

**Hospital Daily Cash Rider Policy**

**Suitability :**

- a) This Rider can only be bought along with the Base Plan and cannot be bought in isolation or as a separate product.
- b) The Rider is subject to the terms and conditions stated below and also the Policy terms, conditions, exclusions and applicable endorsements of the Base Plan.
- c) 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.
- d) Children between 91 days and 5 years can be insured provided either parent is getting insured under the Base Plan.
- e) There is no maximum cover ceasing age on renewals. However, this Policy will be renewed only if Base Plan is being renewed.
- f) The policy will be issued for a period of 1, 2 & 3 year(s) period depending on the period of Base Plan.
- g) The policy offers option of covering on individual sum insured basis and on family floater basis, as opted in Base Plan.
- h) A maximum of 6 members can be added in a single policy, whether on an individual or family floater basis.
- i) The relationships allowed will be as defined in base policy.
- j) In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy.
- k) In a family floater the age of the eldest member will be considered while computing premium for the family.
- l) In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy.

**Salient Features & Benefits :**

**If an Insured Person suffers an Illness or Injury during the Policy Period that requires Hospitalization as an inpatient, then**

- i. Inpatient Benefit - We will pay Daily Cash amount for maximum 30 days per Policy Year for each continuous and completed period of 24 hours the Insured Person is Hospitalized;
- ii. Intensive Care Unit Benefit - We will pay twice the Daily Cash amount for maximum 30 days per Policy Year for each continuous and completed period of 24 hours that the Insured Person is Hospitalized and admitted in an Intensive Care Unit. Whenever Intensive Care Unit benefit is admissible under the policy, We will not pay for Daily Cash benefit in i. above for the period when the Insured Person is in Intensive Care Unit.

Our maximum liability shall be restricted to the Sum Insured mentioned in this rider in the Policy Schedule.

**Please Note: Any claim under any of the benefits mentioned in this rider Policy will only be admissible when it qualifies according to the terms, conditions and exclusions in the Base Plan.**

**Sum Insured**

Insured Person will be offered below mentioned Sum Insured options. Sum Insured of this rider Policy will remain same during Policy Period. At the time of renewal, Insured Person will have the option to switch to any of the Sum Insured options available in this rider Policy.

**Illustration:**

Consider an Insured Person is having a Base plan of Rs.5 Lakhs and along with Base plan he/she purchases this rider.

Benefits	Sum Insured (in Rs.)		
	1,000 per day	2,000 per day	3,000 per day
Inpatient Benefit	1,000 per day for maximum 30 days	2,000 per day for maximum 30 days	3,000 per day for maximum 30 days
Intensive Care Unit Benefit	2 X 1,000 per day for maximum 30 days	2 X 2,000 per day for maximum 30 days	2 X 3,000 per day for maximum 30 days

**Exclusions**

- All exclusions as mentioned in the Base Plan unless otherwise stated and covered in Benefits section under Hospital Daily Cash Rider policy wordings.

**Waiting Period**

- There are no waiting periods in this Policy. However, this Policy shall follow waiting periods applicable in Base Plan.

**Loading**

- There are no loadings applicable in this Policy.

**Discounts**

- i. Discount of 7.5% on 2 years and 10% on 3years policy premiums when paid on lump sum payment mode.
- ii. Family Discount of 10% if 2 or more family members are covered under Individual Sum Insured Plan of this Policy.

**Hospital Daily Cash Rider Policy**

**Policy Period**

- The policy will be issued for 1 year, 2 years and 3 years period depending on the period of Base Plan.

**Premium Payment Modes**

- Monthly
- Quarterly
- Semi-Annually
- Lump sum

Premium payment mode under this rider Policy will be same as that of premium payment mode chosen in Base Plan or it can be lump sum payment. Premium Payment in Instalments

Policyholder has the option to pay the premium in instalments on monthly, quarterly and Half Yearly basis apart from lump sum payment. However, premium payment mode under this rider Policy will be same as that of premium payment mode chosen in Base Plan or it can be lump sum payment.

If the Insured Person has opted for Payment of Premium on an installment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- Grace Period of 15 days would be given to pay the installment premium due for the Policy.
- During such Grace Period, coverage will not be available from the due date of installment premium till the date of receipt of premium by Company.
- The Insured Person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated Grace Period.
- No interest will be charged If the installment premium is not paid on due date.
- In case of installment premium due not received within the Grace Period, the Policy will get cancelled.
- In the event of a claim, all subsequent premium installments shall immediately become due and payable.
- The Company has the right to recover and deduct all the pending installments from the claim amount due under the policy.
- Policyholder has an option to withdraw from the auto deduction mode at least 15 days prior to the due date of instalment premium. In this case, payment for the remaining instalments will have to be made at the time of withdrawal for the continuation of the Policy.
- There is no obligation on Us to remind the Insured Person/Policyholder of the due dates.

**Payment Facility**

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

**Cancellation**

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.

1 Year Policy Period		2 Year Policy Period		3 Year Policy Period	
Length of time Policy in force	% of premium refunded	Length of time Policy in force	% of premium refunded	Length of time Policy in force	% of premium refunded
Up to 1 Month	75.00%	Up to 1 Month	87.50%	Up to 1 Month	91.70%
Up to 3 Months	50.00%	Up to 3 Months	75.00%	Up to 3 Months	83.30%
Up to 6 Months	25.00%	Up to 6 Months	62.50%	Up to 6 Months	75.00%
Exceeding 6 Months	Nil	Up to 12 Months	48.00%	Up to 12 Months	66.60%
		Up to 15 Months	25.00%	Up to 15 Months	50.00%
		Up to 18 Months	12.00%	Up to 18 Months	41.60%
		Exceeding 18 Months	Nil	Up to 21 Months	33.30%
				Up to 24 Months	8.30 %
				Exceeding 24 Months	Nil

## **Hospital Daily Cash Rider Policy**

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.

- i. 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 30 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.
- ii. If an Insured Person dies, he will cease to be an Insured Person upon Us receiving all relevant particulars and documents in this regard. We will return a rateable part of the premium received for such person IF AND ONLY IF there are no claims in respect of that Insured Person under this Rider Policy or Base Plan.

### **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:
  - i. 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 30 day notice by sending an endorsement to Your address shown in the Schedule; and
  - ii. 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;
  - i. Permanently exclude the disease/condition and continue with the Policy
  - ii. Incorporate additional waiting period of not exceeding 4 years for the said undisclosed disease or condition from the date the non-disclosed condition was detected and continue with the Policy.
  - iii. 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 I above.

### **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 have 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.

### **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

- 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
- 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.

## **Hospital Daily Cash Rider Policy**

### **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.
  - vi. This Policy will be renewed only if Base Plan is being renewed. In case Base Plan is not being renewed, this rider Policy will not be eligible to be renewed.
- Grace Period - Grace Period of 30 days for renewing the policy is provided under this policy. Any injury/ condition contracted during the Grace Period will not be covered.
  - Maximum Age - There is no maximum cover ceasing age on renewal in this policy.
  - We will not apply any additional loading on your policy premium at renewal based on claim experience.
  - We shall be entitled to call for any information or documentation before agreeing to renew the Policy. Your Policy terms may be altered based on the information received.

### **Claim Procedure:**

- Please quote your member ID/policy number in all your correspondences.
- Please use the Claim Intimation Form (available on our website under Other Forms in the Downloads section) for intimation of a claim
- For claims related to Planned Hospitalization: contact us at least 48 hours prior to hospitalization
- For claims related to unplanned or Emergency Hospitalization: contact us within 24 hours of hospitalization
- Please send the duly signed claim form and all the information/ documents mentioned therein to us within 15 days of the completion of the treatment (Please refer to claim form for complete documentation)
- If there is any deficiency in the documents/information submitted by you, We will send the deficiency letter within 7 days of receipt of the claim documents
- On receipt of the complete set of claim documents, we will make the payment for the admissible amount, along with a settlement statement within 30 days
- The payment will be made in the name of the proposer
- We can be contacted through:
  - Website: [www.hdfcergo.com](http://www.hdfcergo.com)
  - Customer Care: 022 6234 6234 / 0120 6234 6234
  - Fax: 1800- 425- 4077
  - Courier: HDFC ERGO General Insurance company Ltd, 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India – 201301

For any doubt or clarifications and/or information, call our Customer Care at 022 6234 6234 / 0120 6234 6234 or log on to our website-[www.hdfcergo.com](http://www.hdfcergo.com) or email us at [care@hdfcergo.com](mailto:care@hdfcergo.com)

### **Tax Benefit**

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

### **Requirement**

Completed proposal form

### **Premium rates**

- 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.
- The premium for the policy will remain the same for the Policy Period mentioned in the Policy Schedule.
- Please note that your premium at renewal may change due to change in your age or changes in the applicable taxes.

**Hospital Daily Cash Rider Policy**

- Premium rates are subject to change with prior approval from IRDA.

**Gross Premium Chart(Exclusive of taxes) -**

1 year Policy (For lump sum premium payment mode)

Benefit per day	INR 1000 per day							
	Individual	Floater						
		1A	1A+1C	1A+2C	1A+3C	2A+0C	2A+1C	2A+2C
0-17	319	NA	NA	NA	NA	NA	NA	NA
18-35	429	740	1,056	1,372	764	1,118	1,421	1,724
36-45	495	805	1,121	1,436	870	1,203	1,545	1,848
46-50	584	894	1,210	1,525	1,028	1,368	1,716	2,019
51-55	666	975	1,291	1,541	1,173	1,519	1,871	2,060
56-60	844	1,151	1,466	1,710	1,350	1,805	1,976	2,379
61-65	1,260	1,563	1,879	2,105	1,890	2,271	2,684	2,955
66-70	1,947	2,243	2,558	2,758	2,725	3,159	3,398	3,637
71-75	2,433	2,725	3,040	3,220	3,407	3,889	4,128	4,367
76-80	3,042	3,327	3,642	3,798	4,258	4,802	5,041	5,280
Greater than 80	3,802	4,080	4,395	4,520	5,323	5,942	6,181	6,420

Benefit per day	INR 2000 per day							
	Individual	Floater						
		1A+1C	1A+2C	1A+3C	2A+0C	2A+1C	2A+2C	2A+3C
0-17	638	NA	NA	NA	NA	NA	NA	NA
18-35	858	1,481	2,112	2,743	1,528	2,236	2,842	3,447
36-45	989	1,610	2,241	2,873	1,741	2,406	3,091	3,696
46-50	1,169	1,788	2,419	3,050	2,057	2,737	3,432	4,037
51-55	1,332	1,950	2,581	3,083	2,345	3,038	3,743	4,120
56-60	1,687	2,301	2,932	3,420	2,699	3,610	3,952	4,758
61-65	2,520	3,126	3,757	4,211	3,780	4,542	5,368	5,910
66-70	3,893	4,486	5,117	5,516	5,451	6,318	6,796	7,274
71-75	4,867	5,449	6,080	6,440	6,813	7,778	8,256	8,734
76-80	6,083	6,654	7,285	7,596	8,517	9,603	10,081	10,559
Greater than 80	7,604	8,159	8,790	9,041	10,646	11,884	12,363	12,841

Benefit per day	INR 3000 per day							
	Individual	Floater						
		1A+1C	1A+2C	1A+3C	2A+0C	2A+1C	2A+2C	2A+3C
0-17	956	NA	NA	NA	NA	NA	NA	NA
18-35	1,287	2,221	3,168	4,115	2,291	3,354	4,263	5,171
36-45	1,484	2,415	3,362	4,309	2,611	3,610	4,636	5,544
46-50	1,753	2,682	3,629	4,576	3,085	4,105	5,148	6,056
51-55	1,999	2,925	3,872	4,624	3,518	4,557	5,614	6,180
56-60	2,531	3,452	4,399	5,129	4,049	5,416	5,928	7,137
61-65	3,780	4,689	5,636	6,316	5,670	6,813	8,052	8,864
66-70	5,840	6,728	7,675	8,273	8,176	9,477	10,194	10,912
71-75	7,300	8,174	9,120	9,660	10,220	11,667	12,384	13,102
76-80	9,125	9,980	10,927	11,394	12,775	14,405	15,122	15,839
Greater than 80	11,406	12,239	13,186	13,561	15,969	17,827	18,544	19,261

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Benefit per day	INR 1000 per day	INR 2000 per day	INR 3000 per day
<b>Additional Child</b>	212	424	636

**2 Year Premium Calculation (For lump sum premium payment mode)**

7.5% Discount on premium if Insured Person is paying premium of 2 years in lump sum mode. Example,

- Proposed Insured Age 32 years opting for 1000 per day plan, 2 years policy  
Gross Premium =  $429 \times 2 \times 92.5\%$  = Rs. 793.65
- Proposed Insured Age 35 years opting for 1000 per day plan, 2 years policy  
Gross Premium =  $(429 + 494) \times 92.5\%$  = Rs. 854.19

**3 Year Premium Calculation (For lump sum premium payment mode)**

10% Discount on premium if Insured Person is paying premium of 3 years in lump sum mode. Example,

- Proposed Insured Age 32 years opting for 1000 per day plan, 3 years policy  
Gross Premium =  $429 \times 3 \times 90\%$  = Rs. 1,158.30
- Proposed Insured Age 35 years opting for 1000 per day plan, 3 years policy  
Gross Premium =  $(429 + 494 + 494) \times 90\%$  = Rs. 1,276.12

**Premium Calculation for Monthly, Quarterly and Semi-annually premium payment modes**

Premium for each instalment under monthly, quarterly and semi-annually payment modes are shown as % of premium for lump sum premium payment mode.

Premium Payment Mode	Policy Period		
	1 Year	2 Year	3 Year
<b>Half-yearly</b>	51.60%	25.80%	17.80%
<b>Quarterly</b>	26.20%	13.10%	9.10%
<b>Monthly</b>	8.90%	4.50%	3.10%
<b>Monthly</b>	44 ( $494 \times 8.90\%$ )	45 ( $494 \times 2 \times 4.50\%$ )	46 ( $494 \times 3 \times 3.10\%$ )

**Illustration** – Consider a policyholder aged 40 years who has opted for 1,000 per day plan. Below grid shows the each instalment amount that policyholder has to pay under different premium payment options and different policy term.

Policyholder's age – 40 years, Daily Cash Benefit – 1,000 per day, Yearly Premium – Rs. 494

Premium Payment Mode	Policy Period		
	1 Year	2 Year	3 Year
<b>Lump sum</b>	494	915 ( $494 \times 2 \times 92.5\%$ ) Discount of 7.5%	1,335 ( $494 \times 3 \times 90\%$ ) Discount of 10%
<b>Half-yearly</b>	255 ( $494 \times 51.60\%$ )	255 ( $494 \times 2 \times 25.80\%$ )	264 ( $494 \times 3 \times 17.80\%$ )
<b>Quarterly</b>	130 ( $494 \times 26.20\%$ )	130 ( $494 \times 2 \times 13.10\%$ )	135 ( $494 \times 3 \times 9.10\%$ )
<b>Monthly</b>	44 ( $494 \times 8.90\%$ )	45 ( $494 \times 2 \times 4.50\%$ )	46 ( $494 \times 3 \times 3.10\%$ )

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

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers.
- 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 IRDA.

**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.



**Hospital Daily Cash Rider Policy**

**Premium / Benefit Illustration**

Sum Insured - 3000 Per Day for Maximum 30 days

Tenure: 1 year

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 Per Day(Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)
13	956	3000	956	96	860	3000	4,636	NA	4,636	3000
18	1287	3000	1287	129	1,158	3000		NA		
42	1,484	3000	1,484	148	1,336	3000		NA		
44	1,484	3000	1,484	148	1,336	3000		NA		
	<b>5,211</b>				<b>4,690</b>				<b>4,636</b>	
	Total premium for all members of the family is Rs. 5,211 when each member is covered separately.		Total premium for all members of the family is Rs. 4,690 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs. 4,636			
	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 Per Day(Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)
18	1287	3000	1287	129	1,158	3000	5,148	NA	5,148	3000
20	1287	3000	1287	129	1,158	3000		NA		
48	1,753	3000	1,753	175	1,578	3000		NA		
50	1,753	3000	1,753	175	1,578	3000		NA		
	<b>6,080</b>				<b>5,472</b>				<b>5,148</b>	
	Total premium for all members of the family is Rs. 6,080 when each member is covered separately.		Total premium for all members of the family is Rs. 5,472 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.5,148			
	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.			

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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 Per Day(Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)
18	1287	3000	1287	129	1,158	3000	3,610	NA	3,610	3000
42	1,484	3000	1484	148	1,336	3000		NA		
44	1,484	3000	1484	148	1,336	3000		NA		
	<b>4,255</b>				<b>3,830</b>				<b>3,610</b>	
	Total premium for all members of the family is Rs. 4,255 when each member is covered separately.		Total premium for all members of the family is Rs. 3,830 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.3,610			
	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 Per Day(Rs.)	Premium (Rs.)	Family Discount of 10%	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)	Premium or consolidated premium for all family members of the family (Rs.)	Floater Discount if any	Premium after discount (Rs.)	Sum Insured Per Day(Rs.)
20	1287	3000	1287	129	1,158	3000	4,105	NA	4,105	3000
48	1,753	3000	1753	175	1,578	3000		NA		
50	1,753	3000	1753	175	1,578	3000		NA		
	<b>4,793</b>				<b>4,314</b>				<b>4,105</b>	
	Total premium for all members of the family is Rs. 4,793 when each member is covered separately.		Total premium for all members of the family is Rs. 4,314 when they are covered under a single policy.				Total premium when policy is opted on floater basis is Rs.4,105			
	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.