# STAR COMPREHENSIVE INSURANCE POLICY



Unbeatable in features.
Uncompromising in protection



## STAR COMPREHENSIVE INSURANCE POLICY

### Unique Identification No.: SHAHLIP22028V072122

When health issues can't be predicted, health insurance is the best option available to overcome the heavy financial loss that occurs in the form of hospitalization and medical expenses.

The right decision of purchasing a health insurance policy should complement the wise move of picking the right one. Precise to say, having a policy that offers complete protection is more essential than just having a health insurance cover.

Presenting STAR Comprehensive Insurance Policy with renewed features. This policy is carefully crafted to offer complete protection against all health care eventualities for an entire family on individual and floater basis.

### Eligibility

- Entry age between 3 months and 65 years
- Lifelong renewals guaranteed
- No exit age
- Policy Type: Individual / Floater (Family Size: Maximum 2 Adults + 3 Dependent Children)
- > Dependent children (those who are economically dependent on their parents) can be covered upto 25 years of age
- Sum Insured Options: Rs.5,00,000; Rs.7,50,000; Rs.10,00,000; Rs.15,00,000; Rs.20,00,000; Rs.25,00,000; Rs.50,00,000; Rs.75,00,000; Rs.1,00,00,000.
- Policy Term: 1 year / 2 year / 3 year . For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof.
- Instalment Facility available: Premium can be paid Quarterly and Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).
- Quarterly 3% | Half Yearly 2% (will be applicable on the annual premium)
- Pre-acceptance medical screening: No Pre-acceptance medical screening.
   Day Care Procedures: All Day Care Procedures are covered.
- Midterm inclusion of newly married / wedded spouse and New Born Baby is permissible on paying additional premium. The intimation about the marriage / new born should be given within 60 days from the date of marriage or new born. The cover will be from the date of payment of premium.
- Coverage (Section 1)
  - A. Hospitalisation cover: Room (Private Single A/C room), Boarding and Nursing Expenses Note: Hospitalization Expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy schedule or actuals whichever is less.
  - B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees
  - C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker
  - Road ambulance expenses: Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable;
    - for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
    - for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment
    - iii. for transportation of the insured person from the hospital where treatment is taken to their place of residence provided the requirement of an ambulance to the residence is certified by the medical practitioner
  - E. Air Ambulance expenses up to Rs.2,50,000/- per hospitalization, not exceeding Rs.5,00,000/- per policy period
  - F. Pre-Hospitalization medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization
  - G. Post Hospitalization medical expenses incurred for a period up to 90 days from the date of discharge from the hospital
  - H. Outpatient Medical Consultation: Expenses on Medical Consultations as an Out Patient incurred in a Networked Facility for other than Dental and Ophthalmic treatments, up to the limits mentioned in the schedule of benefits with a limit of Rs.300/per consultation. This benefit will not reduce the sum insured

Note: Payment of any claim under Outpatient Medical Consultation shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

- I. Domiciliary hospitalization: Coverage for medical treatment (including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances;
  - . The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
  - ii. The patient takes treatment at home on account of non-availability of room in a hospital

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharingitis, Arthritis, Gout and Rheumatism.

### Delivery and New Born (Section 2)

- A. Expenses incurred as in-patient for Delivery including Delivery by Caesarean section
- B. Treatment of the New Born
- C. Vaccination expenses for the new born baby are payable up to the limits mentioned in the schedule of Benefits, until the new born baby completes one year of age and is added in the policy on renewal. Claim under this is admissible only if claim under A of Section-2 above has been admitted and while the policy is in force

Coverage under this section is subject to a waiting period of 24months and payable only while the policy is in force.

Out-patient Dental and Ophthalmic Treatment (Section 3): Expenses incurred on acute treatment to a natural tooth or teeth or Eye are payable, once in every block of 3 years of continuous coverage.

The treatment can be taken as an Outpatient. For limits please refer schedule of Benefits. This is in addition to sum insured.

**Note:** Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

Organ Donor Expenses (Section 4): In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Insured Person are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery / ICU admission will be covered.

The coverage limit under this section is over and above the Limit of Coverage and up to the Basic Sum Insured. This additional Sum Insured can be utilized by the Donor and not by the Insured.

- Hospital Cash Benefit (Section 5)
  - Payable for each completed day of Hospitalisation up to 7 days per occurrence and maximum of 120 days during the entire policy period
  - > This benefit is subject to an excess of first 24 hours of Hospitalization for each and every claim. Claims under this section will not reduce the Sum Insured
- Health Check Up (Section 6): This Benefit is payable for every claim free year up to the limits mentioned in the schedule of benefits.

### Bariatric Surgery (Section 7)

- a) The expenses incurred on hospitalization for bariatric surgical procedure and its complications thereof are payable upto the limits mentioned in the schedule of Benefits, during the policy period
- b) This maximum limit of Rs. 2,50,000/- and Rs. 5,00,000/- are inclusive of pre-hospitalization and post hospitalization expenses
- c) The limit of cover for Bariatric Surgery forms part of sum insured under Section 1
- d) Coverage under this section is subject to a waiting period of 36 months and payable only while the policy is in force
- Option for Second Medical Opinion (Section 8): The Insured Person is given the facility of obtaining a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners.

To utilized this benefit all medical records should be forwarded to the mail id e\_medicalopinion@starhealth.in.

AYUSH Treatment (Section 9): In patient hospitalization expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health as in patient is payable up to the limits mentioned in the Schedule of Benefits.

### Note:

- 1) Payment under this benefit forms part of the sum insured and also will impact the Bonus
- 2) Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment

### Accidental Death and Permanent Total Disablement (Section 10)

- 1. Accidental Death
- 2. Permanent Total Disability following an accident
- Dependent children and persons above 70 years can be covered under accidental death and permanent total disablement upto the sum insured of Rs. 10,00,000/-
  - \* The sum insured for this cover is separately indicated in schedule of benefits. Cover is available for one insured person opted by the proposer

### **Special Features**

Star Wellness Program (Section 11): This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as detailed in the website are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium.

The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

For more information, Please visit our website: www.starhealth.in

Buy Back Pre-Existing Disease (Section 12): The prospect has the option to opt for reduction of waiting period in respect of Pre-Existing Diseases from 36 months to 12 months on payment of additional premium. This option is available only if the first purchase of an indemnity insurance policy is a Star Comprehensive Insurance Policy and also only upto Sum Insured chosen at that time. This option is not available for renewal or policies ported from other Insurance Companies. The prospect has to undergo pre-acceptance medical screening at Company's nominated centre. At present 100% of cost of the pre-acceptance medical screening will be bome by the Company. The Company may require the prospect to share this cost (maximum 50%).

- Coverage for Modern Treatments (Section 13): Expenses are subject to the limits. (For details please refer website: www.starhealth.in)
- Automatic Restoration of Sum Insured (Applicable for Section 1 Only): There shall be automatic restoration of the Basic Sum Insured by 100% immediately upon exhaustion of the Basic Sum Insured and accrued Cumulative Bonus if any, once during the policy period.

It is made clear that such restored Sum Insured can be utilized for the subsequent hospitalization even for the illness /disease for which claim/s was / were already made.

Such restoration will be available for section 1 other than Section 1H. This benefit is not available for Modern Treatments.

Cumulative Bonus (Applicable for Section 1 other than 1H, Section 4, Section 7, Section 9, Section 12 and Section 13): Where the sum insured under the policy is Rs.5,00,000/-, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 50% of the basic sum insured under this policy following after every claim free year up to a maximum of 100%.

Where the sum insured under the policy is Rs.7,50,000/-or above, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 100% of the basic sum insured under this policy following a claim free year. The maximum benefit of bonus is 100% of the basic sum insured.

### Special Conditions for Cumulative Bonus

- The Cumulative Bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less
- If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative Bonus shall not exceed such reduced basic sum insured

### 3. In the event of a claim resulting in;

- Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
- ii. Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
- iiii. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
- iv. Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero

### Exclusions

A. The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

### 1. Pre-Existing Diseases - Code Excl 01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
  - C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage
- D. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer

### Specified disease / procedure waiting period - Code Excl 02

- A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage
- F. List of specific diseases/procedures
  - Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast
  - Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
  - iii. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident]
  - All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident)
  - All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreatobiliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi

- vi. All types of Hernia
- vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
- All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
- ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
- x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
- xi. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- xii. Varicose veins and Varicose ulcers
- xiii. All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
- xiv. Congenital Internal disease / defect

### . 30-day waiting period - Code Excl 03

- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently

### 4. Investigation & Evaluation - Code- Excl 04

- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- Rest Cure, rehabilitation and respite care Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes;
  - Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
  - 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs
- Obesity / Weight Control Code Excl 06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
  - A. Surgery to be conducted is upon the advice of the Doctor
  - B. The surgery/Procedure conducted should be supported by clinical protocols
  - C. The member has to be 18 years of age or older and
  - D. Body Mass Index (BMI);
    - 1. greater than or equal to 40 or
    - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
      - a. Obesity-related cardiomyopathy
      - b. Coronary heart disease
      - Severe Sleep Apnea
      - d. Uncontrolled Type2 Diabetes
- Change-of-Gender treatments Code Excl 07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery Code Excl 08: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 9. Hazardous or Adventure sports Code Excl 09: Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
- Breach of law Code Excl 10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers Code Excl 11: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- 12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof Code Excl 12
- 13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons - Code Excl 13
- 14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure - Code Excl 14
- 15. Refractive Error Code Excl 15: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres
- 16. Unproven Treatments Code Excl 16: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 17. Sterility and Infertility Code Excl 17: Expenses related to sterility and infertility. This includes;



- a. Any type of contraception, sterilization
- Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF. ZIFT. GIFT. ICSI
- Gestational Surrogacy
- d. Reversal of sterilization

### 18. Maternity - Code Excl 18

- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy and to the extent covered under Section 2
- Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
- Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA-Code Excl 19
- Congenital External Condition / Defects / Anomalies (except to the extent provided under Section 2 for New Born) -Code Excl 20
- 21. Convalescence, general debility, run-down condition, Nutritional deficiency states Code Excl 21
- 22. Intentional self injury Code Excl 22
- 23. Venereal Disease and Sexually Transmitted Diseases(Other than HIV) Code Excl 23
- Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) - Code Excl 24
- 25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials Code Excl 25
- Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy. Photodynamic therapy - Code Excl 26
- 27. Unconventional, Untested, Experimental therapies Code Excl 27
- Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - Code Excl 28
- Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted -Code Excl 29
- 30. All treatment for Priapism and erectile dysfunctions Code Excl 30
- 31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) Code Excl 31
- Dental treatment or surgery (in excess of what is specifically provided) unless necessitated due to accidental injuries and requiring hospitalization - Code Excl 32
- 33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders Code Excl 33
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges -Code Excl 34
- 35. Cochlear implants and procedure related hospitalization expenses. Cost of spectacles and contact lens(in excess of what is specifically provided), hearing aids, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids Code Excl 35
- 36. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization Code Excl 36
- 37. Other Excluded Expenses as detailed in the website www.starhealth.in Code Excl 37
- Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - Code Excl 38

### B. Applicable for Section 10

- Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance - Code Sec10 Excl 01
- 2. Any injuries/conditions which are Pre-existing conditions Code Sec10 Excl 02
- 3. Any claim arising out of Accidents that the Insured Person has caused Code Sec10 Excl 03
  - i. intentionally or
  - ii. by committing a crime / involved in it or
  - iii. as a result of / in a state of drunkenness or addiction (drugs, alcohol)
- 4. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from Code Sec10 Excl 04
- Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation, condition or quality whatsoever - Code Sec10 Excl 05
- Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority - Code Sec10 Excl 06
- Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from - Code Sec10 Exc107
  - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel



- b) Nuclear weapons material
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- d) Nuclear, chemical and biological terrorism
- Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons - Code Sec10 Excl 08
- 9. Participation in Hazardous Sport / Hazardous Activities Code Sec10 Excl 09
- 10. Persons who are physically challenge unless specifically agreed and endorsed in the policy Code Sec10 Excl 10
- Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law-Code Sec10 Excl 11
- 12. Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the amount specified in the Schedule Code Sec10 Excl 12
- Any other claim after a claim has been admitted by the Company and becomes payable for Death or Permanent Total Disablement, as mentioned In Table - Code Sec10 Excl 13
- Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly -Code Sec10 Excl 14
- Any claim for Death or Permanent Total Disablement of the Insured Person from self-endangerment unless in selfdefense or to save human life - Code Sec10 Excl 15
- Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.
- Co-Payment: This policy is subject to Co-payment of 10% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is 61 years and above. This co-payment will not apply for those insured persons who have entered the policy before attaining 61 years of age and renew the policy continuously without any break. This co-payment is applicable for Section 1Ato 1 G. 11, Section 4, Section 9, Section 12 and Section 13.
- Renewal: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;
  - The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
  - 2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
  - 3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
  - 4. 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
  - 5. Coverage is not available during the grace period
  - 6. No loading shall apply on renewals based on individual claims experience
- Possibility of Revision of Terms of the Policy Including the Premium Rates: The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
- Revision in Sum Insured: Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.
- Free Look Period: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to:

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period
- Disclosure to information norms: The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- Cancellation: The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy	/ Term 1 Year without instalment option
Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium

Cancellation table applicable for Policy Term 1 Year with in	stalment option of Half-yearly premium payment frequency
Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received
<u> </u>	nstalment option of Quarterly premium payment frequency
Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received
Cancellation table applicable for Policy	Term 2 Years without instalment option
Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full of the policy premium
Cancellation table applicable for Policy Term 2 Years with it	nstalment option of Half-yearly premium payment frequency
Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received
	instalment option of Quarterly premium payment frequency
Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received 100% of the total premium received
Exceeding 4 months up to 6 months	
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months  Exceeding 9 months up to 10 months	100% of the total premium received  85% of the total premium received
9 1	
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months  Exceeding 13 months up to 15 months	97.5% of the total premium received
Exceeding 13 months up to 15 months  Exceeding 15 months up to 16 months	100% of the total premium received
LACECUITO 13 ITIOTILIS UD 10 ITIOTILIS	95% of the total premium received
	100% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 16 months up to 18 months Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 16 months up to 18 months  Exceeding 18 months up to 19 months  Exceeding 19 months up to 21 months	95% of the total premium received 100% of the total premium received
Exceeding 16 months up to 18 months Exceeding 18 months up to 19 months	95% of the total premium received

	Term 3 Years without instalment option
Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	22.5% of the policy premium
Exceeding 3 months up to 6 months	30% of the policy premium
Exceeding 6 months up to 9 months	37.5% of the policy premium
Exceeding 9 months up to 12 months	42.5% of the policy premium
Exceeding 12 months up to 15 months	50% of the policy premium
Exceeding 15 months up to 18 months	57.5% of the policy premium
Exceeding 18 months up to 21 months	65% of the policy premium
Exceeding 21 months up to 24 months	72.5% of the policy premium
Exceeding 24 months up to 27 months	80% of the policy premium
Exceeding 27 months up to 30 months	85% of the policy premium
Exceeding 30 months up to 33 months	92.5% of the policy premium
Exceeding 33 months	Full of the policy premium
	nstalment option of Half-yearly premium payment frequency
Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 4 months  Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 4 months up to 7 months  Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 7 months up to 10 months  Exceeding 10 months up to 12 months	100% of the total premium received
<u> </u>	90% of the total premium received
Exceeding 12 months up to 15 months	l .
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 27 months	95% of the total premium received
Exceeding 27 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 33 months	92.5% of the total premium received
Exceeding 33 months	100% of the total premium received
	nstalment option of Quarterly premium payment frequency
Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	
E " 0 " 1 1 1 1	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	87.5% of the total premium received 100% of the total premium received
Exceeding 4 months up to 6 months  Exceeding 6 months up to 7 months	87.5% of the total premium received 100% of the total premium received 85% of the total premium received
Exceeding 4 months up to 6 months Exceeding 6 months up to 7 months Exceeding 7 months up to 9 months	87.5% of the total premium received 100% of the total premium received 85% of the total premium received 100% of the total premium received
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Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

S.No.	Sum Insured (INR)	5 lacs	7.51							
1		• 1000	7.5 lacs	10 lacs	15 lacs	20 lacs	25 lacs	50 lacs	75 lacs	100 lacs
	Room, Boarding and Nursing charges	Private Single A/C								
2	ICU/Operation Theatre Charges	Actual								
3	Road Ambulance Charges (per policy period)	Actual								
4	Air Ambulance (per policy period)	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period
5	Pre Hospitalisation Expenses incurred	Up to 60 days								
6	Post Hospitalisation Expenses incurred	Up to 90 days								
7a.	Delivery Charges – Normal Delivery	15,000/-	25,000/-	30,000/-	30,000/-	30,000/-	30,000/-	50,000/-	50,000/-	50,000/-
7b.	Delivery Charges – Caesarean Section	20,000/-	40,000/-	50,000/-	50,000/-	50,000/-	50,000/-	1,00,000/-	1,00,000/-	1,00,000/-
8	Waiting Period for Delivery	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy	24 months for first delivery from first inception of the policy
0	ů ,	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery	24 months from claim under 7a or 7b for next delivery
9	Coverage for New Born Child (Subject to a valid claim under 7a or 7b above)	Up to 1,00,000/-	Up to 2,00,000/-	Up to 2,00,000/-	Up to 2,00,000/-					
10	Vaccination Expenses for New Born (Subject to a valid claim under 7a or 7b above)	5,000/-	5,000/-	5,000/-	5,000/-	5,000/-	5,000/-	10,000/-	10,000/-	10,000/-
11	Out Patient Dental/Ophthal Coverage- Once in a block of every 3 years of continuous renewal	Up to 5,000/-	Up to 5,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-
12	Out Patient Medical Consultation Coverage other than Out Patient Dental/ Ophthal	Up to 1,200/- (per Consultation limit Rs.300/-)	Up to 1,500/- (per consultation limit Rs.300/-)	Up to 2,100/- (per consultation limit Rs.300/-)	Up to 2,400/- (per consultation limit Rs.300/-)	Up to 3,000/- (per consultation limit Rs.300/-)	Up to 3,3 00/- (per consultation limit Rs.300/-)	Up to 5,000/- (per consultation limit Rs.300/-)	Up to 5,000/- (per consultation limit Rs.300/-)	Up to 5,000/- (per consultation limit Rs.300/-)
	Hospital Cash upto 7 days per occurrence & upto 120 days per policy period. (1 day time excess)	500/- per day	750/- per day	750/- per day	1000/- per day	1000/- per day	1500/- per day	2500/- per day	2500/- per day	2500/- per day
14	Health Check Up once in a block of every claim free years of continuous renewal	Up to 2,000/-	Up to 2,500/-	Up to 3,000/-	Up to 4,000/-	Up to 4,500/-	Up to 4,500/-	Up to 5,000/-	Up to 5,000/-	Up to 5,000/-
15	Restoration benefit after exhaustion of sum insured(Applicable for Section 1 only)	100% (once during policy period)								
16	Bariatric Surgery (per policy period)	2,50,000/-	2,50,000/-	2,50,000/-	2,50,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-
17	Cover for Accidental Death and Permanent Total Disablement	5,00,000/-	7,50,000/-	10,00,000/-	15,00,000/-	20,00,000/-	25,00,000/-	50,00,000/-	75,00,000/-	1,00,00,000/-
18	AYUSH Treatment	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-	Up to 20,000/-	Up to 20,000/-	Up to 30,000/-	Up to 30,000/-	Up to 30,000/-
19	Wellness Program	Available								
20	Buy Back Pre-Existing Diseases (Optional Cover)	Available  Note: PED Waiting Period reduces from 36 months to 12 months	Available  Note: PED Waiting Period reduces from 36 months to 12 months	Available  Note: PED Waiting Period reduces from 36 months to 12 months	Available  Note: PED Waiting Period reduces from 36 months to 12 months	Available  Note: PED Waiting Period reduces from 36 months to 12 months	Available  Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months

- Instalment Premium Options: If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
  - Grace Period of 7 days would be given to pay the instalment premium due for the policy
  - During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company
  - The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
  - No interest will be charged If the instalment premium is not paid on due date
  - In case of instalment premium due not received within the grace period, the policy will get cancelled
  - In the event of a claim, all subsequent premium instalments shall immediately become due and payable
  - The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
- Migration: The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI quidelines on Migration, If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

### For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\_Layout.aspx?page=PageNo3987

Portability: The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869.

### For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\_Layout.aspx?page=PageNo3987

### Withdrawal of the policy

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
- Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break
- Automatic Expiry: The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;
  - Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy
  - Upon exhaustion of the Limit of Coverage

### Claim Procedure

- For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255. Senior Citizens may call at
- Inform the ID number for easy reference
- On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to
- In case of emergency hospitalization, information to be given within 24 hours after hospitalization
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
- g. KYC (Identity proof with Address) of the proposer, as per AML Guidelines
- The Company: Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.
- Tax Benefits: Payment of premium by any mode other than cash for this insurance is eliqible for relief under Section 80D of the Income Tax Act 1961.

### ☼ TAXES ARE SUBJECT TO CHANGES IN TAX LAWS

### Star Advantages

- No Third Party Administrator, direct in-house claims settlement
- Faster and hassle free claim settlement
- Cashless hospitalization
- Prohibition of rebates: (Section 41 of Insurance Act 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale

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		PREMIL		- STAR			SURANCE	Policy		
		P					TAX) (IN RS	6.)		
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-35 36-45	7,015 8,075	8,540 10,125	9,725 11,775	12,225 14,275	14,100 16,150	15,265 17,615	16,795 19,380	18,225 21,030	19,505 22,505
	46-50	13,200	16,865	19,865	22,365	24,435	26,215	28,840	31,295	33,490
	51-55	16,100	19,635	22,395	26,410	29,875	32,140	35,355	38,365	41,055
1A	56-60	18,700	22,885	26,170	30,985	34,920	37,665	41,435	44,960	48,110
	61-65 66-70	25,750	30,625	34,295	40,610	44,780	47,555	52,315	56,765	60,740
	71-75	35,315 41,410	40,830 49,255	44,745 55,170	49,335 61,935	51,730 64,940	53,885 67,655	59,275 74,425	64,315 80,755	68,820 86,410
	>75	54,235	64,190	71,625	79,810	83,680	87,180	95,900	1,04,055	1,11,340
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-35	9,180	11,340	13,250	16,230	18,730	21,130	23,245	25,225	26,995
	36-45 46-50	10,120 14,240	12,340 17,170	14,670 20,710	18,400 25,710	20,900 28,210	23,900 31,210	26,290 34,335	28,525 37,255	30,525 39,865
	51-55	16,190	20,600	24,590	29,590	32,590	35,590	39,150	42,480	45,455
1A+1C	56-60	19,700	26,880	32,300	37,300	40,300	43,300	47,630	51,680	55,300
	61-65	31,420	37,660	44,972	51,472	58,431	73,931	81,325	88,240	94,420
	66-70	39,280	47,080	56,220	61,770	70,120	88,720	97,595	1,05,895	1,13,310
	71-75 >75	51,070 66,400	61,210 79,580	73,090 95,020	80,310 1,04,410	91,160 1,18,510	1,15,340 1,49,950	1,26,875 1,64,945	1,37,660 1,78,970	1,47,300 1,91,500
Plan type	Age band	5,00,000	79,500 <b>7,50,000</b>	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-35	10,950	13,330	15,000	19,000	21,630	24,130	26,545	28,805	30,825
	36-45	12,020	14,490	16,540	21,540	24,810	27,810	30,595	33,200	35,525
	46-50	19,480	23,330	26,920	31,920	34,920	37,920	41,715	45,265	48,435
1A+2C	51-55 56-60	20,510 23,580	24,600 29,470	29,040 35,060	34,040 42,060	37,040 45,560	40,040 49,560	44,045 54,520	47,790 59,155	51,140 63,300
IA+2G	61-65	36,990	44,059	47,226	53,726	76,588	94,088	1,03,500	1,12,300	1,20,165
	66-70	46,240	55,080	59,040	64,480	91,910	1,12,910	1,24,205	1,34,765	1,44,200
	71-75	60,120	71,610	76,760	83,830	1,19,490	1,46,790	1,61,470	1,75,195	1,87,460
	>75	78,160	93,100	99,790	1,08,980	1,55,340	1,90,830	2,09,915	2,27,760	2,43,705
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-35 36-45	15,590 17,060	18,990 20,620	20,950 23,030	26,450 29,530	29,810 33,640	33,310 37,340	36,645 41,075	39,760 44,570	42,545 47,690
	46-50	23,460	28,840	33,250	43,250	48,250	52,250	57,475	62,365	66,735
	51-55	26,900	33,550	39,250	50,250	55,250	59,250	65,175	70,715	75,670
1A+3C	56-60	30,270	38,010	44,900	58,900	64,400	69,400	76,340	82,830	88,630
	61-65	41,360	49,066	60,670	73,170	94,745	1,12,245	1,23,470	1,33,965	1,43,345
	66-70	51,700	61,340	75,840	87,810	1,13,700	1,34,700	1,48,170	1,60,765	1,72,020
	71-75 >75	67,210 87,380	79,750 1,03,680	98,600 1,28,180	1,14,160 1,48,410	1,47,810 1,92,160	1,75,110 2,27,650	1,92,625 2,50,415	2,09,000 2,71,705	2,23,630 2,90,725
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-35	10,420	13,310	15,560	19,560	22,560	25,060	27,570	29,915	32,010
	36-45	12,120	16,330	18,840	22,840	25,840	28,340	31,175	33,825	36,195
	46-50	22,400	28,020	33,860	37,860	40,860	43,360	47,700	51,755	55,380
2A	51-55 56-60	23,640 28,560	29,520 35,670	35,830 43,470	40,330 47,970	43,330 50,970	46,030 53,670	50,635 59,040	54,940 64,060	58,790 68,545
<b>2</b> A	61-65	38,800	47,030	57,270	61,770	64,770	67,470	74,220	80,530	86,170
	66-70	48,500	58,790	71,590	74,130	77,730	80,970	89,070	96,645	1,03,415
	71-75	63,050	76,430	93,070	96,370	1,01,050	1,05,270	1,15,800	1,25,645	1,34,445
	>75	81,970	99,360	1,21,000	1,25,290	1,31,370	1,36,860	1,50,550	1,63,350	1,74,785
Plan type	Age band	<b>5,00,000</b> 13,170	<b>7,50,000</b> 16,660	<b>10,00,000</b> 19,110	<b>15,00,000</b> 23,760	<b>20,00,000</b> 26,760	<b>25,00,000</b> 29,260	<b>50,00,000</b> 32,190	<b>75,00,000</b> 34,930	<b>1,00,00,000</b> 37,380
	3m-35 36-45	13,170	18,450	21,510	26,510	26,760	32,010	32,190	34,930	40,885
	46-50	23,540	29,320	34,910	39,910	42,910	45,410	49,955	54,205	58,000
	51-55	25,810	32,280	38,750	44,250	47,450	50,150	55,165	59,855	64,045
2A+1C	56-60	31,070	38,310	45,540	51,040	54,540	57,240	62,965	68,320	73,105
	61-65	49,800 62,250	59,235 74,050	72,987	81,737	97,237	1,14,737	1,26,215	1,36,945	1,46,535
	66-70 71-75	80,930	74,050 96,270	91,240 1,18,620	98,090 1,27,520	1,16,690 1,51,700	1,37,690 1,79,000	1,51,460 1,96,900	1,64,335 2,13,640	1,75,840 2,28,595
	>75	1,05,210	1,25,160	1,10,020	1,65,780	1,97,210	2,32,700	2,55,970	2,77,730	2,20,393
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-35	14,800	18,480	20,920	25,560	28,560	31,260	34,390	37,315	39,930
	36-45	16,410	20,260	23,520	28,520	31,520	34,220	37,645	40,845	43,705
	46-50 51-55	25,390 28,170	31,500 34,950	37,090 41,610	42,090 46,610	45,090 50,110	47,790 53,110	52,570 58,425	57,040 63,395	61,035 67,835
2A+2C	56-60	33,330	41,350	49,570	55,070	58,570	61,570	67,730	73,490	78,635
•	61-65	53,400	64,384	77,414	86,164	1,01,664	1,19,164	1,31,085	1,42,230	1,52,190
	66-70	66,750	80,480	96,770	1,03,400	1,22,000	1,43,000	1,57,300	1,70,675	1,82,625
	71-75	86,780	1,04,630	1,25,810	1,34,420	1,58,600	1,85,900	2,04,490	2,21,875	2,37,410
Discret	>75	1,12,820	1,36,020	1,63,560	1,74,750	2,06,180	2,41,670	2,65,840	2,88,440	3,08,635
Plan type	Age band 3m-35	<b>5,00,000</b> 17,000	<b>7,50,000</b> 21,020	<b>10,00,000</b> 23,630	<b>15,00,000</b> 30,630	<b>20,00,000</b> 35,090	<b>25,00,000</b> 39,110	<b>50,00,000</b> 43,025	<b>75,00,000</b> 46,685	<b>1,00,00,000</b> 49,955
	36-45	17,000	22,980	26,210	33,210	35,090	41,710	45,885	49,790	53,280
	46-50	28,510	34,470	39,480	46,480	50,980	54,980	60,480	65,625	70,220
	51-55	31,200	38,380	44,000	51,500	56,000	60,500	66,550	72,210	77,265
2A+3C	56-60 61-65	36,430	45,430	54,150	65,150	70,650	76,150	83,765	90,890	97,255
		56,000	66,731	81,103	93,603	1,09,103	1,26,603	1,39,265	1,51,105	1,61,685

			— Health								
PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 1 YEAR											
Risk period	6 mths	9 mths	>9 mnths								
Refund on existing plan	Th e77.5% alth	1 n S 62.5% n c e	Sp = 42.5%	20.0%	NA NA						
% to be charged on proposed plan	77.5%	62.5%	42.5%	20.0%	INA						

93,603

1,12,330

1,46,030 1,89,840 1,09,103

1,30,930

1,70,210 2,21,280 1,51,930

1,97,510 2,56,770 1,81,335

2,35,735 3,06,460

1,39,265

1,67,125

2,17,265 2,82,450 1,94,030

2,52,240 3,27,915

Refund on e	xisting plan		77.5% 62.5%			ce Spe4	2.5%	20.0%		- NA	
% to be char	rged on propo	sed plan	77.5	5%	62.5%	4	2.5%	20.0%		IVA	
		PR	<b>EMIUM CH</b>	IART FO	R 2 YEARS (E	<b>XCLUDING</b>	TAX) (IN F	RS.)			
Plan type	Age band	5,00,000	7,50,000	10,00,000		20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	
	3m-34	13,539	16,482	18,769	23,594	27,213	29,461	32,414	35,174	37,645	
	35	14,562	18,012	20,748	25,573	29,191	31,729	34,909	37,881	40,540	
	36-44	15,585	19,541	22,726	27,551	31,170	33,997	37,403	40,588	43,435	
	45	20,530	26,045	30,533	35,358	39,165	42,296	46,532	50,494	54,035	
	46-49	25,476	32,549	38,339	43,164	47,160	50,595	55,661	60,399	64,636	
	50	28,275	35,223	40,781	47,068	52,409	56,313	61,948	67,222	71,936	
	51-54	31,073	37,896	43,222	50,971	57,659	62,030	68,235	74,044	79,236	
	55	33,582	41,032	46,865	55,386	62,527	67,362	74,102	80,409	86,044	
1A	56-59	36,091	44,168	50,508		67,396	72,693	79,970	86,773	92,852	
	60	42,894	51,637	58,349	69,089	76,911	82,237	90,469	98,165	1,05,040	
	61-64	49,698	59,106	66,189	78,377	86,425	91,781	1,00,968	1,09,556	1,17,228	
	65	58,928	68,954	76,274	86,797	93,132	97,890	1,07,684	1,16,842	1,25,025	
	66-69	68,158	78,802	86,358	95,217	99,839	1,03,998	1,14,401	1,24,128	1,32,823	
	70	74,040	86,932	96,418	1,07,376	1,12,587	1,17,286	1,29,021	1,39,993	1,49,797	
	71-74	79,921	95,062	1,06,478	1,19,535	1,25,334	1,30,574	1,43,640	1,55,857	1,66,771	
	75	92,297	1,09,474	1,22,357	1,36,784	1,43,418	1,49,416	1,64,364	1,78,342	1,90,829	
	>75	1,04,674	1,23,887	1,38,236	1,54,033	1,61,502	1,68,257	1,85,087	2,00,826	2,14,886	
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	
	3m-34	17,717	21,886	25,573	31,324	36,149	40,781	44,863	48,684	52,100	
	35	18,625	22,851	26,943	33,418	38,243	43,454	47,801	51,869	55,507	
	36-44	19,532	23,816	28,313		40,337	46,127	50,740	55,053	58,913	
	45	23,507	28,477	34,142		47,391	53,181	58,503	63,478	67,926	
	46-49	27,483	33,138	39,970		54,445	60,235	66,267	71,902	76,939	
	50	29,365	36,448	43,715		58,672	64,462	70,913	76,944	82,334	
	51-54	31,247	39,758	47,459		62,899	68,689	75,560	81,986	87,728	
	55	34,634	45,818	54,899		70,339	76,129	83,743	90,864	97,229	
1A +1C	56-59	38,021	51,878	62,339		77,779	83,569	91,926	99,742	1,06,729	
	60	49,331	62,281	74,567		95,275	1,13,128	1,24,442	1,35,023	1,44,480	
	61-64	60,641	72,684	86,796		1,12,772	1,42,687	1,56,957	1,70,303	1,82,231	
	65	68,226	81,774	97,650		1,24,052	1,56,958	1,72,658	1,87,340	2,00,459	
	66-69	75,810	90,864	1,08,505		1,35,332	1,71,230	1,88,358	2,04,377	2,18,688	
	70	87,188	1,04,500	1,24,784		1,55,635	1,96,918	2,16,614	2,35,031	2,51,489	
	71-74	98,565	1,18,135	1,41,064		1,75,939	2,22,606	2,44,869	2,65,684	2,84,289	
	75	1,13,359	1,35,862	1,62,226		2,02,332	2,56,005	2,81,606	3,05,548	3,26,942	
	>75	1,28,152	1,53,589	1,83,389	2,01,511	2,28,724	2,89,404	3,18,344	3,45,412	3,69,595	

A - Adult | C - Child

61-65

66-70

71-75 >75 56,000

70,000

91,000 1,18,300 66,731

83,420

1,08,450 1,40,990 81,103

1,01,380

1,31,800 1,71,340

		PF	REMIUM CH	ART FOR 2	YEARS (E	XCLUDING	TAX) (IN R	S.)		
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-34 35	21,134 22,166	25,727 26,846	28,950 30,436	36,670 39,121	41,746 44,815	46,571 50,122	51,232 55,140	55,594 59,835	59,492 64,028
	36-44	23,199	27,966	31,922	41,572	47,883	53,673	59,048	64,076	68,563
	45 46-49	30,398 37,596	36,496 45,027	41,939 51,956	51,589 61,606	57,639 67,396	63,429 73,186	69,779 80,510	75,719 87,361	81,021 93,480
	50	38,590	46,252	54,001	63,651	69,441	75,231	82,758	89,798	96,090
	51-54 55	39,584 42,547	47,478 52,178	56,047 61,857	65,697 73,437	71,487 79,709	77,277 86,464	85,007 95,115	92,235 1,03,202	98,700 1,10,435
1A +2C	56-59 60	45,509 58,450	56,877	67,666	81,176	87,931	95,651	1,05,224 1,52,489	1,14,169	1,22,169
	61-64	71,391	70,955 85,034	79,406 91,146	92,433 1,03,691	1,17,873 1,47,815	1,38,620 1,81,590	1,99,755	1,65,454 2,16,739	1,77,044 2,31,918
	65 66-69	80,317 89,243	95,669 1,06,304	1,02,547 1,13,947	1,14,069 1,24,446	1,62,601 1,77,386	1,99,753 2,17,916	2,19,735 2,39,716	2,38,418 2,60,096	2,55,112 2,78,306
	70	1,02,637	1,22,256	1,31,047	1,43,119	2,04,001	2,50,611	2,75,676	2,99,111	3,20,052
	71-74 75	1,16,032 1,33,440	1,38,207 1,58,945	1,48,147 1,70,371	1,61,792 1,86,062	2,30,616 2,65,211	2,83,305 3,25,803	3,11,637 3,58,387	3,38,126 3,88,852	3,61,798 4,16,074
	>75	1,50,849	1,79,683	1,70,571	2,10,331	2,99,806	3,68,302	4,05,136	4,39,577	4,70,351
Plan type	Age band 3m-34	<b>5,00,000</b> 30,089	<b>7,50,000</b> 36,651	<b>10,00,000</b> 40,434	<b>15,00,000</b> 51,049	<b>20,00,000</b> 57,533	<b>25,00,000</b> 64,288	<b>50,00,000</b> 70,725	<b>75,00,000</b> 76,737	<b>1,00,00,000</b> 82,112
	35	31,507	38,224	42,441	54,021	61,229	68,177	75,000	81,378	87,077
	36-44 45	32,926 39,102	39,797 47,729	44,448 54,310	56,993 70,233	64,925 79,024	72,066 86,454	79,275 95,101	86,020 1,03,192	92,042 1,10,420
	46-49	45,278	55,661	64,173	83,473	93,123	1,00,843	1,10,927	1,20,364	1,28,799
	50 51-54	48,597 51,917	60,206 64,752	69,963 75,753	90,228 96,983	99,878 1,06,633	1,07,598 1,14,353	1,18,357 1,25,788	1,28,422 1,36,480	1,37,421 1,46,043
	55	55,169	69,055	81,205	1,05,330	1,15,462	1,24,147	1,36,562	1,48,171	1,58,550
1A+3C	56-59 60	58,421 69,123	73,359 84,028	86,657 1,01,875	1,13,677 1,27,448	1,24,292 1,53,575	1,33,942 1,75,287	1,47,336 1,92,817	1,59,862 2,09,207	1,71,056 2,23,856
	61-64	79,825	94,697	1,17,093	1,41,218	1,82,858	2,16,633	2,38,297	2,58,552	2,76,656
	65 66-69	89,803 99,781	1,06,542 1,18,386	1,31,732 1,46,371	1,55,346 1,69,473	2,01,149 2,19,441	2,38,302 2,59,971	2,62,133 2,85,968	2,84,414 3,10,276	3,04,327 3,31,999
	70	1,14,748	1,36,152	1,68,335	1,94,901	2,52,357	2,98,967	3,28,867	3,56,823	3,81,802
	71-74 75	1,29,715 1,49,179	1,53,918 1,77,010	1,90,298 2,18,843	2,20,329 2,53,380	2,85,273 3,28,071	3,37,962 3,88,663	3,71,766 4,27,534	4,03,370 4,63,880	4,31,606 4,96,353
Please	>75	1,68,643	2,00,102	2,47,387	2,86,431	3,70,869	4,39,365	4,83,301	5,24,391	5,61,099
Plan type	Age band 3m-34	<b>5,00,000</b> 20,111	<b>7,50,000</b> 25,688	<b>10,00,000</b> 30,031	<b>15,00,000</b> 37,751	<b>20,00,000</b> 43,541	<b>25,00,000</b> 48,366	<b>50,00,000</b> 53,210	<b>75,00,000</b> 57,736	<b>1,00,00,000</b> 61,779
	35	21,751	28,603	33,196	40,916	46,706	51,531	56,689	61,509	65,818
	36-44 45	23,392 33,312	31,517 42,798	36,361 50,856	44,081 58,576	49,871 64,366	54,696 69,191	60,168 76,114	65,282 82,585	69,856 88,370
	46-49	43,232	54,079	65,350	73,070	78,860	83,685	92,061	99,887	1,06,883
	50 51-54	44,429 45,625	55,526 56,974	67,251 69,152	75,453 77,837	81,243 83,627	86,261 88,838	94,893 97,726	1,02,961 1,06,034	1,10,174 1,13,465
	55	50,373	62,908	76,525	85,210	91,000	96,211	1,05,836	1,14,835	1,22,878
2A	56-59	55,121 65,002	68,843 79,806	83,897 97,214	92,582 1,05,899	98,372 1,11,689	1,03,583 1,16,900	1,13,947 1,28,596	1,23,636 1,39,529	1,32,292 1,49,300
	61-64	74,884	90,768	1,10,531	1,19,216	1,25,006	1,30,217	1,43,245	1,55,423	1,66,308
	65 66-69	84,245 93,605	1,02,116 1,13,465	1,24,350 1,38,169	1,31,144 1,43,071	1,37,513 1,50,019	1,43,245 1,56,272	1,57,575 1,71,905	1,70,974 1,86,525	1,82,950 1,99,591
	70	1,07,646	1,30,487	1,58,897	1,64,533	1,72,523	1,79,722	1,97,700	2,14,510	2,29,535
	71-74 75	1,21,687 1,39,944	1,47,510 1,69,637	1,79,625 2,06,578	1,85,994 2,13,902	1,95,027 2,24,285	2,03,171 2,33,655	2,23,494 2,57,028	2,42,495 2,78,880	2,59,479 2,98,407
	>75	1,58,202	1,91,765	2,33,530	2,41,810	2,53,544	2,64,140	2,90,562	3,15,266	3,37,335
Plan type	Age band 3m-34	<b>5,00,000</b> 25,418	<b>7,50,000</b> 32,154	<b>10,00,000</b> 36,882	<b>15,00,000</b> 45,857	<b>20,00,000</b> 51,647	<b>25,00,000</b> 56,472	<b>50,00,000</b> 62,127	<b>75,00,000</b> 67,415	<b>1,00,00,000</b> 72,143
	35	26,547	33,881	39,198	48,511	54,301	59,126	65,046	70,580	75,526
	36-44 45	27,676 36,554	35,609 46,098	41,514 54,445	51,164 64,095	56,954 69,885	61,779 74,710	67,965 82,189	73,745 89,180	78,908 95,424
	46-49	45,432	56,588	67,376	77,026	82,816	87,641	96,413	1,04,616	1,11,940
	50 51-54	47,623 49,813	59,444 62,300	71,082 74,788	81,214 85,403	87,197 91,579	92,215 96,790	1,01,441 1,06,468	1,10,068 1,15,520	1,17,773 1,23,607
	55	54,889	68,119	81,340	91,955	98,420	1,03,631	1,13,995	1,23,689	1,32,350
2A+1C	56-59 60	59,965 78,040	73,938 94,131	87,892 1,14,379	98,507 1,28,130	1,05,262 1,46,465	1,10,473 1,65,958	1,21,522 1,82,559	1,31,858 1,98,081	1,41,093 2,11,953
	61-64	96,114	1,14,324	1,40,865	1,57,752	1,87,667	2,21,442	2,43,595	2,64,304	2,82,813
	65 66-69	1,08,128 1,20,143	1,28,620 1,42,917	1,58,479 1,76,093	1,73,533 1,89,314	2,06,440 2,25,212	2,43,592 2,65,742	2,67,956 2,92,318	2,90,735 3,17,167	3,11,092 3,39,371
	70	1,38,169	1,64,359	2,02,515	2,17,714	2,58,996	3,05,606	3,36,167	3,64,746	3,90,280
	71-74 75	1,56,195 1,79,625	1,85,801 2,13,680	2,28,937 2,63,281	2,46,114 2,83,035	2,92,781 3,36,698	3,45,470 3,97,291	3,80,017 4,37,020	4,12,325 4,74,172	4,41,188 5,07,368
- · ·	>75	2,03,055	2,41,559	2,97,625	3,19,955	3,80,615	4,49,111	4,94,022	5,36,019	5,73,548
Plan type	Age band 3m-34	<b>5,00,000</b> 28,564	<b>7,50,000</b> 35,666	<b>10,00,000</b> 40,376	<b>15,00,000</b> 49,331	<b>20,00,000</b> 55,121	<b>25,00,000</b> 60,332	<b>50,00,000</b> 66,373	<b>75,00,000</b> 72,018	<b>1,00,00,000</b> 77,065
	35	30,118	37,384	42,885	52,187	57,977	63,188	69,514	75,424	80,708
	36-44 45	31,671 40,337	39,102 49,948	45,394 58,489	55,044 68,139	60,834 73,929	66,045 79,140	72,655 87,057	78,831 94,459	84,351 1,01,074
	46-49 50	49,003 51,685	60,795 64,124	71,584 75,946	81,234 85,596	87,024 91,868	92,235 97,369	1,01,460 1,07,110	1,10,087 1,16,220	1,17,798 1,24,360
	51-54	54,368	67,454	80,307	89,957	96,712	1,02,502	1,12,760	1,22,352	1,30,922
2A+2C	55 56-59	59,348	73,630	07.000					1,32,094	1,41,344
	30-39			87,989 95,670	98,121 1,06,285	1,04,876	1,10,666	1,21,740 1,30,719		
	60	64,327 83,694	79,806 1,02,033	95,670 1,22,540	1,06,285 1,36,291	1,04,876 1,13,040 1,54,626	1,10,666 1,18,830 1,74,408	1,30,719 1,91,856	1,41,836 2,08,170	1,51,766 2,22,746
		64,327	79,806	95,670	1,06,285	1,04,876 1,13,040	1,10,666 1,18,830	1,30,719	1,41,836	1,51,766
	60 61-64 65 66-69	64,327 83,694 1,03,062 1,15,945 1,28,828	79,806 1,02,033 1,24,261 1,39,794 1,55,326	95,670 1,22,540 1,49,409 1,68,088 1,86,766	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466
	60 61-64 65	64,327 83,694 1,03,062 1,15,945	79,806 1,02,033 1,24,261 1,39,794	95,670 1,22,540 1,49,409 1,68,088	1,06,285 1,36,291 1,66,297 1,82,929	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988	1,30,719 1,91,856 2,52,994 2,78,292	1,41,836 2,08,170 2,74,504 3,01,953	1,51,766 2,22,746 2,93,727 3,23,096
	60 61-64 65 66-69 70 71-74	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933
Plan type	60 61-64 65 66-69 70 71-74	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201
Plan type	60 61-64 65 66-69 70 71-74 75 >75 <b>Age band</b> 3m-34	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 <b>7,50,000</b> 40,569	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 <b>75,00,000</b> 90,102	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413
Plan type	60 61-64 65 66-69 70 71-74 75 >75	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 <b>7,50,000</b>	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 <b>25,00,000</b>	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 <b>75,00,000</b>	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000
Plan type	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178
Plan type	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 <b>75,00,000</b> 90,102 93,098 96,095	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830
Plan type	60 61-64 65 66-69 70 71-74 75 >75 <b>Age band</b> 3m-34 35 36-44 45 46-49 50 51-54	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121
Plan type  2A+3C	60 61-64 65 66-69 70 71-74 75 >75 <b>Age band</b> 3m-34 35 36-44 45 46-49	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195 1,08,080 1,21,590 1,35,100	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235 1,28,791 1,44,896 1,61,001	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519 1,56,529 1,76,096 1,95,663	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197 1,80,654 1,98,725 2,16,797	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462 2,10,569 2,31,632 2,52,695	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657 2,44,344 2,68,784 2,93,225	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224 2,68,781 2,95,666 3,22,551	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525 2,91,633 3,20,805 3,49,977	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877 3,12,052 3,43,265 3,74,478
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195 1,08,080 1,21,590	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235 1,28,791 1,44,896	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519 1,56,529 1,76,096	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197 1,80,654 1,98,725	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462 2,10,569 2,31,632	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657 2,44,344 2,68,784	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224 2,68,781 2,95,666	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525 2,91,633 3,20,805	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877 3,12,052 3,43,265
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70 71-74 75	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195 1,08,080 1,21,590 1,35,100 1,55,365 1,75,630 2,01,975	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235 1,28,791 1,44,896 1,61,001 1,85,155 2,09,309 2,40,710	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519 1,56,529 1,76,096 1,95,663 2,25,019 2,54,374 2,92,530	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197 1,80,654 1,98,725 2,16,797 2,49,317 2,81,838 3,24,115	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462 2,10,569 2,31,632 2,52,695 2,90,600 3,28,505 3,77,788	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657 2,44,344 2,68,784 2,93,225 3,37,210 3,81,194 4,38,380	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224 2,68,781 2,95,666 3,22,551 3,70,936 4,19,321 4,82,225	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525 2,91,633 3,20,805 3,49,977 4,02,473 4,54,969 5,23,218	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877 3,12,052 3,43,265 3,74,478 4,30,651 4,86,823 5,59,850
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70 71-74	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195 1,08,080 1,21,590 1,35,100 1,55,365 1,75,630	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235 1,28,791 1,44,896 1,61,001 1,85,155 2,09,309	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519 1,56,529 1,76,096 1,95,663 2,25,019 2,54,374	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197 1,80,654 1,98,725 2,16,797 2,49,317 2,81,838	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462 2,10,569 2,31,632 2,52,695 2,90,600 3,28,505	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657 2,44,344 2,68,784 2,93,225 3,37,210 3,81,194	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224 2,68,781 2,95,666 3,22,551 3,70,936 4,19,321	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525 2,91,633 3,20,805 3,49,977 4,02,473 4,54,969	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877 3,12,052 3,43,265 3,74,478 4,30,651 4,86,823
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70 71-74 75	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195 1,08,080 1,21,590 1,35,100 1,55,365 1,75,630 2,01,975 2,28,319	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235 1,28,791 1,44,896 1,61,001 1,85,155 2,09,309 2,40,710	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519 1,56,529 1,76,096 1,95,663 2,25,019 2,54,374 2,92,530 3,30,686	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197 1,80,654 1,98,725 2,16,797 2,49,317 2,81,838 3,24,115 3,66,391	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462 2,10,569 2,31,632 2,52,695 2,90,600 3,28,505 3,77,788 4,27,070	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657 2,44,344 2,68,784 2,93,225 3,37,210 3,81,194 4,38,380 4,95,566	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224 2,68,781 2,95,666 3,22,551 3,70,936 4,19,321 4,82,225 5,45,129	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525 2,91,633 3,20,805 3,49,977 4,02,473 4,54,969 5,23,218	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877 3,12,052 3,43,265 3,74,478 4,30,651 4,86,823 5,59,850
	60 61-64 65 66-69 70 71-74 75 >75 Age band 3m-34 35 36-44 45 46-49 50 51-54 55 56-59 60 61-64 65 66-69 70 71-74 75 >75	64,327 83,694 1,03,062 1,15,945 1,28,828 1,48,156 1,67,485 1,92,614 2,17,743 5,00,000 32,810 34,885 36,960 45,992 55,024 57,620 60,216 65,263 70,310 89,195 1,08,080 1,21,590 1,35,100 1,55,365 1,75,630 2,01,975 2,28,319	79,806 1,02,033 1,24,261 1,39,794 1,55,326 1,78,631 2,01,936 2,32,227 2,62,519 7,50,000 40,569 42,460 44,351 55,439 66,527 70,300 74,073 80,877 87,680 1,08,235 1,28,791 1,44,896 1,61,001 1,85,155 2,09,309 2,40,710 2,72,111	95,670 1,22,540 1,49,409 1,68,088 1,86,766 2,14,790 2,42,813 2,79,242 3,15,671 10,00,000 45,606 48,096 50,585 63,391 76,196 80,558 84,920 94,715 1,04,510 1,30,519 1,56,529 1,76,096 1,95,663 2,25,019 2,54,374 2,92,530 3,30,686	1,06,285 1,36,291 1,66,297 1,82,929 1,99,562 2,29,496 2,59,431 2,98,349 3,37,268 15,00,000 59,116 61,606 64,095 76,901 89,706 94,551 99,395 1,12,567 1,25,740 1,53,197 1,80,654 1,98,725 2,16,797 2,49,317 2,81,838 3,24,115 3,66,391	1,04,876 1,13,040 1,54,626 1,96,212 2,15,836 2,35,460 2,70,779 3,06,098 3,52,013 3,97,927 20,00,000 67,724 70,252 72,780 85,586 98,391 1,03,236 1,08,080 1,22,217 1,36,355 1,73,462 2,10,569 2,31,632 2,52,695 2,90,600 3,28,505 3,77,788 4,27,070	1,10,666 1,18,830 1,74,408 2,29,987 2,52,988 2,75,990 3,17,389 3,58,787 4,12,605 4,66,423 25,00,000 75,482 77,991 80,500 93,306 1,06,111 1,11,438 1,16,765 1,31,867 1,46,970 1,95,657 2,44,344 2,68,784 2,93,225 3,37,210 3,81,194 4,38,380 4,95,566	1,30,719 1,91,856 2,52,994 2,78,292 3,03,589 3,49,127 3,94,666 4,53,868 5,13,071 50,00,000 83,038 85,798 88,558 1,02,642 1,16,726 1,22,584 1,28,442 1,45,054 1,61,666 2,15,224 2,68,781 2,95,666 3,22,551 3,70,936 4,19,321 4,82,225 5,45,129	1,41,836 2,08,170 2,74,504 3,01,953 3,29,403 3,78,811 4,28,219 4,92,454 5,56,689 75,00,000 90,102 93,098 96,095 1,11,375 1,26,656 1,33,011 1,39,365 1,57,392 1,75,418 2,33,525 2,91,633 3,20,805 3,49,977 4,02,473 4,54,969 5,23,218	1,51,766 2,22,746 2,93,727 3,23,096 3,52,466 4,05,334 4,58,201 5,26,933 5,95,666 1,00,00,000 96,413 99,622 1,02,830 1,19,178 1,35,525 1,42,323 1,49,121 1,68,412 1,87,702 2,49,877 3,12,052 3,43,265 3,74,478 4,30,651 4,86,823 5,59,850

	PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 2 YEARS														
Risk period 1 mth 3 mths 6 mths 9 mths 12 mths 15 mths 18 mths 21 mths >21 mths															
Refund on existing plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	NA NA						
% to be charged on proposed plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	IVA						

		PF	REMIUM CH	IART FOR 3	YEARS (E	XCLUDING		S.)		
Plan type	Age band 3m-33	<b>5,00,000</b> 19,677	<b>7,50,000</b> 23,955	<b>10,00,000</b> 27,279	<b>15,00,000</b> 34,291	<b>20,00,000</b> 39,551	<b>25,00,000</b> 42,818	<b>50,00,000</b> 47,110	<b>75,00,000</b> 51,121	<b>1,00,00,00</b> 54,712
	34	20,668	25,437	29,195	36,208	41,467	45,016	49,527	53,744	57,517
	35	21,659	26,919	31,112	38,125	43,384	47,213	51,944	56,366	60,322
	36-43 44	22,650 27,442	28,401 34,703	33,029 40,593	40,041 47,606	45,301 53,047	49,410 57,451	54,361 63,206	58,989 68,587	63,127 73,398
	45	32,234	41,004	48,157	55,170	60,794	65,492	72,051	78,185	83,668
	46-48	37,026 39,738	47,306 49,896	55,721 58,087	62,734 66,516	68,540 73,627	73,533 79,073	80,896 86,988	87,782 94,393	93,939
	50	42,449	52,486	60,452	70,298	78,713	84,613	93,079	1,01,003	1,08,086
	51-53	45,161	55,076	62,818	74,080	83,799	90,153	99,171	1,07,614	1,15,159
	54 55	47,592 50,023	58,115 61,154	66,348 69,877	78,358 82,635	88,516 93,234	95,319 1,00,484	1,04,856 1,10,540	1,13,780 1,19,946	1,21,756 1,28,352
1A	56-58	52,454	64,192	73,407	86,913	93,234	1,00,464	1,16,225	1,19,946	1,34,949
	59	59,045	71,429	81,004	95,912	1,07,170	1,14,897	1,26,398	1,37,150	1,46,758
	60	65,637	78,666	88,601	1,04,912	1,16,389	1,24,145	1,36,571	1,48,188	1,58,567
	61-63 64	72,229 81,172	85,903 95,445	96,197 1,05,968	1,13,911 1,22,069	1,25,608 1,32,106	1,33,392 1,39,310	1,46,744 1,53,251	1,59,226 1,66,285	1,70,376 1,77,931
	65	90,115	1,04,986	1,15,739	1,30,227	1,38,604	1,45,229	1,59,759	1,73,344	1,85,485
	66-68	99,059	1,14,528	1,25,510	1,38,385	1,45,103	1,51,147	1,66,266	1,80,404	1,93,040
	69 70	1,04,757 1,10,456	1,22,406 1,30,283	1,35,257 1,45,004	1,50,166 1,61,947	1,57,454 1,69,805	1,64,022 1,76,897	1,80,432 1,94,597	1,95,775 2,11,146	2,09,487 2,25,933
	71-73	1,16,155	1,38,160	1,54,752	1,73,728	1,82,157	1,89,772	2,08,762	2,26,518	2,42,380
	74	1,28,146	1,52,125	1,70,137	1,90,441	1,99,679	2,08,028	2,28,841	2,48,303	2,65,690
	75 >75	1,40,138 1,52,129	1,66,089 1,80,053	1,85,523 2,00,908	2,07,154 2,23,867	2,17,201 2,34,722	2,26,284 2,44,540	2,48,920 2,69,000	2,70,089 2,91,874	2,88,999 3,12,309
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,00
	3m-33	25,750	31,809	37,166	45,525	52,538	59,270	65,202	70,756	75,721
	34 35	26,629 27,508	32,744 33,679	38,494 39,822	47,554 49,583	54,567 56,596	61,860 64,450	68,049 70,896	73,842 76,927	79,022 82,322
	35 36-43	27,508	33,679	39,822 41,149	49,583 51,612	58,625	64,450	70,896	80,013	82,322 85,623
	44	32,239	39,130	46,797	58,447	65,459	73,874	81,266	88,175	94,356
	45	36,091	43,646	52,444	65,282	72,294	80,709	88,788	96,338	1,03,088
	46-48	39,943 41,766	48,162 51,369	58,092 61,719	72,117 75,744	79,129 83,224	87,544 91,639	96,310	1,04,500 1,09,386	1,11,821 1,17,048
	50	43,590	51,369	65,347	79,372	83,224	95,735	1,00,812	1,14,271	1,17,048
	51-53	45,413	57,783	68,975	83,000	91,415	99,830	1,09,816	1,19,156	1,27,501
	54	48,695	63,655	76,184	90,209	98,624	1,07,039	1,17,745	1,27,758	1,36,706
1A+1C	55 56-58	51,977 55,259	69,527 75,398	83,393 90,602	97,418 1,04,627	1,05,833 1,13,042	1,14,248 1,21,457	1,25,673 1,33,602	1,36,360 1,44,962	1,45,911 1,55,117
	59	66,217	85,478	102,450	1,17,877	1,29,994	1,50,096	1,65,107	1,79,146	1,91,694
	60	77,175	95,557	1,14,298	1,31,128	1,46,946	1,78,736	1,96,612	2,13,330	2,28,271
	61-63 64	88,133 95,482	1,05,636	1,26,146 1,36,663	1,44,379	1,63,899	2,07,376	2,28,117	2,47,513	2,64,848 2,82,510
	65	1,02,831	1,14,444 1,23,252	1,47,180	1,54,008 1,63,636	1,74,828 1,85,757	2,21,204 2,35,032	2,43,329 2,58,542	2,64,021 2,80,528	3,00,172
	66-68	1,10,180	1,32,059	1,57,697	1,73,265	1,96,687	2,48,860	2,73,754	2,97,035	3,17,835
	69	1,21,204	1,45,271	1,73,471	1,90,600	2,16,359	2,73,749	3,01,131	3,26,736	3,49,615
	70 71-73	1,32,228 1,43,251	1,58,483 1,71,694	1,89,244 2,05,017	2,07,935 2,25,270	2,36,031 2,55,704	2,98,639 3,23,529	3,28,508 3,55,884	3,56,436 3,86,136	3,81,396 4,13,177
	74	1,57,585	1,88,870	2,25,522	2,47,803	2,81,276	3,55,889	3,91,480	4,24,761	4,13,177
	75	1,71,918	2,06,046	2,46,027	2,70,337	3,06,848	3,88,249	4,27,075	4,63,386	4,95,831
Dian time	>75	1,86,252	2,23,222	2,66,531	2,92,870	3,32,421	4,20,610	4,62,671	5,02,011	5,37,158
Plan type	Age band 3m-33	<b>5,00,000</b> 30,715	<b>7,50,000</b> 37,391	<b>10,00,000</b> 42,075	<b>15,00,000</b> 53,295	<b>20,00,000</b> 60,672	<b>25,00,000</b> 67,685	<b>50,00,000</b> 74,459	<b>75,00,000</b> 80,798	<b>1,00,00,00</b> 86,464
	34	31,715	38,475	43,515	55,670	63,645	71,125	78,245	84,907	90,859
	35 36-43	32,716 33,716	39,560 40,644	44,955 46,395	58,045 60,420	66,619 69,592	74,566 78,007	82,032 85,819	89,017 93,126	95,253 99,648
	44	40,691	48,910	56,100	70,125	79,045	87,460	96,216	1,04,407	1,11,718
	45	47,666	57,175	65,805	79,830	88,498	96,913	1,06,613	1,15,688	1,23,789
	46-48	54,641	65,441	75,511	89,536	97,951	1,06,366	1,17,011	1,26,968	1,35,860
	49 50	55,604 56,568	66,628 67,816	77,493 79,475	91,518 93,500	99,933	1,08,348	1,19,189 1,21,368	1,29,329 1,31,690	1,38,389 1,40,919
	51-53	57,531	69,003	81,457	95,482	1,03,897	1,12,312	1,23,546	1,34,051	1,43,448
	54	60,401	73,556	87,086	1,02,981	1,11,863	1,21,213	1,33,340	1,44,677	1,54,817
1A+2C	55 56-58	63,271 66,142	78,110 82,663	92,715 98,343	1,10,480 1,17,978	1,19,830 1,27,796	1,30,115 1,39,016	1,43,134 1,52,929	1,55,304 1,65,930	1,66,187 1,77,557
	59	78,680	96,304	1,09,719	1,28,886	1,56,807	1,80,649	1,98,725	2,15,620	2,30,725
	60	91,219	1,09,945	1,21,094	1,39,794	1,85,818	2,22,283	2,44,521	2,65,311	2,83,894
	61-63 64	1,03,757 1,12,406	1,23,585 1,33,890	1,32,469 (= 1,43,515	1,50,701	2,14,829 2,29,155	2,63,917 2,81,515	2,90,318 3,09,677	3,15,002 3,36,006	3,37,063 3,59,536
	65	1,12,406	1,44,195	1,54,561	1,70,811	2,43,481	2,81,515	3,09,677	3,36,006	3,82,008
	66-68	1,29,703	1,54,499	1,65,607	1,80,866	2,57,808	3,16,713	3,48,395	3,78,016	4,04,481
	69 70	1,42,681 1,55,659	1,69,955 1,85,411	1,82,175 1,98,744	1,98,959 2,17,051	2,83,595 3,09,382	3,48,390 3,80,068	3,83,238 4,18,081	4,15,818 4,53,620	4,44,929 4,85,377
	71-73	1,68,637	2,00,866	2,15,312	2,35,143	3,35,169	4,11,746	4,18,081	4,91,422	5,25,825
	74	1,85,504	2,20,959	2,36,845	2,58,658	3,68,689	4,52,923	4,98,219	5,40,570	5,78,414
	75 >75	2,02,371 2,19,239	2,41,052 2,61,146	2,58,378 2,79,911	2,82,174 3,05,689	4,02,209 4,35,729	4,94,101 5,35,278	5,43,516 5,88,812	5,89,719 6,38,867	6,31,003 6,83,593
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	5,88,812	75,00,000	1,00,00,00
	3m-33	43,730	53,267	58,765	74,192	83,617	93,435	1,02,789	1,11,527	1,19,339
	34 35	45,104 46,479	54,791 56,315	60,710 62,654	77,072 79,952	87,198 90,779	97,203 1,00,971	1,06,931 1,11,073	1,16,024 1,20,522	1,24,149 1,28,960
	36-43	46,479	57,839	64,599	82,832	94,360	1,00,971	1,11,073	1,20,522	1,28,960
	44	53,837	65,525	74,155	95,660	1,08,021	1,18,680	1,30,549	1,41,657	1,51,578
	45 46-48	59,821 65,805	73,211 80,896	83,711 93,266	1,08,488 1,21,316	1,21,681 1,35,341	1,32,620 1,46,561	1,45,883 1,61,217	1,58,296 1,74,934	1,69,385 1,87,192
	49	69,022	85,300	98,876	1,27,861	1,41,886	1,53,106	1,68,417	1,82,741	1,95,546
	50	72,238	89,704	1,04,486	1,34,406	1,48,431	1,59,651	1,75,616	1,90,548	2,03,900
	51-53 54	75,455 78,605	94,108 98,278	1,10,096 1,15,379	1,40,951 1,49,039	1,54,976 1,63,532	1,66,196 1,75,687	1,82,816 1,93,255	1,98,356 2,09,683	2,12,25 <sup>4</sup> 2,24,372
	55	78,605 81,756	1,02,448	1,15,379	1,49,039	1,63,532	1,75,687	1,93,255 2,03,694	2,09,683	2,24,372
1A+3C	56-58	84,907	1,06,618	1,25,945	1,65,215	1,80,642	1,94,667	2,14,134	2,32,338	2,48,607
	59	95,277	1,16,955	1,40,689	1,78,557	2,09,015	2,34,727	2,58,200	2,80,149	2,99,766
14.00	60 61-63	1,05,646 1,16,015	1,27,293 1,37,630	1,55,434 1,70,179	1,91,899 2,05,242	2,37,387 2,65,760	2,74,787 3,14,847	3,02,267 3,46,333	3,27,961 3,75,772	3,50,924 4,02,083
		1,25,683	1,49,106	1,84,363	2,18,930	2,83,483	3,35,843	3,69,428	4,00,830	4,02,000
	64	4.05.054	1,60,583	1,98,547	2,32,619	3,01,206	3,56,838	3,92,522	4,25,888	4,55,705
	65	1,35,351			2 46 207	3,18,929	3,77,834	4,15,617	4,50,946	4,82,516
	65 66-68	1,45,019	1,72,059 1,89,272	2,12,731	2,46,307	1 1	4 15 617	4 57 192	4 96 046	5 30 774
	65		1,72,059 1,89,272 2,06,485	2,12,731 2,34,012 2,55,292	2,40,307 2,70,944 2,95,582	3,50,821 3,82,714	4,15,617 4,53,400	4,57,182 4,98,748	4,96,046 5,41,145	
	65 66-68 69 70 71-73	1,45,019 1,59,520 1,74,022 1,88,524	1,89,272 2,06,485 2,23,699	2,34,012 2,55,292 2,76,573	2,70,944 2,95,582 3,20,219	3,50,821 3,82,714 4,14,607	4,53,400 4,91,184	4,98,748 5,40,313	5,41,145 5,86,245	5,79,027 6,27,282
	65 66-68 69 70	1,45,019 1,59,520 1,74,022	1,89,272 2,06,485	2,34,012 2,55,292	2,70,944 2,95,582	3,50,821 3,82,714	4,53,400	4,98,748	5,41,145	5,30,771 5,79,027 6,27,282 6,90,016 7,52,750

A - Adult | C - Child

			PREMI	UM CH	ART FOR	3 YEARS	) (E	XCLUDING	TAX) (	IN RS	S.)			
Plan type	Age band	5,00,000		0,000	10,00,000	15,00,00		20,00,000	25,00,		50,00,000	75,00,0		1,00,00,000
	3m-33 34	29,228 30,818		37,335 40,158	43,646 46,713	54,86 57,93		63,281 66,348		293 360	77,334 80,705	83,9 87,5		89,788 93,701
	35 36-43	32,407 33,997		12,982 15,806	49,779 52,846	60,99 64,06		69,414 72,481		427 494	84,075 87,446	91,2 94,8		97,614 1,01,527
	44	43,608	į	56,736	66,890	78,11	0	86,525	93,	537	1,02,897	1,11,6		1,19,465
	45 46-48	53,220 62,832		67,666 78,596	80,934 94,977	92,15 1,06,19		1,00,569 1,14,612	1,07, 1,21,		1,18,348 1,33,799	1,28,4 1,45,1		1,37,403 1,55,341
	49	63,991	7	79,999	96,819	1,08,50	17	1,16,922	1,24,	121	1,36,543	1,48,1	151	1,58,529
	50 51-53	65,151 66,310		31,401 32,804	98,661 1,00,503	1,10,81 1,13,12		1,19,231 1,21,541	1,26, 1,29,		1,39,287 1,42,031	1,51,1 1,54,1		1,61,718 1,64,906
	54	70,910	3	38,554	1,07,647	1,20,26	9	1,28,684	1,36,	258	1,49,890	1,62,6	634	1,74,027
2A	55 56-58	75,511 80,111		94,304 00,054	1,14,790 1,21,933	1,27,41 1,34,55		1,35,827 1,42,971	1,43, 1,50,		1,57,749 1,65,607	1,71,1 1,79,6		1,83,148 1,92,269
	59	89,685	1,1	10,676	1,34,836	1,47,45	9	1,55,874	1,63,	447	1,79,801	1,95,0	88	2,08,748
	60 61-63	99,260 1,08,834		21,298 31,919	1,47,739 1,60,642	1,60,36 1,73,26		1,68,777 1,81,680	1,76, 1,89,		1,93,994 2,08,187	2,10,4 2,25,8		2,25,227 2,41,707
	64	1,17,904	1,4	12,915	1,74,032	1,84,82	!1	1,93,797	2,01,	876	2,22,072	2,40,9	954	2,57,831
	65 66-68	1,26,973 1,36,043		53,910 64,906	1,87,421 2,00,810	1,96,37 2,07,93		2,05,915 2,18,033	2,14, 2,27,		2,35,957 2,49,841	2,56,0 2,71,0		2,73,955 2,90,079
	69	1,49,647	1,8	31,399	2,20,894	2,28,72	9	2,39,837	2,49,	841	2,74,834	2,98,2	204	3,19,092
	70 71-73	1,63,251 1,76,855		97,893 14,386	2,40,978 2,61,061	2,49,52 2,70,31		2,61,641 2,83,445	2,72, 2,95,		2,99,826 3,24,819	3,25,3 3,52,4		3,48,105 3,77,118
	74	1,94,545	2,3	35,826	2,87,176	2,97,35	8	3,11,794	3,24,	819	3,57,310	3,87,6	888	4,14,836
	75 >75	2,12,236 2,29,926		57,265 78,705	3,13,290 3,39,405	3,24,39 3,51,43		3,40,144 3,68,493	3,54, 3,83,		3,89,802 4,22,293	4,22,9 4,58,1		4,52,554 4,90,272
Plan type	Age band	5,00,000		0,000	10,00,000	15,00,00		20,00,000	25,00,		50,00,000	75,00,0		1,00,00,000
	3m-33 34	36,942		16,731	53,604 55,848	66,64		75,062 77,633		074 646	90,293	97,9		1,04,851 1,08,128
	35	38,036 39,130		48,405 50,079	58,092	69,21 71,78		77,633 80,204		217	93,121 95,950	1,01,0 1,04,		1,11,405
	36-43 44	40,224 48,826		51,752 61,916	60,336 72,865	74,36 86,89	1	82,776 95 305		788	98,778	1,07,1	179	1,14,682
	45	57,428	7	72,079	85,394	99,41	9	95,305 1,07,834	1,14,	846	1,12,560 1,26,342	1,22,1 1,37,0	90	1,30,685 1,46,687
	46-48	66,030	8	32,243	97,923	1,11,94	-8	1,20,363	1,27,	375	1,40,124	1,52,0	)45	1,62,690
	49 50	68,152 70,275	_	35,010 37,778	1,01,513 1,05,103	1,16,00 1,20,06		1,24,607 1,28,852	1,31, 1,36,		1,44,995 1,49,866	1,57,3 1,62,6		1,68,342 1,73,994
	51-53	72,397	į.	90,545	1,08,694	1,24,12	!1	1,33,097	1,40,	671	1,54,738	1,67,8	393	1,79,646
	54 55	77,315 82,233		96,183 01,822	1,15,042 1,21,391	1,30,47 1,36,81		1,39,726 1,46,356	1,47, 1,53,		1,62,031 1,69,324	1,75,8 1,83,7		1,88,117 1,96,588
2A+1C	56-58	87,151	1,0	07,460	1,27,740	1,43,16	7	1,52,985	1,60,	558	1,76,617	1,91,6	38	2,05,060
	59 60	1,04,664 1,22,176		27,024 46,589	1,53,403 1,79,066	1,71,86 2,00,57		1,92,906 2,32,828	2,14, 2,68,		2,35,756 2,94,894	2,55,8 3,19,9		2,73,717 3,42,374
	61-63	1,39,689		66,154	2,04,729	2,29,27		2,72,750	3,21,		3,54,033	3,84,1		4,11,031
	64 65	1,51,330 1,62,971		30,006 93,858	2,21,795 2,38,862	2,44,56 2,59,85		2,90,938 3,09,127	3,43, 3,64,		3,77,637 4,01,241	4,09,7 4,35,3		4,38,431 4,65,831
	66-68	1,74,611	2,0	07,710	2,55,928	2,75,14	2	3,27,315	3,86,	220	4,24,845	4,60,9	960	4,93,231
	69 70	1,92,077 2,09,543		28,486 19,262	2,81,529 3,07,129	3,02,66 3,30,17		3,60,050 3,92,784	4,24, 4,63,		4,67,332 5,09,818	5,07,0 5,53,1		5,42,557 5,91,883
	71-73	2,27,009	2,7	70,037	3,32,729	3,57,69	14	4,25,519	5,02,	095	5,52,305	5,99,2	260	6,41,209
	74 75	2,49,710 2,72,412		97,050 24,062	3,66,006 3,99,282	3,93,46 4,29,24		4,68,070 5,10,622	5,52, 6,02,		6,07,535 6,62,765	6,59,1 7,19,1		7,05,331 7,69,454
	>75	2,95,114	3,5	51,074	4,32,559	4,65,01	3	5,53,174	6,52,	724	7,17,996	7,79,0	)33	8,33,576
Plan type	Age band 3m-33	<b>5,00,000</b> 41,514	_	<b>0,000</b> 51,836	<b>10,00,000</b> 58,681	<b>15,00,00</b> 71,69		<b>20,00,000</b> 80,111	<b>25,00</b> ,	<b>000</b> 684	<b>50,00,000</b> 96,464	<b>75,00,</b> 0		<b>1,00,00,000</b> 1,12,004
	34	43,019		53,501	61,112	74,46	3	82,878	90,	452	99,507	1,07,9	969	1,15,533
	35 36-43	44,525 46,030		55,165 56,829	63,543 65,974	77,23 79,99		85,646 88,414		220 987	1,02,551 1,05,594	1,11,2 1,14,5		1,19,063 1,22,593
	44	54,426	(	67,339	78,662	92,68	7	1,01,102	1,08,	675	1,19,549	1,29,7	713	1,38,796
	45 46-48	62,823 71,219		77,848 38,358	91,350	1,05,37		1,13,790 1,26,477	1,21, 1,34,		1,33,504 1,47,459	1,44,8 1,59,9		1,55,000 1,71,203
	49	73,818	į.	91,583	1,08,264	1,22,28	9	1,31,171	1,39,	025	1,52,933	1,65,9	939	1,77,561
	50 51-53	76,418 79,017		94,809 98,035	1,12,490 1,16,716	1,26,51 1,30,74		1,35,865 1,40,559	1,43, 1,48,		1,58,408 1,63,882	1,71,8 1,77,8	_	1,83,919 1,90,277
	54	83,841	1,0	04,019	1,24,159	1,38,65	1	1,48,469	1,56,	884	1,72,582	1,87,2	262	2,00,375
2A+2C	55 56-58	88,666 93,491		10,003 15,987	1,31,601 1,39,044	1,46,56 1,54,47		1,56,379 1,64,289	1,64, 1,72,		1,81,282 1,89,983	1,96,7 2,06,1	_	2,10,473 2,20,571
28120	59	1,12,256	1,3	37,524	1,65,078	1,83,54	4	2,04,582	2,26,	554	2,49,220	2,70,4	111	2,89,345
	60 61-63	1,31,022 1,49,787		59,060 30,597	1,91,112 2,17,146	2,12,61 2,41,69		2,44,875 2,85,168	2,80, 3,34,		3,08,457 3,67,693	3,34,6		3,58,119 4,26,893
	64	1,62,269	1,9	95,647	2,35,244	2,57,80	16	3,04,182	3,56,	542	3,92,204	4,25,5	551	4,55,350
	65 66-68	1,74,752 1,87,234		10,697 25,746	2,53,342 2,71,440	2,73,92 2,90,03		3,23,196 3,42,210	3,78, 4,01,	_	4,16,715 4,41,227	4,52,1 4,78,7	_	4,83,806 5,12,263
	69	2,05,962	2,4	18,327	2,98,592	3,19,04	1	3,76,431	4,41,		4,85,349	5,26,6		5,63,487
	70	2,24,690		70,907	3,25,745	3,48,04		4,10,652	4,81,	_	5,29,472	5,74,4	_	6,14,711
	71-73 74	2,43,418 2,67,765		93,487 22,837	3,52,897 3,88,193	3,77,04 4,14,75	_	4,44,873 4,89,360	5,21, 5,73,		5,73,594 6,30,957	6,22,3 6,84,5		6,65,935 7,32,530
	75	2,92,113	3,5	52,186	4,23,490	4,52,46	5	5,33,848	6,25,	739	6,88,319	7,46,8	336	7,99,126
Plan type	>75 Age band	3,16,460 <b>5,00,000</b>		31,536 <b>0,000</b>	4,58,786 <b>10,00,000</b>	4,90,17 <b>15,00,00</b>		5,78,335 <b>20,00,000</b>	6,77, <b>25,00</b> ,		7,45,681 <b>50,00,000</b>	8,09,0 <b>75,00,</b> 0		8,65,721 <b>1,00,00,000</b>
,,	3m-33	47,685	į	58,961	66,282	85,91	7	98,427	1,09,	704	1,20,685	1,30,9	951	1,40,124
	34 35	49,695 51,706		60,794 62,626	68,694 71,107	88,32 90,74		1,00,877 1,03,327	1,12, 1,14,		1,23,359 1,26,033	1,33,8 1,36,7		1,43,233 1,46,342
	36-43	53,716	(	64,459	73,519	93,15	4	1,05,777	1,16,	997	1,28,707	1,39,6	61	1,49,450
	44 45	62,467 71,219		75,202 35,945	85,927 98,334	1,05,56 1,17,96		1,18,184 1,30,591	1,29, 1,41,		1,42,354 1,56,000	1,54,4 1,69,2		1,65,289 1.81.128
	46-48	79,971	(	96,688	1,10,741	1,30,37	'6	1,42,999	1,54,	219	1,69,646	1,84,0	)78	1,96,967
	49 50	82,486 85,001		00,344	1,14,968 1,19,194	1,35,07 1,39,76		1,47,693 1,52,386	1,59, 1,64,		1,75,322 1,80,997	1,90,2 1,96,3		2,03,554 2,10,141
	51-53	87,516	1,0	07,656	1,23,420	1,44,45	8	1,57,080	1,69,	703	1,86,673	2,02,5	549	2,16,728
	54	92,406	1,	14,248	1,32,910	1,57,22	0.0	1,70,778	1,84,	335	2,02,769	2,20,0	)15	2,35,419
2A+3C	55 56-58	97,296 1,02,186		20,839 27,431	1,42,401 1,51,891	1,69,98 1,82,74		1,84,476 1,98,173	1,98, 2,13,		2,18,865 2,34,961	2,37,4 2,54,9		2,54,110 2,72,800
	59	1,20,484	1,4	17,348	1,77,092	2,09,34	.9	2,34,127	2,60,	774	2,86,853	3,11,2	247	3,33,042
	60 61-63	1,38,782 1,57,080	_	67,264 87,180	2,02,293 2,27,494	2,35,95 2,62,55		2,70,080 3,06,034	3,07, 3,55,		3,38,746 3,90,638	3,67,5 4,23,8	_	3,93,284 4,53,526
	64	1,70,170	2,0	02,785	2,46,453	2,80,06	6	3,26,442	3,78,	802	4,16,687	4,52,1	115	4,83,769
	65 66-68	1,83,260 1,96,350		18,389 33,993	2,65,412 2,84,371	2,97,57 3,15,08		3,46,850 3,67,259	4,02, 4,26,	_	4,42,737 4,68,786	4,80,3 5,08,6	_	5,14,012 5,44,254
	69	2,15,985	2,5	57,396	3,12,814	3,46,59	15	4,03,985	4,68,	781	5,15,667	5,59,5	509	5,98,681
	70 71-73	2,35,620 2,55,255		30,799 04,202	3,41,256 3,69,699	3,78,10 4,09,61		4,40,712 4,77,439	5,11, 5,54,		5,62,547 6,09,428	6,10,3 6,61,2		6,53,107 7,07,533
	74	2,80,781	3,3	34,627	4,06,669	4,50,57	7	5,25,190	6,09,	424	6,70,376	7,27,3	365	7,78,289
	75 >75	3,06,306 3,31,832		65,052 95,477	4,43,639 4,80,609	4,91,53 5,32,50		5,72,940 6,20,690	6,64, 7,20,		7,31,324 7,92,272	7,93,4 8,59,6		8,49,045 9,19,802
	×10											0,05,0		0,10,002
	PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 3 YEARS													
Risk period		1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths
Refund on exis	sting plan	82.5%	77.5%	70.0%			mtns 50.0%		35.0%	27.5%		15.0%	7.5%	
% to be oberg	• • • • • • • • • • • • • • • • • • • •	J2.070	. 1.0/0	10.070	02.070	5070	/0	12.070	55.070	_1.0/0	20.070	10.070	1.0/0	NA NA

	-,,		,	.,,	-,-	-,	-,,	- ,	,	. , ,	-,,-		-,,	
	PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 3 YEARS													
Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths	
Refund on existing plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%		
% to be charged on	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA	

		Benefi	t Illustration in r	espect of Policion	es offered on Inc	dividual and Fan	nily Floater Basis	5					
Age of the	Coverage opted o covering each me separately (at a sir	mber of the family	multiple m	embers of the fa	dividual basis co amily under a sir r each member o	ngle policy	Coverage opted on family floater basis with overall Sum insure (Only one sum insured is available for the entire family)						
Members insured (in yrs)	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)			
64	25,750	5,00,000	25,750	Nil	25,750	5,00,000	44.450	5,650	38,800	5.00.000			
58	18,700	5,00,000	18,700	NII	18,700	5,00,000	44,450	5,050	30,000	5,00,000			
	m for all members of the				rs of the family is		Total Premium	vhen policy is opt	ed on floater basis	s is <b>Rs.38,800/-</b> .			
	n each member is cove d available for each indiv				d under a single p family member is		Sum insured of Rs.5,00,000/- is available for the entire family (2A						
			The He	alth In	ustration - 2	o Snaci	aliet						
47	13,200	5,00,000	13,200	uitii iii	13,200	5,00,000	ullot						
44	8,075	5,00,000	8,075	Nil	8,075	5,00,000	28,290	4,750	23,540	5,00,000			
19	7,015	5,00,000	7,015		7,015	5,00,000							
whe	m for all members of the n each member is cove d available for each indi	red separately.	wher	n they are covered	rs of the family is d under a single p family member is	olicy.	Total Premium when policy is opted on floater basis is Rs.23,540/  Sum insured of Rs.5,00,000/- is available for the entire family (2A+1C)						

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable. A - Adult | C - Child

	PREMIUM CHART WITH BUY BACK - STAR COMPREHENSIVE INSURANCE POLICY UIN No. SHAHLIP22028V072122 - BRO / COMP / V.14 / 2023													
PREMIUM CHART WITH BUY BACK FOR 1 YEAR (EXCLUDING TAX) (IN RS.)           Plan type         Age band         5,00,000         7,50,000         10,00,000         15,00,000         20,00,000         25,00,000         50,00,000         75,00,000         1,00,00,000           3m-35         8,418         10,248         11,670         14,670         16,920         18,318         20,154         21,870         23,406														
Plan type						-								
		-	<del> </del>			<del> </del>	· · · · · · · · · · · · · · · · · · ·		-					
	36-45 46-50	10,498 17,820	13,163 22,768	15,308 26,818	18,558 30,193	20,995 32,987	22,900 35,390	25,194 38,934	27,339 42,248	29,25 45,21				
	51-55	24,150	29,453	33,593	39,615	44,813	48,210	53,033	57,548	61,58				
1A	56-60	28,050	34,328	39,255	46,478	52,380	56,498	62,153	67,440	72,16				
	61-65	38,625	45,938	51,443	60,915	67,170	71,333	78,473	85,148	91,11				
	66-70	52,973	61,245	67,118	74,003	77,595	80,828	88,913	96,473	1,03,23				
	71-75	62,115	73,883	82,755	92,903	97,410	1,01,483	1,11,638	1,21,133	1,29,61				
	>75	81,353	96,285	1,07,438	1,19,715	1,25,520	1,30,770	1,43,850	1,56,083	1,67,01				
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,0				
	3m-35	11,016	13,608	15,900	19,476	22,476	25,356	27,894	30,270	32,39				
	36-45 46-50	13,156 19,224	16,042 23,180	19,071 27,959	23,920 34,709	27,170 38,084	31,070 42,134	34,177 46,352	37,083 50,294	39,68 53,81				
	51-55	24,285	30,900	36,885	44,385	48,885	53,385	58,725	63,720	68,18				
1A+1C	56-60	29,550	40,320	48,450	55,950	60,450	64,950	71,445	77,520	82,9				
17.10	61-65	47,130	56,490	67,458	77,208	87,647	1,10,897	1,21,988	1,32,360	1,41,6				
	66-70	58,920	70,620	84,330	92,655	1,05,180	1,33,080	1,46,393	1,58,843	1,69,9				
	71-75	76,605	91,815	1,09,635	1,20,465	1,36,740	1,73,010	1,90,313	2,06,490	2,20,9				
	>75	99,600	1,19,370	1,42,530	1,56,615	1,77,765	2,24,925	2,47,418	2,68,455	2,87,2				
lan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,				
	3m-35	13,140	15,996	18,000	22,800	25,956	28,956	31,854	34,566	36,9				
	36-45	15,626	18,837	21,502	28,002	32,253	36,153	39,774	43,160	46,1				
	46-50	26,298	31,496	36,342	43,092	47,142	51,192	56,315	61,108	65,3				
	51-55	30,765	36,900	43,560	51,060	55,560	60,060	66,068	71,685	76,7				
1A+2C	56-60	35,370	44,205	52,590	63,090	68,340	74,340	81,780	88,733	94,9				
	61-65	55,485	66,089	70,839	80,589	1,14,882	1,41,132	1,55,250	1,68,450	1,80,2				
	66-70	69,360	82,620	88,560	96,720	1,37,865	1,69,365	1,86,308	2,02,148	2,16,3				
	71-75	90,180	1,07,415	1,15,140	1,25,745	1,79,235	2,20,185	2,42,205	2,62,793	2,81,1				
	>75	1,17,240	1,39,650	1,49,685	1,63,470	2,33,010	2,86,245	3,14,873	3,41,640	3,65,5				
lan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,				
	3m-35	18,708	22,788	25,140	31,740	35,772	39,972	43,974	47,712	51,0				
	36-45	22,178	26,806	29,939	38,389	43,732	48,542	53,398	57,941	61,9				
	46-50	31,671	38,934	44,888	58,388	65,138	70,538	77,591	84,193	90,0				
1A+3C	51-55	40,350 45,405	50,325 57,015	58,875 67,350	75,375 88,350	82,875 96,600	88,875	97,763	1,06,073 1,24,245	1,13,5 1,32,9				
	56-60 61-65	62,040	73,599	91,005	1,09,755	1,42,118	1,04,100 1,68,368	1,14,510 1,85,205	2,00,948	2,15,0				
	66-70	77,550	92,010	1,13,760	1,31,715	1,70,550	2,02,050	2,22,255	2,00,948	2,13,0				
	71-75	1,00,815	1,19,625	1,47,900	1,71,240	2,21,715	2,62,665	2,88,938	3,13,500	3,35,4				
	>75	1,31,070	1,55,520	1,92,270	2,22,615	2,88,240	3,41,475	3,75,623	4,07,558	4,36,0				
lan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,				
	3m-35	12,504	15,972	18,672	23,472	27,072	30,072	33,084	35,898	38,4				
	36-45	15,756	21,229	24,492	29,692	33,592	36,842	40,528	43,973	47,0				
	46-50	30,240	37,827	45,711	51,111	55,161	58,536	64,395	69,869	74,7				
	51-55	35,460	44,280	53,745	60,495	64,995	69,045	75,953	82,410	88,1				
2A	56-60	42,840	53,505	65,205	71,955	76,455	80,505	88,560	96,090	1,02,8				
	61-65	58,200	70,545	85,905	92,655	97,155	1,01,205	1,11,330	1,20,795	1,29,2				
	66-70	72,750	88,185	1,07,385	1,11,195	1,16,595	1,21,455	1,33,605	1,44,968	1,55,1				
	71-75	94,575	1,14,645	1,39,605	1,44,555	1,51,575	1,57,905	1,73,700	1,88,468	2,01,6				
	>75	1,22,955	1,49,040	1,81,500	1,87,935	1,97,055	2,05,290	2,25,825	2,45,025	2,62,1				
lan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00				
	3m-35	15,804	19,992	22,932	28,512	32,112	35,112	38,628	41,916	44,8				
	36-45	18,642	23,985	27,963	34,463	38,363	41,613	45,780	49,673	53,1				
	46-50 51-55	31,779 38,715	39,582 48,420	47,129 58,125	53,879 66,375	57,929 71,175	61,304 75,225	67,439 82,748	73,177 89,783	78,3 96,0				
2A+1C	56-60	46,605	57,465	68,310	76,560	81,810	85,860	94,448	1,02,480	1,09,6				
_A/10	61-65	74,700	88,853	1,09,481	1,22,606	1,45,856	1,72,106	1,89,323	2,05,418	2,19,8				
	66-70	93,375	1,11,075	1,36,860	1,47,135	1,75,035	2,06,535	2,27,190	2,46,503	2,63,7				
	71-75	1,21,395	1,44,405	1,77,930	1,91,280	2,27,550	2,68,500	2,95,350	3,20,460	3,42,8				
	>75	1,57,815	1,87,740	2,31,315	2,48,670	2,95,815	3,49,050	3,83,955	4,16,595	4,45,7				
lan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00				
	3m-35	17,760	22,176	25,104	30,672	34,272	37,512	41,268	44,778	47,9				
	20.45	21,333	26,338	30,576	37,076	40,976	44,486	48,939	53,099	56,8				
	36-45	34,277	42,525	50,072	56,822	60,872	64,517	70,970	77,004	82,3				
	46-50	34,211		00.445	69,915	75,165	79,665	87,638	95,093	1,01,7				
		42,255	52,425	62,415						1 17 0				
2A+2C	46-50 51-55 56-60	42,255 49,995	62,025	74,355	82,605	87,855	92,355	1,01,595	1,10,235					
2A+2C	46-50 51-55 56-60 61-65	42,255 49,995 80,100	62,025 96,576	74,355 1,16,121	1,29,246	1,52,496	1,78,746	1,96,628	2,13,345	2,28,2				
2A+2C	46-50 51-55 56-60 61-65 66-70	42,255 49,995 80,100 1,00,125	62,025 96,576 1,20,720	74,355 1,16,121 1,45,155	1,29,246 1,55,100	1,52,496 1,83,000	1,78,746 2,14,500	1,96,628 2,35,950	2,13,345 2,56,013	2,28,2 2,73,9				
2A+2C	46-50 51-55 56-60 61-65 66-70 71-75	42,255 49,995 80,100 1,00,125 1,30,170	62,025 96,576 1,20,720 1,56,945	74,355 1,16,121 1,45,155 1,88,715	1,29,246 1,55,100 2,01,630	1,52,496 1,83,000 2,37,900	1,78,746 2,14,500 2,78,850	1,96,628 2,35,950 3,06,735	2,13,345 2,56,013 3,32,813	2,28,2 2,73,9 3,56,1				
	46-50 51-55 56-60 61-65 66-70 71-75 >75	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230	62,025 96,576 1,20,720 1,56,945 2,04,030	74,355 1,16,121 1,45,155 1,88,715 2,45,340	1,29,246 1,55,100 2,01,630 2,62,125	1,52,496 1,83,000 2,37,900 3,09,270	1,78,746 2,14,500 2,78,850 3,62,505	1,96,628 2,35,950 3,06,735 3,98,760	2,13,345 2,56,013 3,32,813 4,32,660	2,28,2 2,73,9 3,56,1 4,62,9				
	46-50 51-55 56-60 61-65 66-70 71-75 >75 Age band	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 <b>5,00,000</b>	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b>	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000	1,29,246 1,55,100 2,01,630 2,62,125 <b>15,00,000</b>	1,52,496 1,83,000 2,37,900 3,09,270 <b>20,00,000</b>	1,78,746 2,14,500 2,78,850 3,62,505 <b>25,00,000</b>	1,96,628 2,35,950 3,06,735 3,98,760 <b>50,00,000</b>	2,13,345 2,56,013 3,32,813 4,32,660 <b>75,00,000</b>	2,28,2 2,73,9 3,56,1 4,62,9 1,00,00,				
	46-50 51-55 56-60 61-65 66-70 71-75 >75  Age band 3m-35	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 <b>5,00,000</b> 20,400	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b> 25,224	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000 28,356	1,29,246 1,55,100 2,01,630 2,62,125 <b>15,00,000</b> 36,756	1,52,496 1,83,000 2,37,900 3,09,270 <b>20,00,000</b> 42,108	1,78,746 2,14,500 2,78,850 3,62,505 <b>25,00,000</b> 46,932	1,96,628 2,35,950 3,06,735 3,98,760 <b>50,00,000</b> 51,630	2,13,345 2,56,013 3,32,813 4,32,660 <b>75,00,000</b> 56,022	2,28,2 2,73,9 3,56,1 4,62,9 1,00,00,				
	46-50 51-55 56-60 61-65 66-70 71-75 >75 Age band 3m-35 36-45	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 5,00,000 20,400 24,895	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b> 25,224 29,874	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000 28,356 34,073	1,29,246 1,55,100 2,01,630 2,62,125 15,00,000 36,756 43,173	1,52,496 1,83,000 2,37,900 3,09,270 20,00,000 42,108 49,023	1,78,746 2,14,500 2,78,850 3,62,505 <b>25,00,000</b> 46,932 54,223	1,96,628 2,35,950 3,06,735 3,98,760 <b>50,00,000</b> 51,630 59,651	2,13,345 2,56,013 3,32,813 4,32,660 <b>75,00,000</b> 56,022 64,727	2,28,2 2,73,9 3,56,1 4,62,9 1,00,00, 59,9 69,2				
	46-50 51-55 56-60 61-65 66-70 71-75 >75  Age band 3m-35 36-45 46-50	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 5,00,000 20,400 24,895 38,489	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b> 25,224 29,874 46,535	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000 28,356 34,073 53,298	1,29,246 1,55,100 2,01,630 2,62,125 15,00,000 36,756 43,173 62,748	1,52,496 1,83,000 2,37,900 3,09,270 <b>20,00,000</b> 42,108 49,023 68,823	1,78,746 2,14,500 2,78,850 3,62,505 25,00,000 46,932 54,223 74,223	1,96,628 2,35,950 3,06,735 3,98,760 50,00,000 51,630 59,651 81,648	2,13,345 2,56,013 3,32,813 4,32,660 <b>75,00,000</b> 56,022 64,727 88,594	2,28,2 2,73,9 3,56,1 4,62,9 1,00,00, 59,9 69,2 94,7				
lan type	46-50 51-55 56-60 61-65 66-70 71-75 >75  Age band 3m-35 36-45 46-50 51-55	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 5,00,000 20,400 24,895 38,489 46,800	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b> 25,224 29,874 46,535 57,570	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000 28,356 34,073 53,298 66,000	1,29,246 1,55,100 2,01,630 2,62,125 15,00,000 36,756 43,173 62,748 77,250	1,52,496 1,83,000 2,37,900 3,09,270 20,00,000 42,108 49,023 68,823 84,000	1,78,746 2,14,500 2,78,850 3,62,505 25,00,000 46,932 54,223 74,223 90,750	1,96,628 2,35,950 3,06,735 3,98,760 50,00,000 51,630 59,651 81,648 99,825	2,13,345 2,56,013 3,32,813 4,32,660 <b>75,00,000</b> 56,022 64,727 88,594 1,08,315	2,28,2 2,73,9 3,56,1 4,62,9 1,00,00, 59,9 69,2 94,7 1,15,8				
lan type	46-50 51-55 56-60 61-65 66-70 71-75 >75  Age band 3m-35 36-45 46-50 51-55 56-60	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 5,00,000 20,400 24,895 38,489 46,800 54,645	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b> 25,224 29,874 46,535 57,570 68,145	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000 28,356 34,073 53,298 66,000 81,225	1,29,246 1,55,100 2,01,630 2,62,125 15,00,000 36,756 43,173 62,748 77,250 97,725	1,52,496 1,83,000 2,37,900 3,09,270 20,00,000 42,108 49,023 68,823 84,000 1,05,975	1,78,746 2,14,500 2,78,850 3,62,505 25,00,000 46,932 54,223 74,223 90,750 1,14,225	1,96,628 2,35,950 3,06,735 3,98,760 50,00,000 51,630 59,651 81,648 99,825 1,25,648	2,13,345 2,56,013 3,32,813 4,32,660 75,00,000 56,022 64,727 88,594 1,08,315 1,36,335	2,28,2 2,73,9 3,56,1 4,62,9 1,00,00, 59,9 69,2 94,7 1,15,8 1,45,8				
2A+2C Plan type 2A+3C	46-50 51-55 56-60 61-65 66-70 71-75 >75  Age band 3m-35 36-45 46-50 51-55	42,255 49,995 80,100 1,00,125 1,30,170 1,69,230 5,00,000 20,400 24,895 38,489 46,800	62,025 96,576 1,20,720 1,56,945 2,04,030 <b>7,50,000</b> 25,224 29,874 46,535 57,570	74,355 1,16,121 1,45,155 1,88,715 2,45,340 10,00,000 28,356 34,073 53,298 66,000	1,29,246 1,55,100 2,01,630 2,62,125 15,00,000 36,756 43,173 62,748 77,250	1,52,496 1,83,000 2,37,900 3,09,270 20,00,000 42,108 49,023 68,823 84,000	1,78,746 2,14,500 2,78,850 3,62,505 25,00,000 46,932 54,223 74,223 90,750	1,96,628 2,35,950 3,06,735 3,98,760 50,00,000 51,630 59,651 81,648 99,825	2,13,345 2,56,013 3,32,813 4,32,660 <b>75,00,000</b> 56,022 64,727 88,594 1,08,315	1,17,9 2,28,2 2,73,9 3,56,1 4,62,9 1,00,00, 59,9 69,2 94,7 1,15,8 1,45,8 2,42,5 2,91,0				

PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 1 YEAR												
Risk period 1 mth 3 mths 6 mths 9 mths >9 mnths												
Refund on existing plan	77.5%	☐ S 62.5% ☐ C €	Sp = 42.5%	20.0%	NA							
% to be charged on proposed plan	77.5%	62.5%	42.5%	20.0%	NA NA							

2,19,045

2,84,760

2,55,315

3,31,920

2,96,265

3,85,155

3,25,898

4,23,675

3,53,603

4,59,690

3,78,360

4,91,873

1,97,700

2,57,010

1,62,675

2,11,485

1,36,500

1,77,450

71-75

>75

Refund on existing plan			I n e77.5	5%	62.5%	e > p = 4	2.5%	20.0%		NA
% to be chai	ged on propo	sed plan	77.5	5%	62.5%	4:	2.5%	20.0%		INA
			_							
		PREMIUM C	HART WIT	H BUY B	<b>ACK FOR 2 Y</b>	EARS (EXC	<b>CLUDING T</b>	AX) (IN RS.)		
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-34	14,893	18,130	20,646	25,954	29,934	32,408	35,656	38,692	41,409
	35	15,916	19,660	22,624	27,932	31,913	34,675	38,150	41,399	44,304
	36-44	17,922	22,472	26,135	31,683	35,845	39,096	43,014	46,676	49,950
	45	22,868	28,977	33,941	39,490	43,840	47,395	52,143	56,582	60,550
	46-49	29,934	38,246	45,049		55,412	59,449	65,402	70,969	75,947
	50	32,733	40,919	47,490	54,622	60,662	65,167	71,689	77,792	83,247
	51-54	38,841	47,369	54,028	63,714	72,073	77,538	85,294	92,556	99,045
	55	41,350	50,506	57,671	68,129	76,942	82,869	91,161	98,920	1,05,853
1A	56-59	45,114	55,210	63,135		84,245	90,867	99,962	1,08,466	1,16,065
	60	51,917	62,679	70,976	84,039	93,759	1,00,411	1,10,461	1,19,858	1,28,253
	61-64	62,122	73,883	82,737	97,972	1,08,032	1,14,726	1,26,210	1,36,946	1,46,535
	65	71,352	83,731	92,821	1,06,391	1,14,739	1,20,835	1,32,926	1,44,231	1,54,332
	66-69	85,197	98,502	1,07,947	1,19,021	1,24,799	1,29,998	1,43,001	1,55,160	1,66,028
	70	91,079	1,06,633	1,18,007	1,31,180	1,37,546	1,43,286	1,57,621	1,71,025	1,83,003
	71-74	99,902	1,18,828	1,33,098	1,49,418	1,56,668	1,63,218	1,79,550	1,94,821	2,08,464
	75	1,12,278	1,33,240	1,48,977	1,66,668	1,74,752	1,82,059	2,00,274	2,17,306	2,32,522
	>75	1,30,842	1,54,858	1,72,795	1,92,542	2,01,878	2,10,322	2,31,359	2,51,033	2,68,608
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-34	19,489	24,075	28,130		39,764	44,859	49,349	53,553	57,310
	35	20,396	25,040	29,500		41,858	47,532	52,288	56,737	60,717
	36-44	22,461	27,389	32,560	40,839	46,388	53,046	58,351	63,311	67,750
	45	26,437	32,050	38,389	47,893	53,442	60,100	66,114	71,736	76,763
	46-49	32,293	38,937	46,965		63,973	70,776	77,863	84,485	90,404
	50	34,175	42,247	50,709	62,048	68,200	75,003	82,510	89,527	95,798
	51-54	39,058	49,698	59,323	71,386	78,623	85,861	94,449	1,02,483	1,09,660
	55	42,446	55,758	66,764	78,826	86,064	93,301	1,02,633	1,11,361	1,19,161
1A +1C	56-59	47,526	64,848	77,924	89,986	97,224	1,04,461	1,14,907	1,24,678	1,33,411
	60	58,836	75,251	90,152		1,14,720	1,34,020	1,47,423	1,59,958	1,71,162
	61-64	75,801	90,855	1,08,495	1,24,176	1,40,965	1,78,359	1,96,197	2,12,879	2,27,788
	65	83,386	99,945	1,19,349	1,34,114	1,52,245	1,92,630	2,11,897	2,29,916	2,46,017
	66-69	94,763	1,13,581	1,35,631	1,49,020	1,69,165	2,14,037	2,35,448	2,55,472	2,73,360
	70	1,06,140	1,27,216	1,51,910	1,66,911	1,89,468	2,39,725	2,63,703	2,86,125	3,06,161
	71-74	1,23,206	1,47,669	1,76,330	1,93,748	2,19,924	2,78,258	3,06,086	3,32,105	3,55,361
	75	1,38,000	1,65,396	1,97,492		2,46,316	3,11,656	3,42,823	3,71,969	3,98,014
	>75	1,60,190	1,91,987	2,29,236	2,51,889	2,85,905	3,61,754	3,97,930	4,31,765	4,61,994

A - Adult | C - Child

		PREMIUM (	CHART WIT	H BUY BA	CK FOR 2 Y	EARS (EXC	CLUDING TA	AX) (IN RS.)		
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
	3m-34 35	23,247 24,279	28,300 29,419	31,845 33,331	40,337 42,788	45,920 48,989	51,228 54,779	56,355 60,263	61,153 65,394	65,441 69,977
	36-44	26,678	32,161	36,711	47,808	55,066	61,724	67,906	73,687	78,848
	45 46-49	33,877	40,691	46,727	57,825	64,822	71,480	78,636	85,330	91,306
	50	44,176 45,170	52,907 54,132	61,048 63,094	72,387 74,432	79,190 81,236	85,993 88,039	94,599 96,848	1,02,650 1,05,086	1,09,838 1,12,449
	51-54	49,480	59,348	70,059	82,122	89,359	96,597	1,06,259	1,15,293	1,23,375
1A+2C	55 56-59	52,443 56,887	64,047 71,096	75,868 84,582	89,861 1,01,470	97,581 1,09,914	1,05,783 1,19,564	1,16,367 1,31,530	1,26,261 1,42,711	1,35,110 1,52,711
	60	69,827	85,175	96,322	1,12,727	1,39,856	1,62,533	1,78,795	1,93,996	2,07,586
	61-64	89,238 98,165	1,06,292 1,16,928	1,13,933 1,25,333	1,29,614 1,39,992	1,84,769 1,99,554	2,26,987 2,45,151	2,49,694 2,69,674	2,70,924 2,92,602	2,89,898 3,13,092
	66-69	1,11,554	1,32,881	1,42,434	1,55,558	2,21,733	2,72,395	2,99,645	3,25,121	3,47,883
	70 71-74	1,24,948 1,45,040	1,48,832 1,72,759	1,59,534 1,85,184	1,74,231 2,02,240	2,48,348 2,88,270	3,05,090 3,54,131	3,35,605 3,89,546	3,64,136 4,22,658	3,89,628 4,52,247
	75	1,62,448	1,93,497	2,07,407	2,26,510	3,22,865	3,96,629	4,36,296	4,73,383	5,06,524
Plan type	>75 Age band	1,88,561 <b>5,00,000</b>	2,24,604 <b>7,50,000</b>	2,40,743 10,00,000	2,62,914 <b>15,00,000</b>	20,00,000	4,60,377 <b>25,00,000</b>	5,06,420 <b>50,00,000</b>	5,49,471 <b>75,00,000</b>	5,87,938 <b>1,00,00,000</b>
r idir type	3m-34	33,098	40,316	44,477	56,153	63,287	70,717	77,797	84,410	90,323
	35 36-44	34,516 37,865	41,889 45,766	46,484 51,115	59,126 65,542	66,983 74,664	74,606 82,876	82,072 91,166	89,052 98,923	95,288 1,05,848
	45	44,041	53,698	60,977	78,782	88,763	97,264	1,06,992	1,16,095	1,24,226
	46-49 50	53,201 56,521	65,402 69,947	75,403 81,193	98,080	1,09,419 1,16,174	1,18,490 1,25,245	1,30,339 1,37,769	1,41,428	1,51,338 1,59,961
	51-54	64,896	80,939	94,691	1,04,835 1,21,228	1,33,291	1,42,941	1,57,769	1,49,486 1,70,600	1,82,554
	55	68,148	85,243	1,00,143	1,29,575	1,42,120	1,52,735	1,68,009	1,82,291	1,95,060
1A+3C	56-59 60	73,026 83,728	91,699 1,02,368	1,08,321 1,23,539	1,42,096 1,55,867	1,55,365 1,84,648	1,67,428 2,08,773	1,84,170 2,29,651	1,99,827 2,49,173	2,13,820 2,66,620
	61-64	99,781	1,18,372	1,46,366	1,76,523	2,28,572	2,70,791	2,97,871	3,23,191	3,45,820
	65 66-69	1,09,759 1,24,726	1,30,216 1,47,983	1,61,005 1,82,964	1,90,650 2,11,842	2,46,864 2,74,301	2,92,460 3,24,964	3,21,707 3,57,460	3,49,053 3,87,846	3,73,491 4,14,998
	70	1,39,693	1,65,748	2,04,927	2,37,269	3,07,217	3,63,959	4,00,359	4,34,392	4,64,802
	71-74 75	1,62,144 1,81,608	1,92,397 2,15,489	2,37,873 2,66,417	2,75,411 3,08,462	3,56,592 3,99,389	4,22,453 4,73,154	4,64,708 5,20,475	5,04,213 5,64,723	5,39,507 6,04,254
	>75	2,10,804	2,50,128	3,09,234	3,58,039	4,63,586	5,49,206	6,04,126	6,55,488	7,01,374
Plan type	Age band 3m-34	<b>5,00,000</b> 22,122	<b>7,50,000</b> 28,257	<b>10,00,000</b> 33,034	<b>15,00,000</b> 41,526	<b>20,00,000</b> 47,895	<b>25,00,000</b> 53,202	<b>50,00,000</b> 58,531	<b>75,00,000</b> 63,510	<b>1,00,00,000</b> 67,957
	35	23,762	31,171	36,199	44,691	51,060	56,368	62,010	67,283	71,996
	36-44	26,900	36,244	41,815	50,693	57,352	62,901	69,193	75,075	80,335
	45 46-49	36,821 50,798	47,525 63,542	56,310 76,786	65,188 85,857	71,846 92,660	77,395 98,330	85,140 1,08,172	92,377 1,17,367	98,848 1,25,588
	50	51,994	64,990	78,687	88,241	95,044	1,00,906	1,11,004	1,20,441	1,28,879
	51-54 55	57,032 61,779	71,217 77,152	86,440 93,812	97,296 1,04,669	1,04,534 1,11,906	1,11,047 1,18,420	1,22,157 1,30,268	1,32,543 1,41,344	1,41,831 1,51,244
2A	56-59	68,901	86,054	1,04,871	1,15,728	1,22,965	1,29,479	1,42,434	1,54,545	1,65,365
	60	78,783 93,605	97,016 1,13,460	1,18,188 1,38,164	1,29,045 1,49,020	1,36,282 1,56,258	1,42,796 1,62,771	1,57,083 1,79,056	1,70,438 1,94,279	1,82,373 2,07,885
	65	1,02,966	1,24,808	1,51,983	1,60,948	1,68,764	1,75,799	1,93,386	2,09,830	2,07,663
	66-69	1,17,006	1,41,831	1,72,711	1,78,839	1,87,524	1,95,340	2,14,881	2,33,156	2,49,489
	70 71-74	1,31,047 1,52,108	1,58,853 1,84,387	1,93,439 2,24,531	2,00,300 2,32,493	2,10,027 2,43,783	2,18,790 2,53,964	2,40,676 2,79,368	2,61,141 3,03,119	2,79,433 3,24,349
	75	1,70,366	2,06,515	2,51,484	2,60,400	2,73,042	2,84,448	3,12,901	3,39,504	3,63,277
Plan type	>75 Age band	1,97,753 <b>5,00,000</b>	2,39,706 <b>7,50,000</b>	2,91,913 <b>10,00,000</b>	3,02,262 <b>15,00,000</b>	3,16,930 <b>20,00,000</b>	3,30,175 <b>25,00,000</b>	3,63,202 <b>50,00,000</b>	3,94,082 <b>75,00,000</b>	4,21,669 1,00,00,000
71.	3m-34	27,960	35,369	40,571	50,442	56,811	62,119	68,339	74,156	79,358
	35 36-44	29,089 31,828	37,097 40,950	42,887 47,741	53,096 58,839	59,465 65,497	64,773 71,046	71,258 78,160	77,322 84,807	82,740 90,744
	45	40,706	51,439	60,672	71,770	78,428	83,977	92,384	1,00,242	1,07,260
	46-49	53,383	66,490	79,167	90,506	97,309	1,02,979	1,13,285	1,22,923	1,31,530
	50 51-54	55,573 62,267	69,347 77,876	82,873 93,484	94,694 1,06,753	1,01,690 1,14,473	1,07,553 1,20,987	1,18,313 1,33,086	1,28,376 1,44,400	1,37,363 1,54,509
2A+1C	55	67,343	83,694	1,00,037	1,13,305	1,21,315	1,27,829	1,40,613	1,52,569	1,63,251
ZATIC	56-59 60	74,956 93,031	92,423 1,12,616	1,09,865 1,36,352	1,23,134 1,52,757	1,31,578 1,72,780	1,38,092 1,93,576	1,51,903 2,12,939	1,64,822 2,31,045	1,76,366 2,47,226
	61-64	1,20,143	1,42,904	1,76,081	1,97,191	2,34,584	2,76,803	3,04,494	3,30,380	3,53,516
	65 66-69	1,32,157 1,50,178	1,57,201 1,78,646	1,93,695 2,20,117	2,12,971 2,36,642	2,53,356 2,81,515	2,98,953 3,32,177	3,28,855 3,65,397	3,56,811 3,96,458	3,81,795 4,24,214
	70	1,68,204	2,00,088	2,46,538	2,65,042	3,15,299	3,72,041	4,09,247	4,44,038	4,75,123
	71-74 75	1,95,244 2,18,674	2,32,251 2,60,130	2,86,171 3,20,515	3,07,642 3,44,563	3,65,976 4,09,893	4,31,838 4,83,658	4,75,021 5,32,024	5,15,407 5,77,253	5,51,485 6,17,665
	>75	2,53,819	3,01,949	3,72,032	3,99,944	4,75,769	5,61,389	6,17,528	6,70,024	7,16,935
Plan type	Age band 3m-34	<b>5,00,000</b> 31,420	<b>7,50,000</b> 39,233	<b>10,00,000</b> 44,413	<b>15,00,000</b> 54,264	<b>20,00,000</b> 60,633	<b>25,00,000</b> 66,365	<b>50,00,000</b> 73,010	<b>75,00,000</b> 79,220	<b>1,00,00,000</b> 84,771
	35	32,974	40,951	46,922	57,120	63,489	69,221	76,151	82,626	88,414
	36-44 45	36,422 45,088	44,967 55,814	52,203 65,298	63,300 76,395	69,959 83,054	75,951 89,046	83,553 97,956	90,655 1,06,284	97,003 1,13,727
	46-49	57,578	71,434	84,111	95,450	1,02,253	1,08,376	1,19,216	1,29,352	1,38,412
	50 51-54	60,261 67,960	74,763 84,317	88,473 1,00,384	99,811 1,12,447	1,07,097 1,20,890	1,13,510 - 1,28,128	1,24,866 1,40,950	1,35,485 1,52,940	1,44,974 1,63,652
	55	72,940	90,493	1,08,066	1,20,611	1,29,054	1,36,292	1,49,930	1,62,682	1,74,074
2A+2C	56-59 60	80,409 99,776	99,757 1,21,985	1,19,588 1,46,457	1,32,856 1,62,862	1,41,300 1,82,886	1,48,538 2,04,116	1,63,399 2,24,536	1,77,295 2,43,629	1,89,707 2,60,688
	61-64	1,28,828	1,55,326	1,86,761	2,07,871	2,45,264	2,87,483	3,16,243	3,43,130	3,67,158
	65 66-69	1,41,710 1,61,034	1,70,859 1,94,158	2,05,440 2,33,458	2,24,503 2,49,453	2,64,889 2,94,325	3,10,485 3,44,988	3,41,540 3,79,486	3,70,579 4,11,753	3,96,528 4,40,583
	70	1,80,363	2,17,463	2,61,481	2,79,387	3,29,644	3,86,386	4,25,025	4,61,161	4,93,450
	71-74 75	2,09,357 2,34,485	2,52,420 2,82,711	3,03,517 3,39,945	3,24,288 3,63,207	3,82,623 4,28,537	4,48,484 5,02,302	4,93,332 5,52,535	5,35,273 5,99,509	5,72,752 6,41,484
	>75	2,72,178	3,28,148	3,94,589	4,21,584	4,97,409	5,83,029	6,41,339	6,95,862	7,44,582
Plan type	Age band 3m-34	<b>5,00,000</b> 36,091	<b>7,50,000</b> 44,625	<b>10,00,000</b> 50,166	<b>15,00,000</b> 65,027	<b>20,00,000</b> 74,496	<b>25,00,000</b> 83,031	<b>50,00,000</b> 91,342	<b>75,00,000</b> 99,112	<b>1,00,00,000</b> 1,06,054
	35	38,166	46,517	52,656	67,517	77,024	85,540	94,102	1,02,109	1,09,263
	36-44 45	42,503 51,536	51,004 62,092	58,173 70,979	73,710 86,515	83,697 96,503	92,575 1,05,381	1,01,842 1,15,926	1,10,509 1,25,790	1,18,255 1,34,602
	46-49	64,654	78,169	89,531	1,05,405	1,15,610	1,24,681	1,15,926	1,48,821	1,54,602
	50	67,249	81,942	93,893	1,10,249	1,20,454	1,30,008	1,43,011	1,55,176	1,66,040
	51-54 55	75,270 80,317	92,592 99,395	1,06,150 1,15,945	1,24,244 1,37,416	1,35,100 1,49,237	1,45,956 1,61,059	1,60,552 1,77,164	1,74,207 1,92,233	1,86,402 2,05,692
2A+3C	56-59	87,887	1,09,600	1,30,637	1,57,174	1,70,443	1,83,712	2,02,083	2,19,272	2,34,628
	60 61-64	1,06,772 1,35,100	1,30,155 1,60,989	1,56,647 1,95,661	1,84,632 2,25,817	2,07,550 2,63,211	2,32,399 3,05,430	2,55,641 3,35,977	2,77,380 3,64,541	2,96,803 3,90,065
	65	1,48,610	1,77,093	2,15,228	2,43,889	2,84,274	3,29,870	3,62,862	3,93,713	4,21,278
	66-69 70	1,68,875 1,89,140	2,01,251 2,25,405	2,44,579 2,73,935	2,70,996 3,03,517	3,15,869 3,53,774	3,66,531 4,10,516	4,03,189 4,51,574	4,37,471 4,89,967	4,68,097 5,24,270
	71-74	2,19,538	2,61,636	3,17,968	3,52,297	4,10,632	4,76,493	5,24,152	5,68,711	6,08,529
	75 >75	2,45,882 2,85,399	2,93,037 3,40,138	3,56,124 4,13,358	3,94,574 4,57,989	4,59,914 5,33,838	5,33,679 6,19,458	5,87,055 6,81,411	6,36,960 7,39,335	6,81,555 7,91,095
									. ,00,000	. ,5 1,000
		PREM	NIUM FOR N	MIDTERM IN	ICLUSION	- POLICY	TERM 2 Y	EARS		
Risk period	d	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	>21 mths
Mak period						1				

PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 2 YEARS													
Risk period	1 mth	1 mth 3 mths 6 mths 9 mths 12 mths 15 mths 18 mths 21 mths >											
Refund on existing plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	NA NA				
% to be charged on proposed plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	IVA				

Plan type		PREMIUM (	CHART WIT	H BUY BAG	CK FOR 3 Y	EARS (EXC	CLUDING TA	<b>AX) (IN RS.)</b>		
	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,0
	3m-33 34	20,989	25,552 27,034	29,097 31,014	36,577 38,494	42,187 44,104	45,673 47,870	50,251 52,668	54,529 57,152	58,35 61,16
	35	22,971	28,516	32,931	40,411	46,021	50,067	55,085	59,775	63,96
	36-43	24,915	31,241	36,332	44,046	49,831	54,351	59,797	64,888	69,43
	44	29,707	37,543	43,896	51,610	57,577	62,392	68,642	74,486	79,71
	45	34,499	43,844	51,460	59,174	65,324	70,433	77,487	84,084	89,98
	46-48	41,346 44,057	52,825	62,222 64,588	70,053 73,835	76,537	82,112 87,652	90,334 96,426	98,024	1,04,89 1,11,97
	50	46,769	55,415 58,005	66,953	77,617	81,623 86,709	93,192	1,02,517	1,04,634 1,11,245	1,11,97
	51-53	52,687	64,256	73,288	86,427	97,766	1,05,178	1,15,699	1,25,549	1,34,35
	54	55,118	67,294	76,817	90,704	1,02,483	1,10,344	1,21,384	1,31,716	1,40,94
	55	57,549	70,333	80,347	94,982	1,07,200	1,15,510	1,27,069	1,37,882	1,47,54
1A	56-58	61,196	74,891	85,641	1,01,398	1,14,276	1,23,259	1,35,596	1,47,132	1,57,44
-	59	67,788	82,128	93,238	1,10,398	1,23,495	1,32,506	1,45,769	1,58,169	1,69,24
	60 61-63	74,379 84,267	89,365 1,00,220	1,00,835 1,12,230	1,19,397 1,32,896	1,32,714 1,46,543	1,41,753 1,55,624	1,55,942 1,71,201	1,69,207 1,85,763	1,81,05 1,98,77
	64	93,210	1,09,762	1,22,001	1,41,054	1,53,041	1,61,542	1,77,708	1,92,823	2,06,32
	65	1,02,153	1,19,304	1,31,772	1,49,212	1,59,539	1,67,461	1,84,216	1,99,882	2,13,88
	66-68	1,15,568	1,33,616	1,46,428	1,61,449	1,69,286	1,76,339	1,93,977	2,10,471	2,25,21
	69	1,21,267	1,41,494	1,56,175	1,73,230	1,81,638	1,89,214	2,08,143	2,25,842	2,41,66
	70	1,26,966	1,49,371	1,65,923	1,85,011	1,93,989	2,02,089	2,22,308	2,41,214	2,58,10
	71-73 74	1,35,514 1,47,506	1,61,187	1,80,544	2,02,682 2,19,395	2,12,516	2,21,401	2,43,556	2,64,271	2,82,77 3,06,08
	75	1,59,497	1,75,151 1,89,115	1,95,929 2,11,315	2,36,109	2,30,038 2,47,560	2,39,657 2,57,913	2,63,635 2,83,714	2,86,056 3,07,842	3,29,39
	>75	1,77,484	2,10,062	2,34,393	2,61,178	2,73,843	2,85,297	3,13,833	3,40,520	3,64,36
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,0
	3m-33	27,467	33,929	39,644	48,560	56,040	63,221	69,549	75,473	80,76
	34	28,345	34,864	40,972	50,589	58,069	65,811	72,396	78,559	84,07
	35	29,224	35,799	42,299	52,618	60,098	68,401	75,243	81,644	87,37
	36-43 44	31,225 35,077	38,075 42,591	45,264 50,912	56,773 63,608	64,487 71,322	73,743 80,578	81,118 88,640	88,014 96,176	94,18
	44	38,930	47,107	56,559	70,443	71,322	87,413	96,162	1,04,339	1,02,91
	46-48	44,603	53,781	64,869	80,530	88,361	97,758	1,07,546	1,16,692	1,24,86
	49	46,426	56,988	68,497	84,158	92,456	1,01,853	1,12,048	1,21,577	1,30,09
	50	48,250	60,195	72,124	87,786	96,551	1,05,948	1,16,550	1,26,463	1,35,32
	51-53	52,982	67,414	80,471	96,833	1,06,651	1,16,468	1,28,118	1,39,016	1,48,75
	54	56,264	73,285	87,680	1,04,042	1,13,860	1,23,677	1,36,047	1,47,618	1,57,95
1A+1C	55 56-58	59,545 64,468	79,157 87,965	94,888 1,05,702	1,11,251 1,22,064	1,21,068 1,31,882	1,30,886 1,41,699	1,43,976 1,55,869	1,56,220 1,69,123	1,67,16 1,80,96
IATIC	59	75,426	98,044	1,17,550	1,35,315	1,48,834	1,70,339	1,87,374	2,03,306	2,17,54
	60	86,385	1,08,123	1,29,398	1,48,566	1,65,787	1,98,979	2,18,879	2,37,490	2,54,12
	61-63	1,02,822	1,23,242	C 1,47,171	1,68,442	C 1,91,215	2,41,939	2,66,136	2,88,765	3,08,98
	64	1,10,171	1,32,050	1,57,688	1,78,071	2,02,145	2,55,767	2,81,349	3,05,273	3,26,65
	65	1,17,520	1,40,858	1,68,205	1,87,699	2,13,074	2,69,595	2,96,561	3,21,780	3,44,31
-	66-68	1,28,544	1,54,069	1,83,980	2,02,142	2,29,468	2,90,336	3,19,380	3,46,541	3,70,80
-	69 70	1,39,567 1,50,591	1,67,281 1,80,492	1,99,753 2,15,527	2,19,477 2,36,812	2,49,140 2,68,813	3,15,226 3,40,116	3,46,756 3,74,133	3,76,242 4,05,942	4,02,58
	71-73	1,67,127	2,00,310	2,13,327	2,62,814	2,00,013	3,77,450	4,15,198	4,03,942	4,82,03
	74	1,81,460	2,17,486	2,59,692	2,85,348	3,23,893	4,09,811	4,50,794	4,89,117	5,23,36
	75	1,95,794	2,34,662	2,80,196	3,07,881	3,49,466	4,42,171	4,86,389	5,27,742	5,64,69
	>75	2,17,294	2,60,426	3,10,953	3,41,682	3,87,824	4,90,711	5,39,783	5,85,679	6,26,68
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,0
	3m-33 34	32,762 33,763	39,883	44,880	56,848	64,717	72,197	79,423	86,185	92,22 96,62
	35	34,763	40,968 42,053	46,320 47,760	59,223 61,598	67,690 70,664	75,638 79,079	83,209 86,996	90,294 94,403	1,01,01
	36-43	37,088	44,709	51,034	66,462	76,551	85,808	94,401	1,02,439	1,09,61
	44	44,063	52,974	60,739	76,167	86,004	95,261	1,04,798	1,13,719	1,21,68
	45	51,038	61,240	70,445	85,872	95,457	1,04,713	1,15,195	1,25,000	1,33,75
	46-48	61,016	73,075	84,320	99,981	1,09,378	1,18,775	1,30,662	1,41,781	1,51,7
	49	61,979	74,263	86,302	1,01,964	1,11,360	1,20,757	1,32,840	1,44,142	1,54,24
	50 51-53	62,942 67,119	75,450 80,504	88,285 95,033	1,03,946 1,11,396	1,13,343 1,21,213	1,22,739 1,31,031	1,35,019 1,44,137	1,46,503 1,56,393	1,56,76 1,67,35
	54	69,989	85,057	1,00,662	1,18,895	1,21,213	1,39,932	1,53,931	1,67,019	1,78,72
	55	72,860	89,610	1,06,291	1,26,393	1,37,146	1,48,833	1,63,726	1,77,645	1,90,09
1A+2C	56-58	77,166	96,441	1,14,734	1,37,641	1,49,095	1,62,185	1,78,417	1,93,585	2,07,14
	59	89,704	1,10,081	1,26,109	1,48,549	1,78,106	2,03,819	2,24,213	2,43,275	2,60,31
	60	1,02,242	1,23,722	1,37,484	1,59,457	2,07,117	2,45,452	2,70,009	2,92,966	3,13,48
	61-63	1,21,050 1,29,699	1,44,183 1,54,488	1,54,547	1,75,818	2,50,634	3,07,903 3,25,502	3,38,704 3,58,063	3,67,502 3,88,507	3,93,2 <sup>4</sup> 4,15,7 <sup>7</sup>
	65	1,29,699	1,54,488	1,76,639	1,95,928	2,64,960	3,25,502	3,58,063	4,09,511	4,15,7
	66-68	1,51,320	1,80,249	1,93,208	2,11,011	3,00,775	3,69,498	4,06,461	4,41,018	4,71,89
	69	1,64,298	1,95,705	2,09,777	2,29,103	3,26,563	4,01,176	4,41,304	4,78,821	5,12,34
	70	1,77,276	2,11,160	2,26,345	2,47,195	3,52,350	4,32,854	4,76,146	5,16,623	5,52,79
	71-73	1,96,743	2,34,344	2,51,197	2,74,334	3,91,031	4,80,370 5,21,548	5,28,411	5,73,326	6,13,46
	74 75	2,13,610 2,30,478	2,54,437 2,74,530	2,72,730 2,94,263	2,97,849 3,21,364	4,24,551 4,58,071	5,21,548 5,62,725	5,73,707 6,19,003	6,22,474 6,71,622	6,66,05 7,18,64
	>75	2,55,779	3,04,670	3,26,563	3,56,637	5,08,350	6,24,491	6,86,947	7,45,345	7,10,02
Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,0
	3m-33	46,645	56,818	62,682	79,138	89,192	99,664	1,09,642	1,18,962	1,27,29
	34	48,020	58,342	64,627	82,018	92,773	1,03,432	1,13,784	1,23,459	1,32,10
-		40.004	- PU 886	66,572	84,898 91,115	96,354 1,03,796	1,07,200	1,17,926	1,27,957 1,37,521	1,36,9 <sup>2</sup>
	35	49,394 52,639	59,866 63,623	71 050			1 15 212	1 /11 / 3 /	1/ 1	1,77,14
		49,394 52,639 58,623	63,623 71,309	71,059 80,615	1,03,943	1,17,457	1,15,213 1,29,153	1,26,737 1,42,071	1,54,159	
	35 36-43	52,639	63,623							1,64,95
	35 36-43 44	52,639 58,623	63,623 71,309	80,615	1,03,943	1,17,457	1,29,153	1,42,071	1,54,159	1,64,95 1,82,76
	35 36-43 44 45 46-48 49	52,639 58,623 64,607 73,483 76,699	63,623 71,309 78,994 90,334 94,738	80,615 90,170 1,04,147 1,09,757	1,03,943 1,16,771 1,35,470 1,42,015	1,17,457 1,31,117 1,51,131 1,57,676	1,29,153 1,43,094 1,63,660 1,70,205	1,42,071 1,57,405 1,80,026 1,87,226	1,54,159 1,70,797 1,95,343 2,03,150	1,64,95 1,82,76 2,09,03 2,17,38
	35 36-43 44 45 46-48 49 50	52,639 58,623 64,607 73,483 76,699 79,915	63,623 71,309 78,994 90,334 94,738 99,142	80,615 90,170 1,04,147 1,09,757 1,15,367	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73
	35 36-43 44 45 46-48 49 50 51-53	52,639 58,623 64,607 73,483 76,699 79,915 88,030	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63
	35 36-43 44 45 46-48 49 50 51-53 54	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54	52,639 58,623 64,607 73,483 76,699 79,915 88,030	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742	1,64,95 1,82,76 2,09,05 2,17,36 2,25,75 2,47,65 2,59,74 2,71,86 2,90,04
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428 1,19,797 1,35,351 1,45,019	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725 1,45,062 1,60,568 1,72,045	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680 1,76,425 1,98,543 2,12,727	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093 2,19,435 2,39,449 2,53,137	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122 2,67,494 3,10,053 3,27,776	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172 3,07,232 3,67,322 3,88,317	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889 3,37,956 4,04,056 4,27,150	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872 3,66,684 4,38,400 4,63,458	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35 4,69,00 4,95,90
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428 1,19,797 1,35,351 1,45,019 1,54,686	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725 1,45,062 1,60,568 1,72,045 1,83,521	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680 1,76,425 1,98,543 2,12,727 2,26,910	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093 2,19,435 2,39,449 2,53,137 2,66,826	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122 2,67,494 3,10,053 3,27,776 3,45,499	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172 3,07,232 3,67,322 3,88,317 4,09,313	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889 3,37,956 4,04,056 4,27,150 4,50,245	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872 3,66,684 4,38,400 4,63,458 4,88,516	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35 4,69,05 4,95,90 5,22,71
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65 66-68	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428 1,19,797 1,35,351 1,45,019 1,54,686 1,69,188	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725 1,45,062 1,60,568 1,72,045 1,83,521 2,00,735	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680 1,76,425 1,98,543 2,12,727 2,26,910 2,48,186	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093 2,19,435 2,39,449 2,53,137 2,66,826 2,87,358	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122 2,67,494 3,10,053 3,27,776 3,45,499 3,72,083	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172 3,07,232 3,67,322 3,88,317 4,09,313 4,40,806	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889 3,37,956 4,04,056 4,27,150 4,50,245 4,84,886	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872 3,66,684 4,38,400 4,63,458 4,88,516 5,26,103	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35 4,69,09 4,95,90 5,22,71 5,62,93
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428 1,19,797 1,35,351 1,45,019 1,54,686	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725 1,45,062 1,60,568 1,72,045 1,83,521	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680 1,76,425 1,98,543 2,12,727 2,26,910	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093 2,19,435 2,39,449 2,53,137 2,66,826	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122 2,67,494 3,10,053 3,27,776 3,45,499	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172 3,07,232 3,67,322 3,88,317 4,09,313	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889 3,37,956 4,04,056 4,27,150 4,50,245	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872 3,66,684 4,38,400 4,63,458 4,88,516	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35 4,69,09 4,95,90 5,22,71 5,62,93 6,11,19 6,59,44
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65 66-68 69	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428 1,19,797 1,35,351 1,45,019 1,54,686 1,69,188 1,83,690	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725 1,45,062 1,60,568 1,72,045 1,83,521 2,00,735 2,17,949	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680 1,76,425 1,98,543 2,12,727 2,26,910 2,48,186 2,69,467	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093 2,19,435 2,39,449 2,53,137 2,66,826 2,87,358 3,11,995	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122 2,67,494 3,10,053 3,27,776 3,45,499 3,72,083 4,03,976	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172 3,07,232 3,67,322 3,88,317 4,09,313 4,40,806 4,78,589	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889 3,37,956 4,04,056 4,27,150 4,50,245 4,84,886 5,26,452	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872 3,66,684 4,38,400 4,63,458 4,88,516 5,26,103 5,71,203	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35 4,69,05 4,95,90 5,22,71 5,62,93 6,11,15
1A+3C	35 36-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65 66-68 69 70	52,639 58,623 64,607 73,483 76,699 79,915 88,030 91,181 94,332 99,059 1,09,428 1,19,797 1,35,351 1,45,019 1,54,686 1,69,188 1,83,690 1,98,192	63,623 71,309 78,994 90,334 94,738 99,142 1,09,792 1,13,962 1,18,133 1,24,388 1,34,725 1,45,062 1,60,568 1,72,045 1,83,521 2,00,735 2,17,949 2,35,162	80,615 90,170 1,04,147 1,09,757 1,15,367 1,28,446 1,33,728 1,39,011 1,46,935 1,61,680 1,76,425 1,98,543 2,12,727 2,26,910 2,48,186 2,69,467 2,90,748	1,03,943 1,16,771 1,35,470 1,42,015 1,48,560 1,64,443 1,72,531 1,80,619 1,92,750 2,06,093 2,19,435 2,39,449 2,53,137 2,66,826 2,87,358 3,11,995 3,36,633	1,17,457 1,31,117 1,51,131 1,57,676 1,64,221 1,80,806 1,89,361 1,97,916 2,10,749 2,39,122 2,67,494 3,10,053 3,27,776 3,45,499 3,72,083 4,03,976 4,35,869	1,29,153 1,43,094 1,63,660 1,70,205 1,76,750 1,93,896 2,03,386 2,12,876 2,27,112 2,67,172 3,07,232 3,67,322 3,88,317 4,09,313 4,40,806 4,78,589 5,16,372	1,42,071 1,57,405 1,80,026 1,87,226 1,94,425 2,13,285 2,23,724 2,34,164 2,49,823 2,93,889 3,37,956 4,04,056 4,27,150 4,50,245 4,84,886 5,26,452 5,68,017	1,54,159 1,70,797 1,95,343 2,03,150 2,10,957 2,31,415 2,42,742 2,54,070 2,71,061 3,18,872 3,66,684 4,38,400 4,63,458 4,88,516 5,26,103 5,71,203 6,16,303	1,64,95 1,82,76 2,09,03 2,17,38 2,25,73 2,47,63 2,59,74 2,71,86 2,90,04 3,41,20 3,92,35 4,69,05 4,95,90 5,22,71 5,62,93 6,11,15 6,59,44

A - Adult | C - Child

PREMIUM CHART WITH BUY BACK FOR 3 YEARS (EXCLUDING TAX) (IN RS.)															
Plan type	Age band 3m-33	<b>5,00,000</b> 31,177		<b>0,000</b> 9,824	<b>10,00,000</b> 46,556		<b>0,000</b> 8,524	<b>20,00,000</b> 67,500		<b>00,000</b> 74,980	<b>50,00,000</b> 82,489	<b>75,00</b> ,			<b>,00,000</b> 15,774
	34	32,766	_	2,647	49,622	6	1,590	70,566	7	78,046	85,860	93,		9:	9,687
	35 36-43	34,356 37,396		5,471 0,386	52,689 58,131	_	4,657 0,473	73,633 79,729	_	31,113 37,443	89,231 96,190	96,8			1,680
	44 45	47,008 56,620		1,316 2,247	72,175 86,218	_	4,517 8,560	93,773 1,07,817	_	)1,487  5,530	1,11,641 1,27,092	1,21,1			9,618
	46-48	70,162	8	7,766	1,06,058	1,1	8,587	1,27,984	1,3	35,814	1,49,408	1,62,	110	1,7	3,464
	49 50	71,322 72,481		9,168 0,571	1,07,900 1,09,742	_	0,896 3,206	1,30,293 1,32,603		38,311 10,807	1,52,153 1,54,897	1,65,0 1,68,0			6,652 9,841
	51-53 54	77,362 81,962		6,604 2,354	1,17,254 1,24,397		1,980 9,123	1,41,797 1,48,941	_	50,633 57,777	1,65,703 1,73,562	1,79,7			2,390 )1,511
	55	86,562	1,0	8,105	1,31,540	1,4	6,267	1,56,084	1,6	64,920	1,81,420	1,96,8	346	2,1	0,632
2A	56-58 59	93,463 1,03,037		6,730 7,352	1,42,256 1,55,159	_	6,982 9,885	1,66,799 1,79,702		75,635 88,538	1,93,208 2,07,402	2,09,6			4,314 0,793
	60 61-63	1,12,611		7,973	1,68,062	1,8	2,788	1,92,605	2,0	)1,441	2,21,595	2,40,4			7,272
	64	1,26,973 1,36,043		3,906 4,901	1,87,416 2,00,805		2,142 3,699	2,11,960 2,24,077		20,796	2,42,885 2,56,770	2,63,5 2,78,6			1,991 98,115
	65 66-68	1,45,112 1,58,716		5,897 2,390	2,14,194 2,34,278	_	5,256 2,590	2,36,195 2,54,371	_	6,041 64,974	2,70,654 2,91,482	2,93,6 3,16,2			4,239 8,426
	69	1,72,321	2,0	8,884	2,54,362	2,6	3,385	2,76,176	2,8	37,695	3,16,474	3,43,3	386	3,6	7,439
	70 71-73	1,85,925 2,06,331		5,377 0,117	2,74,446 3,04,572	_	4,179 5,371	2,97,980 3,30,686	_	0,415 4,496	3,41,467 3,78,956	3,70,5 4,11,1			6,452 9,971
	74 75	2,24,021 2,41,712		1,557 2,996	3,30,686 3,56,801	_	2,411 9,451	3,59,035 3,87,385	_	74,033 03,569	4,11,447 4,43,938	4,46,4 4,81,6			7,689 5,407
Disc. Com.	>75	2,68,247	3,2	5,156	3,95,973	4,1	0,012	4,29,908	4,4	7,874	4,92,675	5,34,5	63	5,7	1,984
Plan type	Age band 3m-33	<b>5,00,000</b> 39,405	-	<b>0,000</b> 9,847	<b>10,00,000</b> 57,177		<b>0,000</b> 1,090	<b>20,00,000</b> 80,066		<b>00,000</b> 37,546	<b>50,00,000</b> 96,312	<b>75,00</b> ,			<b>,00,000</b> 1,841
	34 35	40,499 41,593		1,520 3,194	59,421 61,665		3,661 6,232	82,637 85,208		90,117	99,141 1,01,969	1,07,5			5,118 8,395
	36-43	44,246		6,927	66,369	_	1,797	91,053		98,767	1,08,656	1,17,8			26,151
	44	52,848		7,091	78,898		4,326	1,03,582	_	11,296	1,22,438	1,32,8			2,153
	45 46-48	61,450 73,733	_	7,254 1,838	91,427 1,09,347	+	6,855 5,008	1,16,111 1,34,405		23,825 42,235	1,36,220 1,56,472	1,47,8 1,69,7			58,156 51,671
	49	75,856		4,605	1,12,937		9,066	1,38,650		6,667	1,61,343	1,75,0			7,323
	50 51-53	77,978 84,463		7,373 5,636	1,16,528	+	3,124 4,808	1,42,895 1,55,280	_	61,099 64,116	1,66,214 1,80,527	1,80,3 1,95,8			12,975 19,587
	54	89,381		1,274	1,33,158		1,157	1,61,909		70,745	1,87,820	2,03,7			8,058
2A+1C	55 56-58	94,299 1,01,677	<del> </del>	6,912 5,369	1,39,507 1,49,030	+	7,505 7,028	1,68,538 1,78,482		77,374	1,95,113 2,06,053	2,11,7			26,529 39,236
	59	1,19,189	1,4	4,934	1,74,693	1,9	5,730	2,18,404	2,4	1,078	2,65,192	2,87,7	742	3,0	7,893
	60 61-63	1,36,702 1,62,971	-	4,499 3,847	2,00,356 2,38,850		4,432 7,484	2,58,326 3,18,208	_	94,837 75,477	3,24,330 4,13,039	3,51,9 4,48,7			6,550 9,536
	64	1,74,611		7,699	2,55,917	2,8	2,774	3,36,397	3,9	96,938	4,36,643	4,73,7	762	5,0	6,936
	65 66-68	1,86,252 2,03,713		1,551 2,329	2,72,983 2,98,583	_	1,000	3,54,585 3,81,868		8,399 50,591	4,60,247 4,95,653	4,99,3 5,37,7			34,336 75,436
	69	2,21,179	2,6	3,104	3,24,183	3,4	8,517	4,14,602	4,8	39,215	5,38,139	5,83,8	386	6,2	4,762
	70 71-73	2,38,645 2,64,843		3,880 5,044	3,49,784	I I I I	6,034 7,309	4,47,337		27,840 35,778	5,80,626 6,44,355	6,29,9			4,088
	74	2,87,545		2,056	4,21,461	+	3,082	5,38,990	_	35,987	6,99,586	7,59,0			2,199
	75 >75	3,10,247 3,44,300		9,068 9,586	4,54,737 5,04,652		8,855 2,515	5,81,542 6,45,370		36,197 31,511	7,54,816 8,37,662	9,08,8			76,322 72,505
Plan type	Age band	5,00,000	7,5	0,000	10,00,000	15,0	0,000	20,00,000	25,	00,000	50,00,000	75,00,	000	1,00,	,00,000
	3m-33 34	44,282 45,787		5,292 6,956	62,593 65,024	+	6,476 9,243	85,452 88,219	_	93,530 96,298	1,02,895	1,11,6			9,471
	35	47,292		8,621	67,455	8	2,011	90,987	_	99,065	1,08,982	1,18,2			6,530
	36-43 44	50,633 59,029		2,512 3,022	72,571 85,259		7,998 0,686	97,255	_	)5,586   8,274	1,16,154	1,26,0			14,852 1,055
	45	67,426	8	3,531	97,947	1,1	3,374	1,22,631	1,3	30,962	1,44,063	1,56,3	312	1,6	7,259
	46-48 49	79,528 82,127		8,666 1,892	1,16,175	+ -	1,836 6,063	1,41,233 1,45,927		19,690 54,664	1,64,662	1,78,6			1,177 7,535
	50	84,726	1,0	5,117	1,24,628	1,4	0,289	1,50,621	1,5	59,639	1,75,611	1,90,5	547	2,0	3,893
	51-53 54	92,186 97,011		4,374 0,358	1,36,169 1,43,611		2,531 0,441	1,63,985 1,71,895		73,802 31,713	1,91,196	2,07,4			21,990
2A+2C	55	1,01,836		6,342	1,51,054	+	8,351	1,79,805		39,623	2,08,596	2,26,3			2,186
ZATZU	56-58 59	1,09,072 1,27,838		5,318 6,855	1,62,218 1,88,252		0,217 9,289	1,91,670 2,31,963	_	)1,488 55,338	2,21,646 2,80,883	2,40,4 3,04,7			67,333 6,107
	60	1,46,603		8,391	2,14,286		8,362	2,72,256		9,189	3,40,120	3,69,0			4,881
	61-63 64	1,74,752 1,87,234		0,697 5,746	2,53,337 2,71,435	_	1,972 8,087	3,32,695 3,51,710		2,251	4,28,976 4,53,487	4,65,4 4,92,0			18,042 16,499
	65	1,99,716		0,796	2,89,533	_	4,203	3,70,724		34,538	4,77,998	5,18,6			4,955
	66-68 69	2,18,439 2,37,167		3,371 5,951	3,16,680 3,43,832	_	8,377 7,380	3,99,245 4,33,466		67,968 08,079	5,14,764 5,58,887	5,58,5 6,06,4			7,640 8,864
	70	2,55,895		8,531	3,70,985	n a l	6,384	4,67,687	100	8,191	6,03,010	6,54,2			0,088
	71-73 74	2,83,988 3,08,335		2,402 1,751	4,11,713	_	9,889 7,598	5,19,019 5,63,506		08,358	6,69,194 7,26,556	7,26,0 7,88,3			3,520
	75 >75	3,32,682	4,0	1,101	4,82,306	_	5,307	6,07,993	_	2,648	7,83,918	8,50,5	62	9,1	0,115
Plan type	>75 Age band	3,69,203 <b>5,00,000</b>		5,125 <b>0,000</b>	5,35,250 <b>10,00,000</b>	15,0	1,869 <b>0,000</b>	6,74,724 <b>20,00,000</b>	_	00,865	8,69,961 <b>50,00,000</b>	9,43,9 <b>75,00</b> ,	000		0,008
	3m-33 34	50,864 52,874	_	2,892 4,724	70,701 73,113	_	1,645 4,057	1,04,989 1,07,439	_	7,017 9,448	1,28,731 1,31,405	1,39,6 1,42,5			9,465
	35	54,885	6	6,557	75,526	+	6,470	1,09,889	1,2	21,879	1,34,079	1,42,0			5,683
	36-43 44	59,087 67,839		0,905 1,648	80,871 93,278	_	2,469 4,877	1,16,354 1,28,762		28,696 11,104	1,41,578 1,55,224	1,53,6 1,68,4			34,395 30,234
	45	76,591		2,391	1,05,686	_	7,284	1,41,169	_	53,511	1,68,871	1,83,2			6,073
	46-48	89,300		7,969	1,23,661	<u> </u>	5,587 0.281	1,59,682		72,211	1,89,438	2,05,5			9,947
	49 50	91,816 94,331		1,625 5,280	1,27,887 1,32,114	+ -	0,281 4,974	1,64,376 1,69,070		77,372 32,534	1,95,114 2,00,789	2,11,7			26,534 3,121
	51-53	1,02,102		5,599	1,43,990	<u> </u>	8,534	1,83,260		7,986	2,17,785	2,36,3			2,850
	54 55	1,06,992 1,11,882		2,190 8,782	1,53,480 1,62,971	+	1,297 4,059	1,96,958 2,10,656		2,619	2,33,881 2,49,977	2,53,7			71,540 10,231
2A+3C	56-58	1,19,217		8,670 8 586	1,77,206		3,203	2,31,202	_	19,201	2,74,121	2,97,4			8,267
	59 60	1,37,515 1,55,813		8,586 8,503	2,02,407 2,27,608	+ -	9,807 6,410	2,67,156 3,03,109		96,374 13,548	3,26,013 3,77,906	3,53,7 4,10,0			78,509 88,751
	61-63	1,83,260	_	8,377	2,65,410	+	6,316	3,57,040	_	4,308	4,55,745	4,94,4			29,114
	64 65	1,96,350 2,09,440		3,981 9,586	2,84,369 3,03,328	+	3,826 1,335	3,77,448 3,97,856		37,989 31,670	4,81,794 5,07,843	5,22,7			9,357 9,599
	66-68	2,29,075	2,7	2,992	3,31,766	3,6	7,600	4,28,468	4,9	7,191	5,46,917	5,93,4	119	6,3	4,963
	69 70	2,48,710 2,68,345		6,395 9,798	3,60,209 3,88,651	_	9,109 0,619	4,65,195 5,01,922	_	39,808 32,426	5,93,797 6,40,678	6,44,2 6,95, <sup>2</sup>			3,816
	71-73	2,97,798	3,5	4,903	4,31,316	4,7	7,883	5,57,012	6,4	6,351	7,11,000	7,71,4	143	8,2	5,455
	74 75	3,23,323 3,48,849		5,328 5,752	4,68,285 5,05,255	<u> </u>	9,808	6,04,763 6,52,513	_	)1,760 57,168	7,71,948 8,32,896	9,03,6			6,212 6,968
	>75	3,87,137	4,6	1,390	5,60,710	6,2	1,251	7,24,139	0 1 8 8,4	10,280	9,24,318	10,02,8			3,102
		PR	EMIUM	FOR M	IDTERM I	NCLU	SION	- POLIC	Y TEF	RM 3 YE	EARS				
Risk period		1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mth		>33 mths
Refund on exis	sting plan ed on	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	_	35.0%	27.5%		15.0%	7.59		NA

	PREMIUM FOR MIDTERM INCLUSION - POLICY TERM 3 YEARS												
Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths
Refund on existing plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	
% to be charged on proposed plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA
		-		-			-			-		-	