


**A LITTLE EXTRA
THAT GOES
THE EXTRA MILE.**





With rising inflation, a health insurance cover of ₹2 or 3 lakhs may not be adequate. At the same time, buying a large insurance cover with your current policy may not be affordable or available.

That's why we introduced HDFC ERGO my:health Medisure Super Top Up which provides you an option of buying a top-up insurance cover which works alongside your current health insurance policy.

Benefits



Higher sum insured at a lower premium with a range of deductibles



Cover for hospitalisation expenses with no sub-limits**



Constant premium from 61 years and above*



No medical tests up to the age of 55 years*



Entry age till 65 years



Additional features



Free look period

The free look period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

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

If the Insured has not made any claim during the free look period, the insured shall be entitled to

- I. A refund of the premium paid less any expenses incurred by the company on medical examination of the insured person and the stamp duty charges or
- II. Where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- III. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period



Two/three year policy period

A discount of 5% and 10% will be offered in case a policy is purchased for 2 year and 3 year tenure respectively with single premium option i.e. premium has been paid in advance as a single premium



Individual and floater sum insured options

This policy gives you an option of covering your spouse and 2 dependent children. Your parents and parents in-law can also be covered in the same policy if it is on an individual sum insured basis and in a separate policy on floater sum insured basis



No claims experience loading on renewal

Even if you make a claim during the policy year, we do not increase the premium to be paid at the time of renewal due to claims in the policy





Add-on covers

my:health Medisure Super Top Up product offers following add-on covers:

- my: health Critical Illness - Pays sum insured on diagnosis of any of the listed 51 major medical illnesses and procedure covered with sum insured options of ₹100,000 to ₹500,00,000
- my: health Hospital Cash Benefit Add On - pays per day benefit on medically necessary hospitalisation of an insured person due to illness or injury. Sum insured options of ₹500/₹1,000/₹1,500/₹2,000/₹2,500/₹3,000/₹ 5,000/ ₹7,500/₹10,000

(Please refer to the prospectus of the respective add-ons for more details)

Policy coverage



In-patient hospitalisation expenses: If the treatment of an illness or accidental injury is undertaken in a hospital, we cover the medical expenses incurred by you towards your hospitalisation on room rent/ICU/therapeutic unit, medical practitioner fees, anaesthetist fees, nurse fees, blood, oxygen and anaesthesia. There are no sub-limits under this cover.

Note pertaining specifically to AYUSH Treatments only:

Medical expenses pertaining only to In-patient care AYUSH treatment are also covered under 'In-patient Hospitalization expenses' cover if undertaken in an AYUSH Hospital. Any medical expense other than In-patient care AYUSH treatment expenses are not covered under this policy.



Pre and post hospitalisation medical expenses: Policy covers all the medical expenses you incur up to 30 days before being admitted into a hospital and for 60 days after you have been discharged from hospital. These expenses are payable subject to following condition

- Such medical expenses are incurred for the same condition for which your hospitalisation was required and the in-patient hospitalisation claim for such hospitalisation is admissible by us



Expenses for pre-existing diseases: Policy covers expenses incurred for the treatment of diseases that you have before taking the policy and will be covered only after 3 continuous renewals with us



Day care procedures: Policy covers medical expenses incurred by you for treatment or procedures that requires less than 24 hours of hospitalisation undertaken under general or local anaesthesia. There is no static list for day care procedures in the policy as advances in medical science leads to many more being added continuously. So, even if it is a new procedure, you can be rest assured that, we will cover it. However, this cover excludes diagnostic procedures and treatments taken in an out-patient department.

Sum insured and aggregate deductible

Aggregate Deductible (₹)	Sum Insured (₹)			
2 Lakhs	3 Lakhs	8 Lakhs		
3 Lakhs	7 Lakhs	12 Lakhs		
4 Lakhs	6 Lakhs	11 Lakhs	16 Lakhs	
5 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs

Figures in (₹)

Illustrations

You have opted for a sum insured of ₹8,00,000 and aggregate deductible of ₹2,00,000. The aggregate deductible is the amount that you or your existing health insurance policy will pay for medical expenses incurred. If you make 3 claims in a policy year and the total claim amount is ₹10,00,000 then after the initial ₹2,00,000 (aggregate deductible) is paid by you or your current health insurance policy, the additional ₹8,00,000 will be paid by us. Please note that any expenses over and above the sum insured chosen will not be paid by us.

	Deductible	Sum Insured in HDFC ERGO Super Top Up Policy	Claim Amount Assessed	Deductible Exhaustion	Balance Deductible	Claim Amount payable by other policy/savings	Claim Amount payable by HDFC ERGO Super Top up Policy
At Inception	200,000	800,000	0	0	200,000	0	0
Claim 1	200,000	800,000	150,000	150,000	50,000	150,000	0
Claim 2	200,000	800,000	300,000	50,000	0	50,000	250,000
Claim 3	200,000	800,000	550,000	0	0	0	550,000

Figures in (₹)

Eligibility

With this policy, one can be insured from the age of 18 years to 65 years. You can insure your children from the age of 91 days to the age of 23 years. Your parents and parents in-law can also be covered in the same policy on an individual sum insured basis and in a separate policy on floater sum insured basis. (age as on last birthday as at policy inception date to be considered)

You can also cover your family members as given below in a single Policy on Individual Sum Insured basis

- Grandmother
- Grandfather
- Brother
- Sister
- Grandson
- Granddaughter
- Daughter-in-law
- Son-in-law
- Nephew
- Niece

You are not required to undergo any medical tests up to the age of 55 years, except if you have declared any pre-existing diseases or ailments at the time of applying for the policy. In such cases and for applicants above age of 55 years, one has to undergo the specified medical tests as given below.

On acceptance of proposals, we will reimburse 50% of the expenses (on our pre agreed rates with the network provider) incurred on the pre-acceptance medical tests.

Medical Underwriting

Proposers above 55 years of age and those having medical history are subject to medical underwriting by the company. We reserve the right to accept such proposals on standard terms/decline/accept with exclusion or premium loading (up to maximum of 100% on basic premium). These loadings are applied from commencement date of the policy including subsequent renewal(s) with us.

The company reserves the right to accept on standard terms/decline/accept with exclusion and/or premium loading (up to maximum of 100% on basic premium).

Loading on the premium is arrived at on the basis of factors given below:

- Health condition at the time of proposal
- Other co-morbid factors
- Pre-existing disease/medical condition (Existing or cured)
- Test results

Indicative range of loadings for most common diseases based on above factors is given below. These loadings are for your reference purpose only and are subject to change based on medical test results.

Illness	Premium loading % on basic premium (For reference only)
Diabetes	10% - 40%
Blood Pressure/Hypertension	10% - 30%
Asthama	10% - 30%
Kidney related disorders	10% - 30%

Claim Process	
Cashless hospitalisation	Cashless reimbursement
Contact HDFC ERGO and submit a cashless request form with required documents	Collate original bills with other documents as required and submit it to HDFC ERGO
Cashless decision made within 6 hours by HDFC ERGO	Reimbursement claims response made within 6 working days

In-house claims team is appointed for processing of claims, ultimate responsibility of acceptance or rejection of a claim lies with in-house claim team only.

Major Exclusions

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following:

1. Pre-existing diseases – Code – Excl01
 - a. Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
 - b. In case of enhancement of sum insured, the exclusion shall apply afresh to the extent of sum of sum insured increase.
 - c. If the insured person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) regulations, then waiting period for the same would be reduced to the extent of prior coverage.
 - d. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
2. 30-day waiting period – Code – Excl03
 - a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
 - b. This exclusion shall not, however, apply if the insured person has continuous coverage for more

than twelve months.

c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

3. Specified disease/procedure waiting period - Code - Excl02

a. Expenses related to the treatment of the listed conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.

b. In case of enhancement of sum insured, the exclusion shall apply afresh to the extent of sum insured increase.

c. If any of the specified disease/procedure falls under the waiting period specified for Pre-existing diseases, then the longer of the two waiting periods shall apply.

d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

e. If the insured person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

- Cataract
- Hysterectomy other than for malignancy
- Uterine prolapse including any condition requiring hysterectomy
- Polycystic ovarian diseases, myomectomy for fibroids
- Knee replacement surgery (other than caused by an accident)
- osteoarthritis and osteoporosis
- Arthritis, arthroscopic surgery, rheumatism, joint replacement surgery (other than caused by accident), prolapse of intervertebral discs (other than caused by accident)
- Varicose veins and varicose ulcers, hernia, stones in the urinary, uro-genital and biliary systems, benign prostate hypertrophy, hydrocele
- Fistula in anus, piles, fissures
- Fibroids, dilatation and curettage for treatment purposes, pilonidal sinus, chronic suppurative otitis media (csom)
- Deviated nasal septum, sinusitis and related disorders
- Surgery on tonsils/adenoids
- Gastric and duodenal ulcer, any type of cysts/nodules/polyps, and any type of breast lumps, benign ear, nose and throat disorders and surgeries chronic nephritis and nephropathy (kidney diseases).

4. Investigation and 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

5. Rest cure, rehabilitation and respite care: Code – Excl05

a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

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.

6. 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)

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 type 2 diabetes

7. 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.

8. 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.

9. 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.

10. 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.

11. Excluded providers: Code11

Expenses incurred towards treatment in any hospital or by any medical practitioner or any other provider specifically excluded by the insurer and disclosed in its website/notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

12. Treatment for alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12

13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code – Excl13

14. Dietary supplements and substances that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedure. Code – Excl14

15. Refractive error: Code - Excl15

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

16. Unproven treatments: Code – Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

17. Sterility and Infertility: Code- 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

18. Maternity: Code – Excl18

- a. Medical treatment expenses traceable to child birth (including complicated deliveries and

caesarean sections incurred during hospitalisation) except ectopic pregnancy;

b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

19. Domiciliary hospitalisation expenses

20. Co-payment: All person(s) named in the schedule to this policy above the age of 80 years (age last birthday) shall bear a co-pay of 10% for each and every claim.

21. Aggregate deductible: We are not liable for claim/claims amount falling within aggregate deductible limit as opted and mentioned on the schedule

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

23. Any insured person committing or attempting to commit intentional self-injury or attempted suicide or suicide while mentally sound or unsound.

24. Any insured person's participation or involvement in naval, military or air force operation.

25. Investigative treatment for sleep-apnoea, general debility or exhaustion ("run-down condition").

26. Congenital external diseases, defects or anomalies

27. Stem cell harvesting.

28. Investigative treatment for analysis and adjustments of spinal subluxation, 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).

29. Circumcisions (unless necessitated by illness or Injury and forming part of treatment).

30. Any convalescence, sanatorium treatment, private duty nursing or long-term nursing care.

31. 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.

32. Vaccination including inoculation and immunisations (Except post bite treatment),

33. 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 etc. Full list of non-medical expenses is attached and also available at

www.hdfcergo.com

34. Treatment rendered by a medical practitioner which is outside his discipline or the discipline for which he is licensed; treatments rendered by a medical practitioner who is a member of an

Insured person's family, or stays with him,

35. Treatment taken on outpatient basis

36. The provision or fitting of hearing aids, spectacles or contact lenses.

37. Any treatment and associated expenses for alopecia, baldness including corticosteroids and topical immunotherapy wigs, toupees, hair pieces, any non-surgical hair replacement method. optometric therapy.

38. 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.

39. 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 is attached and also available on www.hdfcergo.com.

40. Any claim arising due to non-disclosure of pre-existing illness or material fact as sought to be declared on the proposal form.

41. Ambulance charges.

42. Costs of donor screening and organ.

43. Expenses incurred on Alternative treatments except to the extent of coverage provided for under 'In-patient Hospitalization expenses' cover.

44. Whilst you are flying or taking part in aerial activities (including cabin crew) except as a bonafide passenger (fare-paying or otherwise) in a regular scheduled airline or air charter company.

How to renew your 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.



- i. 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.

No loading shall apply on renewals based on individual claims experience.

10% co-payment will be applicable each and every claim after you have attained the age of 80 years.

The company reserves its right to vary the premium from time to time subject to approval of IRDAI (Insurance Regulatory and Development Authority of India).

For any changes desired at the time of renewal, please communicate with us. Contact details are provided below.

Portability Option: 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

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 at least 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

How to cancel your policy

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

Time of Cancellation	Policy Duration (specific for each policy tenure)		
	1 Year	2 Years	3 Years
Up to 1 month	85.0%	92.5%	95.0%
Up to 3 months	70.0%	85.0%	90.0%
Up to 6 months	45.0%	70.0%	80.0%
Up to 12 months	0.0%	45.0%	65.0%
Up to 15 months	N/A	30.0%	55.0%
Up to 18 months	N/A	20.0%	45.0%
Up to 24 months	N/A	0.0%	30.0%
Up to 27 months	N/A	N/A	20.0%
Up to 30 months	N/A	N/A	15.0%
Up to 36 months	N/A	N/A	0.0%

For policies where premium is paid by instalment, the following additional conditions will be applicable:

1. When yearly payment option is chosen, cancellation grid as per 1 year tenure policies will be applicable.
2. For all other options, 50% of current instalment premium will be refunded when the current period is less than 6 months in to the policy year. For instalment after 6 months, no refund will be payable. In case of claim, future instalments for the current policy year will be adjusted in the claim amount.

In case of admissible claim under the policy, future instalments for the current policy year will be adjusted in the claim amount and no refund of any premium will be applicable during policy year.

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

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

Premium chart

Premium is payable in advance on or before inception of the Policy.

Premium is exclusive of GST (₹)								
Age: Up to 35 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
200,000	300,000	1,430	1,980	2,310	2,640	1,760	2,090	2,420
200,000	800,000	1,980	2,750	3,300	3,850	2,530	3,080	3,630
Age: Up to 36-45 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
200,000	300,000	2,090	3,080	3,410	3,740	2,420	2,750	3,080
200,000	800,000	2,750	4,070	4,620	5,170	3,300	3,850	4,400
Age: Up to 46-60 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
200,000	300,000	3,850	6,600	6,930	7,260	4,180	4,510	4,840
200,000	800,000	5,500	9,460	10,010	10,560	6,050	6,600	7,150
Age: > 60 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
200,000	300,000	11,000	17,600	17,930	18,260	11,330	11,660	11,990
200,000	800,000	15,400	24,750	25,300	25,850	15,950	16,500	17,050

Premium is exclusive of GST (₹)								
Age: Up to 35 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
300,000	700,000	1,320	1,980	2,310	2,640	1,650	1,980	2,310
300,000	1,200,000	1,870	2,750	3,300	3,850	2,420	2,970	3,520
Age: Up to 36-45 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
300,000	700,000	1,870	2,750	3,080	3,410	2,200	2,530	2,860
300,000	1,200,000	2,200	3,300	3,850	4,400	2,750	3,300	3,850
Age: Up to 46-60 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
300,000	700,000	3,850	6,050	6,380	6,710	4,180	4,510	4,840
300,000	1,200,000	4,400	7,150	7,700	8,250	4,950	5,500	6,050

Age: > 60 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
300,000	700,000	11,000	18,700	19,030	19,360	11,330	11,660	11,990
300,000	1,200,000	13,200	22,000	22,550	23,100	13,750	14,300	14,850

Premium is exclusive of GST (₹)								
Age: Up to 35 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
400,000	600,000	990	1,430	1,760	2,090	1,320	1,650	1,980
400,000	1,100,000	1,540	2,200	2,750	3,300	2,090	2,640	3,190
400,000	1,600,000	1,980	2,860	3,410	3,960	2,530	3,080	3,630
Age: Up to 36-45 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
400,000	600,000	1,210	1,870	2,200	2,530	1,540	1,870	2,200
400,000	1,100,000	1,760	2,750	3,300	3,850	2,310	2,860	3,410
400,000	1,600,000	2,420	3,740	4,290	4,840	2,970	3,520	4,070
Age: Up to 46-60 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
400,000	600,000	2,750	4,180	4,510	4,840	3,080	3,410	3,740
400,000	1,100,000	3,300	5,060	5,610	6,160	3,850	4,400	4,950
400,000	1,600,000	4,400	6,600	7,150	7,700	4,950	5,500	6,050
Age: > 60 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
400,000	600,000	8,250	12,650	12,980	13,310	8,580	8,910	9,240
400,000	1,100,000	9,350	14,300	14,850	15,400	9,900	10,450	11,000
400,000	1,600,000	10,450	15,950	16,500	17,050	11,000	11,550	12,100

Premium is exclusive of GST (₹)								
Age: Up to 35 Years								
Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
500,000	500,000	770	1,210	1,540	1,870	1,100	1,430	1,760
500,000	1,000,000	1,100	1,650	2,200	2,750	1,650	2,200	2,750
500,000	1,500,000	1,650	2,530	3,080	3,630	2,200	2,750	3,300
500,000	2,000,000	2,200	3,300	3,850	4,400	2,750	3,300	3,850

Age: Up to 36-45 Years

Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
500,000	500,000	990	1,540	1,870	2,200	1,320	1,650	1,980
500,000	1,000,000	1,320	2,090	2,640	3,190	1,870	2,420	2,970
500,000	1,500,000	1,870	2,970	3,520	4,070	2,420	2,970	3,520
500,000	2,000,000	2,420	3,850	4,400	4,950	2,970	3,520	4,070

Age: Up to 46-60 Years

Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
500,000	500,000	1,980	3,080	3,410	3,740	2,310	2,640	2,970
500,000	1,000,000	2,530	3,850	4,400	4,950	3,080	3,630	4,180
500,000	1,500,000	3,080	4,620	5,170	5,720	3,630	4,180	4,730
500,000	2,000,000	3,630	5,500	6,050	6,600	4,180	4,730	5,280

Age: > 60 Years

Deductible	Coverage amount	1A	2A	2A+1C	2A + 2C	1A + 1C	1A + 2C	1A + 3C
500,000	500,000	6,050	9,350	9,680	10,010	6,380	6,710	7,040
500,000	1,000,000	6,600	10,450	11,000	11,550	7,150	7,700	8,250
500,000	1,500,000	7,260	11,550	12,100	12,650	7,810	8,360	8,910
500,000	2,000,000	7,810	12,100	12,650	13,200	8,360	8,910	9,460



Anti - rebate warning

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 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 prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Ten Lakh.



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