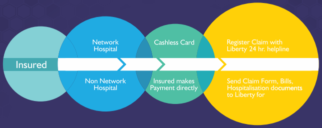
CLAIMS PROCESS



Insured

Network Hospital

Cashless Card

Register Claim with Liberty 24 hr. helpline

Non Network Hospital

Insured makes Payment directly

Send Claim Form, Bills, Hospitalisation documents to Liberty for

TERMS & CONDITIONS

- **Disclaimer:** The above information is only indicative in nature. For details of the coverage and exclusions please refer to the Policy wordings and Prospectus available on our web site.
  Liability of the Company does not commence until the Company has accepted the proposal and full premium has been paid.
- **Anti-Rebating Warning:** As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows: 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 policy 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 prospectus or tables of the insurer. Violation of Section 41 of the Insurance Act 1938, as amended, shall be punishable with a fine which may extend to Ten Lakh (10,00,000) Rupees.

Registered & Corporate Office: Liberty General Insurance Ltd., 10th Floor, Tower A,
Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013, India.

*Liberty Mutual Insurance Group includes insurance companies with operations in countries across 5 continents.

Company Toll Free Number - 18002665844

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Email: care@libertyinsurance.in | www.libertyinsurance.in

Safeguarding against the financial impact of health hazards.

Liberty
Health Connect Policy

# Bharose ka vaada!

Liberty General Insurance Limited is a joint venture between ENAM Securities, Diamond Dealtrade Limited, a group Company of DP Jindal Group and Liberty Citystate Holding PTE Ltd, a group Company of US based Liberty Mutual Group, a leading global property and casualty group.

Liberty Health Connect Policy as filed with IRDAI

Liberty brings to you Liberty Health Connect Policy as filed with IRDAI that offers a host of covers to take care of your hospitalisation medical expenses during healthcare needs.

It is a broad cover for medical treatment of illness and accidents requiring in-patient hospitalisation.

FEATURES

- **Restoration of Sum Insured:** In case of exhaustion of Sum Insured, be worry-free, as our Policy offers restoration of Sum Insured to take care of all your future claims (coverage as per the plan chosen).
- **Assured Renewal for Life:** There is no age restriction on renewal.
- **Attractive Renewal Benefits:** We reward you with cashless health check-up after 2 years of continuous policy renewal with Us irrespective of the claims made under the Policy.
- **No room rent capping:** Get the best room category in your city and hospital with no room capping in any of the plans.
- **No Sub-limits:** Get the best treatment without worrying on room caps and sub-limits.
- **No Co-Pay:** Relieves you from all financial stress as our Policy provides you the freedom from being made to share the Hospitalisation medical expenses by way of a 'Co-Pay'.
- **Second Opinion:** Get a second opinion absolutely free from our expert panel of doctors.
- **Unique Loyalty Perk Benefits:** Avail auto increase in Sum Insured by 10% for every claim free year on the Basic Sum Insured up to a maximum of 100% of the Basic Sum Insured without any reduction in the accrued loyalty perk in case of claim.
- **Pre-Policy Medical Check-up:** 50% cost of Pre-Policy Medical Check-up borne by us for all accepted cases of age more than Above 55 years.
- **Tax Benefit:** Avail tax benefits under section 80D of Income Tax Act 1961 on the premium you pay towards your Liberty Health Connect Policy.
- **Cashless Facility:** Avail Cashless facility from over 5000+ hospitals and leave the rest to us.
- **Flexi Policy Term:** Option to choose policy term of 1, 2 and 3 years.
- **Free Look Period:** After purchasing the Policy, in case you find it unsuitable to your needs, you can, within a free look period of 15 days, request for cancellation of the Policy. You will be refunded the premium paid after adjusting any medical check-up, stamp duty and proportionate premium risk charges.

BENEFITS COVERED

- **In-patient Treatment:** Covers minimum 24 hours hospitalisation expenses due to an illness and/or accident. Pays for medical expenses incurred for room rent, boarding expenses, nursing, ICU, medical practitioner, medicines and other related expenses.
- **Day Care Procedures:** Pays for medical expenses for 140 listed day care procedures which do not require 24 hours of Hospitalisation due to technological advancement.
- **Pre-Hospitalization:** Pays for medical expenses incurred immediately before the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- **Post-Hospitalization:** Pays for medical expenses incurred immediately after the covered hospitalization up to the number of days as mentioned in the Schedule of Benefits.
- **Domiciliary Hospitalisation Treatment:** Pays for expenses incurred for the medical treatment taken at home due to non-availability of hospital bed or because the patient is not in a condition to be moved to a hospital.
- **Hospital Daily Cash Allowance:** Pays a cash amount on per day basis, as mentioned in the Schedule of Benefits, for Hospitalisation max up to 10th day of continuous Hospitalisation.
- **Emergency Local Road Ambulance Charges:** Pays for expenses incurred for transferring the Insured Person to the nearest Hospital up to the amount mentioned in the Schedule of Benefits.
- **Organ Donor Expenses:** Pays for medical expenses, up to Basic Sum Insured, for an organ donor's treatment in the event of organ transplantation.
- **Recovery Benefit:** Pays a lump-sum amount in case of Hospitalisation for more than 10 days as mentioned in the Schedule of Benefits.
- **Nursing Allowance:** Pays an allowance on daily basis, as mentioned in the Schedule of Benefits, up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence.
- **Extended Policy Tenure:** We will extend your policy tenure upto the no. of days you are out of the country (not lesser than 15 days) at no additional cost.

LIBERTY HEALTH CONNECT POLICY FEATURES

Age Group	Minimum Age at Entry (Adult) - 18 Years
	Minimum Age at Entry (Adult) - 65 Years
	Children between 91 days and 25 years can be insured provided either parent is getting insured under the Policy
Renewal	Lifelong
Tenure	1/2/3 Years
Option	Individual Sum Insured basis and Family Floater Sum Insured basis.
Grace Period	Option to renew your policy within a period of 30 days after policy end date with all continuity benefits.
Relationship Covered	Individual Sum Insured basis: Self, Spouse, Dependent Children, Parents, Parents-in-law can be covered in single proposal.
	Family Floater: Maximum 2 Adults can be covered.
Pre Policy Medical Check Up	Applicable to all Individuals above 55 years of age.
Discount and Loadings	**Family Discount:** 10% discount if more than 2 family members are covered on Individual Sum Insured basis. **Multi Year Policy Discount:** A discount of 7.5% and 10% will be given on selection of 2 year or 3 year tenure policies respectively subject to in receipt of the applicable premium in advance as single premium. **Direct Policy Purchase Discount:** 10% discount will be given if you are purchasing this Policy through Our Website. **Complete Insurance Package Discount:** Avail discount of 1% per active policy maximum up to 4%, with Liberty's Motor Insurance Policy, Critical Connect policy, Individual Personal Accident Policy & Health Connect Supra Policy. **Medical Loading:** Proposals where the health status is adverse as indicated in the proposal form or as evident from the Pre Policy Medical Check ups, may be accepted at the sole discretion of the Company with an increased risk rating not exceeding 200% of normal slab premium per person.
Portability	Transfer to Liberty Health Connect Individual Policy on your halth policy renewal in terms of the applicable portability norms governing such renewals and the same would be renewed in accordance with the company's underwriting norms.
Cancellation Terms	You may request for cancellation of policy during the policy tenure. If no claims have been made under the policy, refund shall be done on short period basis.

Policy Coverage

	Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
1	Hospitalisation Expenses						
a	In-Patient Treatment Expenses	"Minimum 24 Hrs hospitalisation as an In-patient"	√	√	√	√	√
b	Day Care Treatment	"Medical treatment, and/or surgical procedure undertaken in a hospital/day care centre in less than 24 hours due to Technological advancement."	√	√	√	√	√
2	Pre-hospitalisation Expenses	"Medical expenses incurred prior to the covered Hospitalization"	30 days	60 days	60 days	60 days	90 days
3	"Post-hospitalisation Expenses"	"Medical expenses incurred after the covered Hospitalization"	60 days	90 days	90 days	90 days	SI upto 10 L: 120 days SI above 10L: 180 days
4	Domiciliary Hospitalisation Treatment	"Home hospitalisation due to nonavailability of hospital bed or because the patient is not in a condition to be moved to a hospital"	10% of SI	10% of SI	10% of SI	10% of SI	SI upto 10L: 10% of SI SI above 10L: 20% of SI
5	Hospital daily Cash Allowance	"Daily cash Per day of hospitalization max up to 10th day of continuous hospitalization. A deductible of first 48 hours of hospitalization is applicable."	Rs.500/day	Rs.500/day	Rs.1000/day	Rs.1000/day	SI upto 20L: Rs. 2000/day SI above 20L: Rs. 4000/day
6	"Emergency Local Road Ambulance Charges"	"Ambulance expenses incurred while transfer the Insured Person to the nearest Hospital (per hospitalization/included within the basic SI)"	Rs.1500	Rs.1500	Rs.1500	Rs.1500	Rs. 5000 per Hospitalization max upto Rs. 15000
7	Organ Donor Expenses	"Organ donor's screening charges & the medical expenses for an organ donor's treatment for the harvesting of the organ (Included within the Basic SI)"	Up to 1 Lakh	Up to Basic SI	Up to Basic SI	Up to Basic SI	Up to Basic SI
8	Second Medical Opinion	"Second Medical opinion to augment confidence in the medical diagnosis and treatment plan available once during the Policy period."	√	√	√	√	√
9	Recovery Benefit	"A lump-sum of Rs. 10, 000 in case of hospitalization for more than 10 days. "	NA	NA	NA	√	√
10	Nursing Allowance	"Payment of Rs.500 as daily allowance up to 30 days per Policy period, towards engaging the services of a qualified nurse either at the Hospital or at the Insured Person's residence"	NA	NA	NA	√	√
11	AYUSH Treatment	AYUSH treatment taken as In-patient in a Ayush hospital is payable up to Basic SI	Upto basic SI	Upto basic SI	Upto basic SI	Upto basic SI	Upto basic SI

Policy Coverag
Optional Coverage

	Basic Sum Insured (BSI)
S No.	Benefits
1	Zero deduct cover
2	Vector Borne Disease Benefit
3	Super Booster
4	EMI Protector Benefit
5	PED Protector
6	Global Cover
7	Domestic Travel Plus
8	Reload of Sum Insured
9	Co-Pay
10	Modern Surgeries limit
11	Room Rent limit

Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
Now get your Non-medical expenses fully paid up to Basic SI without any deduction	√	√	√	√	√
Get a lump sum amount of INR 5000/member once in a year & up to INR 10000 /family floater policy towards treatment of **listed Vector borne diseases diagnosed within the Policy period.	√	√	√	√	√
Get 40% auto increase in Sum Insured for every claim free year up to max. of 150% of Basic SI. With this Booster the total Cumulative Bonus earned for a single Claim free year is 50% of Basic SI.	√	√	√	√	√
"Worry free about your EMI's when any of your family member covered in the policy suffering from ***listed Terminal illnesses and/or when is on end of life care treatment. In case of multiple loans of a single member or multiple members of a family insured under the policy having Loans the sum of all EMI amount will be payable up to selected no. of EMI's and/or outstanding Number of EMI's and/or Actual outstanding Loan amount whichever is lesser. Waiting period of 90 days from inception of this Policy will be applicable. The cover will get ceased once the claim is accepted and paid. You may still renew the Policy with this cover excluding the claimed member."	NA	NA	Option to select 3 EMI's/5 EMI's within a Policy period maxium up to 50% of Basic SI or 5Lacs whichever is lower	Option to select 3 EMI's/5 EMI's within a Policy period maxium up to 50% of Basic SI or 5Lacs whichever is lower	Option to select 3 EMI's/5 EMI's within a Policy period maxium up to 50% of Basic SI or 5Lacs whichever is lower
"Reduce the Long Waiting period applicable for Diabetes & Hypertension and its consequences to 2 / 1 Policy year. Entry age: 50 years and below can opt for this Optional cover"	2 complete Policy Year: PED limited to 30% of SI or max upto INR 1 Lacs whichever is lesser. 3 complete Policy Years: PED limited 50% of SI or max upto INR 2 Lacs whichever is lesser. 4 complete Policy Years: up to Basic SI	2 complete Policy Year: PED limited to 30% of SI or max upto INR 1 Lac whichever is lesser. 3 complete Policy Years: PED limited 50% of SI or max upto INR 2 Lacs whichever is lesser. 4 complete Policy Years: up to Basic SI	2 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser 3 complete Policy Years: upto basic SI	1 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser 2 complete Policy Years: up to Basic SI	1 complete Policy Year: PED limited to 30% of SI or max upto INR 2 Lacs whichever is lesser 2 complete Policy Years: up to Basic SI
Coverage for emergency care Medical Expenses incurred outside India limited upto 50% of Basic Sum Insured	NA	NA	NA	NA	√
Covers In-patient Hospitalization up to 2X of Basic SI for an injury arising due to Accidental event of a Common carrier in which the Insured is travelling as a fare paying passenger provided the accidental event is > 150 kms away from the residential address as mentioned in the Policy Schedule. The service will be offered on cashless mode.	NA	NA	NA	√	√
By opting this cover, Restored Sum Insured under Restoration cover can be utilized for same illness.	√	NA	√	√	√
Get equivalent % of Discount as you opt Co-pay per claim: 5% , 10% , 20%	√	√	√	√	√
Get Discount on premium by selecting limit up to 50% of SI for 12 *listed Modern treatments.	√	√	√	√	√
"Opt Room rent limit of 1% of Basic SI or maximum up to INR 5000/day and get discount on premium	√	√	√	√	√

Policy Coverage
Optional Coverage

	Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
12	Cataract Capping	1. Cataract per eye limit: 3 to 4L SI - 25K per person 5 to 7.5L SI - 35K per person 10L & above - 40K per person 10 n above -50K per person/Yr. max 75K	√	√	√	√	√
13	Complete Insurance Package Discount	Avail discount of 1% per active policy with Liberty's Motor Insurance Policy, Critical Connect policy, Individual Personal Accident Policy & Health Connect Supra Policy	√	√	√	√	√
14	5% discount for Female Proposer	Avail discount of 5% for Female proposer	√	√	√	√	√
15	Direct /Employee Discount	Direct discount of 10% if policy purchased from Company's web-portal or if an Insured is a employee of the Company	√	√	√	√	√
16	Premium Payment	Annual/ Half-yearly, Quarterly, Monthly	√	√	√	√	√
17	Extended Policy Tenure	Extended policy tenure when out of country for a continuous period of more than 15 days	√	√	√	√	√

Policy Coverage
Renewal Feature

	Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
1	Renewal Health Check Up	"Cashless Health Check up after a block of 2 Renewals with Us (irrespective of Claims History)"	√	√	√	√	√
2	Loyalty Perk	"Auto increase in Sum Insured by 10%on basic sum insured for every claim free year up to max. of 100%."	√	√	√	√	√
3	Basic Sum Insured Enhancement/Change in Plan	"Enhancement in Sum Insured/ Change in Plan can be done at renewal of the policy subject to approval by the Company."	√	√	√	√	√

Policy Coverage
Renewal Feature

	Basic Sum Insured (BSI)	Applicable Per Year and Per Insured member in an Individual Sum Insured Policy and for all Insured members combined in a Family Floater Policy.	3, 4, 5, 7.5 L	2, 3, 4, 5, 6, 7. 5, 10 L	3, 4, 5, 6, 7.5, 10, 15 L	2, 3, 4, 5, 6, 7.5, 10, 15 L	5, 7.5, 10, 15, 20, 30, 40 L
S No.	Benefits	Description	E-Connect	Basic	Elite	Supreme	Supreme Plus
1	30 days Exclusion	Yes	√	√	√	√	√
2	12 months Exclusion	Yes	√	√	√	√	√
3	24 months Exclusion	Yes	√	√	√	√	√
4	Pre- existing Diseases Waiting Period	Policy will cover the Pre - existing diseases after a waiting period of	48 months	48 months	36 months	24 months	24 months

Exclusions

- Any treatment within first 30 days of cover except any accidental injury
- 12/24/48 months waiting period for specific diseases
- As per the Policy Plan chosen, Pre-existing diseases will be covered after 48/36/24 months of the continuous Policy coverage
- Intentionally self-inflicted Injury or illness
- Abuse of intoxicant or hallucinogenic substance like drugs and alcohol
- Hospitalisation due to war / acts of war, nuclear, chemical / biological weapon & radiation of any kind

For a complete list of exclusions, kindly refer our policy wordings available on our website **www.libertyinsurance.in**

Individual Plan : Annual Premium Plan excluding GST

E-CONNECT

Sum Insured	300,000	400,000	500,000	750,000
91 days - 25 Years	3,410	3,520	4,459	5231
26 Years - 35 Years	5,061	5,369	6,579	7,579
36 Years - 40 Years	5,238	5,571	6,806	8,881
41 Years - 45 Years	7,027	7,553	9,091	11,437
46 Years - 50 Years	10,058	10,314	12,020	14,443
51 Years - 55 Years	12,518	13,533	15,712	18,435
56 Years - 60 Years	15,664	16,475	19,082	22,051
61 Years - 65 Years	25,270	26,261	27,291	28,865
66 Years - 70 Years	37,185	39,044	40,366	42,532
71 Years - 75 Years	50,689	53,351	54,962	57,706
>76	67,812	74,176	76,221	78,125

BASIC

Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days - 25 Years	3,291	3,601	3,872	4,866	5,104	5,757	6,491
26 Years - 35 Years	4,815	5,380	5,959	7,259	7,567	8,413	9,336
36 Years - 40 Years	4,974	5,579	6,187	7,513	8,833	9,697	10,632
41 Years - 45 Years	6,642	7,506	8,415	10,081	11,487	12,580	13,751
46 Years - 50 Years	9,129	10,250	11,346	13,199	14,365	15,869	17,096
51 Years - 55 Years	10,819	12,169	14,214	16,486	17,732	19,556	21,062
56 Years - 60 Years	13,462	15,255	17,089	19,777	21,152	23,198	24,934
61 Years - 65 Years	20,800	24,194	27,214	28,256	29,685	30,400	32,527
66 Years - 70 Years	27,791	35,704	40,856	42,204	44,245	45,267	48,559
71 Years - 75 Years	36,429	48,700	55,827	57,476	60,117	61,440	65,850
>76	43,063	59,683	68,487	70,380	73,505	75,069	80,422

ELITE

Sum Insured	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days - 25 Years	4,359	4,493	5,569	5,813	6,545	7,337	9,673
26 Years - 35 Years	6,453	6,834	8,256	8,569	9,515	10,503	13,748
36 Years - 40 Years	6,685	7,099	8,551	9,873	10,841	11,840	15,172
41 Years - 45 Years	8,952	9,608	11,444	12,847	14,073	15,320	19,685
46 Years - 50 Years	12,487	12,794	14,841	16,013	17,699	18,995	22,768
51 Years - 55 Years	15,603	16,868	19,511	20,595	22,732	24,155	29,282
56 Years - 60 Years	19,599	20,607	23,792	24,907	27,338	28,895	35,390
61 Years - 65 Years	31,388	32,615	33,809	34,940	35,790	37,656	46,552
66 Years - 70 Years	47,193	49,511	51,074	52,588	53,800	56,658	71,551
71 Years - 75 Years	64,309	67,635	69,562	71,451	73,020	76,828	97,412
>76	85,977	93,992	96,464	96,791	98,851	1,01,565	1,29,106

SUPREME

Sum Insured	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days - 25 Years	4,459	4,705	4,832	5,936	6,189	6,948	7,768	10,189
26 Years - 35 Years	6,374	6,874	7,261	8,722	9,045	10,026	11,049	14,412
36 Years - 40 Years	6,576	7,115	7,535	9,028	10,359	11,363	12,398	15,852
41 Years - 45 Years	8,676	9,463	10,136	12,026	13,444	14,713	16,005	20,526
46 Years - 50 Years	12,221	13,102	13,403	15,514	16,705	18,453	19,795	23,705
51 Years - 55 Years	15,535	16,344	17,639	20,364	21,462	23,679	25,147	30,462
56 Years - 60 Years	19,350	20,484	21,515	24,803	25,935	28,452	30,063	36,794
61 Years - 65 Years	30,161	32,663	33,917	35,142	36,310	37,191	39,121	48,341
66 Years - 70 Years	41,458	49,118	51,502	53,110	54,676	55,934	58,892	74,326
71 Years - 75 Years	54,216	66,856	70,287	72,271	74,226	75,852	79,794	1,01,126
>76	72,118	89,333	97,627	1,00,180	1,00,508	1,02,643	1,05,447	1,33,990

SUPREME PLUS

Sum Insured	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	6,052	7,008	7,656	10,451	11,939	17,947	19,373
26 Years - 35 Years	9,308	10,814	11,868	15,248	18,985	28,937	31,370
36 Years - 40 Years	11,462	13,904	15,264	19,562	22,347	36,097	37,393
41 Years - 45 Years	13,126	15,400	16,678	21,325	24,132	36,853	37,918
46 Years - 50 Years	16,161	19,209	20,768	24,474	28,291	36,727	38,401
51 Years - 55 Years	21,436	25,149	25,610	32,259	35,973	46,825	49,001
56 Years - 60 Years	28,643	32,888	35,520	41,497	48,315	63,138	66,136
61 Years - 65 Years	40,665	43,886	46,807	58,161	69,549	95,543	1,05,119
66 Years - 70 Years	56,336	60,233	64,483	81,256	97,530	1,34,497	1,48,183
71 Years - 75 Years	77,771	79,592	85,053	1,07,974	1,29,729	1,79,005	1,97,300
>76	1,01,259	1,04,159	1,11,114	1,41,430	1,70,100	2,34,904	2,59,015

Family Floater: Annual Premiums (excluding GST)

1A - 1C	E-Connect				Basic						
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	4,609	4,797	6,153	7,328	4,438	4,883	5,283	6,779	7,158	8,101	9,170
26 Years- 35 Years	5,868	6,205	7,792	9,176	5,574	6,209	6,838	8,587	9,034	10,144	11,382
36 Years- 40 Years	6,065	6,422	8,044	10,272	5,760	6,427	7,079	8,870	10,234	11,372	12,635
41 Years- 45 Years	7,492	8,003	9,889	12,375	7,062	7,934	8,822	10,899	12,359	13,698	15,167
46 Years- 50 Years	9,833	10,164	12,207	14,778	9,095	10,171	11,209	13,461	14,694	16,353	17,891
51 Years- 55 Years	11,884	12,798	15,250	18,117	10,528	11,802	13,562	16,177	17,502	19,443	21,232
56 Years- 60 Years	14,535	15,321	18,160	21,300	12,706	14,342	15,993	18,978	20,433	22,591	24,597
61 Years- 65 Years	21,883	22,851	24,521	26,620	18,364	21,215	23,790	25,588	26,993	28,177	30,514
66Years- 70 Years	32,437	34,181	36,189	38,929	24,298	30,840	35,249	37,391	39,381	40,894	44,301
71 Years- 75 Years	43,287	45,733	48,033	51,369	31,052	41,045	47,061	49,503	52,031	53,849	58,222
76 Years Above	57,043	62,545	65,282	68,105	36,242	49,672	57,055	59,740	62,706	64,770	69,957

1A - 2C	E-Connect				Basic						
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	6,669	6,945	8,910	10,618	6,422	7,066	7,648	9,819	10,368	11,737	13,293
26 Years- 35 Years	7,944	8,366	10,570	12,490	7,576	8,411	9,215	11,647	12,267	13,808	15,534
36 Years- 40 Years	8,197	8,637	10,891	13,639	7,817	8,685	9,519	12,006	13,517	15,095	16,857
41 Years- 45 Years	9,642	10,233	12,758	15,771	9,139	10,211	11,276	14,061	15,670	17,450	19,424
46 Years- 50 Years	11,981	12,398	15,093	18,200	11,177	12,452	13,671	16,641	18,033	20,137	22,185
51 Years- 55 Years	14,046	15,033	18,142	21,551	12,637	14,113	16,038	19,380	20,868	23,255	25,559
56 Years- 60 Years	16,704	17,569	21,070	24,760	14,830	16,664	18,489	22,210	23,829	26,437	28,965
61 Years- 65 Years	23,877	24,919	27,285	29,958	20,355	23,375	26,104	28,665	30,235	31,896	34,746
66Years- 70 Years	34,387	36,195	38,918	42,244	26,324	32,976	37,515	40,449	42,602	44,602	48,524
71 Years- 75 Years	45,017	47,515	50,526	54,436	32,941	42,974	49,090	52,317	54,999	57,298	62,169
76 Years Above	58,495	63,986	67,428	70,839	38,025	51,427	58,881	62,350	65,460	68,003	73,672

1A - 3C	E-Connect				Basic						
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	8,569	8,924	11,453	13,660	8,247	9,078	9,829	12,622	13,333	15,100	17,104
26 Years- 35 Years	9,867	10,366	13,142	15,566	9,428	10,447	11,417	14,484	15,265	17,207	19,390
36 Years- 40 Years	10,180	10,697	13,541	16,779	9,727	10,786	11,788	14,926	16,576	18,564	20,792
41 Years- 45 Years	11,648	12,317	15,440	18,949	11,077	12,340	13,570	17,017	18,768	20,963	23,408
46 Years- 50 Years	13,993	14,495	17,801	21,415	13,127	14,591	15,978	19,626	21,170	23,690	26,222
51 Years- 55 Years	16,080	17,137	20,866	24,789	14,623	16,287	18,368	22,396	24,040	26,848	29,641
56 Years- 60 Years	18,750	19,690	23,822	28,035	16,836	18,858	20,846	25,267	27,041	30,077	33,103
61 Years- 65 Years	25,752	26,865	29,887	33,107	22,226	25,407	28,277	31,569	33,294	35,407	38,747
66Years- 70 Years	36,228	38,098	41,507	45,394	28,245	35,000	39,659	43,352	45,658	48,124	52,541
71 Years- 75 Years	46,638	49,186	52,875	57,338	34,723	44,790	50,996	54,977	57,802	60,562	65,911
76 Years Above	59,836	65,317	69,430	73,407	39,701	53,067	60,587	64,801	68,050	71,050	77,181

2A - 0C	E-Connect				Basic						
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	4,365	4,546	5,834	6,954	4,203	4,625	5,006	6,429	6,790	7,688	8,706
26 Years- 35 Years	6,688	7,153	8,863	10,372	6,292	7,073	7,883	9,769	10,260	11,469	12,798
36 Years- 40 Years	7,001	7,503	9,266	12,375	6,580	7,421	8,275	10,219	12,460	13,715	15,085
41 Years- 45 Years	9,665	10,464	12,714	16,317	9,007	10,234	11,536	14,015	16,444	18,072	19,829
46 Years- 50 Years	14,098	14,553	17,094	20,854	12,846	14,461	16,057	18,852	20,850	23,087	24,968
51 Years- 55 Years	18,001	19,574	22,887	27,219	15,554	17,552	20,534	24,011	26,191	28,966	31,320
56 Years- 60 Years	23,075	24,410	28,454	33,314	19,712	22,407	25,183	29,362	31,794	34,982	37,751
61 Years- 65 Years	37,251	38,937	40,733	43,586	30,627	35,670	40,230	42,119	44,454	45,770	49,176
66Years- 70 Years	57,737	60,937	63,351	67,438	42,118	54,331	62,463	64,985	68,463	70,397	75,874
71 Years- 75 Years	78,775	83,342	86,327	91,576	55,215	74,120	85,374	88,478	93,005	95,532	1,02,887
76 Years Above	1,05,449	1,15,945	1,19,784	1,24,047	65,276	90,848	1,04,757	1,08,336	1,13,714	1,16,725	1,25,661

2A - 1C	E-Connect				Basic						
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	6,304	6,568	8,431	10,058	6,067	6,680	7,232	9,291	9,816	11,118	12,597
26 Years- 35 Years	8,610	9,151	11,438	13,453	8,145	9,109	10,081	12,606	13,261	14,874	16,664
36 Years- 40 Years	8,982	9,558	11,914	15,491	8,492	9,519	10,537	13,136	15,489	17,157	18,998
41 Years- 45 Years	11,632	12,499	15,347	19,418	10,909	12,318	13,778	16,915	19,457	21,498	23,727
46 Years- 50 Years	16,013	16,549	19,695	23,938	14,710	16,504	18,254	21,719	23,849	26,495	28,856
51 Years- 55 Years	19,893	21,521	25,438	30,257	17,427	19,597	22,704	26,856	29,169	32,351	35,187
56 Years- 60 Years	24,931	26,328	30,982	36,330	21,564	24,423	27,338	32,195	34,762	38,359	41,613
61 Years- 65 Years	38,760	40,502	42,963	46,355	32,208	37,359	42,019	44,642	47,117	48,889	52,767
66Years- 70 Years	59,055	62,289	65,390	70,020	43,675	55,870	64,049	67,330	70,938	73,337	79,271
71 Years- 75 Years	79,651	84,226	87,890	93,662	56,495	75,245	86,482	90,336	94,973	97,955	1,05,732
76 Years Above	1,05,768	1,16,151	1,20,653	1,25,467	66,345	91,623	1,05,462	1,09,782	1,15,256	1,18,715	1,28,042

2A - 2C	E-Connect				Basic						
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	7,50,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000
91 days-25 Years	8,082	8,421	10,816	12,913	7,774	8,562	9,276	11,919	12,598	14,273	16,177
26 Years- 35 Years	10,376	10,986	13,809	16,293	9,847	10,980	12,104	15,219	16,026	18,014	20,233
36 Years- 40 Years	10,812	11,460	14,368	18,377	10,259	11,459	12,632	15,841	18,294	20,348	22,629
41 Years- 45 Years	13,457	14,388	17,792	22,300	12,676	14,251	15,859	19,610	22,255	24,684	27,355
46 Years- 50 Years	17,792	18,403	22,120	26,813	16,445	18,401	20,298	24,393	26,644	29,673	32,486
51 Years- 55 Years	21,657	23,335	27,823	33,095	19,173	21,506	24,730	29,515	31,952	35,517	38,808
56 Years- 60 Years	26,663	28,122	33,350	39,158	23,297	26,310	29,354	34,852	37,544	41,529	45,241
61 Years- 65 Years	40,145	41,941	45,033	48,938	33,672	38,922	43,668	46,991	49,595	51,801	56,125
66Years- 70 Years	60,263	63,529	67,287	72,436	45,125	57,296	65,511	69,520	73,248	76,091	82,462
71 Years- 75 Years	80,422	85,000	89,310	95,582	57,670	76,255	87,468	92,039	96,777	1,00,194	1,08,373
76 Years Above	1,05,979	1,16,245	1,21,379	1,26,722	67,307	92,284	1,06,044	1,11,074	1,16,633	1,20,520	1,30,216

1A - 1C	Elite							Supreme							
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	5,955	6,174	7,792	8,187	9,245	10,401	13,694	6,119	6,488	6,706	8,364	8,772	9,872	11,072	14,487
26 Years- 35 Years	7,520	7,925	9,824	10,287	11,532	12,866	16,894	7,559	8,117	8,524	10,475	10,954	12,248	13,631	17,808
36 Years- 40 Years	7,780	8,208	10,151	11,530	12,805	14,166	18,295	7,804	8,393	8,823	10,819	12,214	13,540	14,950	19,231
41 Years- 45 Years	9,557	10,173	12,440	13,913	15,413	16,991	21,974	9,453	10,238	10,865	13,196	14,690	16,246	17,883	23,048
46 Years- 50 Years	12,377	12,760	15,223	16,473	18,333	19,977	24,586	12,273	13,147	13,524	16,054	17,332	19,259	20,963	25,742
51 Years- 55 Years	14,934	16,034	18,997	20,223	22,472	24,256	29,994	14,963	15,814	16,930	19,980	21,229	23,561	25,408	31,357
56 Years- 60 Years	18,216	19,164	22,602	23,883	26,412	28,345	35,252	18,101	19,221	20,181	23,725	25,030	27,651	29,652	36,813
61 Years- 65 Years	27,204	28,364	30,363	31,572	32,946	35,151	43,937	26,324	28,498	29,676	31,727	32,976	34,402	36,685	45,792
66Years- 70 Years	40,496	42,610	45,021	46,634	48,397	51,538	65,596	36,019	42,360	44,525	47,003	48,670	50,500	53,752	68,323
71 Years- 75 Years	53,937	56,911	59,685	61,670	63,792	67,774	86,511	45,998	56,288	59,346	62,199	64,253	66,456	70,578	89,999
76 Years Above	70,949	77,703	81,016	81,863	84,480	87,684	1,12,146	59,998	73,939	80,921	84,333	85,202	87,918	91,230	1,16,582

1A - 2C	Elite							Supreme							
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	8,617	8,940	11,284	11,858	13,394	15,075	19,855	8,853	9,390	9,707	12,112	12,708	14,303	16,047	21,004
26 Years- 35 Years	10,206	10,707	13,342	13,985	15,714	17,578	23,101	10,325	11,046	11,548	14,254	14,920	16,715	18,648	24,377
36 Years- 40 Years	10,535	11,060	13,756	15,290	17,059	18,957	24,615	10,642	11,398	11,923	14,690	16,250	18,085	20,055	25,920
41 Years- 45 Years	12,337	13,047	16,076	17,707	19,703	21,825	28,345	12,325	13,276	13,992	17,103	18,761	20,832	23,032	29,793
46 Years- 50 Years	15,162	15,648	18,883	20,303	22,660	24,855	31,047	15,149	16,190	16,667	19,990	21,443	23,888	26,165	32,584
51 Years- 55 Years	17,739	18,923	22,668	24,066	26,813	29,158	36,486	17,860	18,882	20,081	23,930	25,359	28,210	30,637	38,235
56 Years- 60 Years	21,031	22,069	26,298	27,755	30,787	33,289	41,797	21,016	22,303	23,353	27,704	29,192	32,337	34,928	43,746
61 Years- 65 Years	29,808	31,055	33,879	35,265	37,170	39,940	50,283	29,042	31,362	32,623	35,520	36,954	38,931	41,798	52,519
66Years- 70 Years	43,045	45,231	48,497	50,285	52,592	56,302	71,893	38,761	45,171	47,406	50,758	52,610	55,005	58,844	75,006
71 Years- 75 Years	56,212	59,245	62,864	65,020	67,682	72,217	92,398	48,535	58,818	61,929	65,649	67,880	70,641	75,339	96,257
76 Years Above	72,879	79,616	83,766	84,809	87,958	91,734	1,17,527	62,248	76,112	83,069	87,338	88,412	91,676	95,581	1,22,315

1A - 3C	Elite							Supreme							
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	11,071	11,489	14,506	15,249	117,230	19,399	25,558	11,370	12,064	12,475	15,570	16,343	18,400	20,649	27,038
26 Years- 35 Years	12,690	13,284	16,604	17,416	19,596	21,952	28,871	12,881	13,756	14,350	17,756	18,600	20,862	23,308	30,481
36 Years- 40 Years	13,100	13,715	17,114	18,794	21,024	23,428	30,513	13,280	14,193	14,810	18,298	20,008	22,323	24,816	32,163
41 Years- 45 Years	14,935	15,734	19,476	21,254	23,716	26,351	34,315	15,005	16,110	16,915	20,756	22,570	25,125	27,855	36,115
46 Years- 50 Years	17,772	18,355	22,320	23,898	26,724	29,442	37,128	17,846	19,043	19,616	23,688	25,305	28,237	31,055	39,023
51 Years- 55 Years	20,377	21,643	26,125	27,686	30,907	33,785	42,618	20,585	21,767	23,045	27,652	29,250	32,590	35,572	44,728
56 Years- 60 Years	23,690	24,814	29,792	31,416	34,926	37,971	47,996	23,768	25,215	26,348	31,467	33,129	36,769	39,921	50,315
61 Years- 65 Years	32,253	33,583	37,191	38,748	41,159	44,464	56,284	31,599	34,053	35,397	39,095	40,707	43,209	46,631	58,885
66Years- 70 Years	45,453	47,709	51,790	53,749	56,578	60,833	77,887	41,357	47,832	50,133	54,320	56,349	59,284	63,689	81,368
71 Years- 75 Years	58,348	61,433	65,863	68,182	71,362	76,424	97,979	50,927	61,195	64,355	68,905	71,307	74,605	79,850	1,02,191
76 Years Above	74,670	81,386	86,336	87,569	91,226	95,548	1,22,603	64,355	78,130	85,060	90,150	91,419	95,212	99,683	1,27,726

2A - 0C	Elite							Supreme							
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	5,641	5,852	7,388	7,765	8,772	9,875	13,007	5,794	6,146	6,355	7,929	8,321	9,367	10,511	13,761
26 Years- 35 Years	8,524	9,087	11,142	11,647	13,003	14,434	18,930	8,434	9,141	9,713	11,825	12,351	13,757	15,242	19,904
36 Years- 40 Years	8,938	9,543	11,663	13,916	15,323	16,792	21,450	8,810	9,577	10,192	12,372	14,645	16,105	17,626	22,456
41 Years- 45 Years	12,250	13,222	15,941	18,382	20,207	22,086	28,346	11,875	13,017	14,010	16,812	19,276	21,169	23,117	29,608
46 Years- 50 Years	17,588	18,116	21,189	23,210	25,717	27,712	33,224	17,199	18,513	19,031	22,198	24,252	26,853	28,919	34,633
51 Years- 55 Years	22,447	24,351	28,375	30,350	33,602	35,859	43,517	22,305	23,574	25,517	29,670	31,671	35,043	37,380	45,316
56 Years- 60 Years	28,727	30,340	35,269	37,355	41,140	43,679	53,568	28,304	30,091	31,739	36,826	38,941	42,865	45,491	55,741
61 Years- 65 Years	46,067	48,095	50,252	52,197	53,757	56,824	70,344	44,161	47,987	50,057	52,269	54,282	55,899	59,071	73,084
66Years- 70 Years	71,855	75,742	78,661	81,395	83,691	88,560	1,12,284	62,954	74,870	78,865	81,869	84,696	87,079	92,118	1,16,707
71 Years- 75 Years	97,918	1,03,479	1,07,103	1,10,563	1,13,565	1,20,068	1,52,880	82,300	1,01,879	1,07,610	1,11,344	1,14,925	1,18,037	1,24,773	1,58,779
76 Years Above	1,30,908	1,43,805	1,48,479	1,49,739	1,53,703	1,58,708	2,02,632	1,09,442	1,36,106	1,49,453	1,54,277	1,55,569	1,59,679	1,64,850	2,10,373

2A - 1C	Elite							Supreme							
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	8,147	8,455	10,678	11,226	12,687	14,286	8,824	8,365	8,877	9,180	11,461	12,031	13,549	15,208	19,915
26 Years- 35 Years	11,011	11,661	14,406	15,082	16,891	18,821	24,715	10,997	11,858	12,513	15,333	16,036	17,915	19,916	26,027
36 Years- 40 Years	11,499	12,192	15,020	17,393	19,263	21,241	27,331	11,454	12,373	13,076	15,979	18,379	20,319	22,370	28,686
41 Years- 45 Years	14,801	15,849	19,280	21,840	24,129	26,519	34,203	14,515	15,806	16,875	20,403	22,995	25,371	27,848	35,816
46 Years- 50 Years	20,079	20,701	24,498	26,658	29,623	32,138	39,138	19,786	21,246	21,858	25,765	27,965	31,041	33,647	40,903
51 Years- 55 Years	24,914	26,879	31,624	33,744	37,450	40,236	49,366	24,863	26,286	28,287	33,176	35,331	39,174	42,057	51,522
56 Years- 60 Years	31,151	32,838	38,488	40,725	44,965	48,039	59,392	30,829	32,761	34,479	40,306	42,578	46,974	50,155	61,923
61 Years- 65 Years	48,067	50,160	53,106	55,209	57,280	60,870	75,770	46,294	50,219	52,351	55,376	57,549	59,697	63,411	78,857
66Years- 70 Years	73,616	77,540	81,274	84,160	86,977	92,362	1,17,367	64,997	76,860	80,886	84,727	87,712	90,634	96,210	1,22,127
71 Years- 75 Years	99,132	1,04,698	1,09,126	1,12,728	1,16,236	1,23,228	1,57,138	83,934	1,03,303	1,09,034	1,13,592	1,17,317	1,20,957	1,28,197	1,63,344
76 Years Above	1,31,431	1,44,182	1,49,645	1,51,096	1,55,552	1,61,079	2,05,880	1,10,506	1,36,816	1,50C05	1,55,634	1,57,122	1,61,744	1,67,456	2,13,890

2A - 2C	Elite							Supreme							
Age Of Oldest Member	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,50,000	10,00,000	15,00,000
91 days-25 Years	10,442	10,843	13,698	14,407	16,287	18,347	24,183	10,718	11,379	11,774	14,703	15,439	17,394	19,530	25,584
26 Years- 35 Years	13,297	14,029	17,411	18,248	20,479	22,871	30,061	13,355	14,354	15,090	18,564	19,433	21,750	24,231	31,687
36 Years- 40 Years	13,869	14,644	18,130	20,610	22,913	25,367	32,791	13,898	14,962	15,744	19,322	21,835	24,226	26,771	34,470
41 Years- 45 Years	17,165	18,287	22,382	25,054	27,776	30,644	39,662	16,968	18,393	19,535	23,743	26,451	29,278	32,251	41,599
46 Years- 50 Years	22,396	23,108	27,582	29,872	33,267	36,272	44,672	22,192	23,789	24,489	29,089	31,426	34,949	38,063	46,772
51 Years- 55 Years	27,215	29,235	34,659	36,917	41,048	44,333	54,854	27,249	28,816	30,871	36,455	38,755	43,038	46,439	57,345
56 Years- 60 Years	33,418	35,173	41,506	43,884	48,553	52,134	64,873	33,191	35,260	37,044	43,569	45,990	50,833	54,539	67,744
61 Years- 65 Years	49,908	52,063	55,760	58,012	60,567	64,653	80,855	48,264	52,281	54,470	58,264	60,591	63,243	67,473	84,267
66Years- 70 Years	75,238	79,192	83,709	86,739	90,052	95,932	1,22,144	66,894	78,698	82,753	87,392	90,528	93,965	1,00,052	1,27,222
71 Years- 75 Years	1,00,208	1,05,774	1,10,972	1,14,704	1,18,698	1,26,154	1,61,091	85,424	1,04,576	1,10,300	1,15,646	1,19,510	1,23,654	1,31,374	1,67,585
76 Years Above	1,31,815	1,44,418	1,50,633	1,52,265	1,57,192	1,63,216	2,08,823	1,11,424	1,37,371	1,50,400	1,56,799	1,58,477	1,63,586	1,69,815	2,17,083

Supreme Plus - Floater Plan

1A - 1C

Age of oldest member	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	8,587	10,027	10,988	14,964	17,215	25,863	28,258
26 Years - 35 Years	11,273	13,318	14,760	18,993	24,057	36,831	40,828
36 Years - 40 Years	13,852	16,707	18,558	23,929	27,111	44,149	45,645
41 Years - 45 Years	14,535	17,158	18,801	24,159	27,455	42,233	43,925
46 Years - 50 Years	16,886	20,240	22,202	26,822	30,661	40,678	42,591
51 Years - 55 Years	21,650	25,276	26,132	33,529	37,430	49,586	52,505
56 Years - 60 Years	28,929	33,250	35,946	41,933	49,138	65,153	69,358
61 Years - 65 Years	41,072	44,369	47,369	58,917	70,592	98,208	1,15,487
66 Years - 70 Years	56,900	60,895	65,257	82,312	98,993	1,38,067	1,67,258
71 Years - 75 Years	78,548	80,468	86,074	1,09,378	1,31,675	1,84,003	2,29,806
>76	1,02,272	1,05,305	1,12,448	1,43,268	1,72,651	2,41,921	3,08,429

1A - 2C

Age of oldest member	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	12,408	14,496	15,891	21,648	24,971	37,529	41,024
26 Years - 35 Years	15,306	18,137	20,149	25,943	33,089	50,724	56,462
36 Years - 40 Years	18,766	22,268	24,842	32,183	35,932	58,794	59,768
41 Years - 45 Years	18,799	21,959	24,168	31,166	35,141	54,268	55,872
46 Years - 50 Years	20,987	25,059	27,659	33,886	38,359	51,494	53,408
51 Years - 55 Years	25,404	30,213	31,457	40,812	45,438	60,795	64,169
56 Years - 60 Years	32,278	37,708	41,623	49,752	58,388	78,065	83,136
61 Years - 65 Years	41,510	46,378	50,478	63,769	78,548	1,09,900	1,25,494
66 Years - 70 Years	56,900	60,895	65,076	82,813	1,01,888	1,42,231	1,61,850
71 Years - 75 Years	78,548	80,468	86,074	1,09,378	1,31,675	1,83,718	2,15,284
>76	1,02,272	1,05,305	1,12,448	1,43,268	1,72,651	2,41,527	2,94,387

1A - 3C

Age of oldest member	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	15,933	18,629	20,427	27,838	32,165	48,358	52,895
26 Years - 35 Years	19,044	22,610	25,154	32,401	41,498	63,664	71,049
36 Years - 40 Years	23,347	27,453	30,704	39,888	44,170	72,486	72,989
41 Years - 45 Years	22,787	26,452	29,193	37,734	42,352	65,568	67,104
46 Years - 50 Years	24,839	29,586	32,789	40,534	45,602	61,689	63,597
51 Years - 55 Years	29,321	34,865	36,483	47,688	53,011	71,411	75,223
56 Years - 60 Years	36,625	42,831	47,522	57,160	67,152	90,321	96,212
61 Years - 65 Years	45,647	51,426	56,261	71,427	88,824	1,24,927	1,43,843
66 Years - 70 Years	58,183	64,443	70,381	89,768	1,11,528	1,56,170	1,79,175
71 Years - 75 Years	78,548	80,468	85,964	1,10,191	1,36,259	1,90,401	2,17,508
>76	1,02,272	1,05,305	1,12,448	1,43,268	1,72,651	2,41,512	2,82,272

2A - 0C

Age of oldest member	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	8,144	9,518	10,435	14,219	16,365	24,600	26,899
26 Years - 35 Years	12,714	14,947	16,490	21,211	26,645	40,719	44,794
36 Years - 40 Years	15,823	19,844	21,852	27,909	32,957	53,193	57,209
41 Years - 45 Years	18,482	22,311	24,256	30,974	36,014	55,039	58,466
46 Years - 50 Years	23,287	28,145	30,548	36,002	42,198	54,862	58,480
51 Years - 55 Years	31,445	37,471	38,324	48,311	54,554	71,158	75,814
56 Years - 60 Years	42,814	49,877	54,103	63,279	74,508	97,591	1,03,942
61 Years - 65 Years	60,891	66,401	71,145	88,511	1,06,611	1,46,811	1,63,586
66 Years - 70 Years	87,404	94,374	1,01,510	1,28,401	1,54,807	2,14,372	2,38,675
71 Years - 75 Years	1,20,595	1,24,654	1,33,847	1,70,611	2,05,889	2,85,335	3,17,809
>76	1,56,951	1,63,078	1,74,821	2,23,468	2,69,957	3,74,495	4,17,301

2A - 1C

Age of oldest member	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	11,744	13,737	15,064	20,531	23,700	35,636	38,995
26 Years - 35 Years	16,458	19,431	21,510	27,689	35,085	53,706	59,437
36 Years - 40 Years	20,403	25,002	27,692	35,596	41,099	66,723	70,102
41 Years - 45 Years	22,402	26,709	29,186	37,423	43,064	66,093	69,394
46 Years - 50 Years	27,002	32,505	35,508	42,476	49,217	64,764	68,373
51 Years - 55 Years	35,136	41,858	43,087	54,883	61,761	81,295	86,363
56 Years - 60 Years	46,832	54,627	59,614	70,252	82,751	1,09,157	1,16,289
61 Years - 65 Years	64,486	70,882	76,338	95,456	1,15,959	1,60,517	1,80,285
66 Years - 70 Years	90,437	98,202	1,05,990	1,34,326	1,63,167	2,26,512	2,53,872
71 Years - 75 Years	1,23,015	1,27,718	1,37,497	1,75,484	2,13,044	2,95,772	3,31,193
>76	1,58,323	1,65,174	1,77,567	2,27,180	2,76,130	3,83,664	4,29,811

2A - 2C

Age of oldest member	500000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	15,049	17,614	19,324	26,347	30,470	45,832	50,188
26 Years - 35 Years	19,907	23,568	26,144	33,678	42,894	65,739	73,020
36 Years - 40 Years	24,648	29,782	33,111	42,735	48,678	79,340	82,173
41 Years - 45 Years	26,047	30,798	33,774	43,432	49,631	76,406	79,592
46 Years - 50 Years	30,466	36,573	40,141	48,534	55,785	74,059	77,649
51 Years - 55 Years	38,588	45,962	47,550	61,049	68,531	90,841	96,299
56 Years - 60 Years	50,600	59,088	64,793	76,817	90,521	1,20,085	1,27,970
61 Years - 65 Years	67,828	75,067	81,198	1,01,966	1,24,784	1,73,493	1,96,200
66 Years - 70 Years	93,263	1,01,790	1,10,197	1,39,897	1,71,079	2,38,025	2,68,373
71 Years - 75 Years	1,25,225	1,30,548	1,40,883	1,80,013	2,19,759	3,05,591	3,43,878
>76	1,59,501	1,67,044	1,80,053	2,30,551	2,81,854	3,92,201	4,41,594

Global Cover

GLOBAL COVER	INDIVIDUAL										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	237	266	294	343	362	417	468	651	861	2,034	2,357
26 Years - 35 Years	422	474	525	611	646	743	835	1,162	1,535	3,629	4,204
36 Years - 40 Years	545	612	677	788	833	959	1,077	1,498	1,980	4,680	5,422
41 Years - 45 Years	597	682	784	937	951	1,104	1,177	1,444	1,682	3,090	3,178
46 Years - 50 Years	770	880	1,011	1,209	1,227	1,425	1,520	1,864	2,171	3,988	4,103
51 Years - 55 Years	956	1,093	1,256	1,502	1,524	1,769	1,887	2,314	2,696	4,953	5,095
56 Years - 60 Years	2,960	3,385	3,888	4,648	4,717	5,477	5,842	7,164	8,346	14,310	14,720
61 Years - 65 Years	4,836	6,298	7,217	7,568	7,761	7,955	8,535	10,844	13,089	24,087	26,596
66 Years - 70 Years	6,382	8,312	9,525	9,988	10,243	10,498	11,264	14,312	17,274	31,789	35,100
71 Years - 75 Years	8,199	10,679	12,237	12,832	13,160	13,488	14,471	18,387	22,193	40,841	45,095
>76	10,443	13,603	15,587	16,344	16,762	17,180	18,433	23,420	28,268	52,020	57,438

GLOBAL COVER	1A-1C										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	339	381	421	490	519	597	670	932	1,232	2,913	3,374
26 Years - 35 Years	526	591	654	761	805	926	1,040	1,447	1,912	4,521	5,237
36 Years - 40 Years	666	748	828	964	1,019	1,173	1,317	1,832	2,422	5,725	6,632
41 Years - 45 Years	676	773	888	1,061	1,077	1,250	1,334	1,636	1,905	3,500	3,601
46 Years - 50 Years	844	965	1,108	1,325	1,345	1,561	1,665	2,042	2,380	4,371	4,496
51 Years - 55 Years	994	1,137	1,305	1,561	1,584	1,839	1,962	2,406	2,803	5,148	5,296
56 Years - 60 Years	2,991	3,420	3,929	4,697	4,766	5,534	5,903	7,239	8,434	14,460	14,875
61 Years - 65 Years	4,899	6,380	7,311	7,666	7,862	8,058	8,646	10,985	13,259	24,400	26,941
66 Years - 70 Years	6,465	8,421	9,649	10,118	10,376	10,635	11,411	14,498	17,499	32,202	35,557
71 Years - 75 Years	8,306	10,818	12,396	12,998	13,331	13,663	14,660	18,626	22,481	41,372	45,681
>76	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER	1A-2C										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	490	551	610	709	750	863	969	1,349	1,782	4,214	4,882
26 Years - 35 Years	719	807	893	1,040	1,099	1,265	1,420	1,976	2,612	6,175	7,153
36 Years - 40 Years	896	1,007	1,114	1,296	1,371	1,577	1,771	2,464	3,257	7,700	8,920
41 Years - 45 Years	872	997	1,145	1,369	1,389	1,613	1,721	2,110	2,458	4,516	4,645
46 Years - 50 Years	1,066	1,219	1,400	1,674	1,699	1,973	2,104	2,580	3,006	5,522	5,681
51 Years - 55 Years	1,210	1,383	1,589	1,900	1,928	2,238	2,388	2,928	3,411	6,267	6,446
56 Years - 60 Years	3,549	4,058	4,661	5,572	5,655	6,566	7,004	8,589	10,007	17,157	17,649
61 Years - 65 Years	5,302	6,906	7,913	8,298	8,510	8,722	9,358	11,890	14,351	26,409	29,160
66 Years - 70 Years	6,504	8,472	9,708	10,179	10,439	10,699	11,480	14,586	17,605	32,398	35,773
71 Years - 75 Years	8,306	10,818	12,396	12,998	13,331	13,663	14,660	18,626	22,481	41,372	45,681
>76	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER	1A-3C										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	631	708	784	912	965	1,110	1,247	1,734	2,292	5,419	6,277
26 Years - 35 Years	898	1,008	1,116	1,298	1,373	1,580	1,774	2,468	3,262	7,712	8,934
36 Years - 40 Years	1,111	1,248	1,381	1,607	1,699	1,955	2,195	3,054	4,037	9,543	11,055
41 Years - 45 Years	1,056	1,207	1,386	1,657	1,682	1,953	2,083	2,555	2,976	5,467	5,624
46 Years - 50 Years	1,275	1,458	1,675	2,002	2,032	2,360	2,517	3,087	3,596	6,606	6,795
51 Years - 55 Years	1,414	1,616	1,857	2,220	2,253	2,616	2,790	3,421	3,986	7,322	7,532
56 Years - 60 Years	4,078	4,662	5,355	6,402	6,497	7,544	8,047	9,868	11,497	19,711	20,277
61 Years - 65 Years	5,939	7,735	8,863	9,294	9,532	9,769	10,482	13,317	16,074	29,581	32,662
66 Years - 70 Years	7,050	9,183	10,523	11,034	11,316	11,598	12,444	15,811	19,084	35,119	38,777
71 Years - 75 Years	8,367	10,899	12,488	13,095	13,430	13,764	14,769	18,764	22,648	41,679	46,020
>76	10,579	13,779	15,790	16,557	16,980	17,403	18,672	23,724	28,635	52,696	58,185

GLOBAL COVER	2A-0C										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	322	362	401	466	493	567	637	886	1,171	2,768	3,206
26 Years - 35 Years	588	660	731	850	899	1,034	1,161	1,616	2,136	5,049	5,848
36 Years - 40 Years	777	873	966	1,124	1,189	1,368	1,536	2,137	2,824	6,677	7,735
41 Years - 45 Years	867	991	1,138	1,360	1,381	1,603	1,710	2,097	2,443	4,488	4,616
46 Years - 50 Years	1,133	1,295	1,488	1,779	1,805	2,096	2,235	2,742	3,194	5,867	6,035
51 Years - 55 Years	1,432	1,638	1,881	2,249	2,282	2,650	2,826	3,466	4,038	7,418	7,631
56 Years - 60 Years	4,514	5,161	5,929	7,087	7,193	8,352	8,908	10,925	12,728	21,821	22,447
61 Years - 65 Years	7,359	9,585	10,983	11,517	11,811	12,106	12,989	16,503	19,919	36,656	40,474
66 Years - 70 Years	10,085	13,135	15,052	15,783	16,186	16,590	17,800	22,615	27,297	50,233	55,466
71 Years - 75 Years	12,956	16,875	19,336	20,275	20,794	21,312	22,866	29,053	35,067	64,533	71,254
>76	16,501	21,493	24,628	25,825	26,485	27,145	29,125	37,004	44,665	82,195	90,756

GLOBAL COVER	2A-1C										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	465	522	578	673	712	819	919	1,279	1,691	3,997	4,630
26 Years - 35 Years	767	862	954	1,110	1,173	1,350	1,516	2,109	2,788	6,590	7,634
36 Years - 40 Years	991	1,113	1,232	1,434	1,516	1,744	1,959	2,726	3,602	8,516	9,866
41 Years - 45 Years	1,047	1,197	1,375	1,644	1,668	1,937	2,066	2,534	2,952	5,422	5,578
46 Years - 50 Years	1,337	1,528	1,755	2,098	2,130	2,473	2,637	3,234	3,768	6,922	7,121
51 Years - 55 Years	1,627	1,860	2,137	2,555	2,593	3,010	3,211	3,938	4,587	8,427	8,669
56 Years - 60 Years	5,012	5,730	6,582	7,868	7,985	9,272	9,890	12,128	14,130	24,226	24,921
61 Years - 65 Years	7,936	10,337	11,845	12,421	12,738	13,055	14,008	17,798	21,482	39,532	43,650
66 Years - 70 Years	10,550	13,742	15,746	16,511	16,933	17,355	18,621	23,659	28,556	52,551	58,025
71 Years - 75 Years	13,326	17,357	19,888	20,855	21,388	21,921	23,520	29,883	36,069	66,376	73,290
>76	16,775	21,850	25,037	26,254	26,925	27,596	29,609	37,619	45,407	83,560	92,264

GLOBAL COVER	2A-2C										
Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	597	670	742	863	913	1,050	1,180	1,641	2,169	5,129	5,941
26 Years - 35 Years	933	1,048	1,160	1,350	1,427	1,642	1,844	2,565	3,391	8,016	9,286
36 Years - 40 Years	1,190	1,337	1,479	1,721	1,821	2,094	2,352	3,272	4,325	10,224	11,844
41 Years - 45 Years	1,215	1,389	1,596	1,908	1,936	2,248	2,398	2,940	3,426	6,293	6,473
46 Years - 50 Years	1,527	1,746	2,006	2,398	2,433	2,825	3,014	3,696	4,306	7,909	8,136
51 Years - 55 Years	1,810	2,069	2,377	2,842	2,884	3,348	3,572	4,380	5,103	9,374	9,643
56 Years - 60 Years	5,480	6,266	7,197	8,604	8,732	10,138	10,814	13,262	15,451	26,490	27,250
61 Years - 65 Years	8,478	11,042	12,653	13,268	13,607	13,946	14,963	19,011	22,947	42,228	46,627
66 Years - 70 Years	10,988	14,312	16,399	17,196	17,635	18,075	19,393	24,640	29,741	54,731	60,432
71 Years - 75 Years	13,669	17,804	20,402	21,393	21,939	22,486	24,127	30,654	36,999	68,089	75,181
>76	17,024	22,174	25,409	26,643	27,324	28,005	30,048	38,177	46,080	84,800	93,633

PED Protector

Individual	Basic and E-connect			Elite			Supreme and Supreme Plus		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	1,370	2,024	2,131	1,776	1,903	2,385	1,522	2,410	2,537
26 Years - 35 Years	2,514	3,714	3,910	3,258	3,491	4,375	2,793	4,422	4,655
36 Years - 40 Years	3,271	4,835	5,089	4,241	4,544	5,695	3,635	5,755	6,058
41 Years - 45 Years	3,616	5,344	5,625	4,687	5,022	6,295	4,018	6,362	6,696
46 Years - 50 Years	4,880	7,212	7,591	6,326	6,778	8,495	5,422	8,585	9,037
Renewal Age 51	6,087	8,995	9,468	7,890	8,454	10,595	6,763	10,708	11,272
Renewal Age 52	7,733	11,428	12,029	10,024	10,740	13,461	8,592	13,604	14,320
Renewal Age 53	9,824	14,518	15,282	12,735	13,645	17,102	10,916	17,284	18,193

Basic And E-Connect												
	1A-1C (All member have PED)			1A-2C (All member have PED)			1A-2C (If 2 Children have PED)			1A-3C (All member have PED)		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	2,192	3,239	3,409	3,082	4,555	4,794	3,288	4,858	5,114	4,383	4,907	4,992
26 Years - 35 Years	3,107	4,591	4,833	3,940	5,822	6,129	4,203	6,210	6,537	5,298	6,259	6,415
36 Years - 40 Years	3,713	5,487	5,776	4,508	6,662	7,013	0	0	0	5,905	7,155	7,359
41 Years - 45 Years	3,989	5,894	6,205	4,767	7,044	7,415	0	0	0	6,180	7,563	7,788
46 Years - 50 Years	5,000	7,389	7,778	5,715	8,445	8,890	0	0	0	7,192	9,057	9,360
Renewal Age 51	5,965	8,815	9,279	6,620	9,782	10,297	0	0	0	8,157	10,483	10,862
Renewal Age 52	7,282	10,761	11,328	7,854	11,607	12,218	0	0	0	9,474	12,430	12,911
Renewal Age 53	8,955	13,234	13,930	9,423	13,925	14,658	0	0	0	11,147	14,902	15,513

Basic And E-Connect												
	1A-3C (If 3 Children have PED)			2A-0C (All member have PED)			2A-1C (All member have PED)			2A-2C (All member have PED)		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	3,082	4,555	4,794	6,788	10,031	10,559	8,157	12,055	12,689	3,014	4,453	4,688
26 Years - 35 Years	5,655	8,357	8,797	7,931	11,721	12,338	9,301	13,745	14,469	4,615	6,820	7,179
36 Years - 40 Years	0	0	0	8,689	12,841	13,517	10,059	14,865	15,648	5,676	8,388	8,829
41 Years - 45 Years	0	0	0	9,034	13,350	14,053	10,404	15,374	16,184	6,158	9,101	9,580
46 Years - 50 Years	0	0	0	10,298	15,218	16,019	11,668	17,242	18,150	7,928	11,716	12,332
Renewal Age 51	0	0	0	11,504	17,001	17,896	12,874	19,025	20,027	9,617	14,212	14,960
Renewal Age 52	0	0	0	13,151	19,434	20,457	14,521	21,458	22,588	11,922	17,618	18,545
Renewal Age 53	0	0	0	15,242	22,525	23,710	16,612	24,549	25,841	14,850	21,945	23,100

Elite												
	1A-1C (All member have PED)			1A-2C (All member have PED)			1A-2C (If 2 Children have PED)			1A-3C (All member have PED)		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	2,841	3,044	3,815	3,995	4,281	5,365	4,262	4,566	5,723	4,708	4,810	5,195
26 Years - 35 Years	4,027	4,315	5,408	5,107	5,472	6,858	5,448	5,837	7,315	5,894	6,080	6,788
36 Years - 40 Years	4,813	5,157	6,463	5,844	6,262	7,848	0	0	0	6,680	6,923	7,843
41 Years - 45 Years	5,171	5,540	6,943	6,179	6,621	8,298	0	0	0	7,038	7,305	8,323
46 Years - 50 Years	6,481	6,944	8,703	7,408	7,937	9,948	0	0	0	8,348	8,710	10,083
Renewal Age 51	7,733	8,285	10,384	8,581	9,194	11,523	0	0	0	9,600	10,050	11,764
Renewal Age 52	9,440	10,114	12,676	10,182	10,909	13,673	0	0	0	11,307	11,880	14,056
Renewal Age 53	11,609	12,438	15,589	12,215	13,087	16,403	0	0	0	13,476	14,203	16,969

Elite

	1A-3C (If 3 Children have PED)			2A-0C (All member have PED)			2A-1C (All member have PED)			2A-2C (All member have PED)		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	3,995	4,281	5,365	8,799	9,427	11,816	10,575	11,330	14,200	3,907	4,186	5,246
26 Years - 35 Years	7,331	7,855	9,845	10,281	11,016	13,806	12,057	12,918	16,191	5,982	6,409	8,033
36 Years - 40 Years	0	0	0	11,264	12,069	15,126	13,040	13,971	17,510	7,358	7,883	9,880
41 Years - 45 Years	0	0	0	11,711	12,547	15,726	13,486	14,450	18,110	7,983	8,553	10,720
46 Years - 50 Years	0	0	0	13,349	14,303	17,926	15,125	16,205	20,310	10,277	11,011	13,800
Renewal Age 51	0	0	0	14,913	15,978	20,026	16,689	17,881	22,411	12,467	13,357	16,741
Renewal Age 52	0	0	0	17,047	18,265	22,892	18,823	20,167	25,277	15,454	16,558	20,753
Renewal Age 53	0	0	0	19,758	21,170	26,533	21,534	23,072	28,917	19,250	20,625	25,850

Supreme And Supreme Plus

	1A-1C (All member have PED)			1A-2C (All member have PED)			1A-2C (If 2 Children have PED)			1A-3C (All member have PED)		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	2,435	3,856	4,059	3,425	5,422	5,708	3,653	5,784	6,088	4,505	5,215	5,317
26 Years - 35 Years	3,452	5,465	5,753	4,378	6,931	7,296	4,669	7,393	7,782	5,522	6,825	7,011
36 Years - 40 Years	4,126	6,532	6,876	5,009	7,931	8,349	0	0	0	6,196	7,892	8,134
41 Years - 45 Years	4,432	7,017	7,387	5,296	8,386	8,827	0	0	0	6,502	8,377	8,645
46 Years - 50 Years	5,555	8,796	9,259	6,350	10,054	10,583	0	0	0	7,625	10,156	10,517
Renewal Age 51	6,628	10,494	11,047	7,355	11,646	12,259	0	0	0	8,698	11,854	12,305
Renewal Age 52	8,091	12,811	13,486	8,727	13,818	14,545	0	0	0	10,161	14,171	14,744
Renewal Age 53	9,950	15,755	16,584	10,470	16,577	17,450	0	0	0	12,020	17,114	17,842

Supreme And Supreme Plus

	1A-3C (If 3 Children have PED)			2A-0C (All member have PED)			2A-1C (All member have PED)			2A-2C (All member have PED)		
Age of oldest member	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above	200000	300000	4 lakhs and above
91 days - 25 Years	3,425	5,422	5,708	7,542	11,941	12,570	9,064	14,351	15,106	3,348	5,302	5,581
26 Years - 35 Years	6,284	9,949	10,473	8,813	13,953	14,688	10,335	16,363	17,224	5,128	8,119	8,546
36 Years - 40 Years	0	0	0	9,655	15,287	16,091	11,177	17,697	18,628	6,307	9,985	10,511
41 Years - 45 Years	0	0	0	10,038	15,893	16,729	11,560	18,303	19,266	6,843	10,834	11,404
46 Years - 50 Years	0	0	0	11,442	18,117	19,070	12,964	20,526	21,607	8,809	13,947	14,681
Renewal Age 51	0	0	0	12,783	20,239	21,305	14,305	22,649	23,841	10,686	16,919	17,810
Renewal Age 52	0	0	0	14,612	23,136	24,353	16,134	25,545	26,890	13,247	20,974	22,078
Renewal Age 53	0	0	0	16,936	26,815	28,226	18,458	29,225	30,763	16,500	26,125	27,500

Domestic Travel Plans

Plan Type/Sum Insured	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
Individual	171	257	321	429	429	643	857	857	857	857	857
Floater	240	360	450	600	600	900	1,200	1,714	1,714	1,714	1,714

Reload Of Sum Insurance

Age of oldest member	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
91 days - 25 Years	4.80%	4.00%	3.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
26 Years - 35 Years	6.00%	4.80%	4.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
36 Years - 40 Years	6.00%	4.80%	4.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
41 Years - 45 Years	8.00%	6.00%	4.80%	3.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%
46 Years - 50 Years	8.00%	6.00%	4.80%	4.00%	2.00%	2.00%	1.00%	1.00%	1.00%	1.00%	1.00%
51 Years - 55 Years	10.00%	8.00%	6.00%	4.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	1.00%
56 Years - 60 Years	10.00%	8.00%	6.00%	4.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	1.00%
61 Years - 65 Years	10.00%	8.00%	6.00%	4.00%	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%	1.00%
66 Years - 70 Years	14.00%	12.00%	8.00%	6.00%	4.00%	4.00%	3.00%	3.00%	2.00%	2.00%	1.00%
71 Years - 75 Years	16.00%	14.00%	10.00%	8.00%	6.00%	6.00%	4.00%	4.00%	3.00%	3.00%	2.00%
>76	20.00%	16.00%	12.00%	10.00%	8.00%	8.00%	6.00%	6.00%	5.00%	5.00%	4.00%

Zero Deduct Cover	5% loading
Super Booster	3.5% loading

Vector Borne Diseases

Individual	Floater
INR 357	INR 1429

CO- Pay discount

This directly impacts the claim severity by the same percentage and the pure risk premium has been adjusted accordingly. Co-Pay: Get equivalent % of Discount as you opt for Co-pay % per claim:

5%, 10%, 20%

Room Rent Limit

Sum Insured	200000	300000	400000	500000	600000	750000	1000000	1500000	2000000	3000000	4000000
Discount	6.5%	6.0%	5.5%	5%	5%	5%	5%	5%	5%	5%	5%

	Discount Rate
Modern Surgeries Limit Discount	1.5%
Complete Insurance Package Discount	Max upto 4%
Female proposer' Discount	5%
Direct Employee Discount	10%
Direct Policy Purchase Discount	10%

Cataract Capping

Sum Insured	Sublimit	Discount
3 Lakhs to 4 Lakhs	INR 25,000/- per person	2%
5Lakhs to 7.5Lakhs	INR 35,000/- per person	2%
10 Lakhs & Above	INR 40,000/- per person	3%

EMI Protection (loading)

	Individual	Floater
3 EMI's	1.50%	2%
5' EMI's	1.70%	2.50%

Long Term Policy Discount- Applicable when the policy term is beyond one Year

Policy Tenure	Discount
1	0%
2	7.50%
3	10%

Premium Payment

The loading on annual premium for instalment premium is as follows: Instalment frequency	Loading
Half-Yearly (No of installments 2)	2%
Quarterly (No of installments 4)	4%
Monthly (No of installments 12)	5%