

Rate Chart

Optima Restore

Optima Restore - Gross Premium (Excl. GST) - Tier 1 (Delhi, NCR, Mumbai, Thane, Mumbai Suburban and Navi Mumbai, Surat, Ahmedabad & Vadodara) - One Individual Policy								
Age Band	Sum Insured							
	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000
0 - 17	6,726	7,849	8,527	9,796	10,683	11,377	13,931	17,274
18 - 35	8,715	9,753	12,261	13,873	14,746	15,704	19,230	23,845
36 - 45	9,863	11,460	14,153	16,284	17,018	18,126	22,195	27,522
46 - 50	14,939	16,142	20,888	23,622	25,323	26,968	33,023	40,949
51 - 55	18,241	20,411	26,112	31,039	32,440	34,548	42,303	52,456
56 - 60	23,550	26,350	34,242	40,703	42,540	45,305	55,476	68,790
61 - 65	29,223	33,776	45,906	53,586	60,007	63,905	78,252	97,032
66 - 70*	40,325	46,608	63,797	74,472	83,394	88,814	1,08,752	1,34,852
71 - 75*	48,717	56,306	77,840	90,867	1,01,752	1,08,363	1,32,691	1,64,537
76 - 80*	58,460	67,567	94,443	1,10,245	1,23,451	1,31,475	1,60,988	1,99,625
> 80*	67,229	77,702	1,10,832	1,29,379	1,44,879	1,54,292	1,88,931	2,34,274

*Only for Renewal Purposes

Optima Restore Gross Premium (Excl. GST) - Tier 2 (Rest of India) - One Individual Policy								
Age Band	Sum Insured							
	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	1,00,00,000
0 - 17	5,717	6,671	7,589	8,914	10,149	10,808	13,234	16,411
18 - 35	7,408	8,290	10,913	12,625	14,008	14,919	18,269	22,653
36 - 45	8,384	9,741	12,596	14,818	16,167	17,220	21,085	26,146
46 - 50	12,698	13,721	18,590	21,496	24,056	25,620	31,372	38,901
51 - 55	15,505	17,350	23,240	28,246	30,818	32,821	40,188	49,833
56 - 60	20,017	22,397	30,475	37,040	40,413	43,040	52,702	65,351
61 - 65	24,840	28,710	40,856	48,764	57,006	60,710	74,339	92,181
66 - 70*	34,276	39,617	56,780	67,770	79,224	84,374	1,03,314	1,28,110
71 - 75*	41,409	47,860	69,278	82,689	96,664	1,02,945	1,26,056	1,56,310
76 - 80*	49,691	57,432	84,054	1,00,323	1,17,279	1,24,901	1,52,939	1,89,644
> 80*	57,144	66,047	98,641	1,17,735	1,37,635	1,46,578	1,79,484	2,22,561

*Only for Renewal Purposes

Family Floater Discount - 55%

Note: The eldest member in a particular family composition will pay full premium as per the individual premium based on his/her respective age and for every additional member a flat single floater discount of 55% will be applied on that family member's premium irrespective of the family relation with the eldest member.

Illustration:

Plan: 2A + 2C, Tier 1 and Sum Insured of INR 5,00,000				
Member	Age	Illustrative Individual Gross Premium (Excl. GST) (A)	Discount (B)	Individual Premium after floater discount (C = A*(1-B))
Self	42	11,460	0%	11,460
Spouse	39	11,460	55%	5,157
Child 1	10	7,849	55%	3,532
Child 2	8	7,849	55%	3,532
Total Family Floater Gross Premium (Excl. GST) for 2A 2C in respect of the above mentioned model points				23,681

Rate Chart

Optima Restore

Optional Cover

Unlimited Restore Benefit	Loading Percentage
	0.50%

Note: This loading % will be applied on the Final Policy Premium in respect of all the base/in-built coverages under this product

Illustration 1:

Family Composition	Individual
Age	45
Sum Insured	5,00,000
Tier	1
Policy Term	1 Year
Gross Premium for Optima Restore (A)	11,460
Unlimited Restore Benefit Opted?	Yes
Loading % for Unlimited Restore (B)	0.50%
Premium for Unlimited Restore Benefit (C = A*B)	57
Gross Premium for Optima Restore Incl. Optional Cover (D = A+C)	11,517

Illustration 2:

Family Composition	2A 2C
Sum Insured Type	Floater
Sum Insured	5,00,000
Tier	1
Policy Term	1 Year
Unlimited Restore Benefit Opted?	Yes

Plan: 2A + 2C, Tier 1 and Sum Insured of INR 5,00,000					
Member	Age	Illustrative Individual Gross Premium (Excl. GST) (A)	Illustrative Individual Gross Premium for Optima Restore Incl. Unlimited Restore Optional Cover (Excl. GST) (B = A*(1+0.5%))	Discount (C)	Individual Premium after floater discount (D = B*(1-C))
Self	42	11,460	11,517	0%	11,517
Spouse	39	11,460	11,517	55%	5,183
Child 1	10	7,849	7,888	55%	3,550
Child 2	8	7,849	7,888	55%	3,550
Total Family Floater Gross Premium (Excl. GST) for 2A 2C in respect of the above mentioned model points					23,800