

## SBIG HEALTH SUPER TOP-UP

### I. PREMIUM IN INR (EXCL GST) PER MEMBER

#### Plus Plan (Annual Aggregate Deductible)

The below premiums are given with 2 years PED waiting period and 2 years specific illnesses waiting period.

Deductible	200000			300000			
	500000	800000	1300000	500000	700000	1200000	2200000
0-17	2,352	3,052	3,868	1,542	2,050	2,822	3,844
18-35	3,377	4,344	5,449	2,305	3,009	4,072	5,437
36-45	3,787	4,999	6,383	2,894	3,821	5,196	6,929
46-50	6,603	8,349	10,285	4,880	6,151	8,065	10,424
51-55	8,812	11,121	13,667	7,012	8,720	11,288	14,407
56-60	9,548	12,447	15,687	7,557	9,789	13,050	17,005
61-65	14,214	18,234	22,667	11,177	14,217	18,687	24,047
66-70	19,315	24,732	30,687	15,212	19,313	25,324	32,492
71-75	25,989	33,302	41,321	20,440	25,978	34,081	43,702
76-80	35,041	44,925	55,745	27,531	35,020	45,959	58,906
81-85	47,318	60,689	75,308	37,148	47,283	62,070	79,529
85+	63,971	82,072	101,843	50,193	63,916	83,922	107,500

Deductible	400000				500000							
	600000	1100000	1600000	2100000	500000	1000000	1500000	2000000	2500000	4500000	7000000	9500000
0-17	1,170	1,966	2,561	3,091	771	1,384	1,966	2,510	3,004	3,642	3,925	4,138
18-35	1,566	2,639	3,428	4,122	1,018	1,700	2,617	3,244	3,640	4,482	4,842	5,114
36-45	2,086	3,405	4,419	5,185	1,358	2,163	3,245	4,155	4,586	5,563	6,032	6,379
46-50	2,689	4,413	5,730	6,715	1,856	3,139	4,606	5,828	6,404	7,663	8,334	8,822
51-55	3,810	6,111	7,660	9,153	2,641	4,070	5,972	7,553	8,499	9,910	10,796	11,589
56-60	5,060	7,911	10,209	11,904	3,315	5,177	7,430	9,488	10,699	12,431	13,569	14,535
61-65	6,756	10,588	13,310	15,926	3,702	6,602	9,581	11,926	13,486	15,628	17,083	18,269
66-70	8,897	14,400	18,055	21,044	5,744	9,433	13,499	16,177	18,803	21,720	23,753	25,158
71-75	11,897	18,751	24,246	28,261	7,635	12,616	17,464	21,697	25,224	29,105	31,862	33,768
76-80	15,967	25,229	32,643	38,051	10,200	16,932	23,478	29,185	33,932	39,121	42,861	45,446
81-85	21,487	34,016	44,032	51,328	13,679	22,787	31,635	39,341	44,410	51,167	56,090	59,493
85+	28,974	45,933	59,480	69,338	18,397	30,728	42,698	53,116	59,960	69,051	75,729	80,345

Deductible	600000					700000						
	1400000	1900000	4400000	6900000	9400000	800000	1300000	1800000	2300000	4300000	6800000	9300000
0-17	1,918	2,270	3,023	3,263	3,445	1,317	1,753	2,226	2,430	3,011	3,255	3,440
18-35	2,236	2,923	3,943	4,266	4,511	1,628	2,101	2,871	3,116	3,927	4,255	4,503
36-45	2,854	3,737	4,938	5,362	5,677	2,079	2,783	3,558	3,847	4,767	5,186	5,495
46-50	3,660	4,807	6,247	6,805	7,211	2,895	3,571	4,574	4,931	6,022	6,572	6,971
51-55	5,094	6,407	8,036	8,768	9,451	3,927	4,794	6,103	6,549	7,738	8,459	9,132
56-60	6,518	8,241	10,286	11,246	12,086	5,006	6,370	7,840	8,404	9,891	10,835	11,660
61-65	8,704	11,009	13,693	14,995	16,070	6,398	8,175	10,106	10,823	12,700	13,935	14,959
66-70	11,391	14,442	17,869	19,574	20,746	9,131	11,139	13,731	14,683	17,160	18,835	19,979
71-75	15,252	19,359	23,920	26,232	27,821	12,211	14,915	18,402	19,673	22,965	25,237	26,788
76-80	20,489	26,028	32,127	35,264	37,419	15,692	19,217	23,835	25,476	29,711	32,677	34,704
81-85	27,593	35,074	43,259	47,513	50,437	21,111	25,873	32,110	34,317	39,995	44,018	46,767
85+	37,227	47,343	58,358	64,128	68,093	28,461	34,901	43,334	46,307	53,943	59,401	63,129

Deductible	750000						
	750000	1250000	1750000	2250000	4250000	6750000	9250000
0-17	1,237	1,616	2,078	2,273	2,833	3,066	3,242
18-35	1,587	2,072	2,671	2,905	3,688	4,000	4,236
36-45	2,027	2,542	3,298	3,574	4,457	4,853	5,146
46-50	2,710	3,253	4,231	4,571	5,616	6,134	6,510
51-55	3,684	4,372	5,648	6,073	7,201	7,879	8,521
56-60	4,888	5,804	7,234	7,770	9,176	10,061	10,844
61-65	6,247	7,418	9,660	10,366	12,207	13,407	14,405
66-70	8,547	10,119	12,640	13,543	15,878	17,443	18,509
71-75	11,422	13,537	16,930	18,137	21,238	23,361	24,807
76-80	14,642	17,365	22,750	24,367	28,509	31,389	33,350
81-85	19,691	23,368	29,433	31,521	36,852	40,601	43,155
85+	26,538	31,510	39,711	42,525	49,693	54,779	58,243

Deductible	800000						
	700000	1200000	1700000	2200000	4200000	6700000	9200000
0-17	1,203	1,482	1,994	2,187	2,742	2,969	3,239
18-35	1,545	1,891	2,475	2,698	3,451	3,746	4,100
36-45	1,892	2,307	3,042	3,304	4,149	4,521	4,969
46-50	2,421	2,942	3,894	4,378	5,407	5,912	6,504
51-55	3,448	4,138	5,200	5,818	6,925	7,584	8,513
56-60	4,373	5,250	6,638	7,143	8,465	9,289	10,432
61-65	5,560	6,678	8,859	9,526	11,255	12,373	13,852
66-70	7,619	9,121	11,565	12,416	14,601	16,055	17,766
71-75	10,169	12,190	15,481	16,617	19,520	21,492	23,806
76-80	12,964	15,554	20,792	22,316	26,192	28,866	31,999
81-85	17,419	20,918	27,995	30,046	35,241	38,868	43,111
85+	23,461	28,193	36,141	38,784	45,465	50,171	55,775

Deductible	900000						
	Age Band/SI	600000	1100000	1600000	2100000	4100000	6600000
0-17	1,003	1,275	1,707	1,882	2,389	2,591	2,844
18-35	1,276	1,613	2,174	2,382	3,094	3,363	3,699
36-45	1,546	1,945	2,651	2,894	3,686	4,022	4,445
46-50	2,068	2,596	3,379	4,157	5,187	5,682	6,265
51-55	3,254	4,024	4,911	5,529	6,634	7,279	8,196
56-60	3,938	4,873	5,994	6,765	8,080	8,885	10,010
61-65	4,486	5,551	7,286	8,638	10,281	11,325	12,749
66-70	6,171	7,602	9,934	11,228	13,296	14,649	16,285
71-75	7,751	9,565	13,280	15,017	17,763	19,597	21,810
76-80	10,356	12,804	16,947	20,157	23,821	26,310	29,304
81-85	13,888	17,197	22,796	27,128	32,038	35,414	39,469
85+	18,680	23,156	30,728	36,582	43,184	47,762	53,256

Deductible	1000000							
	Age Band/SI	1000000	1500000	2000000	3000000	4000000	5000000	6500000
0-17	1,025	1,549	1,717	2,062	2,200	2,385	2,400	2,741
18-35	1,211	1,881	2,163	2,578	2,839	2,851	2,982	3,561
36-45	1,693	2,379	2,731	3,236	3,500	3,610	3,850	4,265
46-50	2,499	3,238	3,938	4,625	4,946	4,988	5,240	6,027
51-55	3,817	4,817	5,137	5,988	6,182	6,903	7,259	7,880
56-60	4,611	5,751	6,392	7,455	7,644	8,415	8,859	9,590
61-65	5,077	6,975	8,143	9,503	9,693	10,238	10,788	12,187
66-70	6,964	9,282	10,571	12,321	12,501	13,218	13,928	15,530
71-75	8,722	12,402	14,133	16,471	16,692	17,663	18,627	20,793
76-80	11,665	16,634	18,964	22,100	22,376	23,693	24,999	27,932
81-85	15,657	22,374	25,516	29,736	30,087	31,871	33,643	37,614
85+	21,071	30,159	34,403	40,092	40,545	42,964	45,367	50,746

Deductible	1250000							1500000				
	Age Band/SI	750000	1250000	1750000	2750000	4250000	6250000	8750000	1500000	2500000	3500000	6000000
0-17	962	1,214	1,372	1,848	2,128	2,365	2,729	1,298	1,773	2,003	2,285	2,464
18-35	1,142	1,444	1,896	2,523	2,999	3,332	3,545	1,799	2,426	2,842	3,126	3,269
36-45	1,605	2,237	2,502	3,174	3,711	4,144	4,245	2,271	3,057	3,524	3,796	3,885
46-50	2,371	2,953	3,778	4,544	5,224	5,836	5,998	3,022	4,382	4,968	5,268	5,297
51-55	3,532	4,332	4,841	5,776	6,423	7,204	7,543	4,529	5,695	6,244	6,872	7,357
56-60	4,277	5,268	5,881	7,342	8,140	9,165	9,542	5,493	7,099	7,764	8,538	9,097
61-65	4,872	6,050	6,687	8,877	9,819	11,119	12,033	6,395	8,586	9,372	10,578	11,530
66-70	6,691	8,273	9,123	12,054	13,292	15,050	15,449	8,734	11,667	12,702	13,988	14,654
71-75	8,410	10,451	11,528	15,370	16,933	19,240	20,528	11,035	14,877	16,185	18,261	19,611
76-80	11,246	14,000	15,448	20,620	22,703	25,826	27,573	14,786	19,958	21,703	24,504	26,335
81-85	15,093	18,814	20,765	27,740	30,530	34,758	37,129	19,873	26,851	29,188	32,972	35,455
85+	20,310	25,343	27,977	37,399	41,146	46,874	50,090	26,773	36,200	39,340	44,457	47,824

Deductible	2000000						2500000				
	2000000	3000000	5500000	8000000	10500000	13000000	2500000	5000000	7500000	10000000	12500000
0-17	1,519	1,910	2,065	2,214	2,309	2,384	1,717	2,032	2,173	2,292	2,370
18-35	1,893	2,268	2,658	2,852	2,976	3,074	2,038	2,614	2,799	2,954	3,056
36-45	2,410	2,697	3,423	3,678	3,846	3,979	2,420	3,056	3,283	3,467	3,592
46-50	3,465	3,914	4,254	4,577	4,795	4,965	3,033	3,773	4,065	4,295	4,456
51-55	4,506	5,043	5,392	5,959	6,239	6,459	4,012	4,758	5,131	5,577	5,783
56-60	5,688	6,351	6,755	7,432	7,792	8,075	4,999	5,915	6,392	6,911	7,174
61-65	7,197	7,388	8,975	9,828	10,317	10,700	6,641	7,848	8,495	9,135	9,491
66-70	9,042	9,477	11,511	12,373	12,999	13,490	8,507	10,008	10,831	11,415	11,868
71-75	12,070	12,640	15,368	16,537	17,386	18,052	11,340	13,342	14,459	15,251	15,865
76-80	16,176	16,929	20,599	22,185	23,336	24,240	15,182	17,864	19,379	20,453	21,286
81-85	20,489	21,348	26,088	28,112	29,581	30,735	19,059	22,424	24,340	25,700	26,755
85+	27,598	28,745	35,145	37,891	39,884	41,449	25,656	30,188	32,788	34,633	36,064

Deductible	3000000		5000000					7500000			
	7000000	12000000	5000000	10000000	15000000	20000000	25000000	7500000	12500000	17500000	22500000
0-17	2,103	2,305	1,987	2,242	2,381	2,480	2,556	2,126	2,319	2,434	2,520
18-35	2,705	2,968	2,555	2,887	3,068	3,196	3,295	2,736	2,986	3,136	3,248
36-45	3,162	3,479	2,979	3,380	3,601	3,758	3,880	3,200	3,502	3,685	3,822
46-50	3,907	4,308	3,672	4,180	4,464	4,665	4,821	3,956	4,336	4,572	4,748
51-55	4,925	5,587	4,623	5,424	5,787	6,012	6,212	4,986	5,624	5,893	6,118
56-60	6,120	6,915	5,736	6,707	7,169	7,465	7,719	6,198	6,961	7,313	7,599
61-65	8,129	9,143	7,609	8,861	9,488	9,901	10,246	8,236	9,206	9,694	10,083
66-70	10,348	11,405	9,687	11,047	11,843	12,375	12,813	10,483	11,485	12,113	12,606
71-75	13,806	15,240	12,910	14,755	15,834	16,568	17,161	13,989	15,349	16,212	16,881
76-80	18,496	20,442	17,282	19,784	21,248	22,254	23,059	18,745	20,589	21,772	22,679
81-85	23,170	25,627	21,636	24,796	26,644	27,924	28,941	23,485	25,813	27,315	28,461
85+	31,204	34,537	29,124	33,410	35,917	37,663	39,043	31,631	34,789	36,837	38,391

Deductible	10000000				20000000
	10000000	15000000	20000000	40000000	30000000
0-17	2,242	2,381	2,480	2,717	2,619
18-35	2,887	3,068	3,196	3,505	3,377
36-45	3,380	3,601	3,758	4,136	3,979
46-50	4,180	4,464	4,665	5,150	4,949
51-55	5,424	5,787	6,012	6,632	6,375
56-60	6,707	7,169	7,465	8,255	7,927
61-65	8,861	9,488	9,901	10,973	10,528
66-70	11,047	11,843	12,375	13,735	13,171
71-75	14,755	15,834	16,568	18,412	17,647
76-80	19,784	21,248	22,254	24,756	23,717
81-85	24,796	26,644	27,924	31,083	29,772
85+	33,410	35,917	37,663	41,949	40,170

## II. OPTIONAL COVERS

### A. MATERNITY EXPENSES (INCLUDING NEW BORN BABY COVER)

Sum Insured	200,000		
Age/Deductible	18-35	36-45	45+
500,000	462	392	231
600,000	395	335	197
700,000	345	293	172
750,000	325	277	163
800,000	306	260	153
900,000	275	234	138
1,000,000	250	213	125
1,250,000	211	179	105
1,500,000	172	146	86
2,000,000	131	111	65
2,500,000	106	90	53
3,000,000	106	90	53
5,000,000	106	90	53
7,500,000	106	90	53
10,000,000	106	90	53
20,000,000	106	90	53

### B. HOSPITAL DAILY CASH

Per member Premium in INR (excl GST)						
Deductible Band	Deductible up to 5 Lacs		Deductible from 6 Lacs to 9 Lacs		Deductible >=10 Lacs	
Age Band/ Limit	500	1000	500	1000	500	1000
0-17	52	104	31	62	21	42
18-35	76	153	46	92	31	61
36-45	105	210	63	126	42	84
46-50	144	288	86	173	58	115
51-55	192	385	115	231	77	154
56-60	253	506	152	304	101	202
61-65	332	663	199	398	133	265
66-70	436	872	261	523	174	349
71-75	615	1229	369	738	246	492
76-80	828	1656	497	994	331	663
81-85	1115	2231	669	1339	446	892
85+	1502	3004	901	1802	601	1201

### C. CONSUMABLES

Loading on Base Premium	10%
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**D. GLOBAL COVER – PREMIUMS WITH 3 YEARS WAITING PERIOD**

Deductible	2000000						2500000				
	2000000	3000000	5500000	8000000	10500000	13000000	2500000	5000000	7500000	10000000	12500000
0-17	200	200	200	200	200	200	200	200	200	200	200
18-35	200	200	200	200	200	200	200	200	200	200	200
36-45	200	200	202	294	340	368	200	200	276	322	350
46-50	200	241	442	643	743	803	201	402	603	703	763
51-55	204	307	562	818	945	1,022	255	511	766	894	971
56-60	259	389	713	1037	1199	1296	324	648	972	1134	1231
61-65	482	724	1327	1930	2231	2412	603	1206	1809	2110	2291
66-70	868	1302	2388	3473	4016	4341	1085	2171	3256	3799	4124
71-75	1476	2214	4059	5904	6827	7380	1845	3690	5535	6458	7011
76-80	2214	3321	6089	8857	10240	11071	2768	5535	8303	9687	10517
81-85	2768	4151	7611	11071	12800	13838	3460	6919	10379	12109	13146
85+	3183	4774	8753	12731	14720	15914	3979	7957	11936	13925	15118

Deductible	3000000		5000000					7500000			
	7000000	12000000	5000000	10000000	15000000	20000000	25000000	7500000	12500000	17500000	22500000
0-17	200	200	200	200	200	200	200	200	200	200	200
18-35	200	200	200	200	200	200	200	200	200	200	200
36-45	258	331	200	258	294	322	368	200	202	230	276
46-50	562	723	402	562	643	703	803	362	442	502	603
51-55	715	920	511	715	818	894	1022	460	562	639	766
56-60	907	1166	648	907	1037	1134	1296	583	713	810	972
61-65	1688	2171	1206	1688	1930	2110	2412	1085	1327	1507	1809
66-70	3039	3907	2171	3039	3473	3799	4341	1954	2388	2713	3256
71-75	5166	6642	3690	5166	5904	6458	7380	3321	4059	4613	5535
76-80	7749	9964	5535	7749	8857	9687	11071	4982	6089	6919	8303
81-85	9687	12454	6919	9687	11071	12109	13838	6227	7611	8649	10379
85+	11140	14323	7957	11140	12731	13925	15914	7161	8753	9946	11936

Deductible	10000000				20000000
	10000000	15000000	20000000	40000000	30000000
0-17	200	200	200	200	200
18-35	200	200	200	200	200
36-45	200	200	200	368	258
46-50	241	301	402	803	562
51-55	307	383	511	1022	715
56-60	389	486	648	1296	907
61-65	724	904	1206	2412	1688
66-70	1302	1628	2171	4341	3039
71-75	2214	2768	3690	7380	5166
76-80	3321	4151	5535	11071	7749
81-85	4151	5189	6919	13838	9687
85+	4774	5968	7957	15914	11140

### E. RADIO CAB

Age Band/ Deductible Band	Deductible up to 5 Lacs	Deductible from 6 Lacs to 9 Lacs	Deductible >=10 Lacs
0-17	21	13	9
18-35	29	18	12
36-45	40	24	16
46-50	55	33	22
51-55	76	46	30
56-60	105	63	42
61-65	144	86	57
66-70	197	118	79
71-75	271	163	109
76-80	373	224	149
81-85	512	307	205
85+	704	423	282

### F. AIR AMBULANCE COVER

Age Band/ Deductible Band	Deductible up to 5 Lacs	Deductible from 6 Lacs to 9 Lacs	Deductible >=10 Lacs
0-17	293	176	117
18-35	403	242	161
36-45	554	332	222
46-50	761	457	304
51-55	1046	628	418
56-60	1438	863	575
61-65	1975	1185	790
66-70	2715	1629	1086
71-75	3731	2238	1492
76-80	5127	3076	2051
81-85	7046	4227	2818
85+	9683	5810	3873

### G. RECOVERY BENEFIT

Premium in INR per member (excl GST)									
Age Band/ Deductible Band	Option 1: INR 5000			Option 2: INR 10000			Option 3: INR 25000		
	Deductible up to 5 Lacs	Deductible from 6 Lacs to 9 Lacs	Deductible >=10 Lacs	Deductible up to 5 Lacs	Deductible from 6 Lacs to 9 Lacs	Deductible >=10 Lacs	Deductible up to 5 Lacs	Deductible from 6 Lacs to 9 Lacs	Deductible >=10 Lacs
0-17	30	18	12	60	36	24	149	90	60
18-35	41	25	16	82	49	33	205	123	82
36-45	56	34	23	113	68	45	282	169	113
46-50	78	47	31	155	93	62	388	233	155
51-55	107	64	43	213	128	85	533	320	213
56-60	146	88	59	293	176	117	732	439	293
61-65	201	121	80	402	241	161	1006	603	402
66-70	276	166	111	553	332	221	1382	829	553
71-75	380	228	152	760	456	304	1899	1140	760
76-80	522	313	209	1044	626	418	2610	1566	1044
81-85	717	430	287	1435	861	574	3587	2152	1435
85+	986	592	394	1972	1183	789	4929	2958	1972

## H. PERSONAL ACCIDENT COVER (FOR PRIMARY MEMBER)

Option	Benefit Amount	Premium in INR (Excl GST)
Option 1	1000000	815
Option 2	2000000	1630

## I. UNLIMITED RESTORE

Loading on Base Premium	10%
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## J. E-OPINION

Premium in INR per member (Excl GST)	108
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## K. STAY FIT HEALTH CHECK UP

Premium in INR per member (Excl GST)	192
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## III. LOADINGS, DISCOUNTS AND RELATIVITY

### A. TERM DISCOUNT - PLEASE NOTE THAT LONG TERM DISCOUNTS ARE NOT APPLICABLE IN CASE INSTALMENT OPTIONS ARE SELECTED

Term	Discount
1-Year	0.0%
2-Year	6.0%
3-Year	9.0%

### B. ONLINE/DIRECT BUSINESS DISCOUNT/SBIG EMPLOYEE REFERRAL

Online/Direct business discount/SBIG Employee Referral	10.0%
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### C. FLOATER DISCOUNT

Family Combination	Discount
2 members	20.0%
3 members	25.0%
>3 members	30.0%

### D. NO FLOATER DISCOUNT (>= 2 MEMBERS) – APPLICABLE IF THE POLICY IS TAKEN ON INDIVIDUAL SUM INSURED BASIS

No floater discount (>= 2 members)	5.0%
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### E. EMPLOYEE DISCOUNT (FOR SBI GROUP)

Employee discount (for SBI Group)	5.0%
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**F. INSTALMENT PREMIUM LOADING – LONG TERM DISCOUNTS ARE NOT APPLICABLE IN CASE INSTALMENT OPTIONS ARE SELECTED**

Instalment Option	Loading
Monthly	3.0%
Quarterly	2.5%
Half-yearly	1.5%
Single	0.0%

**G. REDUCTION IN ROOM RENT**

Room Category	Discount
Actuals (any room)	0.0%
Single Private AC room	7.5%
Twin sharing	12.5%

**H. CHANGE IN PED WAITING PERIOD**

Waiting Period	Discount/ Loading
4 years	-30.0%
3 years	-15.0%
2 years	0.0%
1 year	+30.0%

Note: +ve values are loading & -ve values are discounts

**I. REDUCTION IN SPECIFIC DISEASE WAITING PERIOD**

Waiting Period	Loading
2 years	0.0%
1 year	10.0%

**J. CHANGE IN MATERNITY WAITING PERIOD**

Waiting Period	Relativity
4 years	0.75
3 years	1.00
2 years	1.25
1 year	5.00

Example: 2 years WP maternity premium = 3 years WP maternity premium \* 2 years WP relativity

**K. LOADING ON BASE OFFICE PREMIUM FOR PRE-POST OPTION OF 60/180 DAYS**

Loading on Base Office premium for Pre-Post option of 60/180 days	1.0%
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## L. LOADING FOR LONG TERM DEDUCTIBLE ON BASE OFFICE PREMIUM

Deductible option	2 Year	3 Years
2 Lakh	20.0%	30.0%
3 Lakh	25.0%	35.0%
4 Lakh	30.0%	40.0%
5 Lakh	35.0%	45.0%
6 Lakh and above	40.0%	50.0%

Note: The loadings are given as per the deductible options irrespective of the sums insured

## M. CROSS-SELL DISCOUNT

Cross-Sell discount	5.0%
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## N. WELCOME DISCOUNT – APPLICABLE FOR NEW BUSINESS. APPLICABLE ONLY IF THE PROPOSER PURCHASES SUPER TOP-UP INSURANCE WITHIN 5 DAYS OF RECEIVING THE QUOTE FROM THE COMPANY.

Welcome discount	5.0%
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## O. RENEWAL DISCOUNTS (ON RENEWALS)

Renewal Discounts (on renewals)	5.0%
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## P. GIRL CHILD DISCOUNT

Girl Child Discount	5.0%
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## Q. PAPERLESS POLICY DISCOUNT

Paperless Policy discount	5.0%
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## R. EARLY ENTRY DISCOUNT

Early Entry Discount	5.0%
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- Applicable only for Individual policies between age 18 to 28 years
- Not applicable on family floater basis
- Standard premium will be charged once customer moves to the next age band as per premium chart)

## S. BMI DISCOUNT

BMI Discount	5.0%
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- Applicable for policyholders whose Body Mass Index (BMI) is between 18 – 29. Height & Weight input will be required.
- Applicable for Adult members only.
- For Individual/ floater policy, discount will apply on Individual basis.

**Note:** Maximum discount excluding floater/non-floater discount should be capped at 40%.