

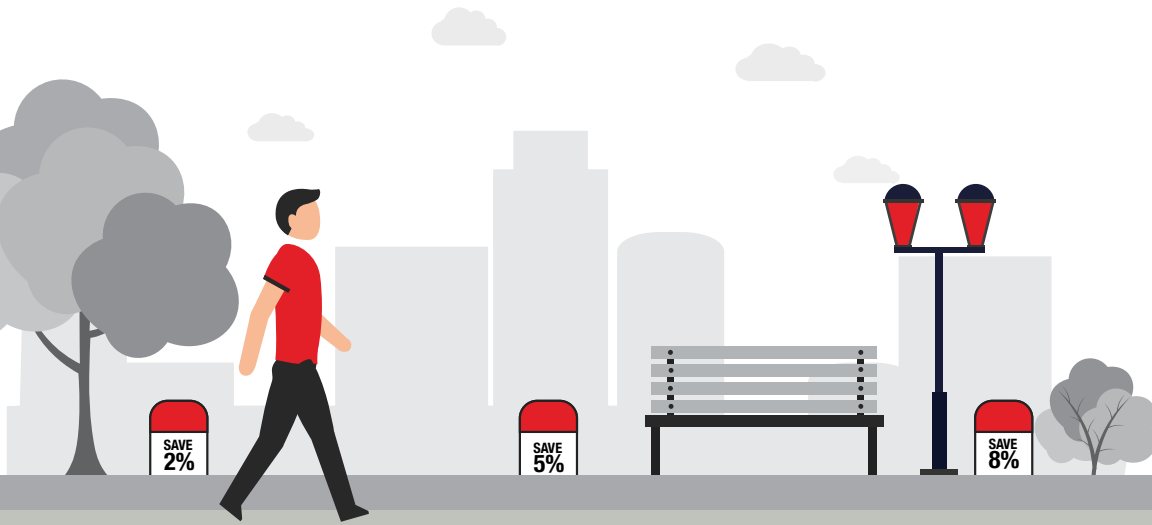
SHORT WALKS. BIG BENEFITS.

Optima Restore with Stay Active benefit.



RATE CARD

Excluding Goods & Services Tax & Cess (if any)



Introducing



Health Insurance Plan

The Optima Restore isn't a health insurance plan that lets you get laid-back about your health.

- It is a plan that **cares** for you
- It is a plan that likes seeing you **healthy**
- It is a plan that **rewards** you for staying active

With the Stay Active discount, you can get up to 8% discount on premium at each renewal, simply by walking. Our step tracking app will lay out average step count targets for you to achieve. The more you walk, the higher the discount, and the fitter you get!

The Stay Active discount is just the beginning of a long list of wonderful, health-saving benefits offered by Optima Restore.

Optima RESTORE

The unbelievable health plan.

Annual Premium (Excluding Goods & Services Tax & Cess (if any) in INR)

Rest of India

1. Individual Sum Insured							
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A	1A	1A	1A	1A	1A	1A
91 days-17	4679	5936	6844	8202	9889	10732	13798
18-35	5590	7093	9446	11322	13650	14814	19047
36-45	6326	8026	10902	13068	15754	17098	21983
46-50	9254	11740	16221	19443	23441	25439	32708
51-55	11700	14845	20781	24907	30029	32590	41900
56-60	15104	19164	27251	32662	39378	42736	54948
61-65	20168	25589	36961	44302	53410	57964	74526
66-70*	27829	35308	51366	61568	74227	80557	103573
71-75*	33621	42656	62673	75121	90567	98289	126372
76-80*	40345	51188	76040	91142	109881	119251	153322
>80*	46396	58866	89237	106960	128953	139948	179934

2. Family Floater Sum Insured							
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C
18-35	7211	9149	11818	14165	17077	18533	23828
36-45	7816	9916	13082	15680	18904	20517	26378
46-50	10875	13797	18592	22284	26866	29157	37488
51-55	13453	17068	23343	27979	33732	36608	47067
56-60	16890	21428	29862	35792	43152	46831	60212
61-65	21885	27766	39471	47310	57037	61901	79587
66-70*	29546	37486	53877	64577	77854	84494	108634
71-75*	35338	44834	65184	78131	94194	102226	131434
76-80*	42061	53365	78551	94150	113508	123187	158384
>80*	48113	61044	91748	109970	132580	143886	184995

*Premium rates only for renewal

RATE CARD

SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C
18-35	9297	11794	14866	17819	21482	23314	29974
36-45	9731	12348	15884	19039	22954	24910	32028
46-50	12960	16442	21642	25939	31273	33939	43635
51-55	15705	19926	26639	31929	38493	41775	53711
56-60	19185	24341	33219	39815	48002	52095	66980
61-65	24092	30567	42698	51178	61701	66963	86095
66-70*	31752	40286	57104	68445	82518	89555	115142
71-75*	37544	47634	68412	81999	98858	107288	137942
76-80*	44268	56166	81777	98019	118172	128249	164892
>80*	50320	63843	94976	113838	137244	148947	191503
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C
18-35	10454	13264	16560	19848	23930	25970	33390
36-45	10796	13698	17442	20906	25203	27353	35168
46-50	14117	17912	23335	27970	33720	36595	47051
51-55	16956	21515	28469	34123	41139	44646	57402
56-60	20459	25958	35083	42050	50697	55019	70740
61-65	25318	32122	44492	53327	64293	69775	89710
66-70*	32978	41841	58898	70595	85110	92366	118757
71-75*	38770	49189	70204	84148	101449	110100	141557
76-80*	45494	57721	83571	100168	120764	131061	168507
>80*	51546	65399	96768	115987	139835	151759	195118
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 4C	1A + 4C	1A + 4C	1A + 4C	1A + 4C	1A + 4C	1A + 4C
18-35	12583	15965	19673	23581	28429	30853	39668
36-45	12926	16400	20555	24638	29702	32236	41446
46-50	16247	20614	26448	31703	38219	41478	53328
51-55	19086	24216	31582	37856	45638	49530	63680
56-60	22589	28660	38196	45783	55196	59903	77018
61-65	27447	34823	47605	57060	68792	74658	95988
66-70*	35108	44543	62011	74327	89609	97250	125035
71-75*	40900	51891	73317	87881	105948	114983	147835
76-80*	47624	60422	86684	103901	125263	135945	174785
>80*	53675	68101	99881	119720	144334	156642	201396

*Premium rates only for renewal

SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 5C	1A + 5C	1A + 5C	1A + 5C	1A + 5C	1A + 5C	1A + 5C
18-35	14713	18667	22786	27314	32928	35737	45946
36-45	15055	19102	23668	28371	34202	37120	47724
46-50	18376	23315	29562	35435	42718	46362	59606
51-55	21215	26918	34695	41588	50138	54413	69958
56-60	24718	31361	41309	49516	59696	64786	83295
61-65	29576	37525	50718	60793	73291	79542	102266
66-70*	37237	47245	65124	78060	94108	102134	131313
71-75*	43029	54593	76431	91614	110447	119867	154113
76-80*	49753	63124	89797	107633	129762	140828	181063
>80*	55804	70803	102995	123453	148833	161526	207674
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A	2A	2A	2A	2A	2A	2A
18-35	7827	9930	13224	15852	19110	20740	26666
36-45	9342	11852	16062	19253	23211	25191	32387
46-50	13291	16862	23264	27884	33617	36483	46908
51-55	16755	21258	29699	35597	42916	46575	59884
56-60	21368	27109	38432	46065	55536	60271	77492
61-65	27668	35104	50516	60548	72998	79223	101857
66-70*	38115	48359	70211	84156	101459	110110	141572
71-75*	47349	60074	88047	105533	127233	138081	177534
76-80*	57249	72634	107583	128949	155462	168718	216924
>80*	66502	84375	127241	152511	183869	199547	256561
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35	9447	11986	15596	18693	22537	24459	31446
36-45	10833	13742	18242	21865	26361	28608	36782
46-50	14911	18919	25635	30727	37044	40203	51689
51-55	18507	23481	32261	38668	46620	50594	65051
56-60	23151	29374	41042	49194	59308	64366	82756
61-65	29384	37281	53026	63558	76625	83159	106918
66-70*	39832	50537	72722	87165	105087	114048	146633
71-75*	49065	62251	90557	108543	130859	142019	182595
76-80*	58965	74811	110093	131958	159090	172655	221985
>80*	68219	86553	129751	155521	187496	203485	261623

*Premium rates only for renewal

SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	11531	14631	18645	22348	26942	29239	37593
36-45	12748	16174	21044	25224	30410	33004	42433
46-50	16996	21564	28684	34380	41449	44984	57837
51-55	20760	26339	35556	42617	51381	55762	71694
56-60	25447	32286	44398	53216	64158	69630	89523
61-65	31590	40081	56254	67426	81289	88220	113426
66-70*	42039	53336	75950	91033	109750	119109	153140
71-75*	51272	65051	93785	112411	135524	147080	189103
76-80*	61172	77612	113320	135826	163753	177717	228493
>80*	70426	89352	132978	159389	192161	208546	268130
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
18-35	14079	17863	22370	26813	32326	35083	45106
36-45	15091	19146	24469	29329	35359	38375	49338
46-50	19544	24796	32409	38847	46834	50827	65350
51-55	23514	29834	39584	47445	57200	62078	79815
56-60	28252	35845	48502	58133	70086	76063	97795
61-65	34288	43503	60199	72154	86989	94407	121380
66-70*	44735	56759	79895	95761	115451	125295	161094
71-75*	53969	68474	97730	117139	141224	153266	197057
76-80*	63869	81034	117265	140554	169453	183903	236446
>80*	73122	92774	136923	164117	197861	214732	276084
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 4C	2A + 4C	2A + 4C	2A + 4C	2A + 4C	2A + 4C	2A + 4C
18-35	16209	20564	25484	30546	36826	39966	51384
36-45	17220	21847	27582	33061	39858	43259	55616
46-50	21673	27497	35523	42580	51333	55711	71628
51-55	25643	32535	42697	51178	61699	66962	86093
56-60	30382	38547	51615	61866	74586	80947	104073
61-65	36417	46204	63312	75887	91489	99290	127658
66-70*	46865	59460	83008	99494	119950	130179	167372
71-75*	56098	71175	100843	120872	145723	158150	203335
76-80*	65999	83735	120378	144287	173952	188787	242724
>80*	75251	95475	140036	167850	202360	219616	282362

*Premium rates only for renewal

Annual Premium (Excluding Goods & Services Tax & Cess (if any) in INR)

National Capital Region and Mumbai Metropolitan Region

1. Individual Sum Insured							
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A	1A	1A	1A	1A	1A	1A
91 days-17	5174	6279	7106	8518	9984	10835	13931
18-35	6181	7502	9809	11757	13781	14956	19230
36-45	6995	8489	11322	13570	15905	17263	22195
46-50	10232	12417	16845	20190	23666	25684	33023
51-55	12937	15701	21580	25866	30318	32903	42303
56-60	16702	20269	28299	33919	39757	43148	55476
61-65	23193	28147	39918	47845	56081	60862	78252
66-70*	32004	38840	55476	66493	77938	84585	108752
71-75*	38664	46922	67687	81131	95095	103203	132691
76-80*	46397	56306	82124	98433	115375	125214	160988
>80*	53356	64752	96376	115517	135401	146945	188931

2. Family Floater Sum Insured							
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C
18-35	7975	9677	12272	14709	17241	18711	24057
36-45	8644	10488	13585	16283	19087	20713	26632
46-50	12026	14594	19307	23142	27125	29438	37849
51-55	14875	18053	24240	29056	34057	36960	47520
56-60	18676	22664	31011	37169	43567	47282	60791
61-65	25167	30542	42628	51095	59889	64996	83566
66-70*	33978	41235	58187	69743	81747	88719	114066
71-75*	40638	49317	70398	84381	98904	107337	138006
76-80*	48370	58701	84835	101682	119183	129346	166303
>80*	55330	67149	99087	118768	139209	151080	194245
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C
18-35	10280	12474	15437	18503	21689	23539	30262
36-45	10761	13061	16496	19772	23175	25151	32337
46-50	14330	17391	22473	26937	31574	34266	44055
51-55	17366	21076	27663	33157	38864	42177	54227
56-60	21213	25745	34497	41347	48464	52596	67624
61-65	27706	33623	46114	55272	64786	70311	90400
66-70*	36515	44315	61673	73921	86644	94033	120899
71-75*	43175	52398	73884	88559	103801	112652	144839
76-80*	50908	61782	88320	105860	124081	134661	173137
>80*	57869	70227	102573	122945	144106	156394	201078

*Premium rates only for renewal

SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C
18-35	11559	14029	17196	20612	24159	26220	33711
36-45	11939	14488	18113	21710	25446	27615	35506
46-50	15610	18945	24233	29045	34044	36947	47503
51-55	18750	22756	29564	35435	41535	45075	57954
56-60	22623	27455	36432	43668	51184	55548	71420
61-65	29115	35334	48051	57594	67508	73264	94196
66-70*	37925	46026	63609	76243	89366	96984	124695
71-75*	44586	54109	75821	90880	106521	115605	148635
76-80*	52318	63492	90256	108182	126802	137614	176932
>80*	59278	71940	104510	125266	146827	159347	204874
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 4C	1A + 4C	1A + 4C	1A + 4C	1A + 4C	1A + 4C	1A + 4C
18-35	13915	16886	20429	24487	28702	31150	40049
36-45	14294	17345	21345	25585	29988	32546	41844
46-50	17966	21802	27466	32921	38586	41878	53841
51-55	21105	25613	32797	39311	46077	50006	64292
56-60	24978	30312	39665	47544	55727	60479	77758
61-65	31471	38191	51284	61469	72050	78195	100533
66-70*	40280	48883	66842	80118	93908	101915	131033
71-75*	46941	56966	79053	94755	111064	120536	154973
76-80*	54674	66350	93489	112057	131345	142545	183270
>80*	61633	74797	107743	129142	151369	164278	211212
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	1A + 5C	1A + 5C	1A + 5C	1A + 5C	1A + 5C	1A + 5C	1A + 5C
18-35	16270	19743	23662	28363	33244	36081	46387
36-45	16649	20202	24578	29461	34530	37477	48181
46-50	20321	24659	30699	36796	43129	46809	60179
51-55	23460	28470	36030	43187	50619	54937	70629
56-60	27334	33170	42898	51420	60269	65410	84096
61-65	33826	41048	54517	65345	76592	83125	106871
66-70*	42635	51740	70075	83994	98450	106846	137370
71-75*	49296	59823	82286	98631	115606	125467	161310
76-80*	57029	69207	96722	115933	135887	147476	189608
>80*	63988	77654	110976	133017	155911	169209	217550

*Premium rates only for renewal

SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A	2A	2A	2A	2A	2A	2A
18-35	8654	10502	13733	16461	19294	20939	26922
36-45	10330	12536	16680	19993	23435	25432	32699
46-50	14697	17834	24158	28957	33940	36835	47359
51-55	18526	22485	30842	36966	43328	47023	60459
56-60	23627	28673	39911	47837	56070	60851	78237
61-65	31818	38614	54557	65392	76648	83184	106950
66-70*	43832	53195	75828	90889	106532	115616	148651
71-75*	54451	66081	95090	113976	133595	144985	186411
76-80*	65836	79898	116190	139266	163235	177154	227770
>80*	76477	92813	137421	164712	193062	209524	269389
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35	10446	12678	16196	19411	22754	24694	31749
36-45	11978	14536	18943	22706	26614	28883	37135
46-50	16488	20011	26621	31908	37400	40590	52187
51-55	20465	24836	33501	40156	47068	51081	65676
56-60	25600	31068	42622	51086	59879	64985	83552
61-65	33792	41010	57268	68642	80456	87317	112264
66-70*	45806	55590	78540	94138	110341	119750	153965
71-75*	56425	68477	97802	117226	137402	149120	191725
76-80*	67810	82293	118900	142514	167045	181288	233084
>80*	78452	95208	140131	167962	196871	213659	274704
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	12751	15475	19362	23207	27201	29521	37954
36-45	14096	17108	21854	26194	30702	33321	42841
46-50	18794	22808	29786	35703	41848	45417	58393
51-55	22956	27859	36924	44256	51875	56298	72384
56-60	28138	34149	46107	55264	64776	70299	90384
61-65	36329	44088	60754	72820	85353	92631	119097
66-70*	48345	58670	82026	98316	115238	125064	160797
71-75*	58963	71555	101288	121404	142300	154434	198558
76-80*	70348	85373	122386	146692	171941	186603	239918
>80*	80990	98287	143617	172140	201769	218973	281537

*Premium rates only for renewal

SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
18-35	15568	18894	23231	27844	32637	35420	45540
36-45	16687	20250	25411	30457	35699	38744	49813
46-50	21611	26227	33656	40341	47284	51316	65978
51-55	26001	31555	41106	49270	57750	62675	80582
56-60	31241	37913	50366	60370	70761	76795	98736
61-65	39431	47853	65015	77926	91338	99127	127449
66-70*	51446	62435	86286	103422	121224	131560	169149
71-75*	62064	75321	105548	126510	148285	160929	206910
76-80*	73450	89138	126646	151799	177926	193098	248268
>80*	84090	102052	147877	177246	207754	225469	289888
SI in INR	300000	500000	1000000	1500000	2000000	2500000	5000000
Age Group	2A + 4C	2A + 4C	2A + 4C	2A + 4C	2A + 4C	2A + 4C	2A + 4C
18-35	17924	21751	26464	31719	37179	40350	51877
36-45	19042	23107	28644	34333	40241	43675	56151
46-50	23966	29084	36889	44217	51826	56246	72316
51-55	28356	34412	44339	53146	62292	67605	86920
56-60	33596	40770	53599	64245	75303	81726	105074
61-65	41786	50710	68248	81801	95881	104058	133787
66-70*	53801	65292	89519	107297	125766	136491	175487
71-75*	64420	78178	108781	130386	152828	165860	213248
76-80*	75805	91995	129879	155674	182468	198029	254606
>80*	86445	104909	151110	181122	212296	230399	296226

Pls Note: All the premium amounts shown in the table are exclusive of Goods & Services Tax & Cess (if any). Premium rates are subject to change with prior approval from IRDAI.

*Premium rates only for renewal

2 Year Premium

7.5% Discount on premium if Insured Person is paying premium of 2 years in advance

For example:

1. Proposed Insured Age 33 years from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 3 Lac Calculation - $6181 \times 2 \times 92.5\% = \text{Rs. } 11435/-$
2. Proposed Insured Age 35 years from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 3 Lac. Calculation - $(6181+6995) \times 92.5\% = \text{Rs. } 12188/-$

Discounts

- Family discount of 10% if 2 or more family members are covered under single Optima Restore Individual Policy
- Stay Active- Upto 8% discount on renewal premium subject to insured member achieving the average number of steps prescribed in the policy wordings by either walking or running regularly to keep fit. The discount will be accrued by the customer at defined time intervals and cumulated at the end of the policy period and offered as a discount on renewal premium.

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 increase in sum insured (for the increased Sum Insured).

We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and additional premium (if any), within 7 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15 days, we shall cancel your application and refund the premium paid within next 7 days.

Please note that we will issue policy only after getting your consent.

Please Note.

1. 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. Please visit our nearest branch to referring our underwriting guidelines, if required. Premium rates are subject to change with prior approval from IRDAI.
2. 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 or Mother. 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.
3. 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. The sum insured of all dependant parents/ parent in law must be same.

4. 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:
 - Delhi NCR/Mumbai MMR - Delhi, Gurgaon, Noida, Faridabad, Ghaziabad, Greater Noida, Mumbai, Navi Mumbai, Thane, Kalyan, Dombivali, Bhayandar, Ulhasnagar, Bhiwandi, Vasai, Virar
 - Rest of India- All other cities

Individual Personal Accident (IPA) Rider

Annual Premium (Excluding GST):

- 0.99 per mille (per 1,000) for an individual per Policy Year
- Premium Calculation: Sum Insured of Rider X 0.99/1000 plus taxes

Illustration:

If the Proposer opts for a Optima Restore policy with Rs. 10 lakhs Sum Insured-

- Sum Insured of Individual Personal Accident rider: Rs. 50 lakhs (5 X 10 lakhs)
- Premium of Individual Personal Accident Rider: Rs. 50,00,000 X 0.99/1,000 = Rs. 4,950/- plus Taxes

Points to Note:

- **Sum Insured:** 5X the Sum Insured offered under Optima Restore policy up to a maximum of Rs 1 Crore
- **Policy Tenure:** Same as policy tenure of Optima Restore policy (1/ 2 year)
- **Discount:** 7.5% on IPA rider premium if policy tenure is 2 years
- **Eligibility:** Can be availed only at the time of buying or renewing the Optima Restore policy
- Offered only to the Earning Proposer who is also insured in Optima Restore policy
- **Entry age:** 18 to 69 years, Lifelong renewal

Hospital Daily Cash Rider

Sum Insured Options:

- Rs. 1000/day
- Rs. 2000/day
- Rs. 3000/day

Annual Premium (Excluding GST) in INR:

1 year Policy (For lump sum premium payment mode)

Sum Insured: Rs. 1000 per day								
Age Band	Individual	Floater						
		1A+1C	1A+2C	1A+3C	2A+0C	2A+1C	2A+2C	2A+3C
91 days-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
>80*	3,802	4,080	4,395	4,520	5,323	5,942	6,181	6,420

Sum Insured: Rs. 2000 per day								
Age Band	Individual	Floater						
		1A+1C	1A+2C	1A+3C	2A+0C	2A+1C	2A+2C	2A+3C
91 days-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
>80*	7,604	8,159	8,790	9,041	10,646	11,884	12,363	12,841

Sum Insured: Rs. 3000 per day								
Age Band	Individual	Floater						
		1A+1C	1A+2C	1A+3C	2A+0C	2A+1C	2A+2C	2A+3C
91 days-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
>80*	11,406	12,239	13,186	13,561	15,969	17,827	18,544	19,261

Sum Insured	Rs. 1000 per day	Rs. 2000 per day	Rs. 3000 per day
Additional Child	212	424	636

* Premium rates only for Renewal

In a family floater the age of the eldest member will be considered while computing premium for the family

Points to Note:

- **Eligibility:** Can be availed only at the time of buying or renewing the Optima Restore policy
- Available on individual and family floater sum insured basis (same as opted in Optima Restore policy)
- **Policy Tenure:** Same as policy tenure of Optima Restore policy (1/ 2 year)
- **Discount:**
 - 7.5% on HDC rider premium if policy tenure is 2 years
 - Family Discount of 10% if 2 or more family members are covered on Individual Sum Insured basis
- **Entry age:** 18 to 65 years, Lifelong renewal

Protector Rider

Annual Premium (Excluding GST) in INR:

Optima Restore Sum Insured	Premium of Protector Rider
Up to 5 Lakhs	10% of premium of Optima Restore policy
Above 5 lakhs	7.5% of premium of Optima Restore policy

Illustration:

If the Proposer opts for an Optima Restore policy of Sum Insured Rs. 5 Lakhs with 1 year Policy Period and makes a lump sum payment of Premium of INR 19,500 (exclusive of taxes and discounts) towards the policy-

Premium of Protector Rider: Rs. 1,950 (10% X 19,500)

Points to Note:

- **Eligibility:** Can be availed only at the time of buying or renewing the Optima Restore policy
- Available on individual and family floater sum insured basis (same as opted in Optima Restore policy)
- **Policy Tenure:** Same as policy tenure of Optima Restore policy (1/ 2 year)
- **Discount:**
 - 7.5% on HDC rider premium if policy tenure is 2 years
 - Family Discount of 10% if 2 or more family members are covered on Individual Sum Insured basis
- **Entry age:** 18 to 65 years, Lifelong renewal
- Sum Insured coverage of Protector Rider is up to the Sum Insured opted in Optima Restore policy
- At the time of renewal of Protector rider, a separate Sum Insured under Sum Insured Protector benefit will be added in the Optima Restore Policy