Optima Restore - Prospectus

Suitability:

a) 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.
b) Children between 91 days and 5 years can be insured provided either parent is getting insured under this policy.
c) There is no maximum cover ceasing age on renewals.
d) The policy will be issued for a period of 1/2/3 year(s) period, the sum insured & benefits will applicable on policy year basis.
e) This policy can be issued to an individual and/or family. A maximum of 6 members can be added in a single policy, whether on an individual or family floater basis.
f) The policy offers option of covering on individual sum insured basis and on family floater basis.
g) The family includes following relationships spouse, dependent children and dependent parents and dependent in laws.
h) 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 .
i) In a family floater the age of the eldest member will be considered while computing premium for the family.
j) 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.
k) 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 dependent parents must be the same.

Note:

I. **Dependents** means only the family members listed below:
   i. Your legally married spouse as long as she continues to be married to you;
   ii. Your children aged between 91 days and 25 years if they are unmarried
   iii. Your natural parents or parents that have legally adopted you, provided that the parent was below 65 years at his initial participation in the Optima Restore policy.
   iv. You're 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 Optima Restore policy.
   v. All dependent parents must be financially dependent on you.

   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.

Section 1. Salient Features & Benefits:

We will cover the Medical Expenses for:	**In addition to the waiting periods (Section 5a) and general exclusions (Section 5c), We will also not cover expenses**
a. **In-patient Treatment.** This includes • Hospital room rent or boarding; • Nursing; • Intensive Care Unit • Medical Practitioners (Fees) • Anaesthesia • Blood • Oxygen • Operation theatre • Surgical appliances; • Medicines, drugs & consumables; • Diagnostic procedures. <u>Note pertaining specifically to AYUSH Treatments only:</u> Medical expenses pertaining only to In-patient care AYUSH treatment are also covered under 'In-patient treatment' cover if undertaken in an AYUSH Hospital. Any medical expense other than In-patient care AYUSH treatment expenses are not covered under this policy	If as per any or all of the Medical references herein below containing guidelines and protocols for Evidence Based Medicines, the Hospitalisation for treatment under claim is not necessary or the stay at the hospital is found unduly long: ▪ Medical text books, ▪ Standard treatment guidelines as stated in clinical establishment act of Government of India, ▪ World Health Organisation (WHO) protocols, ▪ Published guidelines by healthcare providers, ▪ Guidelines set by medical societies like cardiological society of India, neurological society of India etc.
b. **Pre-Hospitalisation expenses** for consultations, investigations and medicines incurred upto 60 days before the date of admission to the hospital (In-patient OR Day Care OR Domiciliary treatment).	i) Claims which have NOT been admitted under Inpatient treatment benefit and day care procedure benefit. ii) Expenses not related to the admission and not incidental to the treatment for which the admission has taken place.
c. **Post-Hospitalisation expenses** for consultations, investigations and medicines incurred upto 180 days after discharge from the Hospital (In-patient OR Day Care OR Domiciliary treatment).	i. Claims which have NOT been admitted under Inpatient treatment benefit and day care procedure benefit. ii. Expenses not related to the admission and not incidental to the treatment for which the

	admission has taken place
d. **Day Care Procedures** Medical treatment or surgical procedure which is undertaken under general or local anaesthesia, which require admission in a Hospital/Day Care Centre for stay less than 24 hours. Treatment normally taken on out-patient basis is not included in the scope of this definition. ▪	i) Treatment that can be and is usually taken on an out-patient basis is not covered. ii) Treatment NOT taken at a Hospital or day care centre.
e. **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: i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital or, ii. The patient takes treatment at home on account of non-availability of room in a Hospital. iii. Pre and Post Hospitalisation expenses for consultations, investigations and medicines incurred upto 60 days before hospitalisation and 180 days after hospitalization respectively will be covered in case of domiciliary treatment.	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).
f. **Organ Donor:** 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.	1. Claims which have NOT been admitted under Inpatient treatment benefit for insured member. 2. Admission not compliant under the Transplantation of Human Organs Act, 1994 (as amended). 3. The organ donors Pre and Post-Hospitalisation expenses.
g. **Ambulance Cover** Expenses incurred on transportation of Insured Person to a Hospital for treatment in case of an Emergency, subject to Rs. 2000 per Hospitalisation.	1. Claims which have NOT been admitted under Inpatient Treatment Benefit and Daycare procedure benefit 2. Healthcare or ambulance service provider not registered with road traffic authority.

h. **Daily Cash for choosing shared Accommodation** Daily cash amount will be payable per day as mentioned in schedule of benefits if the Insured Person is hospitalised in Shared Accommodation in a Network Hospital for each continuous and completed period of 24 hours if the Hospitalisation exceeds 48 hours.	1. Daily Cash Benefit for time spent by the Insured Person in an intensive care unit 2. Claims which have NOT been admitted under Inpatient Treatment benefit
i. **E-Opinion in respect of a Critical Illness** We shall arrange and pay for a second opinion from Our panel of medical Practitioners, if: -The Insured Person suffers a Critical Illness during the Policy Period; and -He requests an E-opinion; and The Insured Person can choose one of Our panel Medical Practitioners. The opinion will be directly sent to the Insured Person by the Medical Practitioner. "Critical Illness" includes Cancer, Open Chest CABG, First Heart Attack, Kidney Failure, Major Organ/Bone Marrow Transplant, Multiple Sclerosis, Permanent Paralysis of Limbs and Stroke.	1. More than one claim for this benefit in a Policy Year. 2. Any other liability due to any errors or omission or representation or consequences of any action taken in reliance of the E-opinion provided by the Medical Practitioner
j. **Emergency Air Ambulance Cover** We will pay for ambulance transportation in an airplane or helicopter subject to maximum limit prescribed in j (1) , for emergency life threatening health conditions which require immediate and rapid ambulance transportation to the hospital/medical centre that ground transportation cannot provide subject to: • Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency; • The Medical Evacuation been prescribed by a Medical Practitioner and is Medically Necessary; • The insured person is in India and the treatment is required in India only and not overseas in any condition whatsoever; and • The air ambulance provider being registered in India.	1. Claims which have NOT been admitted under 1 a) and 1d). 2. Expenses incurred in return transportation to the insured's home by air ambulance is excluded.

j(i) The amount payable in case of Air ambulance facility shall be either the actual expenses or Rs. 2.5 Lacs per hospitalisation, whichever is lower; upto basic sum insured limit for a year.	
Section 2. Additional Benefits a. **Restore Benefit** Instant addition of 100% Basic Sum Insured on complete or partial utilization of Your existing Policy Sum Insured and Multiplier Benefit (if applicable) during the Policy Year. The Total amount (Basic sum insured, Multiplier benefit and Restore sum insured) will be available to all Insured Persons for all claims under In-patient Benefit during the current Policy Year and subject to the condition that single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and the Multiplier Benefit (if applicable). Conditions for Restore benefit: i. The Sum Insured will be restored only once in a Policy Year. ii. If the Restored Sum Insured is not utilized in a Policy Year, it will expire. In case of a Family Floater Policy, Restore Sum Insured will be available on floater basis for all Insured Persons in the Policy. **b. Unlimited Restore Benefit (Optional benefit)** This optional cover will be provide instant addition of 100% Basic Sum Insured on complete or partial utilization of Your Restore benefit or Unlimited Restore benefit (as applicable) during the Policy Year. This optional cover will trigger unlimited times and is available for all subsequent claims in a Policy Year. <u>Conditions for Unlimited Restore benefit:</u> i. The Sum Insured will be restored under this optional cover for the subsequent claim in the	

Policy Year. ii. A single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and the Multiplier Benefit (if applicable). In case of a Family Floater Policy, Unlimited Restore Sum Insured will be available on floater basis for all Insured Persons in the Policy. **c. Aggregate Deductible** The Insured Person shall bear an amount equal to the Aggregate Deductible specified on Policy Schedule for all admissible claims made by the Insured Person and assessed by the Company in a Policy Year. The liability of the Company to pay the admissible claim under that Policy Year will commence only once the specified Aggregate Deductible has been exhausted. This Cover shall be subject to the following conditions: I. This Cover is applicable on annual aggregate basis and can be opted only at inception of the Policy or at subsequent Renewals. II. Once the Aggregate Deductible option is opted by the Insured Person, it cannot be opted out or reduced at any time during the Policy Year or at subsequent Renewals. Deductible however can be increased at the time of Renewal. III. In case of Individual Policy, the entire amount of Aggregate Deductible must first be exhausted on per Insured Person basis, once in a Policy Year, before the Company pays for claims of that Insured Person in that Policy Year. IV. In case of family floater Policy, the entire amount of Aggregate Deductible must first be exhausted by any one or more of the Insured Persons once in a Policy Year before the Company pays for claims of any Family Member covered under the Policy in that Policy Year. V. The Aggregate Deductible is not applicable to Preventive Health checkup, E-Opinion in respect of a Critical Illness.	

d. Co-Payment

I. If opted and mentioned on the Policy Schedule that a Co-payment is effective, and an admissible claim has been admitted, then the insured person shall bear the percentage (%) of Co-payment mentioned in the policy schedule on all eligible claims payable under the Policy and Our liability, if any, shall only be in excess of that amount and would be subject to the Sum Insured.

II. Co-payment is not applicable to Preventive Health checkup, Daily Cash for choosing shared Accommodation , E-Opinion in respect of a Critical Illness.

III. This benefit once opted, cannot be opted out at any time during the Policy Year or at subsequent Renewals.

Illustration of Sum Insured utilization in a Policy Year

Basic Sum Insured : 5 Lacs
Multiplier Benefit: 2.5 Lacs

Number of Claim	Available Benefit Limit				Claim amount	Admissible claim amount	Utilization of Sum Insured
	Basic Sum Insured	Multiplier Benefit	Restore Benefit	Unlimited Restore Benefit			
1st claim	5,00,000	2,50,000	0	0	7,00,000	7,00,000	Basic + Multiplier (Partial)
2nd claim	-	50,000	5,00,000	0	3,50,000	3,50,000	Multiplier (balance) + Restore (partial)
3rd claim	-	-	2,00,000	5,00,000	3,00,000	3,00,000	Restore (balance) + Unlimited Restore
4th claim	-	-	-	5,00,000	7,00,000	5,00,000	Unlimited Restore
5th claim	-	-	-	5,00,000	5,00,000	5,00,000	Unlimited Restore

Basic Sum Insured: Rs. 3Lacs; 5 Lacs; 10 Lacs; 15 Lacs; 20 Lacs; 25 Lacs; 50 Lacs; 100 Lacs on individual as well as on family floater basis.

Policy Period

- The policy will be issued for 1/2/3 year period, the sum insured & benefits will be applicable on Policy Year basis.

Payment Facility:

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

Section 3. Preventive Health checkup

This benefit is effective only if mentioned in the Schedule of Benefits.
If You have maintained an Optima Restore Policy with Us for the period of time mentioned in the schedule of benefits without any break, then at the end of each block of continuous years (as mentioned in the schedule of benefits) We will pay upto the amount mentioned in the Schedule of Benefits towards the cost of a preventive health check-up for those Insured Persons who were insured for the number of previous Policy Years mentioned in the Schedule.

Plan/SI	3 Lacs	5 Lacs	10 Lacs	15 Lacs	20/25/50/100 Lacs
Individual (Per Person)	Not Applicable	Upto a maximum of Rs.1,500 per insured person, only once at the end of a block of every continuous two policy years.	Upto a maximum of Rs.2,000 per insured person at the end of each year at renewal.	Upto a maximum of Rs.4,000 per insured person, at the end of each year at renewal	Upto a maximum of Rs. 5000 per Insured Person, at the end of each year at renewal
Floater (Per Policy)	Not Applicable	Upto a maximum of Rs.2,500 per policy, only once at the end of a block of every continuous two Policy Years.	Upto a maximum of Rs.5,000 per policy at the end of each year at renewal	Upto a maximum of Rs.8,000 per policy, at the end of each year at renewal.	Upto a maximum of Rs. 10,000 per policy, at the end of each year at renewal.

Note: 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.

Illustration for Preventive Health Check-up in case 5Lacs Base Sum Insured was opted on 13th April 2025 and renewed for a 1 year tenure every year.

Policy Year	Policy Year in which Insured Person(s) is eligible and can avail Preventive Health

	Check-up
13th April 2025 to 12th April 2026	No
13th April 2026 to 12th April 2027	No
13th April 2027 to 12th April 2028	Yes
13th April 2028 to 12th April 2029	No
13th April 2029 to 12th April 2030	Yes
13th April 2030 to 12th April 2031	No
13th April 2031 to 12th April 2032	Yes

Illustration for Preventive Health Check-up in case 20 Lacs Base Sum Insured was opted on 13th April 2025 and renewed for a 1 year tenure every year.

Policy Year	Policy Year in which Insured Person(s) is eligible and can avail Preventive Health Check-up
13th April 2025 to 12th April 2026	No
13th April 2026 to 12th April 2027	Yes
13th April 2027 to 12th April 2028	Yes
13th April 2028 to 12th April 2029	Yes
13th April 2029 to 12th April 2030	Yes

Note: Preventive Health Check-up does NOT carry forward if not claimed in the policy year where Insured person is eligible to avail the same.

Section 4. Multiplier Benefit:

On Renewal of this Policy with the Company without a break, a sum equal to 50% of the Base Sum Insured of the expiring Policy shall be provided as multiplier benefit irrespective of any claims and shall be available under the Renewed Policy subject to the following conditions:

i. The maximum multiplier bonus will not exceed 100% of the Basic Sum Insured in any Policy Year.
ii. In Family Floater policy, the Multiplier Benefit shall be available on Family Floater basis at policy level

iii. In Family Floater policy, the accrued Multiplier Benefit is available to all Insured Persons under the Policy.
iv. The applicable Multiplier Benefit shall be applied annually only on completion of each Policy Year, and once added, the accumulated amount will be carried forward to the subsequent Policy Year, subject to there being no Break in Policy
v. 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 lowest accrued multiplier bonus amongst all the Insured Persons from the expiring Policy.
vi. Portability/migration benefit will be offered to the extent of sum of previous sum insured and accrued multiplier bonus, portability/migration benefit shall not apply to any other additional increased Sum Insured.
vii. In policies with a 2/3 year Policy Period, the application of above guidelines of Multiplier Benefit shall be post completion of each policy year.

Section 5. Waiting periods & Exclusions:

A. Waiting Periods

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

i. 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.

ii. 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 or underlying cause is cancer(s).
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/migration stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
f) List of specific diseases/procedures: -

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)	• Sinusitis • Rhinitis • Tonsillitis	• Adenoidectomy • Mastoidectomy • Tonsillectomy • Tympanoplasty • Surgery for Nasal septum deviation • Surgery for Turbinate hypertrophy • Nasal concha resection • Nasal polypectomy
Gynaecological	• Cysts, polyps including breast lumps	• Hysterectomy

	• Polycystic ovarian diseases • Fibromyoma • Adenomyosis • Endometriosis • Prolapsed Uterus	
Orthopaedic	• Non infective arthritis • Gout and Rheumatism Osteoporosis • Ligament, Tendon and Meniscal tear • Prolapsed inter vertebral disk	• Joint replacement surgeries
Gastrointestinal	• Cholelithiasis • Cholecystitis • Pancreatitis • Fissure/fistula in anus, Hemorrhoids, 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	• Cholecystectomy • Surgery of hernia
Urogenital	• Calculus diseases of Urogenital system including Kidney, ureter, bladder stones • Benign Hyperplasia of prostate • Varicocele	• Surgery on prostate • Surgery for Hydrocele/ Rectocele
Eye	• Cataract • Retinal detachment • Glaucoma	• Nil
Others	• NIL	• Surgery of varicose veins and varicose ulcers
General (Applicable to all organ systems/organs whether or not described above)	• Benign tumors of Non-infectious etiologye.eg. cysts, nodules, polyps, lump, growth, etc.	• Nil

iii. 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 insured increase.
c) If the insured person is continuously covered without any break as defined under the applicable norms on portability/migration stipulated by IRDAI 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.

B. General exclusions

We will not pay for any claim in respect of any Insured Person for, caused by, arising from or attributable to:

Non-Medical Exclusions	1. 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. 2. Intentional self-injury or attempted suicide. 3. 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. 4. 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. 5. Any Insured Person's participation or involvement in naval, military or air force operation.
Medical Exclusions	6. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code – Excl12 7. Prosthetic and other devices which are self-detachable /removable without surgery involving anaesthesia. 8. Treatment availed outside India 9. Treatment at a healthcare facility which is NOT a Hospital or Day Care Centre. 10. Obesity/ Weight Control: Code – Excl06 Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions: i. Surgery to be conducted is upon the advice of the Doctor

	ii. The surgery/Procedure conducted should be supported by clinical protocols iii. The member has to be 18 years of age or older and iv. Body Mass Index (BMI); a. greater than or equal to 40 or b. 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: i. Obesity-related cardiomyopathy ii. Coronary heart disease iii. Severe Sleep Apnoea iv. Uncontrolled Type2 Diabetes 11. Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres. Code – Excl15 12. 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. 13. Circumcisions (unless necessitated by Illness or injury and forming part of treatment) 14. 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. 15. Any non-allopathic treatment except to the extent of coverage provided for under 'In-patient Hospitalization treatment' cover.. 16. Conditions for which treatment could have been done on an outpatient basis without any Hospitalisation. 17. 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 18. Investigation & Evaluation: Code – Excl04 a. Expenses related to any admission primarily for diagnostics 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. 19. 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: i.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.

	ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs. 20. Preventive care, vaccination including inoculation and immunisations (except in case of post-bite treatment); 21. Provision or fitting of hearing aids, spectacles or contact lenses including optometric therapy, any treatment and associated expenses for alopecia, baldness, wigs, or toupees, medical supplies including elastic stockings, diabetic test strips, and similar products. 22. Treatments received in heath 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 23. 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 24. Sleep-apnoea. 25. Congenital external diseases, defects or anomalies 26. 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. 27. 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 28. The expense incurred by the insured on organ donation. 29. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities. 30. Any non-medical expenses mentioned in Annexure I. 31. Excluded Providers: Code – Excl11 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. 32. Treatment rendered by a Medical Practitioner which is outside his discipline or the discipline for which he is licensed.

	33. 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. 34. Any treatment or part of a treatment that is not of a reasonable charge and not Medically Necessary. 35. Drugs or treatments which are not supported by a prescription. 36. Any specific time bound or lifetime exclusion(s) applied by us and specified in the Schedule and accepted by the insured. 37. Admission for administration of Intra-articular or Intra-lesional injections, Supplementary medications like Zolendronic acid (Trade name Zometa, Reclast, etc) or IV immunoglobulin infusion 38. Dental treatment and surgery of any kind, unless requiring Hospitalisation.

Section 6. General Terms & Clauses

Claim Procedure:

HDFC ERGO General Insurance Company Limited will process all claims under this policy.

Intimation & Assistance - Please contact HDFC ERGO General Insurance Company 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.

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.
- In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the Policyholder from the date of receipt of intimation to the date of payment of claim at a rate 2% above the bank rate. (Explanation: "Bank rate" shall mean rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1 st day of the financial year in which the claim has fallen due)
- The Company shall, settle or reject a claim, as the case may be, within 15 days from the date of receipt of intimation.
- 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.

Procedure to avail Cashless facility -

- For any emergency Hospitalization, 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 one 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 one 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 number at 022 6158 2020 / 022 6234 6234
- Rejection of cashless facility in no way indicates rejection of the claim.

Renewal of Policy:

A health insurance policy shall be renewable except on grounds of established fraud or non-disclosure or misrepresentation by the insured, provided the policy is not withdrawn and also subject to conditions stated under Moratorium clause

i. Renewal of a health insurance policy shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years, except for benefit based policies where the policy terminates following payment of the benefit covered under the policy like critical illness policies.
ii. The company shall condone a delay in renewal up to the grace period from the due date of renewal without considering such condonation as a break in policy.
iii. No loading shall apply on renewals based on individual claims experience
iv. The Company shall not resort to fresh underwriting unless there is an increase in sum insured. In case increase in sum insured is requested by the Policyholder, the Insurer may underwrite only to the extent of increased sum insured.
v. Renewal premium due can be paid prior to the due date as per norms set out by the Company.

- **Basic Sum Insured Enhancement –** Basic sum insured can be enhanced only at the time of renewal subject to the underwriting norms and acceptability criteria of the policy. If the insured enhances the basic sum insured one grid up, no fresh medicals shall be required. In cases where the basic sum insured enhanced is more than one grid up, the case may be

subject to medicals. In case of enhancement in the basic sum insured waiting period will apply afresh in relation to the amount by which the basic sum insured has been enhanced. However the quantum of increase shall be at the discretion of the company.

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

Requirement:
Completed proposal form

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.
- If Proposal is declined post PPC, 100% of Medical test charges will be borne by the customer for Rs. 3,00,000 & 500,000 Base sum insured, 50% for Rs. 10,00,000 Base Sum Insured and NIL for other Base Sum Insureds.
- In case of any adverse medical declaration on the proposal form, we may request for additional medical tests

Discounts:

- Online Discount: The Insured Person is eligible for 5% discount on premium in case he / she purchase the Policy online from the Company's website or the Company's mobile app. The subsequent Renewal of the same Policy will continue to enjoy the 5% discount, provided the Policy remains without the involvement of any other insurance agent or insurance intermediary.

- Employee Discount: A discount of 5 % on the Premium is applicable if any Insured Person is a HDFC Group employee (full time employee) / Munich Re Group employee (full time employee) at the time of enrolment, or subsequent renewal; provided that such Policy is purchased through the Company's website or the Company's mobile app and without the involvement of any insurance agent or insurance intermediary.

- Loyalty Discount: If any Insured Person has an active retail insurance Policy with premium above Rs. 2,000 with the Company, a discount of 2.5% on the Policy premium will be applicable at the time of enrolment as well as subsequent renewals.

- Family Discount: The Insured Person will be entitled to receive 10% discount on the premium if two or more family members are covered under the same Policy under the individual Policy option.

The above mentioned discounts are cumulative in nature and the total discount offered under Employee discount, Online discount, Loyalty discount and Family discount shall not exceed 20%.

- Long Term Policy Discount: If the Policy Period is more than one year, the Insured Person will be entitled to receive a discount of 6% and 8% will be offered in case a Policy is purchased for 2-

year and 3-year tenure respectively, provided he has paid the premium in advance as a single premium.

- Aggregate Deductible Discount: If Aggregate Deductible is opted for all Insured Person, following discount will be applicable on the Policy premium

Deductible (INR)	Discount % by Aggregate Deductible for All Ages	
	For Base Sum Insured < = 20,00,000	For Base Sum Insured > 20,00,000
25,000	25%	15%
50,000	40%	30%
1,00,000	50%	40%

- Co-payment Discount: A premium discount of 10% or 20% shall apply, if you choose to opt for a co-payment of 10% or 20% respectively.

- **Stay Active**

  We will offer a discount at each renewal if the insured member achieves the average step count target on the mobile application provided by Us in the specified time interval (calculated from the policy risk start date) as per the grid below. In an individual policy, the average step count would be calculated per adult member and in a floater policy it would be an average of all adult members covered. Dependent children covered either in individual or floater plan will not be considered for calculation of average steps.
  This discount will be accrued at defined time intervals as given in table below. The discount will be cumulated and offered as discount on the renewal premium.

  In individual policies the discount percentage (%) would be applied on premium applicable per insured member (Dependent Children are not eligible for this stay active discount in an individual policy) and in a floater policy it would be applied on premium applicable on policy.

  The discount grid would be as per the table below:

  1 Year Policy

Time Interval (calculated from policy risk start date)					
Average Step Target	Risk start date or date of download of mobile application -90 days	91-180 days	181-270 days	271-300 days	Maximum Discount at the end of the year

5000 or below	0%	0%	0%	0%	0%
5001 to 8000	0.5%	0.5%	0.5%	0.5%	2%
8001 to 10000	1.25%	1.25%	1.25%	1.25%	5%
Above 10000	2%	2%	2%	2%	8%

2 Year Policy

Time Interval (calculated from policy risk start date)									
Average Step target	Risk start date or date of download of mobile application -90 days	91-180 days	181-270 days	271-360 days	361-450 days	451-540 days	541-630 days	631-660 days	Maximum Discount at the end of 2 years
5000 or below	0%	0%	0%	0%	0%	0%	0%	0%	0%
5001 to 8000	0.25%	0.25 %	0.25 %	0.25 %	0.25 %	0.25 %	0.25 %	0.25 %	2%
8001 to 10000	.625%	.625 %	.625 %	.625 %	.625 %	.625 %	.625 %	.625 %	5%
Above 10000	1%	1%	1%	1%	1%	1%	1%	1%	8%

3 Year policy

Time Interval (calculated from policy risk start date)						
Average Step target	Risk start date or date of download of mobile application -90 days	91-180 days	181-270 days	271-360 days	361-450 days	451-540 days
5000 or below	0%	0%	0%	0%	0%	0%
5001 to 8000	0.1667%	0.1667%	0.1667%	0.1667%	0.1667%	0.1667%
8001 to 10000	0.41667%	0.41667%	0.41667%	0.41667%	0.41667%	0.41667%

Above 10000	0.6667%	0.6667%	0.6667%	0.6667%	0.6667%	0.6667%

Time Interval (calculated from policy risk start date)						
541-630 days	631-720 days	721-810 days	811-900 days	901-990 days	991-1020 days	Maximum Discount at the end of 3 years
0%	0%	0%	0%	0%	0%	0%
0.1667%	0.1667%	0.1667%	0.1667%	0.1667%	0.1667%	2%
0.41667%	0.41667%	0.41667%	0.41667%	0.41667%	0.41667%	5%
0.6667%	0.6667%	0.6667%	0.6667%	0.6667%	0.6667%	8%

The mobile app must be downloaded within 30 days of the policy risk start date to avail this benefit. The average step count completed by an Insured member would be tracked on this mobile application.

We reserve the right to remove or reduce any count of steps if found to be achieved in unfair manner by manipulation.

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

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

- 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.
- 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 5 A i), ii) & iii) of the policy wordings or specifically mentioned on the Policy Schedule shall be applied on illness/condition, as applicable.
- Please note that we will issue Policy only after getting your consent and additional premium, if any.
- We will not apply any additional loading on your policy premium at renewal based on claim experience.
- Please visit our nearest branch to refer our underwriting guidelines, if required.

Cancellation

i. The Policyholder may cancel this policy by giving 7 days' written notice and in such an event, the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period.
ii. Note : For Policies where premium is paid by instalment : In case of admissible claim under the Policy, future instalment for the current Policy Year will be adjusted in the claim amount and no refund of any premium will be applicable during the Policy Year.
iii. 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.
iv. Refund of Policy premium in case of death of Insured Person/s: Policy premium shall be refunded proportionately for the deceased Insured Person, for the unexpired Policy Period in case of death of any Insured Person/s
v. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where any claim has been admitted or any benefit has been availed by the Insured Person under the Policy.

Renewability

- There shall be no cover ceasing age on renewal.

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 30 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.

Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

Utilization of Sum Insured

The sequence of utilization of the Sum Insured in this Policy, subject to the optional covers in force under the Policy, will be as follows;

i. Aggregate deductible (if applicable)
ii. Co-payment (if applicable)
iii. Basic Sum Insured / Benefit sub-limit
iv. Multiplier Benefit (if applicable and available)
v. Restore Benefit
vi. Unlimited Restore (if applicable)

Complete Discharge

Any payment to the **Policyholder**, **Insured Person** or his/ her nominees or his/ her legal representative or assignee or to the **Hospital**, as the case may be, for any benefit under the **Policy** shall be a valid discharge towards payment of claim by the **Company** to the extent of that amount for the particular claim.

Moratorium Period

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of

sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits

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 30 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.

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 policyatleast30 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.

Possibility of Revision of terms of the Policy including the Premium Rates

The Company, as per IRDAI regulations, may revise or modify the terms of the Policy including the premium rates. The Policyholder shall be notified 30 days before the changes are effected.

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.

Nomination:

The **Policyholder** is required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of the **Policyholder**. Any

change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made. In the event of death of the **Policyholder**, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case

Condition Precedent to admission of Liability

The terms and conditions of the Policy must be fulfilled by the Insured Person for the Company to make any payment for claim(s) arising under the Policy.

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**.

Premium Payment in Instalments

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**):

a. **Grace Period** as mentioned in the table below would be given to pay the installment premium due for the Policy

Options	Instalment Premium Option	Grace Period applicable
Option 1	Multi-Year / Yearly	30 days
Option 2	Half Yearly	30 days
Option 3	Quarterly	30 days
Option 4	Monthly	15 Days

b. If premium is paid in instalments then coverage will be available during the grace period also. (Note: In case of non-instalment premium payment, coverage shall not be available for the period for which no premium is received).
c. 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**
d. No interest will be charged If the installment premium is not paid on due date
e. In case of installment premium due not received within the **Grace Period**, the **Policy** will get cancelled
f. In the event of a claim, all subsequent premium installments shall immediately become due and payable
g. The **Company** has the right to recover and deduct all the pending installments from the claim amount due under the **Policy**.

Instalment premium payment through Auto Debit/ECS Facility

a. If Option of Premium payment by instalment is opted through auto Debit/ECS facility, Electronic Clearing Service (ECS) Mandate form needs to be completely filled & signed by the **Insured Person**.
b. The Premium amount which would be auto debited & frequency of instalment should be duly filled in the ECS Mandate form.
c. New ECS Mandate Form is required to be filled in case of any change in the Premium due to change of Sum Insured / age / plan /coverages/revision in premium.
d. The Company should be informed at least 15 days prior to the due date of instalment premium if the Insured Person wishes to discontinue the ECS facility.

Non-payment of premium on due date as opted by the **Insured Person** in the mandate form subject to an additional 15 days of relaxation period will lead to termination of the **Policy**.

Multiple Policies

i. In case of multiple policies taken by an **Insured Person** during a period from one or more insurers to indemnify treatment costs, the **Insured Person** shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the **Insurer** chosen by the **Insured Person** shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen **Policy**.
ii. **Insured Person** having multiple policies shall also have the right to prefer claims under this **Policy** for the amounts disallowed under any other policy / policies even if the **Sum**

Insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this **Policy**.

iii. If the amount to be claimed exceeds the **Sum Insured** under a single **Policy**, the **Insured Person** shall have the right to choose **Insurer** from whom he/she wants to claim the balance amount.

iv. Where an **Insured Person** has policies from more than one **Insurer** to cover the same risk on indemnity basis, the **Insured Person** shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen Policy.

Redressal of Grievance

In case of any grievance the insured person may contact the company through:

First Point of Contact	Call us at 022 6158 2020 / 022 6234 6234/www.hdfcergo.com
Level 1	For lack of a response or if the response provided does not meet your expectation, you can: 1. Write to The Complaints & Grievance Cell (C&G Cell) HDFC ERGO General Insurance Company Limited, D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra 2. You can also write an email to grievance@hdfcergo.com 3. Call on 18002677444 (operational Monday - Saturday 9AM to 6PM)
Level 2	If you're not satisfied with the resolution or if no response was received within 15 days, you can: 1. Write to the Chief Grievance Officer HDFC ERGO General Insurance Company Limited, D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra 2. You can also write an email to cgo@hdfcergo.com
Level 3	In case grievance is not resolved at the above escalation levels, you can also lodge an online complaint through the website of Council for Insurance Ombudsmen (CIO) www.cioins.co.in

Dedicated Helpline For	Email ID	Contact Number
Senior Citizen	seniorcitizen@hdfcergo.com	022 6158 2026
Women	-	022 6158 2055

You may also refer the Grievance Redressal Escalation matrix on our website https://www.hdfcergo.com/customer-voice/grievances

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System -https://bimabharosa.irdai.gov.in

Favourable Claims Experience Discount

This policy is eligible for a discount on premium basis Hospitalization claims (which includes either In-patient Care or Day Care treatment) made in the last 2 policy years.

i. For new buyers of Health Insurance policy where-in NO claim experience is available for all insured person(s), discount eligibility shall be as below:

Premium applicable for (policy year)	1st Year	2nd Year	3rd Year
Discount (%) applicable on premium of each policy year basis policy tenure opted	20%	15%	15%

ii. For policies wherein all Insured Persons have served only 1 year in a health insurance policy (either with HDFC ERGO or with any other insurer), discount eligibility shall be as below:

Premium applicable for (policy year)		1st Year	2nd Year	3rd Year
Discount (%) applicable on premium of each policy year basis policy tenure opted	**In case of claim in last policy year**	9%	9%	9%
	In case of NO claim in last policy year	15%	15%	15%

Note: As 'Favourable claims experience discount' is calculated at policy level, hence, eligibility of discount shall be on the basis of those Insured Person(s) who have claims experience under a health insurance policy.

iii. For policies wherein any Insured Person(s) have served 2 or more years in a health insurance policy (either with HDFC ERGO or with any other insurer), discount eligibility shall be as below:

Premium applicable for (policy year)		1st Year	2nd Year	3rd Year
Discount (%) applicable on premium of each	**In case of claim in both last policy year & year prior to last policy year**	0%	0%	0%

policy year basis policy tenure opted	**In case of claim in EITHER last policy year OR year prior to last policy year**	9%	9%	9%
	In case of NO claim in last policy year & NO claim in year prior to last policy year	15%	15%	15%

Notes pertaining to calculation and applicability of Favourable Claims Experience Discount

i. For calculation of favourable claims experience discount, a claim in policy year shall mean any hospitalization related claim made during the policy year irrespective of the claim amount and number of such claims.

ii. Utilization of preventive health check-up shall not be considered a claim for the purpose of calculating the favourable claims experience discount.

iii. Hospitalization claim(s) made either within India or outside India shall be considered as claims for calculation of 'Favourable claims experience discount'.

iv. If in a policy, an insured person is aged 60 years or above at the start of a policy year then only that insured person shall not be eligible for Favourable Claims Experience Discount for such policy year(s).

v. After issuance of renewal notice, if a hospitalization claim has been made in the remainder of the policy year, such claims shall be considered for calculation of 'Favourable claims experience discount' in the next renewal.

vi. In case of any misrepresentation or non-disclosure relating to previous claim history of the Insured Persons in the proposal form or underwriting documents, the Company may recover the discounted premium offered earlier either from the Policy renewal premium or set-off against claim. The Company may also cancel the Policy in accordance with Section 6 – Cancellation point (iii).

Illustration pertaining to calculation and applicability of Favourable Claims Experience Discount:

If a new customer with NO prior claims experience, aged 40 years and residing in Mumbai buys a 3-year Optima Restore policy of 10L base sum insured then

Premium applicable for	Premium Amount (Excl. Tax) (₹)	Favourable claims experience discount (%)	Effective premium after discount (Excl. Tax) (₹)
1st policy year	20,748	20%	20,748– 4,150 = 16,598
2nd policy year	21,125	15%	21,125– 3,169 = 17,956
3rd policy year	21,313	15%	21,313– 3,197 = 18,116

Premium (Excl. Tax) after Favourable claims experience discount (₹)	52,670

Schedule of Benefits

Optima Restore 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, 100.00
1a) In-patient Treatment	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1b) Pre-Hospitalization	Covered, upto 60 Days	Covered, upto 60 Days	Covered, upto 60 Days	Covered, upto 60 Days	Covered, upto 60 Days
1c) Post-Hospitalization	Covered, upto 180 Days	Covered, upto 180 Days	Covered, upto 180 Days	Covered, upto 180 Days	Covered, upto 180 Days
1d) Day Care Procedures	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1e) Domiciliary Treatment	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1f) Organ Donor	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1g) Emergency Ambulance	Upto Rs.2,000 per Hospitalizatio n	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization
1h) Daily Cash for choosing Shared Accommodatio n	Rs.800 per day, Maximum Rs.4,800	Rs.800 per day, Maximum Rs.4,800	Rs.800 per day, Maximum Rs.4,800	Rs.800 per day, Maximum Rs.4,800	Rs.1000 per day, Maximum Rs.6,000
1i) E-Opinion in respect of a Critical Illness	Covered	Covered	Covered	Covered	Covered
1j) Emergency Air Ambulance Cover	Not Covered	Not Covered	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year

2) Restore Benefit	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured
2b. Unlimited Restore Benefit (Optional Benefit)	Applicable if opted	Applicable if opted	Applicable if opted	Applicable if opted	Applicable if opted
2c) Aggregate Deductible (Optional Benefit)	25K/50K/1L	25K/50K/1L	25K/50K/1L	25K/50K/1L	25K/50K/1L
2d) Co-Payment (Optional Benefit)	10% / 20%	10% / 20%	10% / 20%	10% / 20%	10% / 20%
3)Preventive Health Checkup (per person)	Not Applicable	Upto Rs. 1500	Upto Rs. 2000	Upto Rs. 4000	Upto Rs. 5000
4) Multiplier Benefit	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims	50% of the Basic Sum Insured maximum upto 100% post completion of each policy year irrespective of claims

Optima Restore Family Floater

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, 100.00
1a) In-patient Treatment	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1b) Pre-Hospitalization	Covered, upto 60 Days	Covered, upto 60 Days	Covered, upto 60 Days	Covered, upto 60 Days	Covered, upto 60 Days
1c) Post-Hospitalization	Covered, upto 180 Days	Covered, upto 180 Days	Covered, upto 180 Days	Covered, upto 180 Days	Covered, upto 180 Days
1d) Day Care Procedures	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Coveredupto sum insured	Covered upto sum insured

1e) Domiciliary Treatment	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1f) Organ Donor	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured	Covered upto sum insured
1g) Emergency Ambulance	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization	Upto Rs.2,000 per Hospitalization
1h) Daily Cash for choosing Shared Accommodation	Rs.800 per day, Maximum Rs.4,800	Rs.800 per day, Maximum Rs.4,800	Rs.800 per day, Maximum Rs.4,800	Rs.800 per day, Maximum Rs.4,800	Rs.1000 per day, Maximum Rs.6,000
1i) E-Opinion in respect of a Critical Illness	Covered	Covered	Covered	Covered	Covered
1j) Emergency Air Ambulance Cover	Not Covered	Not Covered	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year	Covered upto rs. 2.5 Lacs per hospitalization and maximum upto sum insured in an year
2a) Restore Benefit	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured	Equal to 100% of Basic Sum Insured
2b) Unlimited Restore Benefit (Optional Benefit)	Applicable if opted	Applicable if opted	Applicable if opted	Applicable if opted	Applicable if opted
2c) Aggregate Deductible (Optional Benefit)	25K/50K/1L	25K/50K/1L	25K/50K/1L	25K/50K/1L	25K/50K/1L
2d) Co-Payment (Optional Benefit)	10% / 20%	10% / 20%	10% / 20%	10% / 20%	10% / 20%
3) Preventive Health Checkup (per policy)	Not Applicable	Upto Rs 2500	Upto Rs.5000	Upto Rs. 8000	Upto Rs. 10,000
4) Multiplier Benefit	50% of the Basic Sum Insured maximum upto 100%	50% of the Basic Sum Insured maximum upto 100%	50% of the Basic Sum Insured maximum upto 100%	50% of the Basic Sum Insured maximum upto 100%	50% of the Basic Sum Insured maximum upto 100%

	post completion of each policy year irrespective of claims	post completion of each policy year irrespective of claims	post completion of each policy year irrespective of claims	post completion of each policy year irrespective of claims	post completion of each policy year irrespective of claims

Premium rates:

- The premium under individual coverage will be charged on the completed age of the individual insured member.
- In case of Family Floater policies Floater discount of 55% will be applied on all the members except the oldest 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 a change in your age or changes in the applicable tax rate.
- Premium rates are subject to change with prior approval from IRDA.
- 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.
- 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:
    - Tier 1: Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida.
    - Tier 2: Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara.
    - Tier 3: Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh.
    - Tier 4: Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior.
    - Tier 5: Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas.
    - Tier 6: Rest of India.

  No co-payment shall apply if Insured Person from a lower tier avails a treatment in higher tier. For example: Insured Person buying policy from Tier 4 can avail treatment in Tier 1 without any co-payment

Please 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.

Add – On Covers:

'Optima Restore' offers following Add on Covers:

- Optima Wellbeing (Add on) : Covers expenses for various outpatient benefits
- ABCD Chronic Care: Covers hospitalization expenses for Asthma, Blood pressure, Cholesterol and Diabetes just after a 30 day waiting period.
- Limitless: Specified number of claim of infinite value shall be payable in the lifetime of the policy. For claims made in India only.
- Parenthood: Covers Maternity Expenses, Embryo storage costs and IVF treatments post waiting period of 2 years.
- Individual Personal Accident Rider: Provides Lumpsum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement. Sum Insured shall be 5 (five) times the Sum Insured of Base Plan up to a maximum of Rs. 1 Crore
- Protector Rider: Covers expenses which are not payable under the Base Plan as per the List of Excluded items released by IRDA along with benefits such as Sum Insured protector
- Hospital daily cash rider: Daily cash benefit upto 1K/2K/3K
- Critical Advantage rider: covers planned treatment abroad for listed 8 major illness
- my:health Critical Illness: Comprehensive policy with coverage for 50 Critical Illnesses

(For in depth details on terms and conditions applicable to add-ons, Kindly refer to the Prospectus & Policy wording documents of the respective add-on available under downloads section on our website).

Gross Premium Tables (Exclusive of Taxes)

Optima Restore - Gross Premium - Tier 1 (Delhi, Surat, Gurugram, Faridabad, Ghaziabad, Greater Noida)								
Age/ 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	8,304	9,512	10,212	11,357	12,478	13,164	16,022	19,852
1	8,500	9,717	10,408	11,543	12,634	13,369	16,200	20,155
2	8,695	9,919	10,603	11,729	12,786	13,572	16,376	20,454
3	8,890	10,121	10,796	11,913	12,936	13,772	16,549	20,750
4	9,004	10,230	10,988	12,096	13,084	13,970	16,721	21,044
5	9,196	10,428	11,229	12,334	13,228	14,166	16,969	21,435
6	9,305	10,531	11,419	12,515	13,432	14,426	17,218	21,826
7	9,453	10,679	11,607	12,696	13,635	14,618	17,385	22,114
8	9,557	10,776	11,795	12,875	13,836	14,807	17,550	22,400
9	9,744	10,968	11,876	12,937	13,909	14,994	17,795	22,788
10	9,844	11,060	12,060	13,114	14,107	15,250	18,041	23,177
11	9,985	11,199	12,136	13,170	14,175	15,505	18,286	23,566
12	10,124	11,337	12,317	13,345	14,369	15,687	18,446	23,845
13	10,307	11,524	12,498	13,518	14,563	15,867	18,690	24,232
14	10,490	11,711	12,678	13,691	14,756	16,082	18,846	24,506
15	10,672	11,897	12,857	13,863	14,948	16,296	19,000	24,778
16	10,854	12,083	13,036	14,035	15,139	16,547	19,153	25,046
17	11,036	12,268	13,213	14,206	15,329	16,797	19,393	25,429
18	13,108	14,633	16,573	16,933	17,005	18,078	20,899	26,879
19	13,448	14,997	16,821	17,240	17,336	18,309	21,032	27,023
20	13,786	15,360	17,069	17,546	17,947	18,538	21,335	27,386
21	14,106	15,701	17,316	17,853	18,316	18,852	21,701	27,829

22	14,329	15,932	17,564	18,159	18,548	19,077	22,068	28,272
23	14,571	16,184	17,811	18,466	18,909	19,480	22,434	28,716
24	14,798	16,420	18,058	18,773	19,270	19,794	22,801	29,160
25	15,035	16,666	18,305	19,079	19,385	20,109	23,169	29,604
26	15,337	16,985	18,620	19,582	19,752	20,423	23,536	30,049
27	15,558	17,212	18,862	19,889	20,088	20,737	23,904	30,494
28	15,738	17,394	19,105	20,196	20,424	21,052	24,272	30,939
29	16,027	17,697	19,347	20,503	20,760	21,366	24,641	31,385
30	16,202	17,874	19,589	20,811	21,096	21,681	25,010	31,830
31	16,377	18,048	19,831	20,956	21,433	21,995	25,379	32,276
32	16,551	18,223	20,073	21,100	21,769	22,310	25,748	32,723
33	16,725	18,398	20,526	21,441	22,102	22,528	26,117	33,169
34	16,899	18,572	20,767	21,585	22,430	23,046	26,487	33,616
35	17,073	18,746	21,009	21,758	22,758	23,360	26,857	34,063
36	17,328	19,587	21,525	22,174	23,116	23,861	27,424	34,707
37	17,618	19,870	21,823	22,551	23,472	24,307	27,926	35,286
38	17,890	20,132	22,121	22,928	23,828	24,753	28,429	35,865
39	18,107	20,333	22,418	23,306	24,184	25,199	28,932	36,446
40	18,287	20,491	22,714	23,683	24,538	25,646	29,436	37,026
41	18,593	20,794	23,126	23,916	25,088	25,769	29,941	37,608
42	18,917	21,116	23,332	24,293	25,553	26,137	30,276	37,976
43	19,053	21,226	23,537	24,669	26,019	26,770	30,609	38,343
44	19,374	21,545	23,741	25,046	26,486	27,316	30,941	38,709
45	19,498	21,642	24,293	25,423	26,954	27,946	31,271	39,073
46	24,384	25,694	30,057	31,215	32,835	33,970	38,652	47,395
47	25,889	27,268	31,306	32,499	34,196	35,096	40,848	50,340
48	27,153	28,585	32,568	34,101	35,599	36,785	43,062	53,306
49	28,417	29,902	33,841	36,390	38,640	40,737	45,289	56,286
50	29,682	31,220	35,123	37,697	40,764	41,639	47,525	59,277

51	30,703	32,630	37,152	41,401	42,809	43,807	50,043	62,782
52	32,113	34,654	39,174	43,234	44,875	45,842	52,558	65,503
53	32,697	35,773	41,191	45,154	46,317	47,880	55,071	68,221
54	34,090	37,791	43,204	47,327	48,002	49,921	57,582	70,936
55	35,472	39,809	45,213	49,180	50,426	51,965	60,092	73,648
56	39,834	43,006	49,534	52,531	53,661	55,901	64,293	79,716
57	40,900	44,458	51,226	55,590	57,089	59,430	68,103	84,479
58	42,085	46,037	55,674	59,829	60,949	63,420	71,912	89,241
59	43,346	47,697	58,289	62,995	64,894	66,956	75,721	94,003
60	33,110	37,235	44,495	51,810	54,010	54,517	63,242	78,538
61	34,210	38,720	51,040	54,560	58,424	59,974	69,319	85,954
62	35,145	40,205	52,635	57,310	62,566	65,003	74,933	92,906
63	36,080	41,690	54,230	60,060	66,708	70,032	80,546	99,859
64	37,015	43,175	55,825	62,810	70,850	75,061	86,160	1,06,811
65	37,950	44,660	57,420	65,560	74,992	80,090	91,773	1,13,764
66*	46,145	52,470	70,950	76,890	85,347	87,366	1,04,185	1,26,433
67*	47,465	54,395	73,150	80,190	88,999	91,646	1,08,099	1,32,664
68*	48,785	56,320	75,350	83,490	92,650	95,926	1,12,013	1,38,896
69*	50,105	58,245	77,550	86,790	96,302	1,00,206	1,15,927	1,45,127
70*	51,425	60,170	79,750	90,090	99,953	1,04,486	1,19,841	1,51,359
71*	54,065	62,150	82,445	93,720	1,04,259	1,09,033	1,25,763	1,57,642
72*	55,165	63,580	85,085	97,295	1,07,583	1,12,457	1,31,171	1,63,513
73*	56,265	65,010	87,725	1,00,870	1,10,908	1,15,881	1,36,578	1,69,384
74*	57,365	66,440	90,365	1,04,445	1,14,232	1,19,305	1,41,986	1,75,255
75*	58,465	67,870	93,005	1,08,020	1,17,557	1,22,729	1,47,393	1,81,126
76*	61,930	71,225	97,295	1,13,685	1,23,824	1,28,721	1,54,243	1,90,241
77*	64,075	73,975	1,01,585	1,18,030	1,29,165	1,34,660	1,60,011	1,97,915
78*	66,220	76,725	1,05,875	1,22,375	1,34,506	1,40,598	1,65,779	2,05,588
79*	68,365	79,475	1,10,165	1,26,720	1,39,847	1,46,537	1,71,547	2,13,262

80*	70,510	82,225	1,14,455	1,31,065	1,45,188	1,52,475	1,77,315	2,20,935
81*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
82*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
83*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
84*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
85*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
86*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
87*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
88*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
89*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
90*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302

***Only for Renewal Purposes**

Optima Restore - Gross Premium - Tier 2 (Mumbai, Mumbai Suburban, Thane, Navi Mumbai, Ahmedabad, Vadodara)								
Age/ 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	7,585	8,689	9,328	10,374	11,398	12,025	14,636	18,134
1	7,764	8,876	9,507	10,544	11,540	12,212	14,798	18,410
2	7,943	9,061	9,685	10,714	11,680	12,398	14,959	18,684
3	8,121	9,245	9,862	10,882	11,817	12,581	15,117	18,955
4	8,225	9,344	10,037	11,049	11,952	12,761	15,274	19,223
5	8,400	9,526	10,257	11,266	12,084	12,940	15,501	19,580
6	8,500	9,620	10,431	11,432	12,270	13,178	15,728	19,938
7	8,635	9,755	10,603	11,597	12,455	13,353	15,880	20,201
8	8,730	9,843	10,774	11,761	12,639	13,526	16,031	20,461
9	8,901	10,019	10,848	11,818	12,706	13,697	16,255	20,816
10	8,992	10,103	11,017	11,979	12,886	13,930	16,480	21,172
11	9,121	10,230	11,085	12,031	12,948	14,163	16,704	21,527
12	9,248	10,356	11,251	12,190	13,126	14,330	16,850	21,781
13	9,415	10,527	11,416	12,348	13,303	14,494	17,072	22,135
14	9,582	10,697	11,581	12,506	13,479	14,691	17,215	22,386
15	9,749	10,868	11,744	12,664	13,654	14,886	17,356	22,633
16	9,915	11,037	11,907	12,820	13,829	15,115	17,495	22,878
17	10,081	11,206	12,070	12,977	14,002	15,344	17,715	23,229
18	11,974	13,367	15,139	15,468	15,534	16,514	19,090	24,553
19	12,284	13,700	15,365	15,748	15,836	16,725	19,212	24,684
20	12,593	14,031	15,592	16,028	16,394	16,934	19,489	25,016
21	12,885	14,342	15,818	16,308	16,731	17,220	19,823	25,420
22	13,089	14,553	16,044	16,588	16,943	17,426	20,158	25,826

23	13,310	14,784	16,270	16,868	17,273	17,794	20,493	26,231
24	13,518	14,999	16,495	17,148	17,603	18,081	20,828	26,637
25	13,734	15,224	16,720	17,428	17,708	18,368	21,164	27,042
26	14,010	15,515	17,008	17,887	18,043	18,655	21,500	27,449
27	14,211	15,722	17,230	18,168	18,350	18,943	21,836	27,855
28	14,376	15,889	17,451	18,448	18,657	19,230	22,172	28,262
29	14,640	16,166	17,673	18,729	18,964	19,517	22,509	28,669
30	14,800	16,327	17,894	19,010	19,271	19,804	22,845	29,076
31	14,959	16,487	18,115	19,142	19,578	20,092	23,182	29,483
32	15,119	16,646	18,336	19,274	19,885	20,379	23,520	29,891
33	15,278	16,806	18,750	19,586	20,189	20,579	23,857	30,299
34	15,437	16,965	18,970	19,717	20,489	21,051	24,195	30,707
35	15,596	17,124	19,191	19,875	20,789	21,338	24,533	31,115
36	15,829	17,892	19,662	20,256	21,115	21,796	25,051	31,703
37	16,093	18,150	19,935	20,600	21,441	22,203	25,510	32,232
38	16,341	18,390	20,206	20,944	21,766	22,611	25,969	32,762
39	16,540	18,573	20,478	21,289	22,091	23,018	26,429	33,292
40	16,704	18,718	20,748	21,634	22,415	23,427	26,889	33,822
41	16,984	18,994	21,125	21,847	22,917	23,539	27,350	34,353
42	17,280	19,289	21,313	22,190	23,342	23,875	27,656	34,690
43	17,405	19,389	21,500	22,534	23,768	24,453	27,960	35,025
44	17,697	19,681	21,686	22,878	24,194	24,952	28,263	35,359
45	17,811	19,769	22,191	23,223	24,621	25,527	28,565	35,691
46	22,274	23,471	27,455	28,514	29,994	31,030	35,307	43,294
47	23,648	24,908	28,597	29,686	31,237	32,059	37,313	45,984
48	24,803	26,111	29,750	31,150	32,518	33,601	39,335	48,693
49	25,958	27,314	30,913	33,241	35,296	37,212	41,370	51,415
50	27,114	28,518	32,084	34,435	37,237	38,036	43,413	54,147
51	28,046	29,806	33,937	37,818	39,104	40,016	45,713	57,349

52	29,334	31,655	35,784	39,493	40,991	41,875	48,010	59,834
53	29,867	32,677	37,627	41,246	42,309	43,737	50,306	62,317
54	31,140	34,520	39,465	43,231	43,848	45,601	52,599	64,797
55	32,402	36,364	41,300	44,924	46,062	47,468	54,892	67,275
56	36,387	39,285	45,247	47,985	49,017	51,063	58,729	72,817
57	37,360	40,610	46,793	50,780	52,148	54,287	62,209	77,168
58	38,443	42,053	50,856	54,652	55,675	57,932	65,689	81,518
59	39,595	43,569	53,245	57,543	59,279	61,162	69,168	85,868
60	33,110	37,235	44,495	51,810	54,010	54,517	63,242	78,538
61	34,210	38,720	51,040	54,560	58,424	59,974	69,319	85,954
62	35,145	40,205	52,635	57,310	62,566	65,003	74,933	92,906
63	36,080	41,690	54,230	60,060	66,708	70,032	80,546	99,859
64	37,015	43,175	55,825	62,810	70,850	75,061	86,160	1,06,811
65	37,950	44,660	57,420	65,560	74,992	80,090	91,773	1,13,764
66*	46,145	52,470	70,950	76,890	85,347	87,366	1,04,185	1,26,433
67*	47,465	54,395	73,150	80,190	88,999	91,646	1,08,099	1,32,664
68*	48,785	56,320	75,350	83,490	92,650	95,926	1,12,013	1,38,896
69*	50,105	58,245	77,550	86,790	96,302	1,00,206	1,15,927	1,45,127
70*	51,425	60,170	79,750	90,090	99,953	1,04,486	1,19,841	1,51,359
71*	54,065	62,150	82,445	93,720	1,04,259	1,09,033	1,25,763	1,57,642
72*	55,165	63,580	85,085	97,295	1,07,583	1,12,457	1,31,171	1,63,513
73*	56,265	65,010	87,725	1,00,870	1,10,908	1,15,881	1,36,578	1,69,384
74*	57,365	66,440	90,365	1,04,445	1,14,232	1,19,305	1,41,986	1,75,255
75*	58,465	67,870	93,005	1,08,020	1,17,557	1,22,729	1,47,393	1,81,126
76*	61,930	71,225	97,295	1,13,685	1,23,824	1,28,721	1,54,243	1,90,241
77*	64,075	73,975	1,01,585	1,18,030	1,29,165	1,34,660	1,60,011	1,97,915
78*	66,220	76,725	1,05,875	1,22,375	1,34,506	1,40,598	1,65,779	2,05,588
79*	68,365	79,475	1,10,165	1,26,720	1,39,847	1,46,537	1,71,547	2,13,262
80*	70,510	82,225	1,14,455	1,31,065	1,45,188	1,52,475	1,77,315	2,20,935

81*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
82*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
83*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
84*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
85*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
86*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
87*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
88*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
89*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302
90*	75,431	87,182	1,21,915	1,42,317	1,57,918	1,65,092	1,94,599	2,41,302

***Only for Renewal Purposes**

Optima Restore - Gross Premium - Tier 3 (Nashik, Rest of NCR, Amritsar, Ahmednagar, Mathura, Aligarh)								
Age/ 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	6,652	8,033	8,826	10,096	11,122	11,702	14,103	17,370
1	6,778	8,159	8,950	10,216	11,239	11,876	14,275	17,600
2	6,903	8,284	9,075	10,440	11,356	12,050	14,447	17,829
3	7,029	8,410	9,199	10,560	11,532	12,223	14,619	18,058
4	7,155	8,535	9,323	10,681	11,650	12,397	14,790	18,287
5	7,280	8,661	9,448	10,802	11,767	12,571	14,962	18,517
6	7,406	8,786	9,572	10,922	12,007	12,811	15,134	18,746
7	7,531	8,912	9,696	11,043	12,126	12,986	15,306	18,975
8	7,657	9,037	9,821	11,164	12,245	13,161	15,478	19,205
9	7,782	9,163	9,945	11,285	12,363	13,335	15,650	19,434
10	7,908	9,288	10,069	11,405	12,482	13,510	15,822	19,663
11	8,033	9,414	10,193	11,526	12,601	13,685	15,994	19,893
12	8,159	9,539	10,318	11,647	12,720	13,859	16,166	20,122
13	8,284	9,665	10,442	11,767	12,904	14,034	16,338	20,351
14	8,410	9,790	10,566	11,888	13,155	14,209	16,510	20,581
15	8,535	9,916	10,691	12,009	13,276	14,383	16,682	20,810
16	8,661	10,041	10,815	12,129	13,397	14,558	16,854	21,039
17	8,786	10,167	10,939	12,250	13,517	14,733	17,026	21,268
18	10,348	11,732	13,008	13,764	14,483	15,777	18,374	23,574
19	10,510	11,895	13,231	14,030	14,732	16,017	18,596	23,793
20	10,672	12,057	13,454	14,296	14,980	16,258	18,817	24,011
21	10,835	12,220	13,678	14,562	15,229	16,498	19,038	24,230
22	11,065	12,460	13,903	14,829	15,478	16,739	19,258	24,448

23	11,217	12,610	14,127	15,096	15,726	16,979	19,479	24,665
24	11,369	12,760	14,353	15,363	15,975	17,219	19,699	24,883
25	11,521	12,910	14,579	15,631	16,224	17,460	19,919	25,100
26	11,657	13,043	14,806	15,899	16,473	17,700	20,139	25,317
27	11,823	13,209	15,033	16,168	16,722	17,940	20,358	25,534
28	11,989	13,375	15,260	16,437	16,981	18,181	20,577	25,750
29	12,156	13,542	15,505	16,706	17,234	18,421	20,796	25,967
30	12,323	13,709	15,759	16,976	17,494	18,662	21,015	26,183
31	12,491	13,877	15,947	17,246	17,730	18,902	21,234	26,398
32	12,659	14,046	16,176	17,517	17,970	19,142	21,452	26,614
33	12,863	14,254	16,407	17,788	18,219	19,382	21,670	26,829
34	13,069	14,464	16,638	18,088	18,469	19,623	21,888	27,044
35	13,277	14,677	16,869	18,384	18,719	19,863	22,105	27,259
36	13,411	14,797	17,748	18,978	19,092	20,404	22,723	28,332
37	13,657	15,041	17,805	19,112	19,466	20,765	23,054	28,661
38	13,763	15,130	18,058	19,407	19,849	21,125	23,385	28,989
39	14,047	15,417	18,363	19,551	20,213	21,486	23,716	29,316
40	14,397	15,778	18,866	19,825	20,586	21,847	24,046	29,643
41	14,569	15,941	19,110	20,099	20,960	22,207	24,376	29,970
42	14,761	16,125	19,281	20,373	21,334	22,568	24,705	30,297
43	14,962	16,319	19,589	20,648	21,709	22,928	25,034	30,623
44	15,207	16,564	19,897	20,923	22,083	23,289	25,363	30,949
45	15,454	16,809	20,206	21,199	22,458	23,649	25,691	31,274
46	20,186	20,436	25,555	26,356	27,954	28,763	32,168	39,001
47	21,115	21,570	26,938	27,808	29,441	30,327	33,915	41,598
48	22,045	22,708	28,325	29,262	30,928	31,891	35,661	44,192
49	22,979	23,850	29,715	30,719	32,416	33,454	37,404	46,783
50	23,915	24,995	30,907	32,178	33,905	35,018	39,145	49,372
51	25,004	26,661	33,003	34,488	35,888	37,003	41,339	52,071

52	26,021	27,813	34,477	36,605	37,748	38,987	43,417	54,257
53	27,041	28,968	35,738	38,725	39,609	40,972	45,493	56,441
54	28,063	30,127	37,002	40,848	41,471	42,956	47,566	58,622
55	29,089	31,289	38,269	42,975	43,334	44,940	49,637	60,800
56	33,303	34,916	43,349	46,284	46,619	47,947	53,179	65,185
57	34,339	36,461	45,275	49,140	49,906	50,893	56,377	69,566
58	35,378	38,012	47,205	51,999	53,194	53,840	59,572	73,941
59	36,419	39,566	49,140	54,862	56,428	56,779	62,763	78,312
60	27,005	30,140	38,885	48,290	51,198	52,629	60,101	75,345
61	27,720	31,515	41,800	51,370	55,067	57,293	65,869	82,606
62	28,270	32,285	44,330	53,570	58,777	61,904	71,173	88,735
63	28,820	33,055	46,860	55,770	62,487	66,515	76,478	94,863
64	29,370	33,825	49,390	57,970	66,197	71,126	81,782	1,00,992
65	29,920	34,595	51,920	60,170	69,907	75,737	87,087	1,07,120
66*	37,015	41,690	60,720	71,390	79,977	84,429	97,902	1,20,098
67*	38,390	43,670	62,975	74,250	83,422	87,556	1,02,125	1,26,021
68*	39,765	45,650	65,230	77,110	86,867	90,683	1,06,348	1,31,943
69*	41,140	47,630	67,485	79,970	90,312	93,810	1,10,571	1,37,866
70*	42,515	49,610	69,740	82,830	93,757	96,937	1,14,794	1,43,788
71*	44,110	52,250	72,270	86,790	97,255	1,01,495	1,19,841	1,49,762
72*	45,485	53,185	74,800	89,540	1,00,594	1,05,258	1,24,836	1,55,376
73*	46,860	54,120	77,330	92,290	1,03,933	1,09,021	1,29,832	1,60,989
74*	48,235	55,055	79,860	95,040	1,07,272	1,12,784	1,34,827	1,66,603
75*	49,610	55,990	82,390	97,790	1,10,611	1,16,547	1,39,823	1,72,216
76*	51,865	59,290	85,745	1,02,080	1,15,275	1,21,847	1,45,900	1,80,714
77*	53,900	61,820	89,100	1,06,205	1,19,780	1,27,094	1,51,668	1,87,975
78*	55,935	64,350	92,455	1,10,330	1,24,285	1,32,341	1,57,436	1,95,237
79*	57,970	66,880	95,810	1,14,455	1,28,790	1,37,588	1,63,204	2,02,498
80*	60,005	69,410	99,165	1,18,580	1,33,295	1,42,835	1,68,972	2,09,760

81*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
82*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
83*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
84*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
85*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
86*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
87*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
88*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
89*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
90*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238

***Only for Renewal Purposes**

Optima Restore - Gross Premium - Tier 4 (Kolkata, Rest of Gujarat, Telangana, Agra, Ludhiana, Beed, Jalgaon, Indore, Gwalior)								
Age/ 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	6,397	7,724	8,569	10,096	11,122	11,702	14,103	17,370
1	6,517	7,845	8,690	10,216	11,239	11,876	14,275	17,600
2	6,638	7,966	8,810	10,440	11,356	12,050	14,447	17,829
3	6,759	8,086	8,931	10,560	11,532	12,223	14,619	18,058
4	6,879	8,207	9,052	10,681	11,650	12,397	14,790	18,287
5	7,000	8,328	9,172	10,802	11,767	12,571	14,962	18,517
6	7,121	8,448	9,293	10,922	12,007	12,811	15,134	18,746
7	7,241	8,569	9,414	11,043	12,126	12,986	15,306	18,975
8	7,362	8,690	9,535	11,164	12,245	13,161	15,478	19,205
9	7,483	8,810	9,655	11,285	12,363	13,335	15,650	19,434
10	7,603	8,931	9,776	11,405	12,482	13,510	15,822	19,663
11	7,724	9,052	9,897	11,526	12,601	13,685	15,994	19,893
12	7,845	9,172	10,017	11,647	12,720	13,859	16,166	20,122
13	7,966	9,293	10,138	11,767	12,904	14,034	16,338	20,351
14	8,086	9,414	10,259	11,888	13,155	14,209	16,510	20,581
15	8,207	9,535	10,379	12,009	13,276	14,383	16,682	20,810
16	8,328	9,655	10,500	12,129	13,397	14,558	16,854	21,039
17	8,448	9,776	10,621	12,250	13,517	14,733	17,026	21,268
18	9,950	11,281	12,629	13,764	14,483	15,777	18,374	23,574
19	10,105	11,437	12,846	14,030	14,732	16,017	18,596	23,793
20	10,262	11,593	13,062	14,296	14,980	16,258	18,817	24,011
21	10,418	11,750	13,280	14,562	15,229	16,498	19,038	24,230
22	10,640	11,981	13,498	14,829	15,478	16,739	19,258	24,448

23	10,786	12,125	13,716	15,096	15,726	16,979	19,479	24,665
24	10,932	12,270	13,935	15,363	15,975	17,219	19,699	24,883
25	11,077	12,414	14,154	15,631	16,224	17,460	19,919	25,100
26	11,209	12,541	14,374	15,899	16,473	17,700	20,139	25,317
27	11,368	12,701	14,595	16,168	16,722	17,940	20,358	25,534
28	11,528	12,861	14,816	16,437	16,981	18,181	20,577	25,750
29	11,688	13,021	15,053	16,706	17,234	18,421	20,796	25,967
30	11,849	13,182	15,300	16,976	17,494	18,662	21,015	26,183
31	12,011	13,343	15,482	17,246	17,730	18,902	21,234	26,398
32	12,172	13,505	15,705	17,517	17,970	19,142	21,452	26,614
33	12,368	13,706	15,929	17,788	18,219	19,382	21,670	26,829
34	12,566	13,908	16,153	18,088	18,469	19,623	21,888	27,044
35	12,766	14,113	16,378	18,384	18,719	19,863	22,105	27,259
36	12,895	14,228	17,231	18,978	19,092	20,404	22,723	28,332
37	13,131	14,463	17,287	19,112	19,466	20,765	23,054	28,661
38	13,234	14,548	17,532	19,407	19,849	21,125	23,385	28,989
39	13,507	14,824	17,828	19,551	20,213	21,486	23,716	29,316
40	13,843	15,171	18,317	19,825	20,586	21,847	24,046	29,643
41	14,009	15,328	18,553	20,099	20,960	22,207	24,376	29,970
42	14,193	15,505	18,720	20,373	21,334	22,568	24,705	30,297
43	14,386	15,692	19,018	20,648	21,709	22,928	25,034	30,623
44	14,622	15,926	19,317	20,923	22,083	23,289	25,363	30,949
45	14,859	16,162	19,617	21,199	22,458	23,649	25,691	31,274
46	19,410	19,650	24,811	26,356	27,954	28,763	32,168	39,001
47	20,302	20,741	26,154	27,808	29,441	30,327	33,915	41,598
48	21,197	21,835	27,500	29,262	30,928	31,891	35,661	44,192
49	22,095	22,933	28,849	30,719	32,416	33,454	37,404	46,783
50	22,995	24,033	30,007	32,178	33,905	35,018	39,145	49,372
51	24,042	25,635	32,042	34,488	35,888	37,003	41,339	52,071

52	25,020	26,743	33,472	36,605	37,748	38,987	43,417	54,257
53	26,001	27,854	34,697	38,725	39,609	40,972	45,493	56,441
54	26,984	28,968	35,924	40,848	41,471	42,956	47,566	58,622
55	27,970	30,085	37,154	42,975	43,334	44,940	49,637	60,800
56	32,022	33,573	42,086	46,284	46,619	47,947	53,179	65,185
57	33,018	35,059	43,956	49,140	49,906	50,893	56,377	69,566
58	34,017	36,550	45,830	51,999	53,194	53,840	59,572	73,941
59	35,018	38,044	47,709	54,862	56,428	56,779	62,763	78,312
60	27,005	30,140	38,885	48,290	51,198	52,629	60,101	75,345
61	27,720	31,515	41,800	51,370	55,067	57,293	65,869	82,606
62	28,270	32,285	44,330	53,570	58,777	61,904	71,173	88,735
63	28,820	33,055	46,860	55,770	62,487	66,515	76,478	94,863
64	29,370	33,825	49,390	57,970	66,197	71,126	81,782	1,00,992
65	29,920	34,595	51,920	60,170	69,907	75,737	87,087	1,07,120
66*	37,015	41,690	60,720	71,390	79,977	84,429	97,902	1,20,098
67*	38,390	43,670	62,975	74,250	83,422	87,556	1,02,125	1,26,021
68*	39,765	45,650	65,230	77,110	86,867	90,683	1,06,348	1,31,943
69*	41,140	47,630	67,485	79,970	90,312	93,810	1,10,571	1,37,866
70*	42,515	49,610	69,740	82,830	93,757	96,937	1,14,794	1,43,788
71*	44,110	52,250	72,270	86,790	97,255	1,01,495	1,19,841	1,49,762
72*	45,485	53,185	74,800	89,540	1,00,594	1,05,258	1,24,836	1,55,376
73*	46,860	54,120	77,330	92,290	1,03,933	1,09,021	1,29,832	1,60,989
74*	48,235	55,055	79,860	95,040	1,07,272	1,12,784	1,34,827	1,66,603
75*	49,610	55,990	82,390	97,790	1,10,611	1,16,547	1,39,823	1,72,216
76*	51,865	59,290	85,745	1,02,080	1,15,275	1,21,847	1,45,900	1,80,714
77*	53,900	61,820	89,100	1,06,205	1,19,780	1,27,094	1,51,668	1,87,975
78*	55,935	64,350	92,455	1,10,330	1,24,285	1,32,341	1,57,436	1,95,237
79*	57,970	66,880	95,810	1,14,455	1,28,790	1,37,588	1,63,204	2,02,498
80*	60,005	69,410	99,165	1,18,580	1,33,295	1,42,835	1,68,972	2,09,760

81*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
82*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
83*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
84*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
85*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
86*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
87*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
88*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
89*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
90*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238

***Only for Renewal Purposes**

Optima Restore - Gross Premium - Tier 5 (Rest of Maharashtra, Rest of Uttar Pradesh, Rest of Madhya Pradesh, Rest of Rajasthan, Rest of Haryana, Howrah, Hooghly, North 24 Parganas, South 24 Parganas)								
Age/ 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	6,031	7,283	8,079	9,519	10,486	11,033	13,297	16,378
1	6,145	7,397	8,193	9,632	10,596	11,197	13,459	16,594
2	6,259	7,510	8,307	9,843	10,707	11,361	13,621	16,810
3	6,372	7,624	8,421	9,957	10,873	11,525	13,783	17,026
4	6,486	7,738	8,535	10,071	10,984	11,689	13,945	17,242
5	6,600	7,852	8,648	10,185	11,095	11,853	14,107	17,459
6	6,714	7,966	8,762	10,298	11,321	12,079	14,270	17,675
7	6,828	8,079	8,876	10,412	11,433	12,244	14,432	17,891
8	6,941	8,193	8,990	10,526	11,545	12,409	14,594	18,107
9	7,055	8,307	9,103	10,640	11,657	12,573	14,756	18,323
10	7,169	8,421	9,217	10,753	11,769	12,738	14,918	18,540
11	7,283	8,535	9,331	10,867	11,881	12,903	15,080	18,756
12	7,397	8,648	9,445	10,981	11,993	13,067	15,243	18,972
13	7,510	8,762	9,559	11,095	12,167	13,232	15,405	19,188
14	7,624	8,876	9,672	11,209	12,403	13,397	15,567	19,405
15	7,738	8,990	9,786	11,322	12,517	13,562	15,729	19,621
16	7,852	9,104	9,900	11,436	12,631	13,726	15,891	19,837
17	7,966	9,217	10,014	11,550	12,745	13,891	16,053	20,053
18	9,381	10,637	11,908	12,978	13,656	14,875	17,324	22,227
19	9,528	10,784	12,112	13,228	13,890	15,102	17,533	22,433
20	9,675	10,931	12,316	13,479	14,124	15,329	17,741	22,639
21	9,823	11,079	12,521	13,730	14,359	15,555	17,950	22,845
22	10,032	11,296	12,726	13,981	14,593	15,782	18,158	23,051
23	10,169	11,433	12,932	14,233	14,828	16,009	18,366	23,256

24	10,307	11,569	13,139	14,485	15,062	16,235	18,573	23,461
25	10,444	11,704	13,346	14,738	15,297	16,462	18,781	23,666
26	10,568	11,824	13,553	14,991	15,532	16,689	18,988	23,870
27	10,719	11,975	13,761	15,244	15,767	16,915	19,195	24,075
28	10,869	12,126	13,969	15,498	16,011	17,142	19,401	24,279
29	11,020	12,277	14,193	15,752	16,249	17,369	19,608	24,483
30	11,172	12,429	14,426	16,006	16,494	17,595	19,814	24,687
31	11,324	12,581	14,597	16,261	16,717	17,822	20,020	24,890
32	11,477	12,734	14,808	16,516	16,943	18,048	20,226	25,093
33	11,661	12,922	15,019	16,771	17,178	18,275	20,432	25,296
34	11,848	13,113	15,230	17,054	17,414	18,501	20,637	25,499
35	12,037	13,306	15,442	17,334	17,649	18,728	20,842	25,702
36	12,159	13,415	16,246	17,894	18,001	19,238	21,425	26,713
37	12,381	13,636	16,299	18,020	18,353	19,578	21,737	27,023
38	12,477	13,717	16,531	18,298	18,715	19,918	22,049	27,332
39	12,735	13,977	16,809	18,434	19,058	20,258	22,361	27,641
40	13,052	14,304	17,270	18,692	19,410	20,598	22,672	27,949
41	13,209	14,452	17,493	18,950	19,763	20,938	22,983	28,258
42	13,382	14,619	17,650	19,209	20,115	21,278	23,294	28,566
43	13,564	14,795	17,931	19,468	20,468	21,618	23,604	28,873
44	13,787	15,016	18,213	19,728	20,821	21,958	23,914	29,180
45	14,010	15,239	18,496	19,988	21,174	22,298	24,223	29,487
46	18,301	18,527	23,393	24,850	26,357	27,120	30,330	36,772
47	19,142	19,556	24,659	26,219	27,758	28,594	31,977	39,221
48	19,986	20,587	25,928	27,590	29,161	30,068	33,623	41,667
49	20,832	21,622	27,201	28,964	30,564	31,543	35,267	44,110
50	21,681	22,660	28,292	30,339	31,967	33,017	36,908	46,551
51	22,668	24,171	30,211	32,517	33,837	34,888	38,977	49,096
52	23,590	25,215	31,560	34,513	35,591	36,759	40,936	51,157

53	24,515	26,262	32,714	36,512	37,346	38,630	42,893	53,215
54	25,442	27,313	33,871	38,514	39,101	40,501	44,848	55,272
55	26,372	28,366	35,031	40,519	40,858	42,372	46,801	57,326
56	30,193	31,654	39,681	43,640	43,955	45,207	50,140	61,460
57	31,132	33,056	41,444	46,332	47,054	47,985	53,155	65,590
58	32,073	34,461	43,211	49,028	50,154	50,763	56,168	69,716
59	33,017	35,870	44,983	51,727	53,203	53,534	59,176	73,837
60	27,005	30,140	38,885	48,290	51,198	52,629	60,101	75,345
61	27,720	31,515	41,800	51,370	55,067	57,293	65,869	82,606
62	28,270	32,285	44,330	53,570	58,777	61,904	71,173	88,735
63	28,820	33,055	46,860	55,770	62,487	66,515	76,478	94,863
64	29,370	33,825	49,390	57,970	66,197	71,126	81,782	1,00,992
65	29,920	34,595	51,920	60,170	69,907	75,737	87,087	1,07,120
66*	37,015	41,690	60,720	71,390	79,977	84,429	97,902	1,20,098
67*	38,390	43,670	62,975	74,250	83,422	87,556	1,02,125	1,26,021
68*	39,765	45,650	65,230	77,110	86,867	90,683	1,06,348	1,31,943
69*	41,140	47,630	67,485	79,970	90,312	93,810	1,10,571	1,37,866
70*	42,515	49,610	69,740	82,830	93,757	96,937	1,14,794	1,43,788
71*	44,110	52,250	72,270	86,790	97,255	1,01,495	1,19,841	1,49,762
72*	45,485	53,185	74,800	89,540	1,00,594	1,05,258	1,24,836	1,55,376
73*	46,860	54,120	77,330	92,290	1,03,933	1,09,021	1,29,832	1,60,989
74*	48,235	55,055	79,860	95,040	1,07,272	1,12,784	1,34,827	1,66,603
75*	49,610	55,990	82,390	97,790	1,10,611	1,16,547	1,39,823	1,72,216
76*	51,865	59,290	85,745	1,02,080	1,15,275	1,21,847	1,45,900	1,80,714
77*	53,900	61,820	89,100	1,06,205	1,19,780	1,27,094	1,51,668	1,87,975
78*	55,935	64,350	92,455	1,10,330	1,24,285	1,32,341	1,57,436	1,95,237
79*	57,970	66,880	95,810	1,14,455	1,28,790	1,37,588	1,63,204	2,02,498
80*	60,005	69,410	99,165	1,18,580	1,33,295	1,42,835	1,68,972	2,09,760
81*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238

82*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
83*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
84*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
85*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
86*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
87*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
88*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
89*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
90*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238

***Only for Renewal Purposes**

Optima Restore - Gross Premium - Tier 6 (Rest of India)								
Age/ 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	5,879	7,099	7,875	9,279	10,221	10,755	12,961	15,964
1	5,990	7,210	7,986	9,389	10,329	10,914	13,119	16,175
2	6,101	7,321	8,097	9,595	10,436	11,074	13,277	16,386
3	6,212	7,432	8,208	9,705	10,598	11,234	13,435	16,596
4	6,322	7,543	8,319	9,816	10,707	11,394	13,593	16,807
5	6,433	7,653	8,430	9,927	10,815	11,553	13,751	17,018
6	6,544	7,764	8,541	10,038	11,035	11,774	13,909	17,229
7	6,655	7,875	8,652	10,149	11,144	11,935	14,067	17,439
8	6,766	7,986	8,763	10,260	11,253	12,095	14,225	17,650
9	6,877	8,097	8,874	10,371	11,363	12,256	14,383	17,861
10	6,988	8,208	8,985	10,482	11,472	12,416	14,542	18,072
11	7,099	8,319	9,095	10,593	11,581	12,577	14,700	18,282
12	7,210	8,430	9,206	10,704	11,690	12,737	14,858	18,493
13	7,321	8,541	9,317	10,815	11,860	12,898	15,016	18,704
14	7,432	8,652	9,428	10,926	12,090	13,059	15,174	18,915
15	7,543	8,763	9,539	11,037	12,201	13,219	15,332	19,125
16	7,653	8,874	9,650	11,147	12,312	13,380	15,490	19,336
17	7,764	8,985	9,761	11,258	12,423	13,540	15,648	19,547
18	9,144	10,368	11,607	12,650	13,311	14,500	16,887	21,666
19	9,287	10,511	11,806	12,894	13,539	14,721	17,090	21,867
20	9,431	10,655	12,005	13,139	13,768	14,942	17,293	22,068
21	9,575	10,799	12,205	13,383	13,996	15,163	17,496	22,268
22	9,778	11,011	12,405	13,628	14,225	15,384	17,699	22,469
23	9,913	11,144	12,606	13,874	14,453	15,604	17,902	22,669

24	10,047	11,276	12,807	14,120	14,682	15,825	18,104	22,869
25	10,181	11,409	13,009	14,366	14,911	16,046	18,306	23,068
26	10,301	11,526	13,211	14,612	15,140	16,267	18,508	23,268
27	10,448	11,673	13,413	14,859	15,369	16,488	18,710	23,467
28	10,595	11,820	13,616	15,106	15,606	16,709	18,912	23,666
29	10,742	11,967	13,835	15,354	15,839	16,930	19,113	23,865
30	10,890	12,115	14,061	15,602	16,078	17,151	19,314	24,063
31	11,038	12,263	14,229	15,850	16,295	17,372	19,515	24,261
32	11,187	12,412	14,434	16,099	16,515	17,593	19,715	24,460
33	11,367	12,596	14,639	16,348	16,744	17,813	19,916	24,657
34	11,549	12,782	14,845	16,624	16,974	18,034	20,116	24,855
35	11,733	12,970	15,052	16,896	17,204	18,255	20,316	25,053
36	11,852	13,076	15,836	17,442	17,547	18,752	20,884	26,039
37	12,068	13,292	15,887	17,565	17,890	19,084	21,188	26,341
38	12,162	13,370	16,113	17,836	18,242	19,415	21,492	26,642
39	12,413	13,624	16,385	17,968	18,576	19,747	21,796	26,943
40	12,723	13,943	16,834	18,220	18,920	20,078	22,099	27,244
41	12,875	14,087	17,051	18,472	19,264	20,409	22,403	27,544
42	13,044	14,250	17,204	18,724	19,607	20,741	22,705	27,844
43	13,222	14,421	17,479	18,977	19,951	21,072	23,008	28,144
44	13,439	14,637	17,754	19,230	20,295	21,403	23,310	28,443
45	13,656	14,854	18,029	19,483	20,640	21,735	23,612	28,742
46	17,839	18,059	22,803	24,222	25,691	26,435	29,564	35,844
47	18,659	19,062	24,037	25,557	27,057	27,872	31,170	38,230
48	19,481	20,067	25,274	26,894	28,424	29,309	32,774	40,614
49	20,306	21,076	26,514	28,232	29,792	30,746	34,376	42,996
50	21,133	22,088	27,578	29,573	31,160	32,183	35,976	45,375
51	22,096	23,560	29,448	31,696	32,983	34,007	37,993	47,856
52	22,995	24,578	30,763	33,641	34,692	35,831	39,902	49,865

53	23,896	25,599	31,888	35,590	36,403	37,655	41,810	51,872
54	24,799	26,623	33,016	37,542	38,114	39,478	43,716	53,876
55	25,706	27,650	34,146	39,496	39,826	41,302	45,619	55,878
56	29,430	30,855	38,679	42,538	42,845	44,066	48,874	59,908
57	30,345	32,221	40,398	45,162	45,866	46,774	51,813	63,934
58	31,263	33,591	42,120	47,789	48,888	49,481	54,749	67,956
59	32,184	34,964	43,847	50,421	51,860	52,183	57,682	71,973
60	27,005	30,140	38,885	48,290	51,198	52,629	60,101	75,345
61	27,720	31,515	41,800	51,370	55,067	57,293	65,869	82,606
62	28,270	32,285	44,330	53,570	58,777	61,904	71,173	88,735
63	28,820	33,055	46,860	55,770	62,487	66,515	76,478	94,863
64	29,370	33,825	49,390	57,970	66,197	71,126	81,782	1,00,992
65	29,920	34,595	51,920	60,170	69,907	75,737	87,087	1,07,120
66*	37,015	41,690	60,720	71,390	79,977	84,429	97,902	1,20,098
67*	38,390	43,670	62,975	74,250	83,422	87,556	1,02,125	1,26,021
68*	39,765	45,650	65,230	77,110	86,867	90,683	1,06,348	1,31,943
69*	41,140	47,630	67,485	79,970	90,312	93,810	1,10,571	1,37,866
70*	42,515	49,610	69,740	82,830	93,757	96,937	1,14,794	1,43,788
71*	44,110	52,250	72,270	86,790	97,255	1,01,495	1,19,841	1,49,762
72*	45,485	53,185	74,800	89,540	1,00,594	1,05,258	1,24,836	1,55,376
73*	46,860	54,120	77,330	92,290	1,03,933	1,09,021	1,29,832	1,60,989
74*	48,235	55,055	79,860	95,040	1,07,272	1,12,784	1,34,827	1,66,603
75*	49,610	55,990	82,390	97,790	1,10,611	1,16,547	1,39,823	1,72,216
76*	51,865	59,290	85,745	1,02,080	1,15,275	1,21,847	1,45,900	1,80,714
77*	53,900	61,820	89,100	1,06,205	1,19,780	1,27,094	1,51,668	1,87,975
78*	55,935	64,350	92,455	1,10,330	1,24,285	1,32,341	1,57,436	1,95,237
79*	57,970	66,880	95,810	1,14,455	1,28,790	1,37,588	1,63,204	2,02,498
80*	60,005	69,410	99,165	1,18,580	1,33,295	1,42,835	1,68,972	2,09,760
81*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238

82*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
83*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
84*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
85*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
86*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
87*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
88*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
89*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238
90*	64,430	74,105	1,08,505	1,29,509	1,45,893	1,55,373	1,84,869	2,29,238

***Only for Renewal Purposes**

Premium for Unlimited Restore Benefit (Optional benefit) : 0.50% will be applied on the Final Policy Premium in respect of all the base/in-built coverages under this product

Premium Computation Illustration

Illustration 1

- Plan Name – Optima Restore
- Tenure – 1 Year
- Location – Delhi - Tier 1
- All Insured persons are new buyers of health Insurance.

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)			
	Premium (INR)	Premium after Favourable claims experience discount of 20%(INR)	Sum Insured in Lakhs (INR)	Premium after Favourable claims experience discount of 20% (INR)	Family Discount of 10% (if any)	Premium after discount (INR)	Sum Insured in Lakhs (INR)
15	12,857	10,286	10	10,286	1,029	9,257	10
38	22,121	17,697	10	17,697	1,770	15,927	10
40	22,714	18,171	10	18,171	1,817	16,354	10
Total Premium (exclusive of taxes) (INR)		46,154		**Total Premium (exclusive of taxes) (INR)**		41,538	
	Total premium (exclusive of taxes) for all members of the family is INR 46,154, when each member is covered separately (at a single point in time). Sum Insured available for each individual is INR 10 Lakhs.			Total premium (exclusive of taxes) for all members of the family is INR 41,538, when they are covered under a single policy (Sum Insured is available for each member of the family). Sum Insured available for each individual is INR 10 Lakhs.			

Illustration 2

- Plan Name – Optima Restore
- Tenure – 1 Year
- Location – Nashik - Tier 3
- All Insured persons are new buyers of health Insurance.

Age of the members insured (in Years)	Coverage opted on family floater basis with overall Sum Insured (only one Sum Insured is available for the entire family)				
	Premium (Excl. tax) (Rs.)	Premium after Favourable claims experience discount of 20%(INR)	Floater discount of 55% applied on all the members except the oldest member	Premium after all discount (Rs.)	Sum Insured in Lakhs (Rs.)
8	9,821	7,857	4,321	3,536	10
19	13,231	10,585	5,822	4,763	
37	17,805	14,244	7,834	6,410	
42	19,281	15,425	0	15,425	
Total Premium (exclusive of taxes)				30,134	
Total premium (exclusive of taxes) when policy is opted on floater basis is INR 30,134. Sum Insured of Rs. 10 Lakhs is available for the entire family.					

- **2 year & 3year Premium Calculation**

6% Discount on premium if Insured Person is paying premium of 2 years in advance & 8% Discount on premium if Insured Person is paying premium of 3 years in advance

Example

1. Proposed Insured of Age 32 years is buying health insurance for first time from Delhi opting for Optima Restore Individual 2 year policy with Sum Insured of 5 Lac

Premium applicable for	Premium Amount (Excl. Tax) (₹)	Favourable claims experience discount (%)	Premium after favourable claims experience discount (Excl. Tax) (₹)	Premium after long term tenure discount of 6% (Excl. Tax) (₹)
1st policy year	18,223	20%	14,578	13,703
2nd policy year	18,398	15%	15,638	14,700
Total premium (Excl. Tax) (₹)				28,403

2. Proposed Insured of Age 45 years is buying health insurance for first time from Nashik opting for Optima Restore Individual 3 year policy with Sum Insured of 15 Lac

Premium applicable for	Premium Amount (Excl. Tax) (₹)	Favourable claims experience discount (%)	Premium after favourable claims experience discount (Excl. Tax) (₹)	Premium after long term tenure discount of 8% (Excl. Tax) (₹)
1st policy year	21,199	20%	16,959	15,602
2nd policy year	26,356	15%	22,403	20,611
3rd policy year	27,808	15%	23,637	21,746
Total premium (Excl. Tax) (₹)				57,959

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 Terms and Conditions & Premium rates are subject to change and shall be in compliance with applicable IRDAI guidelines and post obtaining due approvals as stated in such guidelines.

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 I – Items for which coverage is not available in the policy

S. No.	Item	S. No.	Item
1	BABY FOOD	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
2	BABY UTILITIES CHARGES	36	SPACER
3	BEAUTY SERVICES	37	SPIROMETRE
4	BELTS/ BRACES	38	NEBULIZER KIT
5	BUDS	39	STEAM INHALER
6	COLD PACK/HOT PACK	40	ARMSLING
7	CARRY BAGS	41	THERMOMETER
8	EMAIL / INTERNET CHARGES	42	CERVICAL COLLAR
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	43	SPLINT
10	LEGGINGS	44	DIABETIC FOOT WEAR
11	LAUNDRY CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)
12	MINERAL WATER	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
13	SANITARY PAD	47	LUMBO SACRAL BELT
14	TELEPHONE CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
15	GUEST SERVICES	49	AMBULANCE COLLAR
16	CREPE BANDAGE	50	AMBULANCE EQUIPMENT
17	DIAPER OF ANY TYPE	51	ABDOMINAL BINDER
18	EYELET COLLAR	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
19	SLINGS	53	SUGAR FREE TABLETS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	54	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED

			MEDICAL PHARMACEUTICALS PAYABLE)
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	55	ECG ELECTRODES
22	TELEVISION CHARGES	56	GLOVES
23	SURCHARGES	57	NEBULISATION KIT
24	ATTENDANT CHARGES	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	59	KIDNEY TRAY
26	BIRTH CERTIFICATE	60	MASK
27	CERTIFICATE CHARGES	61	OUNCE GLASS
28	COURIER CHARGES	62	OXYGEN MASK
29	CONVEYANCE CHARGES	63	PELVIC TRACTION BELT
30	MEDICAL CERTIFICATE	64	PAN CAN
31	MEDICAL RECORDS	65	TROLLY COVER
32	PHOTOCOPIES CHARGES	66	UROMETER, URINE JUG
33	MORTUARY CHARGES	67	AMBULANCE
34	WALKING AIDS CHARGES	68	VASOFIX SAFETY

List II – Items that are to be subsumed into Room Charges

Sl No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES

25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

Sl No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE

21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into costs of treatment

Sl No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP– COST
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	GLUCOMETER& STRIPS
18	URINE BAG

Notes:

- Claims are being processed based on the applicable policy terms and conditions, even if these charges are billed separately by the health care providers.

- Items mentioned under List II, List III and List IV are allowed if these are within the scope of coverage