policy Year. <p>Incase Family Floater Policy, Restore Sum Insured will be available for all Insured Persons in the Policy.</p>	<p>Illness/Disease (including its complication) for which a claim has already been paid to the Insured Person in the current Policy Year under In-patient Benefit.</p> <p>IMPORTANT: In a Family Floater the Illness or disease will be covered in case a claim is made by any other Insured Person other than the Insured Person who has already claimed for that Illness or disease.</p>

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3. Preventive Health Check-up

At each renewal, We will reimburse expenses incurred on preventive health check-up by an Insured Person upto the amount mentioned in the table below. This benefit is available ONLY to those Insured Persons who were insured in the previous Policy Year.

IMPORTANT: This benefit does not carry forward if it is not claimed and would not be provided if Health Wallet Policy is not renewed further. Preventive Health Check-up means a package of medical test(s) undertaken for general assessment of health status, it does not include any diagnostic or investigative medical tests for evaluation of illness or a disease.

Reserve e Benefit* Sum Insured (Rs)	Plan	5000	10000	15000	20000	25000
For Non Deductible plans	Individual	Not Offered	Upto Rs 1500, per individual	Upto Rs 2500, per individual	Upto Rs 3000, per individual	Upto Rs 3500, per individual
	Family Floater	Not Offered	Upto Rs 3000, per policy	Upto Rs 5000, per policy	Upto Rs 6000, per policy	Upto Rs 7000, per policy
For Deductible plans	Individual	Not Offered	Upto Rs 1000, per individual	Upto Rs 2000 per individual	Upto Rs 2500 per individual	Upto Rs 3000 per individual
	Family Floater	Not Offered	Upto Rs 2000, per policy	Upto Rs 4000, per policy	Upto Rs 5000, per policy	Upto Rs 6000 per policy

4. Reserve Benefit

Sum Insured: Rs. 5000; 10,000; 15,000; 20,000; 25,000 on individual and Family floater Sum Insured basis.

Any claims made under this benefit will not be subject to In-patient Benefit Sum Insured and will not impact eligibility for a Multiplier Benefit. Sum Insured limit will apply on Individual basis in case of individual Sum Insured policy and on Family Floater basis in case of Family Floater Policy. Exclusions mentioned in Section 7.b. will not apply to this benefit.

- We will apply a 6% bonus on the un-utilized Reserve Benefit Sum Insured available at the end of the Policy Year irrespective whether claim is made on the expiring policy. This un-utilized Reserve Benefit Sum Insured plus the bonus amount will be carried forward to the next Policy Year.
- At each renewal the 6% bonus will be applied on the balance Reserve Benefit Sum Insured, irrespective of any change in the Basic Sum Insured or Reserve Benefit Sum Insured opted.
- The Sum Insured shown in the policy schedule will be the maximum amount that can be claimed during any given Policy Year. The available Reserve Benefit in the current Policy Year will be total of un-utilized Reserve Benefit sum insured plus bonus amount and the Reserve Benefit Sum Insured of the current Policy Year.
- Bonus on the Reserve Benefit shall not accrue if the Policy is not renewed with Us within the Grace Period.
- The mentioned bonus percentage would be reviewed annually. Change if any, to the bonus percentage shall be done post seeking prior approval from the Insurance Regulatory and Development Authority of India (IRDAI).
- The claims incurred under Reserve Benefit during a Policy Year if claimed in the subsequent Policy Year(s) would be accounted in the Policy Year in which the claim amount was incurred. In such cases the Reserve Benefit Sum Insured would be suitably adjusted at the time of renewal.

An illustration of the working of the Reserve Benefit

Consider an individual who has chosen a Reserve Benefit Sum Insured of Rs. 5000 at inception of the policy.

Policy Year	(A)	(B)	(C)	(D)	(E)	(F)	(G)
	Reserve Benefit Sum Insured Opted (Rs)	Bonus for previous Year announced on or before March 31st of the next year	Reserve Benefit Sum Insured eligible for bonus for the year (Rs) $C = F$ (previous year) $- E + A$	Bonus amount (Rs) $D = B \times C$	Amount claimed from Reserve Benefit Sum Insured during the year (Rs)	Reserve Benefit Sum Insured with Bonus amount by end of the year (Rs) $F = C + D$	Reserve Benefit Sum Insured available for utilization/ withdrawal (Rs) $G = F + A$
Year 1	5000	6 %	5000	300	NA	5300	5000
Year 2	5000	6 %	10300	618	0	10918	10300
Year 3	5000	6 %	15918	955.08	0	16873.08	15918
Year 4	5000	6 %	21873.08	1312.385	500	22685.46	21873.08
Year 5	5000	6 %	27685.46	1661.128	0	29346.59	27685.46

At each subsequent renewal We will inform You of the amount available for Reserve Benefit in your policy schedule.

This benefit covers

- i. Out-patient expenses. This includes
 - Diagnostic Tests
 - Vaccinations
 - Pharmacy

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- Consultations with a Medical Practitioner, Physiotherapist, Dietician, Speech therapist, Psychologist
 - Dental expenses
 - Special health foods and supplements
- ii. Medical expenses incurred on inpatient and/or outpatient treatment. This includes
- Co-payment and / or Deductible for any health insurance claim
 - Standard non-payable items under any health insurance claim
 - Other Medical Expenses not covered under any medical insurance Additional inpatient medical expenses after exhaustion of sum insured.

iii. Continuation of cover

If the Policy has been renewed with Us for a continuous period of 5 years, then the Insured Person has an option to pay upto 50% of the renewal premium from the accrued Reserve Benefit for subsequent year(s), in such cases the portion of renewal premium would be deducted from the accumulated Reserve Benefit Sum Insured. Provided that

- We receive a written request 30 days in advance of the renewal due date from the Insured Person(s)
- There is sufficient balance in the Health expense benefit sum insured to pay that portion of renewal premium

If the Insured Persons in the expiring Policy are covered on an individual basis and there is an accumulated reserve benefit sum insured plus bonus amount for each Insured Person under the expiring Policy, and such expiring Policy has been renewed with Us on a Family Floater basis then the reserve benefit sum insured plus bonus that will be carried forward for credit in such renewed Policy shall be the total of all the Insured Persons migrating to a family floater plan.

If the Insured Persons in the expiring Policy are covered on a Family Floater basis and such Insured Persons renew their expiring Policy with Us by splitting the Sum Insured in to two or more Family Floater/individual policies then the un-utilised reserve benefit sum insured plus bonus amount of the expiring Policy shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each renewed policy

Bonus on the reserve benefit sum insured shall not accrue if the Policy is not renewed with us within the Grace Period.

5. Renewal Incentive:

Multiplier Benefit

- a) If NO claim under any benefit under In-patient is made in a year and the policy is renewed with Us without any break
- i) We will apply a bonus by enhancing the renewed policy's Sum insured by 50% of the basic sum insured of the previous year's policy
 - ii) The maximum bonus will not exceed 100% of the Basic Sum Insured in any Policy Year
- In Family Floater policy,
- i) The multiplier benefit shall be available on floater basis and accrue only if no claims have been made in respect of any Insured Person during the previous Policy Year.
 - ii) Accrued Multiplier benefit is available to all insured persons under the policy
- b) If a Multiplier benefit has been applied and a claim is made in any Policy Year , then in the subsequent Policy Year We will automatically decrease the accrued multiplier benefit at the same rate at which it is accrued . However this reduction will not reduce the Sum Insured below the basic Sum Insured of the policy, and only the accrued multiplier bonus will be decreased.
- c) If the Insured Persons in the expiring policy are covered on individual basis and thus have accrued the multiplier bonus for each member in the expiring policy, and such expiring policy is renewed with Us on a Family Floater basis, then the multiplier bonus to be carried forward for credit in the Policy would be the least multiplier bonus amongst all the Insured Persons.
- d) Portability benefit will be offered to the extent of sum of previous sum insured and accrued multiplier bonus, portability benefit shall not apply to any other additional increased Sum Insured.
- e) This benefit does not apply to Reserve Benefit.

6. Deductible

- i. Deductible is a cost-sharing requirement under a health insurance policy that provides that the Insurer will not be liable for eligible Medical Expenses upto a specified rupee amount as opted and mentioned in the policy schedule i.e. it is the amount upto which the insurance company will not pay for all the claims incurred in a Policy Year under the Policy.
- The Deductible will apply on Individual basis in case of Individual Sum Insured Policy and on Family Floater basis in case of Family Floater Policy.
 - A Deductible does not reduce the Sum Insured.
 - If opted will apply to all Insured Person (s) under the Policy

For the purpose of calculation of amount we will consider eligible Medical Expenses incurred less the Deductible amount.

- ii. Claims made under covered benefits will be payable only if the aggregate of covered Medical Expenses, in respect to Hospitalisation (s) in a policy year is in excess of the Deductible
- iii. Any one illness means continuous Period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/ Nursing Home where treatment may have been taken.

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7. Waiting Periods and Exclusions

a) Waiting period

All illnesses and treatments shall be covered subject to the waiting periods specified below:

- i) 30-day waiting period: Code – Excl03
 - I. 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.
 - II. This exclusion shall not, however, apply if the insured person has continuous coverage for more than twelve months.
 - III. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.
- ii) Specific Disease/Procedure Waiting Period: Code – Excl02
 - I. Expenses related to the treatment of the listed Conditions, surgeries/treatments as mentioned in the table below 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.
 - II. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of Sum Insured increase.
 - III. 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.
 - IV. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
 - V. 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.
 - VI. List of specific diseases/procedure:

Organ / Organ System	Illness / diagnoses (irrespective of treatments medical or surgical)	Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)
Ear, Nose, Throat (ENT)	<ul style="list-style-type: none"> • Sinusitis • Rhinitis • Tonsillitis 	<ul style="list-style-type: none"> • Adenoidectomy • Mastoidectomy • Tonsillectomy • Tympanoplasty • Surgery for Nasal septum deviation • Surgery for Turbinate hypertrophy • Nasal concha resection • Nasal polypectomy
Gynaecological	<ul style="list-style-type: none"> • Cysts, polyps including breast lumps • Polycystic ovarian diseases • Fibromyoma • Adenomyosis • Endometriosis • Prolapsed Uterus 	<ul style="list-style-type: none"> • Hysterectomy
Orthopaedic	<ul style="list-style-type: none"> • Non infective arthritis • Gout and Rheumatism • Osteoporosis • Ligament, Tendon and Meniscal tear • Prolapsed inter vertebral disk 	<ul style="list-style-type: none"> • Joint replacement surgeries
Gastrointestinal	<ul style="list-style-type: none"> • Cholelithiasis • Cholecystitis • Pancreatitis • Fissure/fistula in anus, Haemorrhoids, Pilonidal sinus • Gastro Esophageal Reflux Disorder (GERD), Ulcer and erosion of stomach and duodenum • Cirrhosis (However Alcoholic cirrhosis is permanently excluded) • Perineal and Perianal Abscess • Rectal Prolapse 	<ul style="list-style-type: none"> • Cholecystectomy • Surgery of hernia



Organ / Organ System	Illness / diagnoses (irrespective of treatments medical or surgical)	Surgeries / procedure (irrespective of any illness / diagnosis other than cancers)
Urogenital	<ul style="list-style-type: none"> Calculus diseases of Urogenital system including Kidney, ureter, bladder stones Benign Hyperplasia of prostate Varicocele 	<ul style="list-style-type: none"> Surgery on prostate Surgery for Hydrocele/ Rectocele
Eye	<ul style="list-style-type: none"> Cataract Retinal detachment Glaucoma 	<ul style="list-style-type: none"> Nil
Others	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> Surgery of varicose veins and varicose ulcers
General (Applicable to all organ systems/organs whether or not described above)	<ul style="list-style-type: none"> Benign tumors of Non infectious etiology.e.g. cysts, nodules, polyps, lump, growth, etc 	<ul style="list-style-type: none"> NIL

iii) Pre-existing Disease: Code Excl01

- I. 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.
- II. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of sum of Sum Insured increase.
- III. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- IV. 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.

b) General exclusions

We will not make any payment for any claim in respect of any Insured Person, arising from any of the following unless expressly stated to the contrary in this Policy:

Non Medical Exclusions

i) War or similar situations:

Treatment arising from or consequent upon war or any act of war, invasion, act of foreign enemy(whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/ materials, chemical and biological weapons, radiation of any kind.

ii) Breach of law: Code –Excl10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

iii) Intentional self injury or attempted suicide while sane or insane.

iv) Hazardous or Adventure sports: Code-Excl09

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.

Medical Exclusions

i. Investigation & Evaluation: Code Excl04

- a. Expenses related to any admission primarily for diagnostic 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.

ii. Rest Cure, rehabilitation and respite care–Code – Excl05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. 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.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

iii. Obesity/Weight control: Code – Excl06: 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)

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- i. Greater than or equal to 40 or,
- ii. 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:
 1. Obesity related cardiomyopathy
 2. coronary heart disease
 3. severe sleep apnoea
 4. uncontrolled type2 diabetes
- iv. Change-of-Gender treatments - Code – Excl07:Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- v. Cosmetic or plastic surgery: Code – Excl08: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.
- vi. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.Code – Excl12
- vii. 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 – Excl13
- viii. 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 – Excl14
- ix. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres. Code – Excl15
- x. Unproven Treatments– 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. Code – Excl16
- xi. Sterility and Infertility –Code – Excl17 -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
- xii. Maternity: Code – Excl18
 - a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy period.
- xiii. Aggregate Deductible - We are not liable for Claims/Claim amount falling within Aggregate Deductible limit if opted and as mentioned on the Schedule of Coverage in the Policy Schedule.
- xiv. Any Insured Person's participation or involvement in naval, military or air force operation.
- xv. Investigative treatment for Sleep-apnoea, General debility or exhaustion ("run-down condition").
- xvi. Congenital external diseases, defects or anomalies,
- xvii. Stem cell harvesting.
- xviii. Investigative treatments for analysis and adjustments of spinal sub luxation, diagnosis and treatment by manipulation of the skeletal structure or for muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities).
- xix. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment).
- xx. Any Convalescence, ,sanatorium treatment, private duty nursing or long-term nursing care.
- xxi. Preventive care and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
- xxii. Vaccination including inoculation and immunisations (Except post Animal bite treatment),
- xxiii. Non-Medical expenses such as Food charges (other than patient's diet provided by hospital), laundry charges, attendant charges, ambulance collar, ambulance equipment, baby food, baby utility charges and other such items. Full list of Non-Medical expenses is attached and also available at www.hdfcergo.com.
- xxiv. Treatment taken on Outpatient basis
- xxv. The provision or fitting of hearing aids, spectacles or contact lenses.
- xxvi. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement methods, Optometric therapy.

- xxvii. Any treatment or part of a treatment that is not of a Reasonable and Customary charge, not Medically Necessary; treatments or drugs not supported by a prescription.
- xxviii. Expenses for Artificial limbs and/or device used for diagnosis or treatment (except when used intra-operatively), prosthesis, corrective devices external durable medical equipment of any kind, wheelchairs, crutches, and oxygen concentrator for bronchial asthma/ COPD conditions, cost of cochlear implant(s) unless necessitated by an Accident. Exhaustive list of Non-Medical expenses attached and also available on www.hdfcergo.com
- xxix. Any Claim arising due to Non-disclosure of Pre-existing Illness or Material fact as sought to be declared on the Proposal form
- xxx. Prosthetic and other devices which are self-detachable /removable without surgery involving anaesthesia
- xxxi. Treatment availed outside India, except for claims arising under Emergency Worldwide Care benefit
- xxxii. Treatment at a healthcare facility which is NOT a Hospital.
- xxxiii. Any Non allopathic treatment except to the extent of coverage provided for under 'AYUSH Treatment' benefit.
- xxxiv. Dental treatment and surgery of any kind, unless requiring Hospitalisation
- xxxv. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.
- xxxvi. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, however proven material costs are eligible for reimbursement in accordance with the applicable cover.
- xxxvii. Admission for administration of Intra-articular or Intra-lesional injections, Supplementary medications like Zolendronic acid (Trade name Zometa, Reclast, etc.) or IV immunoglobulin infusion
- xxxviii. Any specific time bound or lifetime exclusion(s) applied by Us and specified in the Schedule and accepted by the insured.

8. Claim Procedure

All claims under this policy will be processed and settled by HDFC ERGO General Insurance Company Limited. At network centers claims would be settled on cashless basis and on reimbursement basis in non network centers.

a) Intimation & Assistance - Please contact HDFC ERGO General Insurance Company Limited at least 7 days prior to an event which might give rise to a claim. For any emergency situations, kindly contact HDFC ERGO General Insurance Company Limited within 24 hours of the event.

b) Procedure for Reimbursement of Medical Expenses

- HDFC ERGO General Insurance Company Limited must be informed no later than 7 days of completion of such treatment, consultation or procedure using the Claim Intimation Form.
- Please send the duly signed claim form and all the information/documents mentioned therein to HDFC ERGO General Insurance Company Limited 15 days of the occurrence of the Incident. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.
* Please refer to claim form for complete documentation.
- If there is any deficiency in the documents/information submitted by you, HDFC ERGO General Insurance Company Limited will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents, HDFC ERGO General Insurance Company Limited will send admissible amount, along with a settlement statement within 30 days.
- The payment will be made in the name of the Policyholder.

Note: Payment will only be made for items covered under your policy and upto the limits therein.

c) Claim Procedure to avail Cashless facility -

- For any emergency Hospitalisation, HDFC ERGO General Insurance Company Limited must be informed no later than 24 hours after hospitalization.
- For any planned hospitalization, kindly seek cashless authorization from HDFC ERGO General Insurance Company Limited at least 48 hours prior to the hospitalization.
- HDFC ERGO General Insurance Company Limited will check your coverage as per the eligibility and send an authorization letter to the provider. In case there is any deficiency in the documents sent, the same shall be communicated to the hospital within 6 hours of receipt of documents.
- Please pay the non-medical and expenses not covered to the hospital prior to the discharge.
- In case the ailment /treatment is not covered under the policy a rejection letter would be sent to the provider within 6 hours.

Note:

- Insured person is entitled for cashless coverage only in our empanelled hospitals.
- Please refer to the list of empanelled hospitals on our website or the list provided along with Policy kit or call us on our Customer care at 022 6234 6234 / 0120 - 6234 6234 | care@hdfcergo.com | www.hdfcergo.com. Trade Logo displayed above belongs to HDFC Bank Ltd and ERGO International AG and used by the Company under license. IRDAI Reg. No.146| Easy Health - Rate Chart | UIN: Health Wallet - HDHHLIP21337V022021.
- Rejection of cashless facility in no way indicates rejection of the claim.

d) Claim Procedure for claims under Reserve Benefit

- The claim settlement at network centers would be on cashless basis
- In case of non network centers, the claim would be settled on reimbursement basis.
- Reimbursement amount will be credited into insured's account via NEFT.



Health Wallet, Policy

9. Renewal of Policy:

- The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.
- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.

10. Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period, as per IRDAI guidelines, provided the policy has been maintained without a break.

11. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

12. Pre- Policy Check-up:

Pre-Policy Check-up at our network may be required based upon the age and basic sum insured. We will reimburse 100% of the expenses incurred per insured person on the acceptance of the proposal. The medical reports are valid for a period of 90 days from the date of Pre-Policy Check-up.

• Pre-Policy Check-up Grid:

Restore grid				
Age\Sum At Risk (SAR)	<=3 lacs	>3lacs and <=5 lacs	>5 lacs and <=10 lacs	>10 lacs
<18	NM	NM	NM	NM
18-45	NM	NM	NM	Cat 6 (MER, FBS, TMT, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)
46-55	Cat 2 (MER, FBS, ECG, TC, Sr Creatinine)	Cat 2 (MER, FBS, ECG, TC, Sr Creatinine)	Cat 6 (MER, FBS, TMT, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)	Cat 6 (MER, FBS, TMT, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)
56-60	Cat 3 (MER, FBS, ECG, Lipids, Sr Creatinine)	Cat 6 (MER, FBS, TMT, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)	Cat 6 (MER, FBS, TMT, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)	Cat 6 (MER, FBS, TMT, Lipids, Sr creatinine, LFT, Sr uric acid, USG Abd)
61-65	Cat 7 (MER, FBS, ECG, 2D ECHO, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)	Cat 7 (MER, FBS, ECG, 2D ECHO, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)	Cat 7 (MER, FBS, ECG, 2D ECHO, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)	Cat 7 (MER, FBS, ECG, 2D ECHO, Lipids, Sr Creatinine, LFT, Sr uric acid, USG Abd)

13. Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal(s) with us or on the receipt of the request of enhancement in sum insured (for the enhanced Sum Insured).

For Example: Consider a male aged 35 who is undergoing treatment for hypertension.

Age	Hypertension	Treatment	Systolic	Diastolic	loading
35	Yes	Yes	110-145	70-95	10%
35	Yes	Yes	146-160	70-95	20%
35	Yes	Yes	110-140	96-105	20%
35	Yes	Yes	>160	Any	Reject
35	Yes	Yes	Any	>105	Reject



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Please note that this example is for enumerative purposes only, the decisions may vary based on age, co morbidities etc.

- a) We will inform You about the applicable risk loading or exclusion or both as the case may be through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 7 days of the receipt of such counter offer letter. In case, you neither accept the counter offer nor revert to Us within 7 days, We shall cancel Your application and refund the premium paid within next 7 days.
- b) The application of loading does not mean that the illness/ condition, for which loading has been applied, would be covered from inception. Any waiting period as mentioned in Section 3 A i),ii) & iii) of the policy wordings or specifically mentioned on the Policy Schedule shall be applied on illness/condition, as applicable.
- c) Please note that We will issue Policy only after getting Your consent and additional premium, if any.
- d) We will not apply any additional loading on your policy premium at renewal based on claim experience.
- e) Please visit our nearest branch to refer our underwriting guidelines, if required.

14. Cancellation (other than Free Look Period):

a. In-patient Benefit

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

Length of time Policy in force	% of premium refunded
Upto 1 Month	75.00 %
Upto 3 Months	50.00 %
Upto 6 Months	25.00 %
Exceeding 6 Months	Nil

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

- ii. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days’ written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, nondisclosure of material facts or fraud.

b. Reserve Benefit

In case Your policy is terminated in conjunction with point a)) as above or is not renewed with Us in time including the grace period, then the accumulated Reserve Benefit as show in the Policy Schedule would be available for reimbursement without any further credit of bonus amount, And

In case of the demise of the sole Insured Person, the accumulated Reserve Benefit as show in the Policy Schedule would be available to the nominee for reimbursement under this plan.

15. Others

a) Portability:

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

For Detailed Guidelines on Portability, kindly refer the link

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

b) Free Look Period:

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

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

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

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or

Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

c) Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.



For Detailed Guidelines on Migration, kindly refer the link

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

d) Moratorium Period

After completion of eight continuous years under this Policy no look back would be applied. This period of eight years is called as Moratorium Period. The moratorium would be applicable for the Sums Insured of the first Policy and subsequently completion of eight continuous years would be applicable from date of enhancement of Sums Insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this Policy shall be contestable except for proven fraud, permanent exclusions, Co-payment and Deductible specified in the Policy. The Policy would however be subject to all limits, sub limits, co-payment, Deductible, Aggregate Deductible and other terms as specified in Schedule of Coverage on the Policy Schedule

e) Non Disclosure or Misrepresentation:

- i. If at the time of issuance of Policy or during continuation of the Policy, the information provided to Us in the proposal form or otherwise, by You or the Insured Person or anyone acting on behalf of You or an Insured Person is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be:
 - a) cancelled ab initio from the inception date or the renewal date (as the case may be), or the Policy may be modified by Us, at our sole discretion, upon 15 day notice by sending an endorsement to Your address shown in the Schedule without refunding the premium amount; and
 - b) the claim under such Policy if any, shall be prejudiced.
- ii. We may also exercise any of the below listed options for the purpose of continuing the health insurance coverage in case of Non-Disclosure/ Misrepresentation of Pre-existing diseases subject to your prior consent;
 - a) Permanently exclude the disease/condition and continue with the Policy
 - b) Incorporate additional waiting period of not exceeding 4 years for the said undisclosed disease or condition from the date the nondisclosed condition was detected and continue with the Policy.
 - c) Levy underwriting loading from the first year of issuance of policy or renewal, whichever is later.

The above options will not prejudice the rights of the Company to invoke cancellation under clause c i above.

f) Fraud:

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

g) Payment Facility:

- Online
- Cheque/ Cash/ Credit Card Payment
- Electronic Clearing System

h) Renewability

- There shall be no cover ceasing age on renewal.

i) Tax Benefit:

- The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

j) Requirement:

- Completed proposal form



16. Schedule of Benefits

Schedule of benefits - Health Wallet Individual	
Basic Sum Insured per Insured Person per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00, 20.00, 25.00 & 50.00
1a) In-patient Treatment	Covered
1b) Pre-Hospitalization	Covered, upto 60 Days
1c) Post-Hospitalization	Covered, upto 90 Days
1d) Day Care Procedures	All Day Care Procedures Covered
1e) Domiciliary Treatment	Covered
1f) Organ Donor	Covered
1g) Ambulance	Upto Rs.2,000 per Hospitalisation
1h) Ayush Treatment	Covered
1i) Recovery Benefit This benefit is not applicable if optional Deductible is chosen	Rs 10,000 for hospitalisation exceeding consecutive 10 days
1j) Worldwide Emergency Care	50% of Sum Insured upto a maximum of Rs.20 lacs
2) Restore Benefit	Equal to 100% of Basic Sum Insured
3) Preventive Health Check-up	As per grid mentioned in the benefit
4) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal
5) Reserve Benefit per Insured Person per Policy Year (Rs)	5,000; 10,000; 15,000; 20,000 & 25,000
6) Deductible (Optional) per Insured Person per Policy Year (Rs in Lakh)	2.00; 3.00; 5.00 & *10.00 *10.00 deductible available for SI of 20 lacs and above

Schedule of benefits Health Wallet - Family Floater	
Basic Sum Insured per Policy per Policy Year (Rs. in Lakh)	3.00, 5.00, 10.00, 15.00, 20.00, 25.00 & 50.00
1a) In-patient Treatment	Covered
1b) Pre-Hospitalization	Covered, upto 60 Days
1c) Post-Hospitalization	Covered, upto 90 Days
1d) Day Care Procedures	All Day Care Procedures Covered
1e) Domiciliary Treatment	Covered
1f) Organ Donor	Covered
1g) Ambulance	Upto Rs.2,000 per Hospitalisation
1h) Ayush Treatment	Covered
1i) Recovery Benefit This benefit is not applicable if optional Deductible is chosen	Rs 10,000 for hospitalisation exceeding consecutive 10 days
1j) Worldwide Emergency Care	50% of Sum Insured upto a maximum of Rs.20 lacs
2) Restore Benefit	Equal to 100% of Basic Sum Insured
3) Preventive Health Check-up	As per grid mentioned in the benefit
4) Multiplier Benefit	Bonus of 50% of the Basic Sum Insured for every claim free year, maximum upto 100%. In case of claim, bonus will be reduced by 50% of the Basic Sum Insured at the time of renewal
5) Reserve Benefit per Insured Person per Policy Year (Rs)	5,000; 10,000; 15,000; 20,000 & 25,000
6) Deductible (Optional) per Insured Person per Policy Year (Rs in Lakh)	2.00; 3.00; 5.00 & *10.00 *10.00 deductible available for SI of 20 lacs and above

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17. Premium Chart:

- a) The premium under individual coverage will be charged on the completed age of the individual insured member and for family floater coverage the premium will be considered on the completed age of the eldest insured member.
 - b) The premium for the policy will remain the same for the Policy Period mentioned in the policy schedule.
 - c) Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.
 - d) Premium rates are subject to change with prior approval from IRDAI.
 - e) The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. In case where two or more children are covered, the Sum Insured for all the children must be same. Sum insured of all Dependent Parents and Dependent Parent in law must be same.
 - f) The premium will be computed basis the city of residence provided by the insured person in the application form. The premium that would be applicable zone wise and the cities defined in each zone are as under:
 - o Delhi NCR/Mumbai MMR- Delhi, Gurgaon, Noida, Faridabad, Ghaziabad, Greater Noida ,Mumbai, Navi Mumbai , Thane, Kalyan, Dombivali, Bhayandar, Ulhasnagar, Bhiwandi, Vasai,Virar
 - o Rest of India- All other cities
- PI Note. Premium rates and policy terms and conditions are for standard healthy individuals. These may change post underwriting of proposal based on medical tests (where applicable) and information provided on the proposal form.

Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates):

1. 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 insurers.
2. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDAI.

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Annexure I – List of Non-Medical Expenses

S. No	List of Non Medical Expenses
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE

17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES



34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HTNGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER

52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

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Premium / benefit Illustrations

Sum Insured- 5 lac Zero Deductible

Tenure - 1 Year

Location - Delhi, National capital region & Mumbai metropolitan region

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
7	10,217	5	10,217	0	10,217	5	22,304	NA	22,304	5
10	10,217	5	10,217	0	10,217	5		NA		
35	12,054	5	12,054	0	12,054	5		NA		
40	12,893	5	12,893	0	12,893	5		NA		
	45,381				45,381				22,304	
	Total premium for all members of the family is Rs.45,381 when each member is covered separately.		Total premium for all members of the family is Rs. 45,381 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 22,304			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	10,217	5	10,217	0	10,217	5	26,315	NA	26,315	5
15	10,217	5	10,217	0	10,217	5		NA		
45	12,893	5	12,839	0	12,839	5		NA		
48	16,317	5	16,317	0	16,317	5		NA		
	49,644				49,644				26,315	
	Total premium for all members of the family is Rs.49,644 when each member is covered separately.		Total premium for all members of the family is Rs. 49,644 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 26,315			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

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Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	10,217	5	10,217	0	10,217	5	19,378	NA	19,378	5
35	12,054	5	12,054	0	12,054	5		NA		
40	12,893	5	12,893	0	12,893	5		NA		
	35,164				35,164				19,378	
	Total premium for all members of the family is Rs. 35,164 when each member is covered separately.		Total premium for all members of the family is Rs. 35,164 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 19,378			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
15	10,217	5	10,217	0	10,217	5	23,392	NA	23,392	5
45	12,893	5	12,893	0	12,893	5		NA		
48	16,317	5	16,317	0	16,317	5		NA		
	39,427				39,427				23,392	
	Total premium for all members of the family is Rs. 39,427 when each member is covered separately.		Total premium for all members of the family is Rs. 39,427 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 23,392			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Health Wallet, Policy

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
7	9,629	5	9,629	0	9,629	5	20,461	NA	20,461	5
10	9,629	5	9,629	0	9,629	5		NA		
35	11,275	5	11,275	0	11,275	5		NA		
40	12,026	5	12,026	0	12,026	5		NA		
	42,559				42,559				20,461	
	Total premium for all members of the family is Rs.42,559 when each member is covered separately.		Total premium for all members of the family is Rs. 42,559 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 20,461			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	9,629	5	9,629	0	9,629	5	24,056	NA	24,056	5
15	9,629	5	9,629	0	9,629	5		NA		
45	12,026	5	12,026	0	12,026	5		NA		
48	15,096	5	15,096	0	15,096	5		NA		
	46,380				46,380				24,056	
	Total premium for all members of the family is Rs.46,380 when each member is covered separately.		Total premium for all members of the family is Rs. 46,380 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 24,056			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Prospectus

Health Wallet, Policy

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
10	9,629	5	9,629	0	9,629	5	17,839	NA	17,839	5
35	11,275	5	11,275	0	11,275	5		NA		
40	12,026	5	12,026	0	12,026	5		NA		
	32,930				32,930				17,839	
	Total premium for all members of the family is Rs. 32,930 when each member is covered separately.		Total premium for all members of the family is Rs. 32,930 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 17,839			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Age of the members insured (in Years)	Coverage opted on individual basis covering each member of the family separately (at a single point in 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 in Lakhs (Rs.)	Premium (Rs.)	Family Discount of (0% i.e. no family discount applicable)	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured in Lakhs (Rs.)
15	9,629	5	9,629	0	9,629	5	21,436	NA	21,436	5
45	12,026	5	12,026	0	12,026	5		NA		
48	15,096	5	15,096	0	15,096	5		NA		
	36,751				36,751				21,436	
	Total premium for all members of the family is Rs. 36,751 when each member is covered separately.		Total premium for all members of the family is Rs. 36,751 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 21,436			
	Sum Insured available for each individual is Rs. 5 Lakhs.		Sum Insured available for each individual is Rs. 5 Lakhs.				Sum Insured of Rs. 5 Lakhs is available for the entire family.			

Premium as mentioned above are exclusive of taxes.

Above premium examples are for Illustration purpose only, terms and conditions apply.

Annexure 2. Gross Premium

1. NCR/MMR (National Capital Region/Mumbai Metropolitan Region)

A. Zero Deductible

i. Individual

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	9,157	10,217	16,525	17,809	23,498	28,930	36,593
18-25	10,180	11,642	18,918	20,849	26,723	32,291	40,713
26-35	10,450	12,054	19,414	21,360	27,337	32,904	42,205
36-45	11,262	12,893	20,407	22,485	28,666	34,949	44,255
46-50	14,296	16,317	25,867	29,131	36,130	42,516	53,126
51-55	17,018	19,983	30,493	34,448	41,742	48,814	62,246
56-60	20,908	24,879	37,879	42,832	51,365	59,374	75,868
61-65	26,187	32,194	48,142	55,359	65,210	74,164	94,946
66-70	33,263	40,129	59,009	68,343	79,541	90,011	115,386
71-75	39,674	48,096	70,846	82,785	95,466	107,366	137,772
76-80	46,130	56,195	82,202	96,487	110,702	123,968	159,185
Greater Than-80	51,658	63,151	91,891	107,893	123,370	137,770	176,985

ii. 2 Adult

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	12,426	14,726	22,836	25,958	32,879	38,927	49,173
26-35	12,788	15,293	23,501	26,661	33,744	39,792	51,277
36-45	13,816	16,388	24,766	28,128	35,522	42,509	54,050
46-50	17,335	20,451	31,032	35,939	44,523	51,738	64,820
51-55	21,129	25,543	37,543	43,696	53,018	61,093	77,885
56-60	26,289	32,229	47,223	55,004	66,215	75,567	96,702
61-65	33,531	42,351	61,170	72,269	85,057	95,767	122,806
66-70	43,109	53,705	76,440	90,989	105,909	118,704	152,401
71-75	52,412	65,421	93,185	111,857	129,182	144,099	185,156
76-80	61,686	77,274	109,521	132,087	151,911	168,879	217,118
Greater Than-80	69,181	86,952	125,068	149,519	171,503	190,226	244,650

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	12,035	13,767	20,933	23,042	29,444	35,005	44,525
26-35	12,525	14,411	21,679	23,832	30,366	35,937	46,377
36-45	13,163	15,110	22,507	24,798	31,553	37,762	48,247
46-50	15,578	18,002	27,758	30,840	38,262	44,564	56,400
51-55	18,361	21,550	32,257	36,645	44,421	51,436	65,557
56-60	21,959	26,013	38,892	44,379	53,437	61,326	78,835
61-65	27,066	33,175	49,162	56,733	66,798	75,610	97,448
66-70	35,283	42,429	61,139	70,929	82,231	92,645	119,623
71-75	41,416	50,123	72,558	84,996	97,742	109,547	141,642
76-80	47,592	57,944	83,514	98,345	112,583	125,716	162,706
Greater Than-80	53,158	64,962	93,194	109,809	125,299	139,543	180,707

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	14,127	16,296	23,665	26,029	32,763	38,465	48,924
26-35	14,815	17,177	24,671	27,108	34,006	39,734	51,180
36-45	15,429	17,851	25,469	28,038	35,149	41,493	52,982
46-50	17,782	20,669	30,564	33,899	41,657	48,092	60,896
51-55	20,489	24,119	34,935	39,532	47,635	54,759	69,776
56-60	23,984	28,452	41,364	47,024	56,366	64,334	82,629
61-65	28,877	35,320	51,222	58,886	69,194	78,051	100,504
66-70	36,792	44,233	62,760	72,562	84,062	94,462	121,866
71-75	42,726	51,677	73,796	86,154	99,049	110,790	143,138
76-80	48,702	59,244	84,386	99,053	113,390	126,413	163,489
Greater Than-80	54,666	66,684	94,463	110,906	126,522	140,646	181,993

v. 1 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	17,439	19,525	27,202	29,597	36,401	42,103	53,555
26-35	18,431	20,703	28,535	31,008	37,984	43,712	56,234
36-45	19,035	21,364	29,318	31,922	39,107	45,440	58,004
46-50	21,383	24,170	34,364	37,720	45,542	51,964	65,832
51-55	24,081	27,596	38,698	43,295	51,457	58,557	74,610
56-60	27,552	31,890	45,055	50,696	60,076	68,006	87,290
61-65	32,316	38,594	54,692	62,300	72,629	81,429	104,785
66-70	40,086	47,345	66,020	75,728	87,226	97,543	125,760
71-75	45,950	54,691	76,898	89,116	101,987	113,621	146,704
76-80	51,854	62,158	87,338	101,825	116,113	129,006	166,744
Greater Than-80	57,702	69,423	97,188	113,403	128,926	142,891	184,799

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	15,015	17,480	25,827	29,075	36,186	42,297	53,468
26-35	15,619	18,304	26,776	30,078	37,370	43,489	55,969
36-45	16,627	19,378	28,016	31,516	39,112	46,151	58,686
46-50	20,105	23,392	34,192	39,208	47,973	55,236	69,294
51-55	23,854	28,415	40,608	46,848	56,340	64,446	82,151
56-60	28,942	35,000	50,131	57,968	69,313	78,673	100,645
61-65	36,647	45,707	64,876	76,189	89,247	100,061	128,280
66-70	46,223	57,058	80,143	94,904	110,094	122,994	157,870
71-75	55,554	68,805	96,921	115,809	133,407	148,428	190,676
76-80	64,857	80,689	113,292	136,076	156,174	173,248	222,688
Greater Than-80	72,631	90,668	129,171	153,859	176,142	194,981	250,711

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	17,212	20,142	28,766	32,322	39,805	46,082	58,293
26-35	18,024	21,222	29,998	33,636	41,337	47,637	61,281
36-45	19,044	22,304	31,247	35,087	43,095	50,333	64,005
46-50	22,518	26,315	37,415	42,766	51,938	59,384	74,584
51-55	25,938	30,928	43,242	49,683	59,489	67,736	86,347
56-60	30,617	36,964	52,016	59,927	71,467	80,851	103,325
61-65	38,318	47,630	66,682	78,056	91,292	102,100	130,780
66-70	48,713	60,076	83,475	98,585	114,196	127,285	163,339
71-75	58,068	71,851	100,284	119,524	137,547	152,758	196,195
76-80	67,394	83,762	116,685	139,825	160,351	177,618	228,258
Greater Than-80	77,766	98,592	138,030	164,047	187,454	207,080	266,238

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	20,508	23,396	32,358	35,984	43,571	49,866	63,117
26-35	21,620	24,771	33,917	37,631	45,445	51,766	66,544
36-45	22,640	25,853	35,166	39,082	47,203	54,461	69,268
46-50	26,149	29,900	41,373	46,801	56,088	63,554	79,899
51-55	29,606	34,549	47,240	53,757	63,680	71,948	91,716
56-60	34,322	40,621	56,054	64,043	75,700	85,105	108,747
61-65	42,058	51,322	70,758	82,211	95,566	106,395	136,254
66-70	52,450	63,764	87,547	102,736	118,465	131,575	168,807
71-75	61,839	75,573	104,394	123,713	141,855	157,088	201,715
76-80	71,199	87,519	120,833	144,052	164,700	181,987	233,828
Greater Than-80	81,562	102,308	142,133	168,213	191,722	211,359	271,693

ix. Additional Child Premium

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	2,993	3,308	3,518	3,833	4,095	4,305	4,568



B. 2 Lakh Deductible

i. Individual

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	6,539	7,485	13,278	14,304	19,701	24,988	32,046
18-25	7,151	8,588	15,035	16,395	21,927	27,322	35,002
26-35	7,288	8,773	15,259	16,672	22,243	27,636	36,075
36-45	7,384	8,957	15,568	17,128	23,111	29,112	37,344
46-50	8,096	10,710	18,639	21,035	27,379	33,448	42,809
51-55	9,373	12,511	21,117	23,915	30,693	37,339	48,985
56-60	10,996	15,418	25,409	29,168	36,858	44,269	58,264
61-65	13,802	19,771	31,894	37,135	45,771	53,968	71,500
66-70	15,849	23,365	37,582	44,262	54,121	63,586	84,750
71-75	18,468	27,988	44,849	53,219	64,315	74,967	100,141
76-80	20,983	32,210	51,376	61,360	73,681	85,472	114,510
Greater Than-80	23,388	36,051	57,025	68,257	81,590	94,322	126,544

ii. 2 Adult

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	8,406	10,297	17,602	19,907	26,064	31,872	41,100
26-35	8,600	10,548	17,907	20,302	26,521	32,328	42,632
36-45	8,737	10,785	18,311	20,928	27,704	34,309	44,396
46-50	9,598	12,778	21,853	25,618	32,956	39,740	51,162
51-55	11,365	15,315	25,496	30,083	38,105	45,613	60,086
56-60	13,680	19,188	31,230	37,323	46,665	55,228	73,117
61-65	17,602	25,126	40,113	48,212	58,792	68,493	91,278
66-70	20,893	30,497	48,560	58,975	71,346	82,805	110,956
71-75	24,821	37,049	58,893	72,010	86,292	99,529	133,633
76-80	28,626	43,217	68,541	84,315	100,512	115,475	155,420
Greater Than-80	32,099	49,688	78,045	95,550	113,394	129,768	174,403

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	7,828	9,247	15,741	17,416	23,146	28,539	37,213
26-35	8,012	9,490	16,044	17,798	23,583	28,983	38,448
36-45	8,064	9,617	16,289	18,198	24,367	30,310	39,674
46-50	8,679	11,420	19,341	21,865	28,332	34,322	44,739
51-55	9,812	13,072	21,957	25,146	32,082	38,682	50,990
56-60	11,263	15,646	25,847	30,055	37,890	45,211	60,207
61-65	14,058	20,061	32,368	37,844	46,496	54,578	73,107
66-70	16,471	23,943	38,318	45,221	55,095	64,523	87,180
71-75	19,046	28,446	45,431	54,022	65,098	75,683	102,453
76-80	21,504	32,549	51,814	62,018	74,285	85,980	116,710
Greater Than-80	23,941	36,388	57,466	68,938	82,204	94,823	128,911

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	8,706	10,264	16,953	18,881	24,804	30,317	39,791
26-35	8,952	10,585	17,357	19,389	25,387	30,920	41,242
36-45	9,325	10,662	17,550	19,732	26,099	32,155	42,395
46-50	9,487	12,339	20,435	23,212	29,870	35,973	47,226
51-55	10,581	13,934	22,963	26,384	33,496	40,190	53,281
56-60	11,996	16,435	26,733	31,141	39,121	46,511	62,205
61-65	14,689	20,686	33,011	38,637	47,402	55,523	74,609
66-70	17,009	24,422	38,739	45,740	55,682	65,100	88,167
71-75	19,506	28,779	45,613	54,244	65,347	75,881	102,921
76-80	21,753	32,798	52,054	62,258	74,526	86,221	116,951
Greater Than-80	24,190	36,637	57,707	69,179	82,445	95,063	129,151

v. 1 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	9,436	11,196	18,027	20,000	25,950	31,455	41,760
26-35	9,720	11,574	18,504	20,586	26,614	32,139	43,357
36-45	9,823	11,584	18,630	20,860	27,251	33,290	44,456
46-50	10,078	13,132	21,370	24,186	30,862	36,948	49,103
51-55	11,148	14,697	23,854	27,303	34,426	41,091	55,072
56-60	12,556	17,173	27,580	31,998	39,975	47,323	63,878
61-65	15,209	21,354	33,747	39,361	48,108	56,175	76,047
66-70	17,481	25,017	39,367	46,331	56,234	65,575	89,363
71-75	19,948	29,313	46,137	54,703	65,746	76,184	103,887
76-80	21,952	32,997	52,247	62,451	74,718	86,413	117,143
Greater Than-80	24,389	36,836	57,899	69,371	82,637	95,256	129,344

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	9,172	11,223	18,682	21,124	27,383	33,240	43,263
26-35	9,415	11,539	19,071	21,618	27,950	33,812	44,966
36-45	9,498	11,720	19,416	22,182	29,059	35,703	46,685
46-50	10,263	13,597	22,818	26,710	34,140	40,960	53,233
51-55	11,994	16,085	26,391	31,090	39,192	46,723	62,000
56-60	14,279	19,899	32,032	38,209	47,605	56,172	74,808
61-65	18,404	26,151	41,381	49,688	60,420	70,206	94,009
66-70	21,690	31,517	49,822	60,445	72,968	84,511	113,684
71-75	25,631	38,085	60,174	73,500	87,936	101,258	136,394
76-80	29,434	44,253	69,824	85,810	102,162	117,210	158,197
Greater Than-80	32,990	50,826	79,451	97,187	115,199	131,666	177,435



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	10,099	12,327	20,033	22,767	29,245	35,243	46,151
26-35	10,411	12,731	20,534	23,402	29,974	35,989	48,132
36-45	10,453	12,871	20,842	23,929	31,058	37,870	49,831
46-50	11,151	14,678	24,171	28,381	36,052	43,027	56,277
51-55	12,745	16,935	27,385	32,308	40,596	48,247	64,306
56-60	14,839	20,453	32,597	38,893	48,376	56,965	76,063
61-65	18,938	26,661	41,882	50,296	61,093	70,876	95,113
66-70	22,612	32,641	51,230	62,183	74,955	86,657	116,843
71-75	26,567	39,224	61,600	75,260	89,947	103,429	139,589
76-80	30,371	45,395	71,256	87,578	104,183	119,393	161,414
Greater Than-80	36,349	54,767	84,341	103,110	121,920	139,058	187,735

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	10,860	13,305	21,182	23,991	30,518	36,524	48,309
26-35	11,212	13,768	21,760	24,709	31,334	37,359	50,453
36-45	11,416	13,846	22,007	25,177	32,358	39,180	52,127
46-50	11,794	15,560	25,248	29,541	37,265	44,250	58,479
51-55	13,384	17,815	28,462	33,469	41,812	49,472	66,526
56-60	15,495	21,352	33,695	40,076	49,614	58,212	78,320
61-65	19,615	27,584	43,005	51,505	62,357	72,149	97,402
66-70	23,282	33,557	52,347	63,385	76,212	87,924	119,131
71-75	27,252	40,158	62,735	76,481	91,224	104,716	141,909
76-80	31,051	46,325	72,391	88,800	105,461	120,681	163,745
Greater Than-80	37,012	55,678	85,447	104,288	123,142	140,281	189,981

ix. Additional Child Premium

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	1,050	1,155	1,260	1,313	1,418	1,628	2,153

C. 3 Lakh Deductible

i. Individual

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	6,861	8,022	13,570	14,381	19,664	22,130
18-25	7,896	9,654	15,462	16,398	21,787	24,868
26-35	8,089	9,871	15,747	16,706	22,092	25,936
36-45	8,255	10,155	16,189	17,643	23,637	27,204
46-50	10,081	13,141	19,951	21,651	27,707	32,408
51-55	11,673	15,353	22,502	24,699	31,328	38,278
56-60	14,377	19,181	27,329	30,389	37,774	46,987
61-65	18,350	25,150	34,627	38,573	46,738	59,451
66-70	21,383	30,119	40,911	46,108	55,533	71,788
71-75	25,597	36,744	49,046	55,470	66,072	86,248
76-80	29,492	42,764	56,548	64,170	75,904	99,868
Greater Than-80	32,809	47,704	62,662	71,276	83,942	111,020

ii. 2 Adult

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	9,288	11,955	18,685	20,156	25,959	30,587
26-35	9,550	12,258	19,098	20,605	26,406	32,118
36-45	9,774	12,647	19,727	21,892	28,491	33,899
46-50	11,868	16,160	24,330	26,902	33,674	40,423
51-55	14,123	19,474	28,384	31,660	39,155	48,921
56-60	17,676	24,643	35,100	39,597	48,137	61,227
61-65	23,061	32,854	45,037	50,736	60,408	78,352
66-70	27,665	40,423	54,709	62,191	73,616	96,829
71-75	33,535	49,886	66,597	75,945	89,139	118,203
76-80	39,192	58,882	78,024	89,215	104,128	138,945
Greater Than-80	45,313	67,351	88,268	101,041	117,338	156,655

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	8,158	10,011	16,189	17,239	22,626	26,722
26-35	8,384	10,284	16,556	17,640	23,034	27,924
36-45	8,555	10,569	17,011	18,546	24,483	29,225
46-50	10,634	13,620	20,655	22,396	28,370	34,131
51-55	12,068	16,063	23,610	25,878	32,463	40,100
56-60	14,426	19,546	28,142	31,243	38,541	48,801
61-65	18,511	25,544	35,234	39,138	47,189	60,933
66-70	21,623	30,618	41,576	46,761	56,153	73,945
71-75	25,733	37,135	49,587	55,966	66,506	88,330
76-80	29,535	43,066	56,985	64,528	76,172	101,890
Greater Than-80	32,828	48,010	63,111	71,631	84,191	113,203



iv. 1 Adult + 2 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	8,782	10,837	17,281	18,493	24,000	28,897
26-35	9,068	11,194	17,757	19,021	24,548	30,295
36-45	9,233	11,469	18,196	19,894	25,944	31,570
46-50	11,245	14,420	21,722	23,621	29,708	36,311
51-55	12,635	16,785	24,585	26,993	33,672	42,098
56-60	14,916	20,153	28,966	32,180	39,547	50,516
61-65	18,843	25,921	35,785	39,770	47,861	62,172
66-70	21,841	30,809	41,895	47,114	56,496	74,713
71-75	25,932	37,327	49,780	56,158	66,698	88,523
76-80	29,735	43,258	57,177	64,721	76,364	102,083
Greater Than-80	33,027	48,202	63,304	71,823	84,383	113,395

v. 1 Adult + 3 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	9,084	11,241	17,737	18,964	24,460	30,183
26-35	9,400	11,638	18,259	19,540	25,057	31,693
36-45	9,562	11,909	18,690	20,398	26,428	32,984
46-50	11,542	14,812	22,160	24,065	30,132	37,636
51-55	12,912	17,141	24,978	27,384	33,845	43,351
56-60	15,156	20,455	29,288	32,486	39,720	51,644
61-65	19,009	26,113	35,978	39,932	48,034	63,070
66-70	21,953	30,913	41,978	47,145	56,670	75,396
71-75	26,111	37,501	49,953	56,332	66,871	88,696
76-80	29,914	43,431	57,351	64,894	76,538	102,256
Greater Than-80	33,207	48,375	63,477	71,996	84,556	113,569

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	9,723	12,528	19,405	20,957	26,808	32,234
26-35	10,028	12,890	19,893	21,490	27,345	33,908
36-45	10,247	13,272	20,509	22,752	29,389	35,707
46-50	12,306	16,722	25,030	27,672	34,481	42,088
51-55	14,522	19,978	29,014	32,347	39,863	50,442
56-60	18,009	25,051	35,605	40,136	48,678	62,527
61-65	23,662	33,672	46,072	51,896	61,651	80,619
66-70	28,266	41,240	55,743	63,350	74,858	99,099
71-75	34,141	50,711	67,640	77,115	90,392	120,496
76-80	39,804	59,714	79,077	90,395	105,393	141,259
Greater Than-80	45,979	68,256	89,414	102,325	118,714	159,172

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	10,425	13,481	20,660	22,398	28,389	34,700
26-35	10,800	13,937	21,271	23,072	29,080	36,633
36-45	11,017	14,319	21,891	24,350	31,155	38,455
46-50	13,074	17,763	26,401	29,248	36,211	44,796
51-55	15,085	20,694	29,972	33,463	41,099	52,465
56-60	18,298	25,374	36,067	40,656	49,222	63,544
61-65	23,894	33,923	46,449	52,309	62,062	81,477
66-70	29,062	42,320	57,165	64,984	76,650	101,908
71-75	34,944	51,801	69,076	78,763	92,201	123,332
76-80	40,615	60,814	80,526	92,059	107,218	144,121
Greater Than-80	49,291	72,558	94,717	108,371	125,432	168,796

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	10,783	13,970	21,229	23,002	28,999	36,185
26-35	11,190	14,470	21,893	23,732	29,746	38,245
36-45	11,408	14,852	22,512	25,009	31,820	40,115
46-50	13,468	18,301	27,028	29,914	36,883	46,450
51-55	15,483	21,238	30,606	34,136	41,778	54,142
56-60	18,700	25,923	36,707	41,336	49,908	65,245
61-65	24,300	34,478	47,095	52,994	62,754	83,189
66-70	29,468	42,874	57,810	65,669	77,342	103,627
71-75	35,354	52,360	69,727	79,455	92,899	125,070
76-80	41,028	61,378	81,183	92,757	107,923	145,877
Greater Than-80	49,674	73,082	95,318	109,002	126,061	170,455

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	683	735	840	893	1,050	1,680

D. 5 Lakh Deductible

i. Individual

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	7,297	12,815	13,569	18,846	21,250
18-25	8,711	14,386	15,255	20,634	23,642
26-35	8,807	14,569	15,438	20,814	24,590
36-45	9,075	15,010	16,488	22,471	25,878
46-50	11,911	18,542	20,107	26,143	30,690
51-55	13,420	20,302	22,450	29,057	35,803
56-60	16,526	24,460	27,405	34,752	43,648
61-65	21,165	30,220	33,968	42,087	54,433
66-70	25,685	35,885	40,921	50,291	66,056
71-75	31,417	42,878	49,130	59,663	79,230
76-80	36,412	49,176	56,589	68,244	91,497
Greater Than-80	40,394	54,231	62,608	75,183	101,454

ii. 2 Adult

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	10,521	17,086	18,364	24,160	28,714
26-35	10,653	17,355	18,633	24,427	30,076
36-45	11,001	17,967	20,043	26,633	31,861
46-50	14,303	22,281	24,550	31,308	37,885
51-55	16,714	25,320	28,320	35,797	45,346
56-60	20,835	31,046	35,132	43,640	56,389
61-65	27,197	38,749	43,988	53,621	71,168
66-70	33,783	47,147	54,160	65,538	88,222
71-75	41,898	57,307	66,123	79,259	107,658
76-80	49,360	66,892	77,451	92,298	126,331
Greater Than-80	56,228	75,596	87,648	103,840	142,118

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	8,831	14,953	15,817	21,198	25,247
26-35	8,973	15,209	16,080	21,466	26,314
36-45	9,219	15,643	17,058	22,987	27,626
46-50	11,980	18,971	20,464	26,415	32,028
51-55	14,001	21,292	23,392	29,956	37,423
56-60	16,909	25,289	28,132	35,399	45,403
61-65	21,527	30,764	34,391	42,399	55,820
66-70	25,994	36,283	41,271	50,613	67,975
71-75	31,632	43,148	49,318	59,796	81,083
76-80	36,653	49,416	56,830	68,485	91,738
Greater Than-80	40,635	54,472	62,848	75,424	101,695

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	9,292	15,697	16,681	22,181	27,033
26-35	9,485	16,030	17,036	22,554	28,261
36-45	9,723	16,449	17,978	24,019	29,551
46-50	12,390	19,666	21,272	27,337	33,797
51-55	14,344	21,914	24,106	30,764	39,029
56-60	17,154	25,776	28,686	36,022	46,748
61-65	21,671	30,908	34,536	42,544	55,965
66-70	26,139	36,427	41,416	50,757	68,119
71-75	31,776	43,292	49,463	59,940	81,227
76-80	36,797	49,561	56,974	68,629	91,882
Greater Than-80	40,779	54,616	62,993	75,568	101,839

v. 1 Adult + 3 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	9,673	16,138	17,121	22,607	28,279
26-35	9,905	16,516	17,522	23,026	29,612
36-45	10,138	16,928	18,447	24,465	30,933
46-50	12,763	20,093	21,689	27,729	35,090
51-55	14,687	22,307	24,478	31,101	40,263
56-60	17,250	26,106	28,983	36,272	47,871
61-65	21,767	31,270	34,887	42,876	57,679
66-70	26,235	36,523	41,512	50,854	68,215
71-75	31,872	43,388	49,559	60,037	81,324
76-80	36,893	49,657	57,070	68,725	91,979
Greater Than-80	40,875	54,712	63,089	75,665	101,935

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	10,908	17,635	18,966	24,808	30,163
26-35	11,084	17,964	19,302	25,148	31,649
36-45	11,425	18,563	20,683	27,310	33,468
46-50	14,666	22,799	25,109	31,901	39,346
51-55	17,035	25,785	28,812	36,309	46,682
56-60	21,079	31,404	35,496	44,005	57,528
61-65	27,772	39,553	44,882	54,595	73,172
66-70	34,358	47,951	55,053	66,511	90,232
71-75	42,479	58,119	67,024	80,241	109,687
76-80	49,945	67,710	78,360	93,289	128,380
Greater Than-80	56,865	76,487	88,637	104,918	144,347



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	11,482	18,524	19,996	25,977	32,219
26-35	11,713	18,940	20,432	26,430	33,920
36-45	12,057	19,545	21,835	28,629	35,775
46-50	15,290	23,768	26,234	33,179	41,605
51-55	17,380	26,397	29,544	37,161	48,326
56-60	21,131	31,622	35,735	44,267	58,280
61-65	27,781	39,713	45,036	54,749	73,792
66-70	35,008	48,959	56,221	67,837	92,580
71-75	43,135	59,136	68,203	81,579	112,058
76-80	50,608	68,737	79,550	94,639	130,773
Greater Than-80	59,017	79,595	92,413	109,367	151,698

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	11,922	19,053	20,541	26,525	33,637
26-35	12,193	19,517	21,026	27,027	35,458
36-45	12,538	20,123	22,429	29,226	37,377
46-50	15,775	24,350	26,834	33,782	43,191
51-55	17,870	26,986	30,150	37,770	49,938
56-60	21,626	32,216	36,347	44,882	59,916
61-65	28,280	40,313	45,654	55,370	75,437
66-70	35,507	49,559	56,838	68,457	94,236
71-75	43,639	59,741	68,826	82,205	113,733
76-80	51,116	69,348	80,179	95,271	132,466
Greater Than-80	59,506	80,170	92,998	109,947	153,318

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	630	683	840	1,050	1,680

E. 10 Lakh Deductible

i. Individual

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	12,639	17,898	20,009
26-35	13,564	18,925	21,666
36-45	13,661	19,018	22,555
46-50	15,162	21,125	23,865
51-55	17,007	23,007	27,001
56-60	18,999	25,563	31,540
61-65	22,437	29,713	37,466
66-70	27,056	35,088	46,113
71-75	32,540	41,805	55,745
76-80	38,394	48,796	66,094
Greater Than-80	43,975	55,478	76,064
	48,391	60,794	84,045

ii. 2 Adult

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	16,293	22,076	26,304
26-35	16,459	22,238	27,611
36-45	18,490	25,066	29,460
46-50	21,176	27,905	33,758
51-55	24,313	31,755	40,363
56-60	29,419	37,866	49,226
61-65	35,859	45,416	61,334
66-70	44,121	55,409	75,860
71-75	53,231	66,255	91,838
76-80	62,119	76,836	107,520
Greater Than-80	68,395	84,385	118,556

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	14,160	19,526	23,402
26-35	14,324	19,694	24,392
36-45	15,714	21,627	25,814
46-50	17,054	23,113	28,092
51-55	19,685	26,210	33,036
56-60	23,154	30,359	39,423
61-65	27,308	35,234	47,498
66-70	32,940	42,186	57,916
71-75	38,737	49,096	68,342
76-80	44,263	55,699	78,384
Greater Than-80	48,694	61,019	86,591



iv. 1 Adult + 2 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	14,898	20,384	25,064
26-35	15,140	20,643	26,198
36-45	16,480	22,506	27,621
46-50	17,781	23,802	29,795
51-55	20,327	26,945	34,600
56-60	23,679	30,955	40,785
61-65	27,671	35,640	48,535
66-70	33,098	42,338	58,585
71-75	38,881	49,240	68,487
76-80	44,407	55,844	78,529
Greater Than-80	48,839	61,163	86,735

v. 1 Adult + 3 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	14,970	20,435	25,946
26-35	15,223	20,704	27,144
36-45	16,540	22,534	28,654
46-50	17,819	23,809	30,735
51-55	20,471	27,089	34,744
56-60	23,824	31,100	40,929
61-65	27,816	35,784	48,679
66-70	33,242	42,482	58,729
71-75	39,025	49,384	68,631
76-80	44,551	55,988	78,673
Greater Than-80	48,983	61,307	86,880

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	16,661	22,486	27,548
26-35	16,870	22,698	28,948
36-45	18,861	25,469	30,901
46-50	21,498	28,258	35,037
51-55	24,578	32,037	41,539
56-60	29,588	38,032	50,250
61-65	36,439	46,073	63,070
66-70	44,701	56,065	77,608
71-75	53,817	66,917	93,605
76-80	62,710	77,505	109,304
Greater Than-80	69,038	85,112	120,495



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	17,518	23,482	29,428
26-35	17,810	23,788	31,025
36-45	19,836	26,611	33,048
46-50	22,438	29,350	37,117
51-55	25,255	32,834	43,143
56-60	29,861	38,330	51,095
61-65	36,637	46,271	63,803
66-70	45,673	57,194	79,775
71-75	54,798	68,056	95,795
76-80	63,700	78,654	111,515
Greater Than-80	72,465	89,213	127,422

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	17,684	23,644	30,485
26-35	17,991	23,965	32,158
36-45	20,017	26,788	34,314
46-50	22,621	29,529	38,329
51-55	25,439	33,014	44,388
56-60	30,047	38,513	52,367
61-65	36,825	46,455	65,076
66-70	45,861	57,377	81,073
71-75	54,988	68,242	97,112
76-80	63,891	78,841	112,850
Greater Than-80	72,609	89,344	128,680

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Additional child premium	525	893	1,575



2. Rest of India

A. Zero Deductible

i. Individual

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	8,528	9,629	15,986	17,177	22,783	28,151	35,588
18-25	9,411	10,906	18,206	19,997	25,775	31,268	39,409
26-35	9,644	11,275	18,666	20,471	26,344	31,837	40,794
36-45	10,346	12,026	19,587	21,514	27,577	33,734	42,695
46-50	12,966	15,096	24,651	27,679	34,500	40,752	50,923
51-55	15,318	18,381	28,942	32,610	39,705	46,594	59,382
56-60	18,676	22,769	35,793	40,387	48,631	56,389	72,017
61-65	23,236	29,325	45,312	52,006	61,472	70,107	89,712
66-70	29,347	36,436	55,392	64,050	74,765	84,806	108,672
71-75	34,884	43,576	66,371	77,444	89,537	100,904	129,436
76-80	40,459	50,835	76,904	90,154	103,668	116,302	149,297
Greater Than-80	45,233	57,069	85,891	100,734	115,418	129,104	165,806

ii. 2 Adult

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	11,351	13,669	21,840	24,735	31,485	37,424	47,257
26-35	11,664	14,177	22,457	25,388	32,287	38,226	49,208
36-45	12,552	15,159	23,630	26,749	33,936	40,746	51,780
46-50	15,591	18,800	29,442	33,993	42,285	49,306	61,770
51-55	18,868	23,364	35,481	41,188	50,165	57,983	73,888
56-60	23,324	29,356	44,460	51,677	62,405	71,408	91,341
61-65	29,578	38,428	57,396	67,691	79,882	90,144	115,554
66-70	37,850	48,604	71,560	85,054	99,222	111,420	143,004
71-75	45,885	59,104	87,091	104,410	120,809	134,974	173,386
76-80	53,894	69,727	102,244	123,175	141,891	157,959	203,032
Greater Than-80	60,367	78,401	116,664	139,343	160,063	177,759	228,568

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	11,014	12,810	20,075	22,031	28,298	33,786	42,946
26-35	11,437	13,387	20,766	22,764	29,154	34,650	44,663
36-45	11,988	14,014	21,534	23,659	30,255	36,343	46,397
46-50	14,073	16,605	26,405	29,264	36,478	42,652	53,960
51-55	16,477	19,785	30,579	34,648	42,191	49,027	62,453
56-60	19,585	23,785	36,733	41,822	50,552	58,200	74,769
61-65	23,995	30,204	46,258	53,280	62,945	71,449	92,033
66-70	31,091	38,497	57,368	66,448	77,261	87,249	112,601
71-75	36,388	45,393	67,959	79,496	91,648	102,926	133,025
76-80	41,722	52,403	78,121	91,878	105,413	117,923	152,562
Greater Than-80	46,529	58,692	87,100	102,511	117,208	130,749	169,259

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	12,820	15,077	22,609	24,802	31,377	36,995	47,026
26-35	13,414	15,866	23,542	25,802	32,529	38,172	49,118
36-45	13,945	16,470	24,282	26,665	33,590	39,804	50,790
46-50	15,977	18,996	29,008	32,102	39,626	45,924	58,130
51-55	18,315	22,088	33,062	37,326	45,171	52,108	66,367
56-60	21,333	25,971	39,025	44,275	53,269	60,990	78,288
61-65	25,559	32,126	48,169	55,278	65,168	73,712	94,868
66-70	32,394	40,115	58,871	67,963	78,959	88,934	114,682
71-75	37,520	46,786	69,107	80,569	92,860	104,079	134,412
76-80	42,680	53,567	78,930	92,534	106,162	118,570	153,289
Greater Than-80	47,831	60,235	88,276	103,528	118,342	131,771	170,452

v. 1 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	15,681	17,970	25,889	28,111	34,752	40,369	51,321
26-35	16,538	19,026	27,126	29,420	36,220	41,862	53,806
36-45	17,059	19,619	27,853	30,267	37,261	43,465	55,448
46-50	19,087	22,133	32,532	35,646	43,230	49,516	62,708
51-55	21,417	25,204	36,553	40,816	48,717	55,631	70,850
56-60	24,414	29,052	42,449	47,681	56,711	64,395	82,612
61-65	28,529	35,061	51,387	58,444	68,354	76,846	98,839
66-70	35,239	42,903	61,894	70,899	81,894	91,792	118,294
71-75	40,304	49,487	71,984	83,317	95,585	106,705	137,720
76-80	45,403	56,179	81,668	95,106	108,687	120,975	156,308
Greater Than-80	50,453	62,690	90,804	105,844	120,572	133,854	173,054

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	13,587	16,138	24,614	27,627	34,552	40,549	51,241
26-35	14,109	16,876	25,494	28,557	35,650	41,655	53,560
36-45	14,979	17,839	26,644	29,891	37,266	44,124	56,081
46-50	17,983	21,436	32,373	37,025	45,485	52,551	65,919
51-55	21,221	25,938	38,324	44,112	53,245	61,093	77,844
56-60	25,615	31,839	47,157	54,426	65,279	74,289	94,998
61-65	32,270	41,436	60,834	71,326	83,768	94,128	120,632
66-70	40,539	51,609	74,994	88,686	103,104	115,399	148,077
71-75	48,599	62,137	90,557	108,075	124,728	138,990	178,506
76-80	56,633	72,787	105,741	126,874	145,845	162,011	208,198
Greater Than-80	63,347	81,731	120,470	143,368	164,366	182,169	234,190



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	15,485	18,524	27,340	30,639	37,909	44,060	55,715
26-35	16,186	19,491	28,483	31,858	39,330	45,503	58,487
36-45	17,067	20,461	29,642	33,204	40,960	48,003	61,013
46-50	20,067	24,056	35,362	40,326	49,162	56,399	70,826
51-55	23,021	28,190	40,767	46,741	56,166	64,145	81,737
56-60	27,062	33,600	48,906	56,243	67,277	76,310	97,484
61-65	33,713	43,159	62,508	73,059	85,665	96,019	122,950
66-70	42,690	54,313	78,084	92,100	106,909	119,378	153,149
71-75	50,770	64,866	93,676	111,521	128,567	143,006	183,625
76-80	58,824	75,542	108,889	130,351	149,720	166,064	213,364
Greater Than-80	67,782	88,832	128,686	152,818	174,859	193,391	248,592

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	18,331	21,440	30,672	34,035	41,402	47,570	60,190
26-35	19,292	22,672	32,118	35,563	43,140	49,332	63,368
36-45	20,172	23,642	33,277	36,909	44,771	51,832	65,895
46-50	23,203	27,269	39,034	44,068	53,011	60,266	75,756
51-55	26,189	31,435	44,476	50,521	60,054	68,052	86,716
56-60	30,261	36,877	52,651	60,061	71,203	80,255	102,514
61-65	36,943	46,467	66,289	76,913	89,629	100,002	128,027
66-70	45,917	57,619	81,862	95,950	110,869	123,358	158,222
71-75	54,026	68,202	97,488	115,407	132,564	147,022	188,744
76-80	62,110	78,908	112,736	134,272	153,753	170,117	218,530
Greater Than-80	71,060	92,163	132,492	156,683	178,817	197,360	253,652

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	2,573	2,940	3,255	3,518	3,780	3,990	4,253

B. 2 Lakh Deductible

i. Individual

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year	6,332	7,180	12,975	13,926	19,262	24,495	31,371
18-25	6,880	8,168	14,604	15,866	21,326	26,659	34,112
26-35	7,004	8,334	14,812	16,123	21,619	26,951	35,108
36-45	7,090	8,499	15,099	16,546	22,425	28,320	36,285
46-50	7,728	10,070	17,947	20,169	26,383	32,342	41,354
51-55	8,872	11,684	20,246	22,841	29,457	35,951	47,082
56-60	10,326	14,290	24,226	27,713	35,175	42,378	55,689
61-65	12,842	18,191	30,242	35,103	43,442	51,375	67,966
66-70	14,676	21,412	35,517	41,713	51,188	60,296	80,256
71-75	17,024	25,555	42,258	50,021	60,642	70,852	94,531
76-80	19,277	29,339	48,312	57,573	69,330	80,596	107,859
Greater Than-80	21,433	32,782	53,552	63,969	76,666	88,804	119,021

ii. 2 Adult

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	8,005	9,700	16,985	19,123	25,163	30,880	39,769
26-35	8,179	9,925	17,269	19,490	25,587	31,303	41,190
36-45	8,302	10,138	17,643	20,070	26,685	33,140	42,826
46-50	9,073	11,924	20,928	24,421	31,556	38,177	49,101
51-55	10,658	14,197	24,307	28,562	36,332	43,625	57,379
56-60	12,732	17,668	29,626	35,277	44,271	52,544	69,465
61-65	16,247	22,990	37,865	45,377	55,520	64,847	86,310
66-70	19,197	27,804	45,700	55,360	67,164	78,122	104,562
71-75	22,717	33,676	55,284	67,450	81,027	93,634	125,597
76-80	26,127	39,204	64,233	78,864	94,217	108,424	145,804
Greater Than-80	29,240	45,003	73,048	89,285	106,165	121,682	163,412

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	7,488	8,759	15,259	16,813	22,457	27,789	36,163
26-35	7,652	8,977	15,540	17,167	22,862	28,200	37,308
36-45	7,699	9,090	15,767	17,538	23,589	29,431	38,446
46-50	8,250	10,707	18,598	20,939	27,267	33,152	43,144
51-55	9,266	12,187	21,025	23,982	30,745	37,197	48,942
56-60	10,566	14,494	24,633	28,536	36,132	43,252	57,491
61-65	13,071	18,451	30,681	35,760	44,114	51,940	69,456
66-70	15,233	21,930	36,200	42,603	52,090	61,165	82,510
71-75	17,541	25,966	42,798	50,767	61,369	71,516	96,675
76-80	19,744	29,643	48,718	58,182	69,890	81,067	109,900
Greater Than-80	21,928	33,084	53,961	64,601	77,235	89,269	121,216



iv. 1 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	8,274	9,671	16,384	18,171	23,995	29,437	38,555
26-35	8,495	9,959	16,758	18,642	24,535	29,996	39,900
36-45	8,829	10,028	16,937	18,961	25,196	31,143	40,970
46-50	8,974	11,530	19,613	22,189	28,693	34,684	45,451
51-55	9,954	12,960	21,957	25,131	32,057	38,595	51,067
56-60	11,223	15,201	25,455	29,543	37,275	44,458	59,345
61-65	13,636	19,011	31,278	36,496	44,955	52,817	70,849
66-70	15,716	22,360	36,591	43,084	52,635	61,700	83,425
71-75	17,953	26,264	42,967	50,972	61,600	71,700	97,110
76-80	19,967	29,866	48,941	58,406	70,113	81,290	110,123
Greater Than-80	22,151	33,307	54,184	64,825	77,459	89,492	121,439

v. 1 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	8,928	10,506	17,380	19,209	25,057	30,493	40,381
26-35	9,183	10,845	17,822	19,753	25,674	31,128	41,862
36-45	9,275	10,854	17,939	20,007	26,264	32,195	42,882
46-50	9,504	12,241	20,481	23,092	29,614	35,588	47,192
51-55	10,463	13,643	22,784	25,983	32,919	39,431	52,728
56-60	11,725	15,863	26,240	30,338	38,066	45,212	60,896
61-65	14,102	19,610	31,960	37,168	45,610	53,422	72,183
66-70	16,139	22,892	37,173	43,632	53,147	62,140	84,535
71-75	18,350	26,742	43,452	51,397	61,970	71,981	98,005
76-80	20,146	30,044	49,119	58,584	70,292	81,469	110,301
Greater Than-80	22,330	33,485	54,362	65,003	77,637	89,671	121,618

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	8,692	10,530	17,987	20,252	26,387	32,149	41,775
26-35	8,909	10,813	18,348	20,710	26,912	32,680	43,355
36-45	8,984	10,975	18,668	21,233	27,942	34,434	44,949
46-50	9,670	12,658	21,823	25,433	32,654	39,309	51,022
51-55	11,221	14,887	25,137	29,496	37,341	44,655	59,154
56-60	13,269	18,305	30,369	36,099	45,144	53,419	71,034
61-65	16,966	23,909	39,041	46,746	57,030	66,436	88,844
66-70	19,910	28,718	46,871	56,724	68,668	79,705	107,093
71-75	23,443	34,605	56,472	68,833	82,552	95,238	128,157
76-80	26,851	40,132	65,423	80,251	95,747	110,034	148,380
Greater Than-80	30,038	46,023	74,353	90,803	107,839	123,443	166,224

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	9,522	11,519	19,240	21,776	28,114	34,006	44,453
26-35	9,803	11,881	19,705	22,364	28,790	34,699	46,291
36-45	9,840	12,007	19,990	22,854	29,795	36,444	47,866
46-50	10,465	13,626	23,078	26,983	34,428	41,226	53,845
51-55	11,894	15,649	26,059	30,626	38,643	46,068	61,293
56-60	13,771	18,802	30,893	36,733	45,858	54,154	72,198
61-65	17,444	24,366	39,506	47,310	57,654	67,057	89,867
66-70	20,737	29,725	48,176	58,336	70,511	81,695	110,023
71-75	24,282	35,626	57,795	70,465	84,417	97,251	131,121
76-80	27,691	41,156	66,751	81,891	97,622	112,059	151,364
Greater Than-80	33,048	49,555	78,888	96,297	114,073	130,299	175,778

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	20,000	25,000
91 Days -17 Year							
18-25	10,205	12,396	20,306	22,911	29,295	35,195	46,455
26-35	10,520	12,811	20,841	23,577	30,052	35,969	48,444
36-45	10,703	12,881	21,071	24,011	31,001	37,658	49,997
46-50	11,042	14,417	24,077	28,059	35,553	42,361	55,888
51-55	12,467	16,438	27,059	31,703	39,770	47,204	63,352
56-60	14,359	19,608	31,913	37,831	47,007	55,311	74,291
61-65	18,051	25,193	40,548	48,431	58,826	68,238	91,990
66-70	21,338	30,546	49,212	59,451	71,678	82,870	112,145
71-75	24,896	36,462	58,848	71,598	85,601	98,445	133,272
76-80	28,300	41,990	67,804	83,024	98,807	113,253	153,526
Greater Than-80	33,643	50,372	79,914	97,390	115,207	131,434	177,861

Age Bands/Sum Insured	300,000	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	893	1,050	1,155	1,208	1,313	1,523	1,995



C. 3 Lakh Deductible

i. Individual

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	6,621	7,770	13,246	13,998	19,227	21,515
18-25	7,548	9,283	15,000	15,869	21,196	24,054
26-35	7,721	9,485	15,265	16,155	21,480	25,045
36-45	7,870	9,749	15,674	17,024	22,912	26,221
46-50	9,507	12,518	19,164	20,741	26,687	31,048
51-55	10,933	14,570	21,530	23,568	30,046	36,492
56-60	13,357	18,120	26,008	28,846	36,024	44,570
61-65	16,918	23,657	32,777	36,437	44,339	56,131
66-70	19,636	28,266	38,606	43,426	52,497	67,574
71-75	23,413	34,411	46,150	52,109	62,272	80,986
76-80	26,903	39,994	53,109	60,179	71,392	93,619
Greater Than-80	29,876	44,577	58,780	66,770	78,847	103,963

ii. 2 Adult

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	8,796	11,418	17,990	19,354	25,066	29,359
26-35	9,031	11,699	18,373	19,770	25,480	30,779
36-45	9,231	12,060	18,956	20,965	27,415	32,431
46-50	11,108	15,318	23,225	25,611	32,222	38,482
51-55	13,129	18,393	26,986	30,025	37,305	46,364
56-60	16,313	23,186	33,216	37,386	45,637	57,778
61-65	21,140	30,802	42,432	47,718	57,019	73,663
66-70	25,266	37,823	51,403	58,343	69,270	90,800
71-75	30,526	46,600	62,430	71,100	83,668	110,626
76-80	35,597	54,944	73,029	83,408	97,571	129,865
Greater Than-80	41,083	62,800	82,531	94,378	109,823	146,291

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	7,783	9,615	15,675	16,648	21,975	25,773
26-35	7,985	9,868	16,015	17,021	22,353	26,888
36-45	8,138	10,133	16,437	17,861	23,697	28,096
46-50	10,003	12,962	19,817	21,432	27,302	32,646
51-55	11,288	15,228	22,558	24,661	31,099	38,182
56-60	13,401	18,459	26,761	29,637	36,736	46,253
61-65	17,062	24,022	33,340	36,961	44,758	57,506
66-70	19,851	28,728	39,222	44,032	53,072	69,575
71-75	23,534	34,773	46,653	52,569	62,674	82,918
76-80	26,942	40,274	53,514	60,511	71,640	95,495
Greater Than-80	29,893	44,860	59,197	67,099	79,078	105,988

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	8,342	10,381	16,688	17,812	23,249	27,791
26-35	8,599	10,712	17,129	18,302	23,757	29,088
36-45	8,746	10,967	17,536	19,111	25,052	30,270
46-50	10,550	13,704	20,807	22,568	28,543	34,667
51-55	11,796	15,898	23,462	25,696	32,220	40,035
56-60	13,840	19,022	27,526	30,507	37,669	47,843
61-65	17,359	24,372	33,850	37,547	45,380	58,655
66-70	20,046	28,906	39,518	44,359	53,391	70,287
71-75	23,713	34,952	46,831	52,748	62,853	83,096
76-80	27,121	40,453	53,693	60,690	71,819	95,673
Greater Than-80	30,072	45,039	59,375	67,277	79,256	106,166

v. 1 Adult + 3 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	8,613	10,756	17,110	18,248	23,676	28,984
26-35	8,896	11,124	17,595	18,783	24,229	30,384
36-45	9,041	11,375	17,994	19,579	25,501	31,582
46-50	10,816	14,068	21,213	22,980	28,936	35,896
51-55	12,044	16,229	23,827	26,058	32,380	41,197
56-60	14,055	19,302	27,825	30,790	37,830	48,890
61-65	17,508	24,550	34,029	37,697	45,541	59,488
66-70	20,146	29,003	39,595	44,387	53,551	70,921
71-75	23,873	35,113	46,992	52,908	63,014	83,257
76-80	27,281	40,613	53,853	60,850	71,979	95,834
Greater Than-80	30,232	45,199	59,536	67,438	79,417	106,327

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	9,186	11,949	18,658	20,097	25,853	30,886
26-35	9,459	12,286	19,110	20,591	26,352	32,439
36-45	9,656	12,639	19,682	21,762	28,247	34,108
46-50	11,500	15,839	23,875	26,326	32,970	40,026
51-55	13,486	18,860	27,570	30,662	37,963	47,775
56-60	16,612	23,565	33,684	37,887	46,139	58,985
61-65	21,679	31,561	43,392	48,794	58,172	75,766
66-70	25,805	38,581	52,362	59,419	70,421	92,906
71-75	31,070	47,365	63,398	72,185	84,830	112,752
76-80	36,145	55,716	74,006	84,504	98,744	132,011
Greater Than-80	41,679	63,639	83,594	95,569	111,100	148,626

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	9,815	12,833	19,821	21,434	27,320	33,173
26-35	10,151	13,257	20,388	22,059	27,961	34,966
36-45	10,346	13,611	20,963	23,244	29,885	36,656
46-50	12,189	16,805	25,146	27,787	34,575	42,538
51-55	13,991	19,524	28,459	31,697	39,109	49,651
56-60	16,871	23,864	34,112	38,369	46,643	59,928
61-65	21,886	31,794	43,742	49,177	58,553	76,561
66-70	26,518	39,583	53,681	60,934	72,084	95,511
71-75	31,789	48,377	64,729	73,715	86,508	115,383
76-80	36,872	56,737	75,349	86,047	100,437	134,666
Greater Than-80	44,648	67,630	88,513	101,177	117,331	157,552

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year						
18-25	10,136	13,287	20,350	21,994	27,886	34,551
26-35	10,501	13,751	20,965	22,671	28,579	36,462
36-45	10,696	14,105	21,539	23,855	30,503	38,197
46-50	12,542	17,304	25,728	28,405	35,198	44,072
51-55	14,348	20,028	29,047	32,321	39,739	51,207
56-60	17,231	24,374	34,706	38,999	47,279	61,505
61-65	22,250	32,309	44,341	49,813	59,195	78,149
66-70	26,881	40,096	54,280	61,569	72,725	97,106
71-75	32,157	48,895	65,333	74,356	87,155	116,995
76-80	37,242	57,260	75,959	86,694	101,090	136,295
Greater Than-80	44,991	68,115	89,070	101,762	117,914	159,092

Age Bands/Sum Insured	500,000	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	473	630	683	788	840	945

D. 5 Lakh Deductible

i. Individual

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year	7,098	12,545	13,244	18,468	20,699
18-25	8,409	14,002	14,808	20,127	22,917
26-35	8,498	14,172	14,978	20,294	23,797
36-45	8,746	14,581	15,952	21,830	24,991
46-50	11,377	17,857	19,308	25,237	29,454
51-55	12,777	19,489	21,482	27,939	34,197
56-60	15,658	23,347	26,078	33,222	41,473
61-65	19,961	28,689	32,165	40,025	51,477
66-70	24,153	33,943	38,614	47,635	62,258
71-75	29,470	40,430	46,228	56,328	74,477
76-80	34,103	46,271	53,147	64,287	85,855
Greater Than-80	37,796	50,960	58,730	70,723	95,091

ii. 2 Adult

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	10,088	16,506	17,692	23,397	27,622
26-35	10,211	16,756	17,942	23,645	28,885
36-45	10,533	17,324	19,249	25,692	30,541
46-50	13,596	21,325	23,430	30,028	36,128
51-55	15,832	24,144	26,927	34,191	43,048
56-60	19,654	29,455	33,245	41,466	53,291
61-65	25,555	36,600	41,459	50,724	66,999
66-70	31,664	44,389	50,894	61,777	82,817
71-75	39,192	53,813	61,990	74,503	100,845
76-80	46,113	62,703	72,497	86,597	118,165
Greater Than-80	52,483	70,777	81,955	97,303	132,807

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	8,520	14,529	15,329	20,650	24,406
26-35	8,652	14,765	15,574	20,899	25,395
36-45	8,881	15,169	16,481	22,309	26,612
46-50	11,442	18,255	19,640	25,489	30,695
51-55	13,315	20,408	22,355	28,774	35,700
56-60	16,013	24,116	26,752	33,822	43,101
61-65	20,296	29,193	32,558	40,315	52,763
66-70	24,440	34,312	38,939	47,934	64,037
71-75	29,669	40,680	46,403	56,451	76,196
76-80	34,326	46,494	53,370	64,510	86,078
Greater Than-80	38,019	51,183	58,953	70,947	95,314



iv. 1 Adult + 2 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	8,948	15,218	16,131	21,562	26,062
26-35	9,127	15,527	16,460	21,908	27,201
36-45	9,348	15,916	17,334	23,267	28,398
46-50	11,822	18,900	20,389	26,344	32,336
51-55	13,634	20,984	23,018	29,522	37,189
56-60	16,240	24,567	27,266	34,400	44,348
61-65	20,430	29,327	32,692	40,449	52,897
66-70	24,574	34,446	39,073	48,067	64,171
71-75	29,803	40,814	46,537	56,585	76,329
76-80	34,460	46,628	53,504	64,644	86,212
Greater Than-80	38,153	51,317	59,087	71,080	95,448

v. 1 Adult + 3 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	9,301	15,628	16,539	21,957	27,218
26-35	9,516	15,978	16,911	22,346	28,455
36-45	9,733	16,360	17,769	23,680	29,679
46-50	12,167	19,296	20,776	26,708	33,535
51-55	13,952	21,349	23,363	29,836	38,333
56-60	16,329	24,873	27,542	34,632	45,391
61-65	20,519	29,662	33,018	40,757	54,487
66-70	24,663	34,535	39,163	48,157	64,260
71-75	29,892	40,903	46,626	56,674	76,419
76-80	34,549	46,717	53,593	64,733	86,301
Greater Than-80	38,243	51,406	59,176	71,170	95,537

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	10,447	17,016	18,250	23,998	28,965
26-35	10,610	17,321	18,562	24,313	30,343
36-45	10,926	17,877	19,843	26,319	32,031
46-50	13,933	21,805	23,948	30,577	37,482
51-55	16,130	24,575	27,383	34,666	44,287
56-60	19,881	29,787	33,583	41,804	54,347
61-65	26,089	37,346	42,288	51,627	68,858
66-70	32,198	45,135	51,722	62,680	84,681
71-75	39,730	54,566	62,826	75,414	102,727
76-80	46,655	63,463	73,341	87,517	120,065
Greater Than-80	53,073	71,603	82,873	98,304	134,875

vii. 2 Adult + 2 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	10,979	17,841	19,206	25,083	30,872
26-35	11,194	18,226	19,610	25,502	32,450
36-45	11,513	18,788	20,911	27,543	34,171
46-50	14,511	22,704	24,991	31,763	39,578
51-55	16,450	25,143	28,062	35,456	45,813
56-60	19,929	29,989	33,804	42,047	55,045
61-65	26,097	37,494	42,432	51,770	69,433
66-70	32,801	46,070	52,806	63,909	86,859
71-75	40,339	55,510	63,919	76,655	104,926
76-80	47,270	64,415	74,444	88,769	122,285
Greater Than-80	55,070	74,486	86,375	102,430	141,693

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Reserve benefit	5,000	10,000	10,000	15,000	15,000
91 Days -17 Year					
18-25	11,388	18,331	19,711	25,591	32,188
26-35	11,639	18,762	20,161	26,056	33,877
36-45	11,959	19,323	21,462	28,097	35,656
46-50	14,961	23,245	25,548	32,322	41,049
51-55	16,904	25,689	28,624	36,021	47,307
56-60	20,388	30,540	34,372	42,618	56,562
61-65	26,560	38,051	43,005	52,346	70,959
66-70	33,264	46,626	53,378	64,485	88,395
71-75	40,806	56,071	64,497	77,236	106,480
76-80	47,741	64,981	75,028	89,355	123,855
Greater Than-80	55,524	75,020	86,918	102,968	143,196

Age Bands/Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	5,000,000
Additional child premium	578	630	788	945	1,523

E. 10 Lakh Deductible

i. Individual

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	12,382	17,589	19,547
26-35	13,240	18,542	21,084
36-45	13,330	18,628	21,909
46-50	14,722	20,582	23,123
51-55	16,433	22,328	26,032
56-60	18,281	24,699	30,243
61-65	21,470	28,548	35,739
66-70	25,754	33,534	43,759
71-75	30,841	39,763	52,693
76-80	36,271	46,248	62,293
Greater Than-80	41,447	52,446	71,540
	45,543	57,377	78,943

ii. 2 Adult

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	15,771	21,464	25,386
26-35	15,925	21,615	26,598
36-45	17,809	24,238	28,313
46-50	20,300	26,871	32,299
51-55	23,210	30,442	38,426
56-60	27,946	36,110	46,647
61-65	33,919	43,113	57,878
66-70	41,582	52,382	71,351
71-75	50,032	62,442	86,171
76-80	58,276	72,256	100,717
Greater Than-80	64,098	79,258	110,953

iii. 1 Adult + 1 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	13,792	19,100	22,695
26-35	13,944	19,255	23,613
36-45	15,234	21,048	24,932
46-50	16,477	22,426	27,045
51-55	18,918	25,299	31,630
56-60	22,135	29,147	37,554
61-65	25,988	33,668	45,044
66-70	31,212	40,117	54,707
71-75	36,588	46,526	64,378
76-80	41,714	52,651	73,692
Greater Than-80	45,825	57,585	81,304

iv. 1 Adult + 2 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	14,477	19,895	24,236
26-35	14,702	20,135	25,288
36-45	15,945	21,863	26,608
46-50	17,151	23,065	28,624
51-55	19,513	25,981	33,081
56-60	22,622	29,700	38,818
61-65	26,325	34,045	46,006
66-70	31,358	40,258	55,328
71-75	36,722	46,660	64,512
76-80	41,848	52,785	73,826
Greater Than-80	45,958	57,719	81,438

v. 1 Adult + 3 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	14,544	19,942	25,054
26-35	14,779	20,192	26,165
36-45	16,000	21,889	27,566
46-50	17,187	23,072	29,496
51-55	19,647	26,115	33,214
56-60	22,756	29,834	38,951
61-65	26,459	34,179	46,140
66-70	31,492	40,392	55,462
71-75	36,856	46,794	64,646
76-80	41,982	52,919	73,960
Greater Than-80	46,092	57,853	81,572

vi. 2 Adult + 1 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	16,112	21,845	26,539
26-35	16,307	22,041	27,838
36-45	18,153	24,612	29,650
46-50	20,599	27,198	33,487
51-55	23,455	30,703	39,517
56-60	28,102	36,264	47,597
61-65	34,458	43,723	59,487
66-70	42,120	52,990	72,973
71-75	50,576	63,056	87,810
76-80	58,824	72,876	102,372
Greater Than-80	64,694	79,933	112,752



vii. 2 Adult + 2 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	16,907	22,768	28,284
26-35	17,178	23,052	29,765
36-45	19,057	25,671	31,642
46-50	21,471	28,212	35,416
51-55	24,083	31,442	41,005
56-60	28,355	36,541	48,380
61-65	34,641	43,906	60,168
66-70	43,022	54,037	74,982
71-75	51,486	64,113	89,841
76-80	59,743	73,943	104,423
Greater Than-80	67,872	83,737	119,177

viii. 2 Adult + 3 Child

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Reserve benefit	10,000	15,000	15,000
91 Days -17 Year			
18-25	17,061	22,919	29,264
26-35	17,346	23,216	30,816
36-45	19,225	25,835	32,816
46-50	21,640	28,377	36,540
51-55	24,255	31,610	42,160
56-60	28,528	36,710	49,561
61-65	34,815	44,077	61,348
66-70	43,197	54,208	76,186
71-75	51,662	64,285	91,063
76-80	59,920	74,116	105,660
Greater Than-80	68,006	83,858	120,344

Age Bands/Sum Insured	2,000,000	2,500,000	5,000,000
Additional child premium	473	788	1,470