SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

Group Health Insurance Policy

PROSPECTUS

Your greatest wealth is your health & everybody has differing levels of control over their own wellbeing. Life follows no fixed plan and sudden illness or bodily injury can sometimes leave you financially hurt and highly stressed. SBI General Health Insurance can protect you & make your medical treatment expenses more manageable and ensures quality health care for you and your family. Now is the time to insure yourself and your family against rising health care costs. Let SBI General assist you in removing the financial burden caused by hospitalization, when you are traumatized with expensive medical care.

Insurer shall pay the expenses reasonably and necessarily incurred by or on behalf of the Insured Person under the following categories but not exceeding the Sum Insured and subject to deduction of any deductible as reflected in the policy schedule in respect of such Insured person as specified in the Schedule:

1. Room, Board & Nursing Charges as charged by the hospital: up to 1% of the Sum Insured max Rs.1500/- for Normal Room per day. If admitted into Intensive Care Unit up to 2% of the Sum Insured per day max Rs.2500/-. In case the insured opts for a higher room category than his eligibility the same can be covered upon specific acceptance by the insurer or Administrator (TPA). In such a case all incremental Expenses pertaining to room rent, medical practitioners / specialists fees and other incidental Expenses to be borne by the insured.
2. Medical Practitioner and Specialists Fees.
3. Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation
4. **Pre-hospitalisation Expenses -** Insurer shall pay for expenses as defined in the policy and incurred 30 days prior to the date of admission into the hospital
5. **Post-hospitalisation Expenses -** Insurer shall pay for expenses as defined in the policy and incurred 60 days after the date of discharge from the hospital.
6. **Day Care Expenses -** Insurer shall pay for Day Care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalisation as per the list attached in policy wording and subject to the condition that prior approval is obtained by the Insured Person/Insured from the Administrator/Insurer for such a Day Care Procedure/Expense.
7. **Non Network Hospitalisation Co-pay -** For all admissible claims where treatment is taken at hospitals which are not in the list of network providers empanelled by the Company/Administrator, insured person shall bear 10% of the eligible admissible claim as per terms of insurance or shall bear a % of the eligible admissible claim as stipulated in the schedule for the said purpose.
8. **Domiciliary Hospitalisation-** Insurer will cover Reasonable and Customary Charges towards Domiciliary Hospitalisation exceeding 3 days as defined in policy wording subject to 20% of the Basic Sum Insured or a maximum of up to Rs.20000, whichever is lesser, however domiciliary Hospitalisation benefits shall not cover:-
   i. Expenses incurred for pre and post domiciliary hospitalisation treatment or
   ii. Expenses incurred for treatment for any of the following Diseases
      a. Asthma
      b. Bronchitis
      c. Chronic Nephritis and Nephritic Syndrome
      d. Diarrhea and all type of Dysenteries including Gastro-enteritis
      e. Diabetes Mellitus and Insipidus
      f. Epilepsy
      g. Hypertension
      h. Influenza, Cough and Cold
      i. All Psychiatric or Psychosomatic Disorders
      j. Pyrexia of unknown Origin for less than 10 days
      k. Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharingitis
      l. Arthritis, Gout and Rheumatism

Add on covers:

We will pay charges associated with the following additional covers subject to additional premium paid by Insured to Us and conditions as applicable.

1. Ambulance Expenses Cover
2. Annual Medical Checkup Cover
3. Maternity Benefit Extension with waiting period of 9 months

4. Maternity Benefit Extension without waiting period of 9 months
5. New born cover from day one
6. Critical Illness Cover
7. Pre-existing Disease Exclusion waiver.
8. First year exclusion waiver
9. 30 day exclusion waiver
10. Coverage for Ayurvedic Medicine
11. Coverage for Homeopthic and Unani system of medicine
12. Exclusion of Domiciliary Hospitalisation
13. Exclusion of Pre and Post hospitalisation cover
14. Coverage for Outpatient expenses
15. Coverage for Dental Expenses
16. Corporate Buffer
17. Coverage for Congenital Internal Diseases
18. Voluntary Co-pay option
19. Enhancement of Room Rent Sub-limits.
20. Family Floater Cover.

Exclusions:

We will not pay for any expenses incurred by Insured Person in respect of claims arising out of or howsoever related to any of the following and for any of the coverages offered under the policy including add on covers:

1. Pre existing Diseases Exclusion:

   Benefits will not be available for any condition, ailment or injury or related condition(s) for which Insured has been diagnosed, received medical treatment, had signs and / or symptoms, prior to inception of Insured Person's first group health Policy, until 36 consecutive months have elapsed, after the date of inception of the first group health Policy with Insurer.

   This Exclusion shall cease to apply if Insured Person has maintained this Health Insurance Policy with Insurer for a continuous period of a full 3 years, without break from the date of Insured's first group Health Insurance Policy with Insurer.

   This Exclusion shall also apply to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the Health Insurance Policy with Insurer without break in cover. This exclusion shall also apply to any additional health Policy that the Insured has purchased from Us.

2. Exclusions applicable to first 30 days of cover from commencement of Policy:

   Insurer shall not be liable to make any payment under this Policy in connection with or in respect of Insured Person's hospitalisation due to sickness / illness, as stated in this Section, arising within the first 30 days of the commencement of the Period of Insurance. However, this exclusion will not apply to hospitalization for an Accidental Bodily Injury occurring during the policy period. This Exclusion shall apply also to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the Health Insurance Policy with Insurer without break in cover.

3. Exclusions applicable to first year of cover from commencement of the Policy, from the following Diseases / Illness and its related complications unless an add on cover waiving this exclusion is purchased by payment of additional premium to Us:
   i. Any types of gastric or duodenal ulcers;
   ii. Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty;
   iii. Surgery on all internal or external tumor /cysts/nodules/polyps of any kind including breast lumps;
   iv. All types of Hernia and Hydrocele;
   v. Anal Fissures, Fistula and Piles;
   vi. Cataract;
   vii. Benign Prostatic Hypertrophy;
   viii. Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus;
   ix. Hypertension, Heart Disease and related complications;
   x. Diabetes and related complications;
   xi. Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism;
   xii. Surgery of Genitourinary tract;
   xiii. Calculus Diseases;
   xiv. Sinusitis, nasal disorders and related disorders;

xv. Surgery for prolapsed intervertebral disc unless arising from accident;

xvi. Vertebro-spinal disorders (including disc) and knee conditions;

xvii. Surgery of varicose veins and varicose ulcers;

xviii. Chronic Renal failure;

xix. Medical Expenses incurred in connection with joint replacement surgery due to Degenerative condition, Age related osteoarthritis and Osteoporosis unless such Joint replacement surgery unless necessitated by Accidental Bodily Injury.

This Exclusion shall apply also to the extent of the amount by which the limit of indemnity has been increased if the Policy is a renewal of the Group Health Insurance Policy with Insurer without break in cover for at least 1 year.

4. Treatment outside India.
5. Epidemics recognized by WHO or/and Indian government. Government screening programs, etc
6. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
7. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
8. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident
9. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender, Lasik treatment for refractive error. Any form of plastic surgery (unless necessary for the treatment of Illness or Accidental Bodily Injury).
10. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, dentures, artificial teeth and all other external appliances ,and/or devices unless specifically covered.
11. Expenses incurred on Items for personal comfort like television, telephone, etc. incurred during hospitalization and which have been specifically charged for in the hospitalisation bills issued by the hospital/nursing home.
12. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
13. Dental treatment or surgery of any kind unless required as a result of Accidental Bodily Injury to natural teeth requiring hospitalization treatment.
14. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect.
15. All kinds of Congenital Internal disease/illness/defects.
16. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
17. Any complications arising out of or ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.
18. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
19. Venereal disease or any sexually transmitted disease or sickness.
20. Treatment arising from or traceable to pregnancy childbirth, miscarriage, abortion or complications of any of this, including caesarian section. However, this exclusion will not apply to abdominal operation for extra uterine pregnancy (Ectopic Pregnancy), which is proved by submission of Ultra Sonographic Report and certification by Gynecologist that it is life threatening.
21. Any fertility, sub fertility or assisted conception operation or sterilization procedure and related treatment.
22. Vaccination or inoculation except as part of post-bite treatment for animal bite.
23. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending Medical Practitioner.
24. Surgery to correct Deviated Nasal septum and hypertrophied turbinate unless necessitated by an accidental body injury and proved to our satisfaction that the condition is a result of an accidental injury.
25. Treatment for any mental illness or psychiatric or psychological ailment / condition.
26. Medical Practitioner's home visit Expenses during pre and post hospitalization period, Attendant Nursing Expenses.
27. Outpatient Diagnostic, Medical and Surgical procedures or treatments, non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
28. Any treatment required arising from Insured's participation in any hazardous activity including but not limited to all forms of skiing, scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc unless specifically agreed by the Insurer.
29. Genetic disorders and stem cell implantation / surgery/storage.
30. Expenses incurred at Hospital or Nursing Home primarily for diagnosis irrespective of 24 hours hospitalization . This would also include stay in a hospital without undertaking any treatment or where there is no active regular treatment by the Medical Practitioner, which ordinarily can be given without hospitalization.
31. Treatments in health hydro, spas, nature care clinics and the like.

32. Treatments taken at any institution which is primarily a rest home or convalescent facility, a place for custodial care, a facility for the aged or alcoholic or drug addicts or for the treatment of psychiatric or mental disorders; even if the institution has been registered as a hospital or nursing home with the Appropriate Authorities
33. Treatment with alternative medicines like ayurvedic, homeopathy, unani, acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy unless specifically covered under the policy.
34. Hospitalization primarily for investigation purposes, diagnosis, x-ray examination, general or routine physical or medical examinations, not incidental to treatment or diagnosis of a covered Disease or Illness or any treatment which is not medically necessary and any preventive treatments, or examinations carried out by a Medical Practitioner.
35. Hospitalization for donation of any body organs by an Insured Person including complications arising from the donation of organs.
36. Treatment for obesity, weight reduction or weight management.
37. Experimental and unproven treatment.
38. Costs of donor screening or treatment including organ extraction, unless specifically covered and specified in the schedule of the policy.
39. Disease / injury illness whilst performing duties as a serving member of a military or police force.
40. Any kind of Service charges, Surcharges, Admission fees / Registration charges etc levied by the hospital.

Who can take this policy

1. Any Group which has a commonality of purpose or which is engaged in a common economic activity can take the policy, and group should consist of minimum 25 members. An association of persons coming together only with a purpose of availing an insurance cover will not be treated as a group for the purpose of policy.
2. Minimum entry age is 3 months and maximum entry age is 65 years; however there is no exit age. Children can be covered from 3 months and maximum up to 23 years subject to parents concurrently covered with us.

Period of insurance

Group health insurance policies will always be issued for one year, short period policy requests will not be considered.

Fixing of sum Insured

1. Minimum Sum Insured – INR 50,000 per insured person.
2. Maximum Sum Insured – INR 7, 50,000 per insured person

Premium:

The rate of premium shall depend upon the Age and Sum Insured. The Premium table for basic cover is provided below. Premium figures are in INR and excluding service tax .

	50,000	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	7,50,000	75,000	1,50,000	2,50,000	3,50,000	4,50,000	5,50,000	6,00,000	6,50,000	7,00,000
0.25 - 1	2,835	3,416	4,826	5,246	5,666	5,876	7,051	3,126	4,121	5,036	5,456	5,771	6,111	6,346	6,581	6,816
2.0 - 18	995	1,199	1,694	1,841	1,989	2,062	2,475	1,097	1,447	1,768	1,915	2,026	2,145	2,227	2,310	2,392
19 - 25	1,051	1,267	1,790	1,945	2,101	2,179	2,614	1,159	1,528	1,867	2,023	2,140	2,266	2,353	2,440	2,527
26 - 30	1,195	1,440	2,035	2,212	2,389	2,477	2,972	1,318	1,737	2,123	2,300	2,433	2,576	2,675	2,774	2,873
31 - 35	1,336	1,610	2,275	2,473	2,670	2,769	3,323	1,473	1,942	2,374	2,572	2,720	2,880	2,991	3,102	3,212
36 - 40	1,666	2,007	2,836	3,082	3,329	3,452	4,142	1,836	2,421	2,959	3,205	3,390	3,590	3,728	3,866	4,004
41 - 45	2,102	2,533	3,579	3,890	4,201	4,357	5,228	2,318	3,056	3,734	4,046	4,279	4,531	4,705	4,880	5,054
46 - 50	2,433	2,932	4,142	4,502	4,863	5,043	6,051	2,683	3,537	4,322	4,682	4,953	5,244	5,446	5,648	5,849
51 - 55	2,671	3,218	5,684	6,178	6,673	6,920	8,304	2,945	4,451	5,931	6,425	6,796	7,196	7,473	7,750	8,027
56 - 60	3,819	4,883	8,623	9,373	10,123	10,498	12,597	4,351	6,753	8,998	9,748	10,310	10,918	11,338	11,758	12,178
61 - 65	5,536	6,920	12,221	13,283	14,346	14,877	17,853	6,228	9,570	12,752	13,814	14,611	15,472	16,067	16,662	17,257
66 - 70	-	9,579	15,379	16,716	18,054	18,722	22,467		12,479	16,048	17,385	18,388	19,471	20,220	20,969	21,718
70+	-	13,006	18,830	20,468	22,105	22,924	27,508		15,918	19,649	21,286	22,514	23,841	24,758	25,674	26,591

Premium rates for add on covers are provides as below:

1. Floater Coverage

Floater coverage discount will be applicable on the premium depending on the age, number of dependents, type of coverage, Age, Location, Gender and Sum insured opted. In case the dependent data (Dependent Count, Age, SI, Location or Gender) are not known at the time of computation, estimation will be done based on the no. of employees & their details. .In case actual enrolment data do not match with the pricing assumptions the premiums will be adjusted accordingly within 3 month after commencement of the policy. The Standard Base Premium computed for employees & dependents will be discounted depending on age, SI and family size, discount range is between 2.5% and 15% and will depend on floater size and age distribution.

Floater discount:

Floater option Employee + Spouse	-5%
Floater option Employee + Spouse + 1 Child.	-8%
Floater option Employee + Spouse + 2 Children	-10%
Floater option Employee + Spouse + 2 Children + 1 Parent	-13%
Floater option Employee + Spouse + 2 Children + 2 Parents	-15%
Floater option Employee + Spouse + 1 Child + 1 Parent	-10%
Floater option Employee + Spouse + 2 Children + 1 Parent/Sibling	-13%
Floater option Employee + Spouse + 2 Children + 2 Parents/Siblings	-15%
Floater option Employee + Spouse + 1 Child + 1 Parent/Siblings	-10%
Floater option Employee + Spouse + 1 Child + 1 Parent + Siblings	-15%
Floater option Employee + Spouse + Children + Parents + Siblings	-15%
Floater option Employee + Spouse + 2 Children/Parents	-15%
Floater option Employee + Spouse + 2 Children + 1 Parent/In-law	-13%
Floater option Employee + Spouse + 2 Children + 2 Parents/In-laws	-15%
Floater option Employee + Spouse + 1 Child + 1 Parent/In-law	-10%
Floater option Employee + Spouse + 2 Children/Parents/in-laws	-10%
Floater option Employee + Spouse + 1 Child/Parent/in-law	-8%

2. 30 day exclusion waiver

There will a loading between 3% to 12% on the base premium. The below tables give group type wise and age band wise loadings.

Table 1: Age band wise loadings for a subsidised group:

Age and	Min Loading	Max Loading
0.25 - 1	9%	10%
2.0 - 18	5%	6%
19 - 25	6%	7%
26 - 30	7%	8%
31 - 35	8%	9%
36 - 40	8%	9%
41 - 45	8%	9%
46 - 50	8%	9%
51 - 55	9%	10%
56 - 60	9%	10%
61 - 65	10%	11%
66-70	10%	11%
70+	11%	12%

Table 2: Age band wise loading for a voluntary group:

Age and	Min Loading	Max Loading
0.25 - 1	11%	12%
2.0 - 18	7%	8%
19 - 25	8%	9%
26 - 30	8%	9%
31 - 35	9%	10%
36 - 40	9%	10%
41 - 45	10%	11%
46 - 50	10%	11%
51 - 55	10%	11%
56 - 60	11%	12%
61 - 65	11%	12%
66-70	12%	12%
70+	12%	12%

Table 3: Age band wise loading for a voluntary + subsidised group:

Age and	Min Loading	Max Loading
0.25 - 1	11%	12%
2.0 - 18	7%	8%
19 - 25	8%	9%
26 - 30	8%	9%
31 - 35	9%	10%
36 - 40	9%	10%
41 - 45	10%	11%
46 - 50	10%	11%
51 - 55	10%	11%
56 - 60	11%	12%
61 - 65	11%	12%
66-70	12%	12%
70+	12%	12%

3. First year exclusion waiver

There will a loading between 6% to 25% on the base premium. The below tables give group type wise and age band wise loadings.

Table 1: Age band wise loadings for a subsidised group:

Age and	Min Loading	Max Loading
0.25 - 1	9%	11%
2.0 - 18	8%	10%
19 - 25	9%	11%
26 - 30	10%	12%
31 - 35	11%	13%
36 - 40	12%	14%
41 - 45	13%	15%
46 - 50	14%	16%
51 - 55	15%	17%
56 - 60	16%	18%
61 - 65	17%	19%
66-70	18%	20%
70+	19%	21%

Table 2: Age band wise loading for a voluntary group:

Age and	Min Loading	Max Loading
0.25 - 1	10%	12%
2.0 - 18	9%	11%
19 - 25	10%	12%
26 - 30	12%	14%
31 - 35	13%	15%
36 - 40	14%	16%
41 - 45	15%	17%
46 - 50	16%	18%
51 - 55	17%	19%
56 - 60	18%	20%
61 - 65	19%	21%
66-70	20%	22%
70+	21%	23%

Table 3: Age band wise loading for a voluntary + subsidised group:

Age and	Min Loading	Max Loading
0.25 - 1	10%	12%
2.0 - 18	9%	11%
19 - 25	10%	12%
26 - 30	12%	14%
31 - 35	13%	15%
36 - 40	14%	16%
41 - 45	15%	17%
46 - 50	16%	18%
51 - 55	17%	19%
56 - 60	18%	20%
61 - 65	19%	21%
66-70	20%	22%
70+	21%	23%

4. Pre-existing Disease Exclusion waiver:

There will a loading between 10% to 50% on the base premium. The below tables give group type wise and age band wise loadings.

Table 1: Age band wise loadings for a subsidised group:

Age and	Min Loading	Max Loading
0.25 - 1	10%	11%
2.0 - 18	10%	11%
19 - 25	10%	12%
26 - 30	12%	14%
31 - 35	14%	16%
36 - 40	16%	18%
41 - 45	18%	20%
46 - 50	20%	22%
51 - 55	22%	24%
56 - 60	24%	26%
61 - 65	26%	28%
66-70	28%	30%
70+	30%	32%

Table 2: Age band wise loading for a voluntary group:

Age and	Min Loading	Max Loading
0.25 - 1	11%	12%
2.0 - 18	11%	12%
19 - 25	11%	13%
26 - 30	14%	16%
31 - 35	16%	18%
36 - 40	18%	20%
41 - 45	20%	22%
46 - 50	24%	26%
51 - 55	26%	28%
56 - 60	28%	30%
61 - 65	30%	32%
66-70	32%	34%
70+	34%	36%

Table 3: Age band wise loading for a voluntary + Subsidised group:

Age and	Min Loading	Max Loading
0.25 - 1	11%	12%
2.0 - 18	11%	12%
19 - 25	11%	13%
26 - 30	14%	16%
31 - 35	16%	18%
36 - 40	18%	20%
41 - 45	20%	22%
46 - 50	24%	26%
51 - 55	26%	28%
56 - 60	28%	30%
61 - 65	30%	32%
66-70	32%	34%
70+	34%	36%

5. Maternity Benefit Extension with 9 month waiting period

The maternity premiums are as per the below given table. Maternity Premium will be charged only to the female members of the group.

Maternity Rates With 9 month waiting period										
Age Band	SI 10000	SI 15000	SI 20000	SI 25000	SI 30000	SI 40000	SI 50000	SI 60000	SI 70000	SI 75000
0.5 - 18	225	245	282	306	341	429	490	630	858	980
19 - 25	1,111	1,208	1,389	1,509	1,682	2,113	2,415	3,105	4,226	4,830
26 - 30	1,401	1,523	1,751	1,903	2,121	2,664	3,045	3,915	5,329	6,090
31 - 35	757	823	946	1,028	1,146	1,439	1,645	2,115	2,879	3,290
36 - 40	201	219	252	273	305	383	438	563	766	875
40+	0	0	0	0	0	0	0	0	0	0

6. Maternity Benefit Extension without 9 month waiting period

The maternity premiums are as per the below given table.

Maternity Rates With 9 month waiting period										
Age Band	**SI 10000**	**SI 15000**	**SI 20000**	**SI 25000**	**SI 30000**	**SI 40000**	**SI 50000**	**SI 60000**	**SI 70000**	**SI 75000**
0.5 - 18	290	315	362	394	439	551	630	810	1,103	1,260
19 - 25	1,707	1,855	2,133	2,319	2,584	3,246	3,710	4,770	6,493	7,420
26 - 30	2,157	2,345	2,697	2,931	3,266	4,104	4,690	6,030	8,208	9,380
31 - 35	1,159	1,260	1,449	1,575	1,755	2,205	2,520	3,240	4,410	5,040
36 - 40	306	333	382	416	463	582	665	855	1,164	1,330
40+	0	0	0	0	0	0	0	0	0	0

7. New Born Baby Cover from Day 1

The New Born Baby cover from Day 1 premiums are as per the below given table.

Age Band / Sum Insured >	50000	100000	200000	300000	400000	500000	750000
0.25 - 1	0%	0%	0%	0%	0%	0%	0%
2.0 - 18	0%	0%	0%	0%	0%	0%	0%
19 – 25	198	239	338	367	397	411	494
26 – 30	652	786	1,110	1,207	1,303	1,351	1,622
31 – 35	510	615	869	944	1,020	1,058	1,269
36 – 40	255	307	434	472	510	529	635
41 – 45	142	171	241	262	283	294	353
46 – 50	57	68	97	105	113	118	141
51 – 55	28	34	48	52	57	59	71
56 – 60	0%	0%	0%	0%	0%	0%	0%
61 – 65	0%	0%	0%	0%	0%	0%	0%
66-70	0%	0%	0%	0%	0%	0%	0%
70+	0%	0%	0%	0%	0%	0%	0%

8. Enhancement of Room Rent sub-limits:

This will be an age dependent loading / discount on the base premium. Max loading will be 20%. The below table is the age band wise loading for increase in room rent sub limit:

Age and	Metro	Semi Metro	Rural
0.25 – 1	15%	12%	10%
2.0 – 18	4%	3%	3%
19 – 25	4%	3%	3%
26 – 30	4%	3%	3%
31 – 35	5%	4%	3%
36 – 40	6%	4%	3%
41 – 45	7%	5%	4%
46 – 50	8%	6%	4%
51 – 55	10%	7%	4%
56 - 60	12%	8%	5%
61 - 65	13%	9%	6%
66-70	14%	10%	8%
70+	15%	11%	10%

The below table is the age band wise discount for decrease in room rent sub limit:

Age and	Metro	Semi Metro	Rural
0.25 - 1	-10%	-8%	-6%
2.0 - 18	-2%	-2%	-2%
19 - 25	-2%	-2%	-2%
26 - 30	-2%	-2%	-2%
31 - 35	-3%	-2%	-2%
36 - 40	-3%	-2%	-2%
41 - 45	-4%	-3%	-2%
46 - 50	-4%	-3%	-2%
51 - 55	-5%	-4%	-2%
56 - 60	-8%	-4%	-3%
61 - 65	-8%	-5%	-3%
66-70	-10%	-8%	-5%
70+	-10%	-8%	-6%

9. Ambulance Expenses cover

This will be a sum insured dependent loading on the base premium. The range of loading will be 1% to 8%. The below table provides the details of loading:

Sum Insured	Loading
50,000	7.00%
1,00,000	6.00%
2,00,000	5.50%
3,00,000	5.00%
4,00,000	4.00%
5,00,000	3.25%
7,50,000	3.00%

10. Coverage for Ayurvedic Medicine:

The range of loading will be 2.5% to 15%. The loading will depend on the base premium. The below table gives the loading at age, sum insured and location level.

Age & Sum Insured & Location Combination	Min Loading	Max Loading
0.25 - 1 100000 Metro	4.20%	4.40%
0.25 - 1 100000 Rural	8.20%	8.40%
0.25 - 1 100000 Semi Metro	6.20%	6.40%
0.25 - 1 200000 Metro	4.30%	4.50%
0.25 - 1 200000 Rural	8.30%	8.50%
0.25 - 1 200000 Semi Metro	6.30%	6.50%
0.25 - 1 300000 Metro	4.40%	4.60%
0.25 - 1 300000 Rural	8.40%	8.60%
0.25 - 1 300000 Semi Metro	6.40%	6.60%
0.25 - 1 400000 Metro	4.50%	4.70%
0.25 - 1 400000 Rural	8.50%	8.70%
0.25 - 1 400000 Semi Metro	6.50%	6.70%
0.25 - 1 50000 Metro	4.10%	4.30%

0.25 - 1 50000 Rural	8.10%	8.30%
0.25 - 1 50000 Semi Metro	6.10%	6.30%
0.25 - 1 500000 Metro	4.60%	4.80%
0.25 - 1 500000 Rural	8.60%	8.80%
0.25 - 1 500000 Semi Metro	6.60%	6.80%
0.25 - 1 750000 Metro	4.70%	5.00%
0.25 - 1 750000 Rural	8.70%	9.00%
0.25 - 1 750000 Semi Metro	6.70%	7.00%
19 - 25 100000 Metro	2.50%	2.50%
19 - 25 100000 Rural	4.20%	4.40%
19 - 25 100000 Semi Metro	3.50%	3.50%
19 - 25 200000 Metro	2.50%	2.50%
19 - 25 200000 Rural	4.30%	4.50%
19 - 25 200000 Semi Metro	3.50%	3.50%
19 - 25 300000 Metro	2.50%	2.50%
19 - 25 300000 Rural	4.40%	4.60%
19 - 25 300000 Semi Metro	3.50%	3.50%
19 - 25 400000 Metro	2.50%	2.50%
19 - 25 400000 Rural	4.50%	4.70%
19 - 25 400000 Semi Metro	3.50%	3.50%
19 - 25 50000 Metro	2.50%	2.50%
19 - 25 50000 Rural	4.10%	4.30%
19 - 25 50000 Semi Metro	3.50%	3.50%
19 - 25 500000 Metro	2.50%	2.50%
19 - 25 500000 Rural	4.60%	4.80%
19 - 25 500000 Semi Metro	3.50%	3.50%
19 - 25 750000 Metro	2.50%	2.50%
19 - 25 750000 Rural	4.70%	5.00%
19 - 25 750000 Semi Metro	3.50%	3.50%
2.0 - 18 100000 Metro	2.50%	2.50%
2.0 - 18 100000 Rural	4.20%	4.40%
2.0 - 18 100000 Semi Metro	3.50%	3.50%
2.0 - 18 200000 Metro	2.50%	2.50%
2.0 - 18 200000 Rural	4.30%	4.50%
2.0 - 18 200000 Semi Metro	3.50%	3.50%
2.0 - 18 300000 Metro	2.50%	2.50%
2.0 - 18 300000 Rural	4.40%	4.60%
2.0 - 18 300000 Semi Metro	3.50%	3.50%
2.0 - 18 400000 Metro	2.50%	2.50%
2.0 - 18 400000 Rural	4.50%	4.70%
2.0 - 18 400000 Semi Metro	3.50%	3.50%
2.0 - 18 50000 Metro	2.50%	2.50%
2.0 - 18 50000 Rural	4.10%	4.30%
2.0 - 18 50000 Semi Metro	3.50%	3.50%

2.0 - 18 500000 Metro	2.50%	2.50%
2.0 - 18 500000 Rural	4.60%	4.80%
2.0 - 18 500000 Semi Metro	3.50%	3.50%
2.0 - 18 750000 Metro	2.50%	2.50%
2.0 - 18 750000 Rural	4.70%	5.00%
2.0 - 18 750000 Semi Metro	3.50%	3.50%
26 - 30 100000 Metro	2.50%	2.50%
26 - 30 100000 Rural	5.20%	5.40%
26 - 30 100000 Semi Metro	3.70%	3.90%
26 - 30 200000 Metro	2.50%	2.50%
26 - 30 200000 Rural	5.30%	5.50%
26 - 30 200000 Semi Metro	3.80%	4.00%
26 - 30 300000 Metro	2.50%	2.60%
26 - 30 300000 Rural	5.40%	5.60%
26 - 30 300000 Semi Metro	3.90%	4.10%
26 - 30 400000 Metro	2.50%	2.70%
26 - 30 400000 Rural	5.50%	5.70%
26 - 30 400000 Semi Metro	4.00%	4.20%
26 - 30 50000 Metro	2.50%	2.50%
26 - 30 50000 Rural	5.10%	5.30%
26 - 30 50000 Semi Metro	3.60%	3.80%
26 - 30 500000 Metro	2.60%	2.80%
26 - 30 500000 Rural	5.60%	5.80%
26 - 30 500000 Semi Metro	4.10%	4.30%
26 - 30 750000 Metro	2.70%	3.00%
26 - 30 750000 Rural	5.70%	6.00%
26 - 30 750000 Semi Metro	4.20%	4.50%
31 - 35 100000 Metro	3.20%	3.40%
31 - 35 100000 Rural	6.20%	6.40%
31 - 35 100000 Semi Metro	4.70%	4.90%
31 - 35 200000 Metro	3.30%	3.50%
31 - 35 200000 Rural	6.30%	6.50%
31 - 35 200000 Semi Metro	4.80%	5.00%
31 - 35 300000 Metro	3.40%	3.60%
31 - 35 300000 Rural	6.40%	6.60%
31 - 35 300000 Semi Metro	4.90%	5.10%
31 - 35 400000 Metro	3.50%	3.70%
31 - 35 400000 Rural	6.50%	6.70%
31 - 35 400000 Semi Metro	5.00%	5.20%
31 - 35 50000 Metro	3.10%	3.30%
31 - 35 50000 Rural	6.10%	6.30%
31 - 35 50000 Semi Metro	4.60%	4.80%
31 - 35 500000 Metro	3.60%	3.80%
31 - 35 500000 Rural	6.60%	6.80%

31 - 35 500000 Semi Metro	5.10%	5.30%
31 - 35 750000 Metro	3.70%	4.00%
31 - 35 750000 Rural	6.70%	7.00%
31 - 35 750000 Semi Metro	5.20%	5.50%
36 - 40 100000 Metro	4.20%	4.40%
36 - 40 100000 Rural	7.20%	7.40%
36 - 40 100000 Semi Metro	5.70%	5.90%
36 - 40 200000 Metro	4.30%	4.50%
36 - 40 200000 Rural	7.30%	7.50%
36 - 40 200000 Semi Metro	5.80%	6.00%
36 - 40 300000 Metro	4.40%	4.60%
36 - 40 300000 Rural	7.40%	7.60%
36 - 40 300000 Semi Metro	5.90%	6.10%
36 - 40 400000 Metro	4.50%	4.70%
36 - 40 400000 Rural	7.50%	7.70%
36 - 40 400000 Semi Metro	6.00%	6.20%
36 - 40 50000 Metro	4.10%	4.30%
36 - 40 50000 Rural	7.10%	7.30%
36 - 40 50000 Semi Metro	5.60%	5.80%
36 - 40 500000 Metro	4.60%	4.80%
36 - 40 500000 Rural	7.60%	7.80%
36 - 40 500000 Semi Metro	6.10%	6.30%
36 - 40 750000 Metro	4.70%	5.00%
36 - 40 750000 Rural	7.70%	8.00%
36 - 40 750000 Semi Metro	6.20%	6.50%
41 - 45 100000 Metro	5.20%	5.40%
41 - 45 100000 Rural	8.20%	8.40%
41 - 45 100000 Semi Metro	6.70%	6.90%
41 - 45 200000 Metro	5.30%	5.50%
41 - 45 200000 Rural	8.30%	8.50%
41 - 45 200000 Semi Metro	6.80%	7.00%
41 - 45 300000 Metro	5.40%	5.60%
41 - 45 300000 Rural	8.40%	8.60%
41 - 45 300000 Semi Metro	6.90%	7.10%
41 - 45 400000 Metro	5.50%	5.70%
41 - 45 400000 Rural	8.50%	8.70%
41 - 45 400000 Semi Metro	7.00%	7.20%
41 - 45 50000 Metro	5.10%	5.30%
41 - 45 50000 Rural	8.10%	8.30%
41 - 45 50000 Semi Metro	6.60%	6.80%
41 - 45 500000 Metro	5.60%	5.80%
41 - 45 500000 Rural	8.60%	8.80%
41 - 45 500000 Semi Metro	7.10%	7.30%
41 - 45 750000 Metro	5.70%	6.00%

41 - 45 750000 Rural	8.70%	9.00%
41 - 45 750000 Semi Metro	7.20%	7.50%
46 - 50 100000 Metro	6.20%	6.40%
46 - 50 100000 Rural	9.20%	9.40%
46 - 50 100000 Semi Metro	7.70%	7.90%
46 - 50 200000 Metro	6.30%	6.50%
46 - 50 200000 Rural	9.30%	9.50%
46 - 50 200000 Semi Metro	7.80%	8.00%
46 - 50 300000 Metro	6.40%	6.60%
46 - 50 300000 Rural	9.40%	9.60%
46 - 50 300000 Semi Metro	7.90%	8.10%
46 - 50 400000 Metro	6.50%	6.70%
46 - 50 400000 Rural	9.50%	9.70%
46 - 50 400000 Semi Metro	8.00%	8.20%
46 - 50 50000 Metro	6.10%	6.30%
46 - 50 50000 Rural	9.10%	9.30%
46 - 50 50000 Semi Metro	7.60%	7.80%
46 - 50 500000 Metro	6.60%	6.80%
46 - 50 500000 Rural	9.60%	9.80%
46 - 50 500000 Semi Metro	8.10%	8.30%
46 - 50 750000 Metro	6.70%	7.00%
46 - 50 750000 Rural	9.70%	10.00%
46 - 50 750000 Semi Metro	8.20%	8.50%
51 - 55 100000 Metro	7.20%	7.40%
51 - 55 100000 Rural	10.20%	10.40%
51 - 55 100000 Semi Metro	8.70%	8.90%
51 - 55 200000 Metro	7.30%	7.50%
51 - 55 200000 Rural	10.30%	10.50%
51 - 55 200000 Semi Metro	8.80%	9.00%
51 - 55 300000 Metro	7.40%	7.60%
51 - 55 300000 Rural	10.40%	10.60%
51 - 55 300000 Semi Metro	8.90%	9.10%
51 - 55 400000 Metro	7.50%	7.70%
51 - 55 400000 Rural	10.50%	10.70%
51 - 55 400000 Semi Metro	9.00%	9.20%
51 - 55 50000 Metro	7.10%	7.30%
51 - 55 50000 Rural	10.10%	10.30%
51 - 55 50000 Semi Metro	8.60%	8.80%
51 - 55 500000 Metro	7.60%	7.80%
51 - 55 500000 Rural	10.60%	10.80%
51 - 55 500000 Semi Metro	9.10%	9.30%
51 - 55 750000 Metro	7.70%	8.00%
51 - 55 750000 Rural	10.70%	11.00%
51 - 55 750000 Semi Metro	9.20%	9.50%

56 - 60 100000 Metro	8.20%	8.40%
56 - 60 100000 Rural	11.20%	11.40%
56 - 60 100000 Semi Metro	9.70%	9.90%
56 - 60 200000 Metro	8.30%	8.50%
56 - 60 200000 Rural	11.30%	11.50%
56 - 60 200000 Semi Metro	9.80%	10.00%
56 - 60 300000 Metro	8.40%	8.60%
56 - 60 300000 Rural	11.40%	11.60%
56 - 60 300000 Semi Metro	9.90%	10.10%
56 - 60 400000 Metro	8.50%	8.70%
56 - 60 400000 Rural	11.50%	11.70%
56 - 60 400000 Semi Metro	10.00%	10.20%
56 - 60 50000 Metro	8.10%	8.30%
56 - 60 50000 Rural	11.10%	11.30%
56 - 60 50000 Semi Metro	9.60%	9.80%
56 - 60 500000 Metro	8.60%	8.80%
56 - 60 500000 Rural	11.60%	11.80%
56 - 60 500000 Semi Metro	10.10%	10.30%
56 - 60 750000 Metro	8.70%	9.00%
56 - 60 750000 Rural	11.70%	12.00%
56 - 60 750000 Semi Metro	10.20%	10.50%
61 - 65 100000 Metro	9.20%	9.40%
61 - 65 100000 Rural	12.20%	12.40%
61 - 65 100000 Semi Metro	10.70%	10.90%
61 - 65 200000 Metro	9.30%	9.50%
61 - 65 200000 Rural	12.30%	12.50%
61 - 65 200000 Semi Metro	10.80%	11.00%
61 - 65 300000 Metro	9.40%	9.60%
61 - 65 300000 Rural	12.40%	12.60%
61 - 65 300000 Semi Metro	10.90%	11.10%
61 - 65 400000 Metro	9.50%	9.70%
61 - 65 400000 Rural	12.50%	12.70%
61 - 65 400000 Semi Metro	11.00%	11.20%
61 - 65 50000 Metro	9.10%	9.30%
61 - 65 50000 Rural	12.10%	12.30%
61 - 65 50000 Semi Metro	10.60%	10.80%
61 - 65 500000 Metro	9.60%	9.80%
61 - 65 500000 Rural	12.60%	12.80%
61 - 65 500000 Semi Metro	11.10%	11.30%
61 - 65 750000 Metro	9.70%	10.00%
61 - 65 750000 Rural	12.70%	13.00%
61 - 65 750000 Semi Metro	11.20%	11.50%
66 - 70 100000 Metro	10.20%	10.40%
66 - 70 100000 Rural	13.20%	13.40%

66 - 70 100000 Semi Metro	11.70%	11.90%
66 - 70 200000 Metro	10.30%	10.50%
66 - 70 200000 Rural	13.30%	13.50%
66 - 70 200000 Semi Metro	11.80%	12.00%
66 - 70 300000 Metro	10.40%	10.60%
66 - 70 300000 Rural	13.40%	13.60%
66 - 70 300000 Semi Metro	11.90%	12.10%
66 - 70 400000 Metro	10.50%	10.70%
66 - 70 400000 Rural	13.50%	13.70%
66 - 70 400000 Semi Metro	12.00%	12.20%
66 - 70 50000 Metro	10.10%	10.30%
66 - 70 50000 Rural	13.10%	13.30%
66 - 70 50000 Semi Metro	11.60%	11.80%
66 - 70 500000 Metro	10.60%	10.80%
66 - 70 500000 Rural	13.60%	13.80%
66 - 70 500000 Semi Metro	12.10%	12.30%
66 - 70 750000 Metro	10.70%	11.00%
66 - 70 750000 Rural	13.70%	14.00%
66 - 70 750000 Semi Metro	12.20%	12.50%
70+ 100000 Metro	11.20%	11.40%
70+ 100000 Rural	14.20%	14.40%
70+ 100000 Semi Metro	12.70%	12.90%
70+ 200000 Metro	11.30%	11.50%
70+ 200000 Rural	14.30%	14.50%
70+ 200000 Semi Metro	12.80%	13.00%
70+ 300000 Metro	11.40%	11.60%
70+ 300000 Rural	14.40%	14.60%
70+ 300000 Semi Metro	12.90%	13.10%
70+ 400000 Metro	11.50%	11.70%
70+ 400000 Rural	14.50%	14.70%
70+ 400000 Semi Metro	13.00%	13.20%
70+ 50000 Metro	11.10%	11.30%
70+ 50000 Rural	14.10%	14.30%
70+ 50000 Semi Metro	12.60%	12.80%
70+ 500000 Metro	11.60%	11.80%
70+ 500000 Rural	14.60%	14.80%
70+ 500000 Semi Metro	13.10%	13.30%
70+ 750000 Metro	11.70%	12.00%
70+ 750000 Rural	14.70%	15.00%
70+ 750000 Semi Metro	13.20%	13.50%

11. Coverage for Homeopathic and Unani System of Medicine:

The range of loading will be 2.5% to 10%. The loading will be applied on the base premium. The below table gives the loading at age, sum insured and location level.

Age & Sum Isnsured & Location Combination	Min Loading	Max Loading
0.25 - 1 100000 Metro	2.93%	2.80%
0.25 - 1 100000 Rural	5.60%	5.47%
0.25 - 1 100000 Semi Metro	4.27%	4.13%
0.25 - 1 200000 Metro	3.00%	2.87%
0.25 - 1 200000 Rural	5.67%	5.53%
0.25 - 1 200000 Semi Metro	4.33%	4.20%
0.25 - 1 300000 Metro	3.07%	2.93%
0.25 - 1 300000 Rural	5.73%	5.60%
0.25 - 1 300000 Semi Metro	4.40%	4.27%
0.25 - 1 400000 Metro	3.13%	3.00%
0.25 - 1 400000 Rural	5.80%	5.67%
0.25 - 1 400000 Semi Metro	4.47%	4.33%
0.25 - 1 50000 Metro	2.87%	2.73%
0.25 - 1 50000 Rural	5.53%	5.40%
0.25 - 1 50000 Semi Metro	4.20%	4.07%
0.25 - 1 500000 Metro	3.20%	3.07%
0.25 - 1 500000 Rural	5.87%	5.73%
0.25 - 1 500000 Semi Metro	4.53%	4.40%
0.25 - 1 750000 Metro	3.33%	3.13%
0.25 - 1 750000 Rural	6.00%	5.80%
0.25 - 1 750000 Semi Metro	4.67%	4.47%
19 - 25 100000 Metro	2.50%	2.50%
19 - 25 100000 Rural	2.93%	2.80%
19 - 25 100000 Semi Metro	2.50%	2.50%
19 - 25 200000 Metro	2.50%	2.50%
19 - 25 200000 Rural	3.00%	2.87%
19 - 25 200000 Semi Metro	2.50%	2.50%
19 - 25 300000 Metro	2.50%	2.50%
19 - 25 300000 Rural	3.07%	2.93%
19 - 25 300000 Semi Metro	2.50%	2.50%
19 - 25 400000 Metro	2.50%	2.50%
19 - 25 400000 Rural	3.13%	3.00%
19 - 25 400000 Semi Metro	2.50%	2.50%
19 - 25 50000 Metro	2.50%	2.50%
19 - 25 50000 Rural	2.87%	2.73%
19 - 25 50000 Semi Metro	2.50%	2.50%
19 - 25 500000 Metro	2.50%	2.50%
19 - 25 500000 Rural	3.20%	3.07%
19 - 25 500000 Semi Metro	2.50%	2.50%
19 - 25 750000 Metro	2.50%	2.50%

19 - 25 750000 Rural	3.33%	3.13%
19 - 25 750000 Semi Metro	2.50%	2.50%
2.0 - 18 100000 Metro	2.50%	2.50%
2.0 - 18 100000 Rural	2.93%	2.80%
2.0 - 18 100000 Semi Metro	2.50%	2.50%
2.0 - 18 200000 Metro	2.50%	2.50%
2.0 - 18 200000 Rural	3.00%	2.87%
2.0 - 18 200000 Semi Metro	2.50%	2.50%
2.0 - 18 300000 Metro	2.50%	2.50%
2.0 - 18 300000 Rural	3.07%	2.93%
2.0 - 18 300000 Semi Metro	2.50%	2.50%
2.0 - 18 400000 Metro	2.50%	2.50%
2.0 - 18 400000 Rural	3.13%	3.00%
2.0 - 18 400000 Semi Metro	2.50%	2.50%
2.0 - 18 50000 Metro	2.50%	2.50%
2.0 - 18 50000 Rural	2.87%	2.73%
2.0 - 18 50000 Semi Metro	2.50%	2.50%
2.0 - 18 500000 Metro	2.50%	2.50%
2.0 - 18 500000 Rural	3.20%	3.07%
2.0 - 18 500000 Semi Metro	2.50%	2.50%
2.0 - 18 750000 Metro	2.50%	2.50%
2.0 - 18 750000 Rural	3.33%	3.13%
2.0 - 18 750000 Semi Metro	2.50%	2.50%
26 - 30 100000 Metro	2.50%	2.50%
26 - 30 100000 Rural	3.60%	3.47%
26 - 30 100000 Semi Metro	2.60%	2.50%
26 - 30 200000 Metro	2.50%	2.50%
26 - 30 200000 Rural	3.67%	3.53%
26 - 30 200000 Semi Metro	2.67%	2.53%
26 - 30 300000 Metro	2.50%	2.50%
26 - 30 300000 Rural	3.73%	3.60%
26 - 30 300000 Semi Metro	2.73%	2.60%
26 - 30 400000 Metro	2.50%	2.50%
26 - 30 400000 Rural	3.80%	3.67%
26 - 30 400000 Semi Metro	2.80%	2.67%
26 - 30 50000 Metro	2.50%	2.50%
26 - 30 50000 Rural	3.53%	3.40%
26 - 30 50000 Semi Metro	2.53%	2.50%
26 - 30 500000 Metro	2.50%	2.50%
26 - 30 500000 Rural	3.87%	3.73%
26 - 30 500000 Semi Metro	2.87%	2.73%
26 - 30 750000 Metro	2.50%	2.50%
26 - 30 750000 Rural	4.00%	3.80%
26 - 30 750000 Semi Metro	3.00%	2.80%

31 - 35 100000 Metro	2.50%	2.50%
31 - 35 100000 Rural	4.27%	4.13%
31 - 35 100000 Semi Metro	3.27%	3.13%
31 - 35 200000 Metro	2.50%	2.50%
31 - 35 200000 Rural	4.33%	4.20%
31 - 35 200000 Semi Metro	3.33%	3.20%
31 - 35 300000 Metro	2.50%	2.50%
31 - 35 300000 Rural	4.40%	4.27%
31 - 35 300000 Semi Metro	3.40%	3.27%
31 - 35 400000 Metro	2.50%	2.50%
31 - 35 400000 Rural	4.47%	4.33%
31 - 35 400000 Semi Metro	3.47%	3.33%
31 - 35 50000 Metro	2.50%	2.50%
31 - 35 50000 Rural	4.20%	4.07%
31 - 35 50000 Semi Metro	3.20%	3.07%
31 - 35 500000 Metro	2.53%	2.50%
31 - 35 500000 Rural	4.53%	4.40%
31 - 35 500000 Semi Metro	3.53%	3.40%
31 - 35 750000 Metro	2.67%	2.50%
31 - 35 750000 Rural	4.67%	4.47%
31 - 35 750000 Semi Metro	3.67%	3.47%
36 - 40 100000 Metro	2.93%	2.80%
36 - 40 100000 Rural	4.93%	4.80%
36 - 40 100000 Semi Metro	3.93%	3.80%
36 - 40 200000 Metro	3.00%	2.87%
36 - 40 200000 Rural	5.00%	4.87%
36 - 40 200000 Semi Metro	4.00%	3.87%
36 - 40 300000 Metro	3.07%	2.93%
36 - 40 300000 Rural	5.07%	4.93%
36 - 40 300000 Semi Metro	4.07%	3.93%
36 - 40 400000 Metro	3.13%	3.00%
36 - 40 400000 Rural	5.13%	5.00%
36 - 40 400000 Semi Metro	4.13%	4.00%
36 - 40 50000 Metro	2.87%	2.73%
36 - 40 50000 Rural	4.87%	4.73%
36 - 40 50000 Semi Metro	3.87%	3.73%
36 - 40 500000 Metro	3.20%	3.07%
36 - 40 500000 Rural	5.20%	5.07%
36 - 40 500000 Semi Metro	4.20%	4.07%
36 - 40 750000 Metro	3.33%	3.13%
36 - 40 750000 Rural	5.33%	5.13%
36 - 40 750000 Semi Metro	4.33%	4.13%
41 - 45 100000 Metro	3.60%	3.47%
41 - 45 100000 Rural	5.60%	5.47%

41 - 45 100000 Semi Metro	4.60%	4.47%
41 - 45 200000 Metro	3.67%	3.53%
41 - 45 200000 Rural	5.67%	5.53%
41 - 45 200000 Semi Metro	4.67%	4.53%
41 - 45 300000 Metro	3.73%	3.60%
41 - 45 300000 Rural	5.73%	5.60%
41 - 45 300000 Semi Metro	4.73%	4.60%
41 - 45 400000 Metro	3.80%	3.67%
41 - 45 400000 Rural	5.80%	5.67%
41 - 45 400000 Semi Metro	4.80%	4.67%
41 - 45 50000 Metro	3.53%	3.40%
41 - 45 50000 Rural	5.53%	5.40%
41 - 45 50000 Semi Metro	4.53%	4.40%
41 - 45 500000 Metro	3.87%	3.73%
41 - 45 500000 Rural	5.87%	5.73%
41 - 45 500000 Semi Metro	4.87%	4.73%
41 - 45 750000 Metro	4.00%	3.80%
41 - 45 750000 Rural	6.00%	5.80%
41 - 45 750000 Semi Metro	5.00%	4.80%
46 - 50 100000 Metro	4.27%	4.13%
46 - 50 100000 Rural	6.27%	6.13%
46 - 50 100000 Semi Metro	5.27%	5.13%
46 - 50 200000 Metro	4.33%	4.20%
46 - 50 200000 Rural	6.33%	6.20%
46 - 50 200000 Semi Metro	5.33%	5.20%
46 - 50 300000 Metro	4.40%	4.27%
46 - 50 300000 Rural	6.40%	6.27%
46 - 50 300000 Semi Metro	5.40%	5.27%
46 - 50 400000 Metro	4.47%	4.33%
46 - 50 400000 Rural	6.47%	6.33%
46 - 50 400000 Semi Metro	5.47%	5.33%
46 - 50 50000 Metro	4.20%	4.07%
46 - 50 50000 Rural	6.20%	6.07%
46 - 50 50000 Semi Metro	5.20%	5.07%
46 - 50 500000 Metro	4.53%	4.40%
46 - 50 500000 Rural	6.53%	6.40%
46 - 50 500000 Semi Metro	5.53%	5.40%
46 - 50 750000 Metro	4.67%	4.47%
46 - 50 750000 Rural	6.67%	6.47%
46 - 50 750000 Semi Metro	5.67%	5.47%
51 - 55 100000 Metro	4.93%	4.80%
51 - 55 100000 Rural	6.93%	6.80%
51 - 55 100000 Semi Metro	5.93%	5.80%
51 - 55 200000 Metro	5.00%	4.87%

51 - 55 200000 Rural	7.00%	6.87%
51 - 55 200000 Semi Metro	6.00%	5.87%
51 - 55 300000 Metro	5.07%	4.93%
51 - 55 300000 Rural	7.07%	6.93%
51 - 55 300000 Semi Metro	6.07%	5.93%
51 - 55 400000 Metro	5.13%	5.00%
51 - 55 400000 Rural	7.13%	7.00%
51 - 55 400000 Semi Metro	6.13%	6.00%
51 - 55 50000 Metro	4.87%	4.73%
51 - 55 50000 Rural	6.87%	6.73%
51 - 55 50000 Semi Metro	5.87%	5.73%
51 - 55 500000 Metro	5.20%	5.07%
51 - 55 500000 Rural	7.20%	7.07%
51 - 55 500000 Semi Metro	6.20%	6.07%
51 - 55 750000 Metro	5.33%	5.13%
51 - 55 750000 Rural	7.33%	7.13%
51 - 55 750000 Semi Metro	6.33%	6.13%
56 - 60 100000 Metro	5.60%	5.47%
56 - 60 100000 Rural	7.60%	7.47%
56 - 60 100000 Semi Metro	6.60%	6.47%
56 - 60 200000 Metro	5.67%	5.53%
56 - 60 200000 Rural	7.67%	7.53%
56 - 60 200000 Semi Metro	6.67%	6.53%
56 - 60 300000 Metro	5.73%	5.60%
56 - 60 300000 Rural	7.73%	7.60%
56 - 60 300000 Semi Metro	6.73%	6.60%
56 - 60 400000 Metro	5.80%	5.67%
56 - 60 400000 Rural	7.80%	7.67%
56 - 60 400000 Semi Metro	6.80%	6.67%
56 - 60 50000 Metro	5.53%	5.40%
56 - 60 50000 Rural	7.53%	7.40%
56 - 60 50000 Semi Metro	6.53%	6.40%
56 - 60 500000 Metro	5.87%	5.73%
56 - 60 500000 Rural	7.87%	7.73%
56 - 60 500000 Semi Metro	6.87%	6.73%
56 - 60 750000 Metro	6.00%	5.80%
56 - 60 750000 Rural	8.00%	7.80%
56 - 60 750000 Semi Metro	7.00%	6.80%
61 - 65 100000 Metro	6.27%	6.13%
61 - 65 100000 Rural	8.27%	8.13%
61 - 65 100000 Semi Metro	7.27%	7.13%
61 - 65 200000 Metro	6.33%	6.20%
61 - 65 200000 Rural	8.33%	8.20%
61 - 65 200000 Semi Metro	7.33%	7.20%

61 - 65 300000 Metro	6.40%	6.27%
61 - 65 300000 Rural	8.40%	8.27%
61 - 65 300000 Semi Metro	7.40%	7.27%
61 - 65 400000 Metro	6.47%	6.33%
61 - 65 400000 Rural	8.47%	8.33%
61 - 65 400000 Semi Metro	7.47%	7.33%
61 - 65 50000 Metro	6.20%	6.07%
61 - 65 50000 Rural	8.20%	8.07%
61 - 65 50000 Semi Metro	7.20%	7.07%
61 - 65 500000 Metro	6.53%	6.40%
61 - 65 500000 Rural	8.53%	8.40%
61 - 65 500000 Semi Metro	7.53%	7.40%
61 - 65 750000 Metro	6.67%	6.47%
61 - 65 750000 Rural	8.67%	8.47%
61 - 65 750000 Semi Metro	7.67%	7.47%
66 - 70 100000 Metro	6.93%	6.80%
66 - 70 100000 Rural	8.93%	8.80%
66 - 70 100000 Semi Metro	7.93%	7.80%
66 - 70 200000 Metro	7.00%	6.87%
66 - 70 200000 Rural	9.00%	8.87%
66 - 70 200000 Semi Metro	8.00%	7.87%
66 - 70 300000 Metro	7.07%	6.93%
66 - 70 300000 Rural	9.07%	8.93%
66 - 70 300000 Semi Metro	8.07%	7.93%
66 - 70 400000 Metro	7.13%	7.00%
66 - 70 400000 Rural	9.13%	9.00%
66 - 70 400000 Semi Metro	8.13%	8.00%
66 - 70 50000 Metro	6.87%	6.73%
66 - 70 50000 Rural	8.87%	8.73%
66 - 70 50000 Semi Metro	7.87%	7.73%
66 - 70 500000 Metro	7.20%	7.07%
66 - 70 500000 Rural	9.20%	9.07%
66 - 70 500000 Semi Metro	8.20%	8.07%
66 - 70 750000 Metro	7.33%	7.13%
66 - 70 750000 Rural	9.33%	9.13%
66 - 70 750000 Semi Metro	8.33%	8.13%
70+ 100000 Metro	7.60%	7.47%
70+ 100000 Rural	9.60%	9.47%
70+ 100000 Semi Metro	8.60%	8.47%
70+ 200000 Metro	7.67%	7.53%
70+ 200000 Rural	9.67%	9.53%
70+ 200000 Semi Metro	8.67%	8.53%
70+ 300000 Metro	7.73%	7.60%
70+ 300000 Rural	9.73%	9.60%

70+ 300000 Semi Metro	8.73%	8.60%
70+ 400000 Metro	7.80%	7.67%
70+ 400000 Rural	9.80%	9.67%
70+ 400000 Semi Metro	8.80%	8.67%
70+ 50000 Metro	7.53%	7.40%
70+ 50000 Rural	9.53%	9.40%
70+ 50000 Semi Metro	8.53%	8.40%
70+ 500000 Metro	7.87%	7.73%
70+ 500000 Rural	9.87%	9.73%
70+ 500000 Semi Metro	8.87%	8.73%
70+ 750000 Metro	8.00%	7.80%
70+ 750000 Rural	10.00%	9.80%
70+ 750000 Semi Metro	9.00%	8.80%

12. Exclusion of Domiciliary Hospitalisation.

This will be a discount of 5% on the base premium for all ages and sum insured.

13. Exclusion of pre and post hospitalisation expenses.

This exclusion is passed as a discount to the client, if they choose to remove these covers. The below table is the age band and sum insured combination for the discounts proposed:

Age & SI combination	Discount
0.25 - 1 " &" 50000	-8.00%
0.25 - 1 " &" 100000	-8.50%
0.25 - 1 " &" 200000	-9.00%
0.25 - 1 " &" 300000	-9.50%
0.25 - 1 " &" 400000	-10.00%
0.25 - 1 " &" 500000	-11.00%
0.25 - 1 " &" 750000	-12.00%
2.0 -18 " &" 50000	-3.50%
2.0 -18 " &" 100000	-3.50%
2.0 -18 " &" 200000	-3.50%
2.0 -18 " &" 300000	-4.00%
2.0 -18 " &" 400000	-4.50%
2.0 -18 " &" 500000	-5.00%
2.0 -18 " &" 750000	-6.00%
19 - 25 " &" 50000	-3.50%
19 - 25 " &" 100000	-3.50%
19 - 25 " &" 200000	-3.50%
19 - 25 " &" 300000	-4.00%
19 - 25 " &" 400000	-4.50%
19 - 25 " &" 500000	-5.00%
19 - 25 " &" 750000	-6.00%
26 - 30 " &" 50000	-3.50%
26 - 30 " &" 100000	-4.00%
26 - 30 " &" 200000	-4.50%

26 - 30 " &" 300000	-5.00%
26 - 30 " &" 400000	-5.50%
26 - 30 " &" 500000	-6.00%
26 - 30 " &" 750000	-7.00%
31 - 35 " &" 50000	-4.50%
31 - 35 " &" 100000	-5.00%
31 - 35 " &" 200000	-5.50%
31 - 35 " &" 300000	-6.00%
31 - 35 " &" 400000	-6.50%
31 - 35 " &" 500000	-7.00%
31 - 35 " &" 750000	-7.50%
36 - 40 " &" 50000	-5.00%
36 - 40 " &" 100000	-5.50%
36 - 40 " &" 200000	-6.00%
36 - 40 " &" 300000	-6.50%
36 - 40 " &" 400000	-7.00%
36 - 40 " &" 500000	-7.50%
36 - 40 " &" 750000	-8.00%
41 - 45 " &" 50000	-5.50%
41 - 45 " &" 100000	-6.00%
41 - 45 " &" 200000	-6.50%
41 - 45 " &" 300000	-7.00%
41 - 45 " &" 400000	-7.50%
41 - 45 " &" 500000	-8.00%
41 - 45 " &" 750000	-8.50%
46 - 50 " &" 50000	-6.00%
46 - 50 " &" 100000	-6.50%
46 - 50 " &" 200000	-7.00%
46 - 50 " &" 300000	-7.50%
46 - 50 " &" 400000	-8.00%
46 - 50 " &" 500000	-8.50%
46 - 50 " &" 750000	-9.00%
52 - 55 " &" 50000	-6.50%
52 - 55 " &" 100000	-7.00%
52 - 55 " &" 200000	-7.50%
52 - 55 " &" 300000	-8.00%
52 - 55 " &" 400000	-8.50%
52 - 55 " &" 500000	-9.00%
52 - 55 " &" 750000	-9.50%
56 - 60 " &" 50000	-7.00%
56 - 60 " &" 100000	-7.50%
56 - 60 " &" 200000	-8.00%
56 - 60 " &" 300000	-8.50%
56 - 60 " &" 400000	-9.00%

56 - 60 " &" 500000	-9.50%
56 - 60 " &" 750000	-10.00%
61 - 65 " &" 50000	-7.50%
61 - 65 " &" 100000	-8.00%
61 - 65 " &" 200000	-8.50%
61 - 65 " &" 300000	-9.00%
61 - 65 " &" 400000	-9.50%
61 - 65 " &" 500000	-10.00%
61 - 65 " &" 750000	-10.50%
66 - 70 " &" 50000	-8.00%
66 - 70 " &" 100000	-8.50%
66 - 70 " &" 200000	-9.00%
66 - 70 " &" 300000	-9.50%
66 - 70 " &" 400000	-10.00%
66 - 70 " &" 500000	-10.50%
66 - 70 " &" 750000	-11.00%
70+ " &" 50000	-8.00%
70+ " &" 100000	-8.50%
70+ " &" 200000	-9.00%
70+ " &" 300000	-9.50%
70+ " &" 400000	-10.00%
70+ " &" 500000	-10.50%
70+ " &" 750000	-11.00%

14. Annual Medical Check up Cover:

The rates below are applicable for this benefit. The below table is the proposed loading:

Number of years of existence of account	Loading%
0	25%
1	33%
2	50%
3	100%

15. Coverage for Outpatient Expenses:

The below rates will be applicable on the sum insured for this benefit. The range of loading will be 75% to 100%. The loading depends on the age band on the insured person.

Age Band	Loading
0.25 - 1	100%
2.0 – 18	85%
19 – 25	80%
26 – 30	80%
31 – 35	85%
36 – 40	90%
41 – 45	95%
46 – 50	100%
51 – 55	100%
56 – 60	100%
61 – 65	100%
66-70	100%
70+	100%

16. Coverage for Dental Expenses

The below rates will be applicable on the sum insured for this benefit. The range of loading will be 80% to 100%.The loading depends on the age band on the insured person.

Age Band	Loading
0.25 - 1	100%
2.0 - 18	90%
19 - 25	80%
26 - 30	80%
31 - 35	90%
36 - 40	93%
41 - 45	95%
46 - 50	100%
51 - 55	100%
56 - 60	100%
61 - 65	100%
66-70	100%
70+	100%

17. Voluntary Co – Pay Option

Co-pay will be passed on as discount on the base premium. The discount is dependent on the co-pay option selected and on the age band of the insured person.

Age Band and Co Pay option combination	Discount
0.25 - 1 & 0.1	-10%
19 - 25 & 0.1	-11%
2.0 -18 & 0.1	-11%
26 - 30 & 0.1	-12%
31 - 35 & 0.1	-12%
36 - 40 & 0.1	-10%
41 - 45 & 0.1	-10%
46 - 50 & 0.1	-9%
52 - 55 & 0.1	-9%
56 - 60 & 0.1	-8%
61 - 65 & 0.1	-8%
66 - 70 & 0.1	-7%
70+ & 0.1	-7%
0.25 - 1 & 0.15	-15%
19 - 25 & 0.15	-17%
2.0 -18 & 0.15	-17%
26 - 30 & 0.15	-18%
31 - 35 & 0.15	-18%
36 - 40 & 0.15	-15%
41 - 45 & 0.15	-15%
46 - 50 & 0.15	-14%
52 - 55 & 0.15	-14%

56 - 60 & 0.15	-13%
61 - 65 & 0.15	-13%
66 - 70 & 0.15	-12%
70+ & 0.15	-12%
0.25 - 1 & 0.2	-20%
19 - 25 & 0.2	-22%
2.0 -18 & 0.2	-22%
26 - 30 & 0.2	-24%
31 - 35 & 0.2	-24%
36 - 40 & 0.2	-20%
41 - 45 & 0.2	-20%
46 - 50 & 0.2	-19%
52 - 55 & 0.2	-19%
56 - 60 & 0.2	-18%
61 - 65 & 0.2	-18%
66 - 70 & 0.2	-17%
70+ & 0.2	-17%
0.25 - 1 & 0.25	-25%
19 - 25 & 0.25	-27%
2.0 -18 & 0.25	-27%
26 - 30 & 0.25	-29%
31 - 35 & 0.25	-29%
36 - 40 & 0.25	-25%
41 - 45 & 0.25	-25%
46 - 50 & 0.25	-24%
52 - 55 & 0.25	-24%
56 - 60 & 0.25	-23%
61 - 65 & 0.25	-23%
66 - 70 & 0.25	-22%
70+ & 0.25	-22%
0.25 - 1 & 0.35	-35%
19 - 25 & 0.35	-37%
2.0 -18 & 0.35	-37%
26 - 30 & 0.35	-38%
31 - 35 & 0.35	-38%
36 - 40 & 0.35	-35%
41 - 45 & 0.35	-35%
46 - 50 & 0.35	-35%
52 - 55 & 0.35	-34%
56 - 60 & 0.35	-34%
61 - 65 & 0.35	-33%
66 - 70 & 0.35	-33%
70+ & 0.35	-32%

18. Corporate Buffer:

The loading will depend upon Age band, Family definition, Location, base sum insured and the corporate buffer. The range of loading will be 10% to 40%. The below table gives the rates for age band and sum insured combinations.

Age band and Sum Insured	Max of 50,000	Min of 50,000	Max of 1,00,000	Min of 1,00,000	Max of 2,00,000	Min of 2,00,000	Max of 3,00,000	Min of 3,00,000	Max of 4,00,000	Min of 4,00,000	Max of 5,00,000	Min of 5,00,000	Max of 7,50,000	Min of 7,50,000
0.25 - 1 100000	27%	20%	30%	23%	33%	26%	0%	0%	0%	0%	0%	0%	0%	0%
0.25 - 1 200000	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%	0%	0%
0.25 - 1 300000	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%
0.25 - 1 400000	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%
0.25 - 1 50000	30%	23%	35%	28%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25 - 1 500000	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%
0.25 - 1 750000	16%	9%	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%
19 - 25 100000	24%	17%	27%	20%	30%	23%	0%	0%	0%	0%	0%	0%	0%	0%
19 - 25 200000	21%	14%	24%	17%	27%	20%	30%	23%	33%	26%	0%	0%	0%	0%
19 - 25 300000	17%	10%	21%	14%	24%	17%	27%	20%	30%	23%	33%	26%	0%	0%
19 - 25 400000	15%	8%	17%	10%	21%	14%	24%	17%	27%	20%	30%	23%	33%	26%
19 – 25 -50000	32%	25%	35%	28%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19 – 25 - 500000	14%	7%	15%	8%	17%	10%	21%	14%	24%	17%	27%	20%	30%	23%
19 – 25 – 750000	13%	6%	14%	7%	15%	8%	17%	10%	21%	14%	24%	17%	27%	20%
2.0 – 18 - 100000	24%	17%	27%	20%	30%	23%	0%	0%	0%	0%	0%	0%	0%	0%
2.0 – 18 - 200000	21%	14%	24%	17%	27%	20%	30%	23%	33%	26%	0%	0%	0%	0%
2.0 – 18 - 300000	17%	10%	21%	14%	24%	17%	27%	20%	30%	23%	33%	26%	0%	0%
2.0 – 18 - 400000	15%	8%	17%	10%	21%	14%	24%	17%	27%	20%	30%	23%	33%	26%
2.0 – 18 - 50000	32%	25%	35%	28%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2.0 – 18 - 500000	14%	7%	15%	8%	17%	10%	21%	14%	24%	17%	27%	20%	30%	23%
2.0 - 18 - 750000	13%	6%	14%	7%	15%	8%	17%	10%	21%	14%	24%	17%	27%	20%
26 – 30 - 100000	25%	18%	28%	21%	31%	24%	0%	0%	0%	0%	0%	0%	0%	0%
26 – 30 - 200000	22%	15%	25%	18%	28%	21%	31%	24%	34%	27%	0%	0%	0%	0%
26 – 30 - 300000	18%	11%	22%	15%	25%	18%	28%	21%	31%	24%	34%	27%	0%	0%
26 – 30 - 400000	16%	9%	18%	11%	22%	15%	25%	18%	28%	21%	31%	24%	34%	27%
26 – 30 - 50000	33%	26%	36%	29%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
26 – 30 - 500000	15%	8%	16%	9%	18%	11%	22%	15%	25%	18%	28%	21%	31%	24%
26 – 30 - 750000	14%	7%	15%	8%	16%	9%	18%	11%	22%	15%	25%	18%	28%	21%
31 – 35 - 100000	25%	18%	28%	21%	31%	24%	0%	0%	0%	0%	0%	0%	0%	0%
31 – 35 - 200000	22%	15%	25%	18%	28%	21%	31%	24%	34%	27%	0%	0%	0%	0%
31 – 35 - 300000	18%	11%	22%	15%	25%	18%	28%	21%	31%	24%	34%	27%	0%	0%
31 – 35 - 400000	16%	9%	18%	11%	22%	15%	25%	18%	28%	21%	31%	24%	34%	27%
31 – 35 - 50000	33%	26%	36%	29%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
31 – 35 - 500000	15%	8%	16%	9%	18%	11%	22%	15%	25%	18%	28%	21%	31%	24%
31 – 35 - 750000	14%	7%	15%	8%	16%	9%	18%	11%	22%	15%	25%	18%	28%	21%
36 – 40 - 100000	26%	19%	29%	22%	32%	25%	0%	0%	0%	0%	0%	0%	0%	0%
36 – 40 - 200000	23%	16%	26%	19%	29%	22%	32%	25%	35%	28%	0%	0%	0%	0%
36 – 40 - 300000	19%	12%	23%	16%	26%	19%	29%	22%	32%	25%	35%	28%	0%	0%
36 – 40 - 400000	17%	10%	19%	12%	23%	16%	26%	19%	29%	22%	32%	25%	35%	28%
36 – 40 - 50000	34%	27%	37%	30%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
36 – 40 - 500000	16%	9%	17%	10%	19%	12%	23%	16%	26%	19%	29%	22%	32%	25%
36 – 40 - 750000	15%	8%	16%	9%	17%	10%	19%	12%	23%	16%	26%	19%	29%	22%
41 – 45 - 100000	27%	20%	30%	23%	33%	26%	0%	0%	0%	0%	0%	0%	0%	0%
41 – 45 - 200000	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%	0%	0%
41 – 45 - 300000	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%

41–45 - 400000	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%
41–45 - 50000	34%	27%	37%	30%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
41–45 - 500000	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%
41–45 - 750000	16%	9%	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%
46–50 - 100000	27%	20%	30%	23%	33%	26%	0%	0%	0%	0%	0%	0%	0%	0%
46–50 - 200000	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%	0%	0%
46–50 - 300000	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%
46–50 - 400000	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%
46–50 - 50000	34%	28%	37%	31%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
46–50 - 500000	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%
46–50 - 750000	16%	9%	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%
51–55 - 100000	27%	20%	30%	23%	33%	26%	0%	0%	0%	0%	0%	0%	0%	0%
51–55 - 200000	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%	0%	0%
51–55 - 300000	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%	0%	0%
51–55 - 400000	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%	36%	29%
51–55 - 50000	35%	28%	38%	31%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
51–55 - 500000	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%	33%	26%
51–55 - 750000	16%	9%	17%	10%	18%	11%	20%	13%	24%	17%	27%	20%	30%	23%
56–60 - 100000	27%	21%	30%	24%	33%	27%	0%	0%	0%	0%	0%	0%	0%	0%
56–60 - 200000	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%	0%	0%
56–60 - 300000	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%
56–60 - 400000	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%
56–60 - 50000	35%	28%	38%	31%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56–60 - 500000	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%
56–60 - 750000	16%	10%	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%
61–65 - 100000	27%	21%	30%	24%	33%	27%	0%	0%	0%	0%	0%	0%	0%	0%
61–65 - 200000	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%	0%	0%
61–65 - 300000	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%
61–65 - 50000	35%	28%	38%	31%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61–65 - 500000	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%
61–65 - 750000	16%	10%	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%
66–70 - 100000	27%	21%	30%	24%	33%	27%	0%	0%	0%	0%	0%	0%	0%	0%
66–70 - 200000	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%	0%	0%
66–70 - 300000	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%
66–70 - 400000	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%
66–70 - 50000	35%	28%	38%	31%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
66–70 - 500000	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%
66–70 - 750000	16%	10%	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%
70 + 100000	27%	21%	30%	24%	33%	27%	0%	0%	0%	0%	0%	0%	0%	0%
70 + 200000	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%	0%	0%
70 + 300000	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%	0%	0%
70 + 400000	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%	36%	30%
70 + 50000	35%	28%	38%	31%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
70 + 500000	17%	1%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%	33%	27%
70 + 750000	16%	10%	17%	11%	18%	12%	20%	14%	24%	18%	27%	21%	30%	24%

19. Critical illness Cover:

The loading will depend upon Age band, Family definition, Location, base sum insured and the corporate buffer. The range of loading will be 5% to 40%. The below table gives the rates for age band and sum insured combinations.

Age band and Sum Insured	Max of 50,000	Min of 50,000	Max of 1,00,000	Min of 1,00,000	Max of 2,00,000	Min of 2,00,000	Max of 3,00,000	Min of 3,00,000	Max of 4,00,000	Min of 4,00,000	Max of 5,00,000	Min of 5,00,000	Max of 7,50,000	Min of 7,50,000
0.25–1-100000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25-1-200000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25-1-300000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25–1-400000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25–1-50000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25–1-500000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
0.25-1-750000	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19–25-100000	7%	2%	8%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19–25-200000	6%	2%	7%	2%	8%	2%	0%	0%	0%	0%	0%	0%	0%	0%
19–25-300000	6%	2%	6%	2%	7%	2%	8%	2%	0%	0%	0%	0%	0%	0%
19–25-400000	5%	2%	6%	2%	6%	2%	7%	2%	8%	2%	0%	0%	0%	0%
19–25-50000	8%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
19–25-500000	5%	2%	5%	2%	6%	2%	6%	2%	7%	2%	8%	2%	0%	0%
19–25-750000	4%	2%	5%	2%	5%	2%	6%	2%	6%	2%	7%	2%	8%	2%
2.0–18-100000	7%	2%	8%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2.0–18-200000	6%	2%	7%	2%	8%	2%	0%	0%	0%	0%	0%	0%	0%	0%
2.0-18-300000	6%	2%	6%	2%	7%	2%	8%	2%	0%	0%	0%	0%	0%	0%
2.0–18-400000	5%	2%	6%	2%	6%	2%	7%	2%	8%	2%	0%	0%	0%	0%
2.0-18-50000	8%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2.0–18-500000	5%	2%	5%	2%	6%	2%	6%	2%	7%	2%	8%	2%	0%	0%
2.0-18-750000	4%	2%	5%	2%	5%	2%	6%	2%	6%	2%	7%	2%	8%	2%
26–30-100000	9%	2%	9%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
26–30-200000	8%	2%	9%	2%	9%	2%	0%	0%	0%	0%	0%	0%	0%	0%
26–30-300000	8%	2%	8%	2%	9%	2%	9%	2%	0%	0%	0%	0%	0%	0%
26–30-400000	7%	2%	8%	2%	8%	2%	9%	2%	9%	2%	0%	0%	0%	0%
26–30-50000	9%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
26–30-500000	7%	2%	7%	2%	8%	2%	8%	2%	9%	2%	9%	2%	0%	0%
26–30-750000	6%	2%	7%	2%	7%	2%	8%	2%	8%	2%	9%	2%	9%	2%
31–35-100000	11%	3%	12%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
31–35-200000	10%	2%	11%	3%	12%	4%	0%	0%	0%	0%	0%	0%	0%	0%
31–35-300000	9%	2%	10%	2%	11%	3%	12%	4%	0%	0%	0%	0%	0%	0%
31–35-400000	8%	2%	9%	2%	10%	2%	11%	3%	12%	4%	0%	0%	0%	0%
31–35-50000	12%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
31–35-500000	7%	2%	8%	2%	9%	2%	10%	2%	11%	3%	12%	4%	0%	0%
31–35-750000	6%	2%	7%	2%	8%	2%	9%	2%	10%	2%	11%	3%	12%	4%
36–40-100000	14%	6%	15%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
36–40-200000	13%	5%	14%	6%	15%	7%	0%	0%	0%	0%	0%	0%	0%	0%
36–40-300000	12%	4%	13%	5%	14%	6%	15%	7%	0%	0%	0%	0%	0%	0%
36–40-400000	11%	3%	12%	4%	13%	5%	14%	6%	15%	7%	0%	0%	0%	0%
36–40-50000	15%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
36–40-500000	10%	2%	11%	3%	12%	4%	13%	5%	14%	6%	15%	7%	0%	0%
36–40-750000	9%	2%	10%	2%	11%	3%	12%	4%	13%	5%	14%	6%	15%	7%
41–45-100000	18%	10%	19%	11%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
41–45-200000	17%	9%	18%	10%	19%	11%	0%	0%	0%	0%	0%	0%	0%	0%
41–45-300000	16%	8%	17%	9%	18%	10%	19%	11%	0%	0%	0%	0%	0%	0%

41–45 - 400000	15%	7%	16%	8%	17%	9%	18%	10%	19%	11%	0%	0%	0%	0%
41–45 - 50000	19%	11%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
41–45 - 500000	14%	6%	15%	7%	16%	8%	17%	9%	18%	10%	19%	11%	0%	0%
41–45 - 750000	13%	5%	14%	6%	15%	7%	16%	8%	17%	9%	18%	10%	19%	11%
46–50 - 100000	24%	16%	25%	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
46–50 - 200000	23%	15%	24%	16%	25%	17%	0%	0%	0%	0%	0%	0%	0%	0%
46–50 - 300000	22%	14%	23%	15%	24%	16%	25%	17%	0%	0%	0%	0%	0%	0%
46–50 - 400000	21%	13%	22%	14%	23%	15%	24%	16%	25%	17%	0%	0%	0%	0%
46–50 - 50000	25%	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
46–50 - 500000	20%	12%	21%	13%	22%	14%	23%	15%	24%	16%	25%	17%	0%	0%
46–50 - 750000	19%	11%	20%	12%	21%	13%	22%	14%	23%	15%	24%	16%	25%	17%
51–55 - 100000	29%	21%	30%	22%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
51–55 - 200000	28%	20%	29%	21%	30%	22%	0%	0%	0%	0%	0%	0%	0%	0%
51–55 - 300000	27%	19%	28%	20%	29%	21%	30%	22%	0%	0%	0%	0%	0%	0%
51–55 - 400000	26%	18%	27%	19%	28%	20%	29%	21%	30%	22%	0%	0%	0%	0%
51–55 - 50000	30%	22%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
51–55 - 500000	25%	17%	26%	18%	27%	19%	28%	20%	29%	21%	30%	22%	0%	0%
51–55 - 750000	24%	16%	25%	17%	26%	18%	27%	19%	28%	20%	29%	21%	30%	22%
56–60 - 100000	34%	26%	35%	27%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56–60 - 200000	33%	25%	34%	26%	35%	27%	0%	0%	0%	0%	0%	0%	0%	0%
56–60 - 300000	32%	24%	33%	25%	34%	26%	35%	27%	0%	0%	0%	0%	0%	0%
56–60 - 400000	31%	23%	32%	24%	33%	25%	34%	26%	35%	27%	0%	0%	0%	0%
56–60 - 50000	35%	27%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
56–60 - 500000	30%	22%	31%	23%	32%	24%	33%	25%	34%	26%	35%	27%	0%	0%
56–60 - 750000	29%	21%	30%	22%	31%	23%	32%	24%	33%	25%	34%	26%	35%	27%
61–65 - 100000	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61–65 - 200000	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%
61–65 - 300000	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%
61–65 - 400000	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%
61–65 - 50000	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
61–65 - 500000	35%	27%	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%
61–65 - 750000	34%	26%	35%	27%	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%
66-70 - 100000	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
66 - 70 - 200000	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%
66–70 - 300000	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%
66–70 - 400000	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%
66–70 - 50000	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
66 - 70 - 500000	35%	27%	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%
66–70 - 750000	34%	26%	35%	27%	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%
70 + 100000	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
70 + 200000	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%
70 + 300000	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%	0%	0%
70 + 400000	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%	0%	0%
70 + 50000	40%	32%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
70 + 500000	35%	27%	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%	0%	0%
70 + 750000	34%	26%	35%	27%	36%	28%	37%	29%	38%	30%	39%	31%	40%	32%

20. Coverage for Congenital Internal Diseases

This is a age dependent loading. The range of loading is 10% - 30% on the base premium. The below table gives age wise loading:

Age Band	Loading
0.25 - 1	14.8%
2.0 - 18	30.0%
19 - 25	30.0%
26 - 30	30.0%
31 - 35	30.0%
36 - 40	25.1%
41 - 45	19.9%
46 - 50	17.2%
51 - 55	15.7%
56 - 60	10.3%
61 - 65	7.3%
66-70	5.3%
70+	3.9%

Additions/Deletions during the policy period

Midterm inclusions of dependents are allowed for Spouse on marriage and new born babies only. The declarations to be made within 30 days of them becoming dependants of the employee.

1. Reasons for additions are new employment, birth, marriage
2. Reasons for deletion: resignation, divorce, death
3. Refund on deletions allowed unless there is a claim on the same. Premium calculation is done pro rata basis.

Revision in the sum insured during policy period

If the Sum insured is increased during the currency of the policy, it will be allowed as an endorsement to the main policy and additional premium for the endorsement will be calculated on pro-rata basis.

Revision of Product

In case of revision of this product we will communicate to Insured at least 3 months prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

Loading

Loading might be applied for bad claim ratio as per the following table –

Sr. No.	Incurred Claims ratio	Max loading
1	above 85% - 100%	20%
2	101% to 120%	35%
3	121% to 150%	65%
4	151% to 200%	145%
5	Above 200%	160%

Termination of Policy

The Policy terminates on earliest of the following events-

1. Cancellation of policy by as per the cancellation provision.
2. On the policy expiry date.

Mechanism for continuity of coverage for Individual members covered under the group insurance: In the event of the group policy under which the Insured Person is a covered member and which is being discontinued or not renewed or Insured person leaving the group on account of resignation/termination or otherwise, the Insured Person has the option of taking a standard individual health policy of the Insurer without any benefit of continuity of cover for any additional benefits that the Insured Person may have enjoyed under the group policy and for which additional premium has been charged. In such an event, all the waiting periods as stipulated under the Individual Health policy will be

applicable with due adjustment for the Uninterrupted period in completed years for which the Individual was covered under the Group Health policy issued by us. However, any such benefit would be restricted to the maximum of his eligibility of sum insured under the Individual health policy or the sum insured enjoyed by the individual under the Group Health policy whichever is lower. Also, all the underwriting rules and regulations of our Individual health policy would be applicable for acceptance of such risk.

Renewal

i. The Policy shall ordinarily be renewable provided the product is not withdrawn, except on grounds of established fraud or non-disclosure or misrepresentation by the Insured Person.
ii. The Company shall endeavor to give notice for Renewal. However, the Company is not under obligation to give any notice for Renewal.
iii. Renewal shall not be denied on the ground that the Insured Person had made a Claim or Claims in the preceding Policy years.
iv. Request for Renewal along with the requisite premium shall be received by the Company before the end of the Policy Period
v. At the end of the Policy Period, the Policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without Break in Policy. Coverage is not available during the Grace Period.
vi. No loading shall apply on Renewals based on individual Claims experience.

A Grace Period of 30 days is allowed for renewal of the policy. This will be counted from the day immediately following the premium due date during which a payment can be made to renew or continue the Group Health Policy in force without loss of continuity benefits such as waiting periods and coverage of Pre-existing condition / Diseases. The continuity of coverage for all the covers under the expiring policy will be subject to receiving appropriate premium for the same. Coverage is not available for the period for which no premium is received and Insurer has no liability for the claims arising during this period.

Cancellation - In case of any fraud, misrepresentation, or suppression of any material fact either at the time taking the Policy or any time during the currency of the earlier policies, Insurer may at any time cancel this policy by sending the Insured 15 days notice by registered letter, at the Insured's last known address and in such event Insurer shall refund to the Insured a pro-rata' premium for unexpired period of Insurance subject to no claim has occurred up to date of cancellation. Insurer shall, however, remain liable for any claim which arose prior to the date of cancellation. The Policyholder may cancel his/her Policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall:

i. refund proportionate premium for unexpired Policy Period, if the term of Policy upto one year and there is no Claim (s) made during the Policy Period.
ii. refund premium for the unexpired Policy Period, in respect of policies with term more than 1 year and risk coverage for such Policy years has not commenced.

Redressal of Grievances

Stage 1: Bima Bharosa

You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home

Stage 2: Head – Customer Care

Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.

Email:head.customercare@sbigeneral.in / Phone: 1800 102 1111 / For Senior Citizens:

Senior citizens can reach us through the following dedicated channels: Email:Seniorcitizengrivences@sbigeneral.in

Toll-Free Number: 1800 102 1111 (Available 24/7)

Stage 3: Grievance Redressal Officer (GRO)

In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk

Email: gro@sbigeneral.in / Phone: 022-45138021

Note:- The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

Stage 4: Escalation to Insurance Ombudsman

If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.

Submit your Grievance online: https://www.cioins.co.in/Ombudsman

CONTACT US

For any product or service related information or assistance, here's how you can reach Us.

Contact details for Policy Servicing	Contact details for Claim Servicing
SBI General Insurance Company Limited, **Address:** 9th Floor, Wing A & B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099. **Email:** customer.care@sbigeneral.in ; seniorcitizengrievances@sbigeneral.in (for Senior Citizens) **Toll Free number:** 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7) **Website:** www.sbigeneral.in **Fax No:** 1800227244, 18001027244	**Accident & Health claims team,** **SBI General Insurance Company Limited,** **Address:** 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. **Email:** sbig.health@sbigeneral.in **Toll Free number:** 1800 210 3366, 1800 210 6366 **Website:** www.sbigeneral.in **Fax No:** +91 20 49334525