

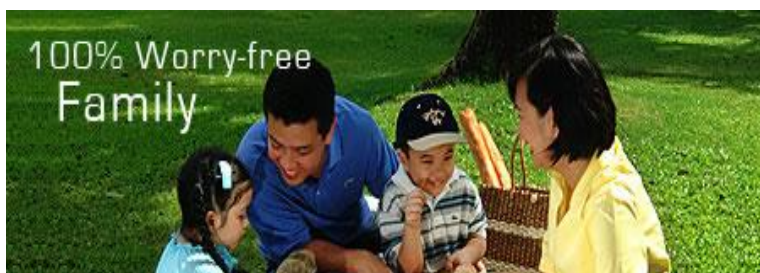
The values mentioned are INR . Rates are exclusive of service tax

# Prospectus

*This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.*

## AROGYA TOP UP INSURANCE POLICY

In case of serious illness or accident, medical cost may be far exceeding than those covered under normal health policy. SBI General Insurance brings for you “**Top Up Health Insurance**” to provide financial protection against such higher medical cost over and above pre decided medical cost and that too at very low premium.



### I. Who can take this insurance

Any Individual can take this Policy for himself and/or his family. The Policy will be sold to group but rating will be on individual basis only and no group discount is proposed and minimum group size is 10.

1. “Family” means the spouse, dependent children, dependent parents and parents in law.
2. Minimum entry age is 3 months and maximum entry age is 65 Years.

In case insured wants to opt deductible of INR 5,00,000 or more then maximum entry age will be extended up to 70 Years. There is no exit age.

### II. Scope of cover

1. **Eligible hospitalisation expenses:** - Insurer will reimburse following medical expenses while the Insured was under inpatient care:
  - a. Room rent, boarding expenses
  - b. Medical practitioners fees
  - c. Intensive care unit
  - d. Nursing expenses
  - e. Anesthesia, blood, oxygen, operation theatre expenses, surgical appliances, medicines & consumables, diagnostic expenses and x-ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation
  - f. Physiotherapy as inpatient care and being part of the treatment.
  - g. Drugs, medicines and consumables consumed during hospitalization period.
  - h. Diagnostic procedures
  - i. Dressing, ordinary splints and plaster casts.



SBI General Insurance Co Limited (SBI General) is a Joint Venture between State Bank of India (SBI) and Insurance Australia Group (IAG).

SBI is the largest commercial bank of India and traces its roots back over 200 years. SBI and its 6 associate banks have over 15,000 branches across India. Also SBI has international presence in several countries across all time zones.

IAG (Insurance Australia Group) has leading and established non life insurance brands across Australia, New Zealand and Asia. IAG has a large suite of general insurance products catering to all commercial and retail segments.

SBI General has a large range of Commercial products such as Fire, Engineering, Construction, Motor, Marine, Group Health, and Business Package.

SBI General caters for all customer segments - Corporate, Retail and SME.

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2. **Pre-hospitalisation expenses:** - the maximum amount that Insurer will reimburse under this head is limited to 60 days for each of the admitted hospitalisation claim under the Policy.
3. **Post-hospitalisation expenses:** - the maximum amount that Insurer will reimburse under this head is limited to 90 days for each of the admitted hospitalisation claim under the Policy.
4. **Day care expenses:** Insurer shall pay for day care expenses incurred on technological surgeries and procedures requiring less than 24 hours of hospitalisation up to the sum insured. Day care treatments are listed in annexure C of policy wording.
5. **Ambulance expenses:** - Actual ambulance expenses or INR 5000 whichever is lower will be reimbursed for per valid hospitalization claim for transferring insured to or between Hospitals in the Hospital's ambulance or in an ambulance provided by any ambulance service provider
6. **Alternative treatment:** - Insurer will reimburse expenses for alternative treatment taken in a government hospital or in any institute recognized by government and/or accredited by quality council of India/national accreditation board on health.
7. **Domiciliary hospitalisation:** - insurer will cover reasonable and customary charges towards domiciliary hospitalisation.

**Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:**

- a. **The condition of the patient is such that he/she is not in a condition to be removed to a hospital, or**
  - b. **The patient takes treatment at home on account of non availability of room in a hospital.**
8. **Maternity Expenses:** - Insurer will cover reasonable and customary charges towards maternity expenses during hospitalization over and above the deductible as opted.
  9. **Organ donor:** - The Medical Expenses for an organ donor's treatment for the harvesting of the organ donated including pre and post hospitalization as stated in scope of cover above, provided that:
    - a. The organ donor is any person whose organ has been made available in accordance and in compliance with the Transplantation of Human Organs Act 1994 and the organ donated is for the use of the insured, and
    - b. We have accepted an inpatient hospitalisation claim under "Inpatient care" as mentioned under "Eligible hospitalisation expenses".

Admissibility of certain incidental expenses will be as per Standard List of Excluded expenses in Hospitalisation indemnity policies as per IRDA health Insurance guidelines – listed in annexure B of policy wording.

### III. Exclusions

#### Time based Exclusions

1. Pre existing diseases exclusion:- Any illness/disease/injuries/health condition which are pre-existing (treated/untreated, declared/not declared in the Proposal form), when the cover incepts for the first time are excluded up to 4 years of this Policy being in force continuously.  
However this exclusion would not be applicable from fourth continuous renewal up to minimum of sum insured and/or limit under four previous policies.
2. Without derogation from above exclusion 1, during the first year of operation of the insurance cover any Medical Expenses incurred on below treatment of illness. However this exclusion would not be applicable in case of continuous renewal within grace period, up to sum insured and/or limit under previous policy.
  - Any types of gastric or duodenal ulcers;
  - Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty;
  - Surgery on all internal or external tumour /cysts/nodules/polyps of any kind including breast lumps;
  - All types of Hernia and Hydrocele;
  - Anal Fissures, Fistula and Piles;
  - Benign Prostatic Hypertrophy;
  - Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus;
  - Hypertension, Heart Disease and related complications;

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- Diabetes and related complications;
  - Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism;
  - Surgery of Genitourinary tract;
  - Calculus Diseases;
  - Sinusitis, nasal disorders and related disorders;
  - Gall bladder stones
  - Surgery for prolapsed intervertebral disc unless arising from accident;
  - Vertebro-spinal disorders (including disc) and knee conditions;
  - Surgery of varicose veins and varicose ulcers;
  - Chronic Renal failure;
  - Medical Expenses incurred in connection with joint replacement surgery due to Degenerative condition, Age related osteoarthritis and Osteoporosis unless such Joint replacement surgery unless necessitated by Accidental Bodily Injury.
3. Exclusions applicable to first 30 days of cover from commencement of policy:- Insurer shall not be liable to make any payment under this Policy in connection with or in respect of insured's hospitalisation due to sickness / illness, as stated in this section, arising within the first 30 days of the commencement of the Policy period.
- However this exclusion would not be applicable
- For hospitalisation due to injury within first 30 days of commencement of cover.
  - In case of continuous renewal within grace period, up to sum insured and/or limit under previous policy.
4. **Maternity Expenses –**  
Insurer shall not be liable to make any payment under this Policy in connection with or in respect of maternity expenses within first 9 months from the date of inception of the Policy. However this 9 months exclusion would not be applicable in case of continuous renewal within grace period, up to sum insured and/or limit under previous policy.

### Other Exclusions

5. Treatment taken outside India.
6. Epidemic disease recognized by WHO or Indian government
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
8. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
9. Cosmetic or aesthetic treatments of any description, lasik treatment for refractive error. Any form of plastic surgery (unless necessary for the treatment of illness or accidental bodily injury).
10. Expenses incurred on items for personal comfort like television, telephone, etc. Incurred during hospitalization and which have been specifically charged for in the hospitalisation bills issued by the hospital/nursing home.
11. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of sleep apnoea syndrome (C.P.A.P), continuous ambulatory peritoneal dialysis (C.A.P.D) and oxygen concentrator for bronchial asthmatic condition.
12. Convalescence, general debility, "run-down" condition, rest cure, internal/external congenital anomaly.
13. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
14. Any condition directly or indirectly caused by or associated with human immunodeficiency virus or variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.
15. Venereal disease or any sexually transmitted disease or sickness.
16. Any fertility, sub fertility or assisted conception operation or sterilization procedure and related treatment.
17. Vitamins, tonics, nutritional supplements unless forming part of the treatment for injury or disease as certified by the attending medical practitioner.
18. Surgery to correct deviated septum and hypertrophied turbinate unless necessitated by an accidental body injury.
19. Treatment for any mental illness or psychiatric or psychological ailment / condition.
20. Medical practitioner's home visit expenses during pre and post hospitalization period, attendant nursing expenses.
21. All medical expenses which results from or is in any way related to sex change.
22. Outpatient department treatment
23. Any treatment arising from insured's participation in any hazardous activity including but not limited to all forms of skiing, scuba diving, motor racing, parachuting, hang gliding, rock or mountain climbing etc unless specifically agreed by the insurer.
24. Genetic disorders and stem cell implantation / surgery/storage.

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- 25. Stay in a hospital without undertaking any active regular treatment by the medical practitioner, which ordinarily cannot be given without hospitalization.
- 26. Treatments in health hydro, spas, nature care clinics and the like.
- 27. Treatments taken at any institution which is primarily a rest home or convalescent facility or a place for custodial care or a facility for the aged or for the treatment of psychiatric or mental disorders; even if the institution has been registered as a hospital or nursing home with the appropriate authorities
- 28. Expenses incurred primarily for diagnostics, x-ray or laboratory examinations, or other diagnostics studies not consistent with or incidental to diagnosis and treatment of the positive existence or presence of any disease, illness or injury, for which confinement is required at a hospital or nursing home or at home under domiciliary hospitalization as defined.
- 29. Hospitalization for donation of any body organs by an insured including complications arising from the donation of organs.
- 30. Treatment for obesity, weight reduction or weight management.
- 31. Experimental and unproven treatment.
- 32. Disease / illness or injury whilst performing duties as a serving member of a military or police force.
- 33. Any kind of, surcharges, admission fees / registration charges etc levied by the hospital.

**IV. Basis of Claim Settlement**

Claim will be settled on indemnity basis maximum up to the sum insured above deductible as defined in schedule of the Policy.

**V. Position after a claim**

As from the day of receipt of the claim amount by the Insured, the Sum Insured for the remainder of the Policy period shall stand reduced by a corresponding amount. However if insured opts, sum insured can be reinstated to original sum insured under the Policy, at prorata premium from the date of such loss to the expiry of policy.

**VI. Deductible/Co-Pay**

Insured will have to exercise option to select deductible from INR 1,00,000 to INR 10,00,000 in multiple of 1,00,000.

**VII. Medical Examination**

Proposer with age over 55 years will be subjected to pre-acceptance medical examination. Underwriter will decide acceptance or rejection of the proposal based on relevant tests from the list below.

However, if the proposal is accepted the Insurer will reimburse 50% of the cost incurred towards the medical tests so undertaken at the advice of the insurer.

Medical report is valid for one month.

**Medical Test**

Medical Examination	Fasting Blood Sugar
Complete Blood Count	Routine Urine Examination
Erythrocyte Sedimentation Rate	Electrocardiogram
Complete Eye Test	Treadmill Test
Chest X-Ray	Liver function tests
Glycosylated Haemoglobin A1C	Lipid profile test
Total proteins(Serum Albumin+ Globulin)	serum creatinine test
Australia Antigen Test	

**VIII. Sum Insured**

Minimum SI: INR.1,00,000 and Maximum SI: INR 50,00,000 subject to underlying deductible ranging from INR 1,00,000 to INR 10,00,000.

Sum Insured of dependents will either be less than or equal to Proposer/Primary Insured's Sum Insured.

**IX. Mid-term increase and decrease in Sum Insured**

Mid-term increase and decrease in Sum Insured is not allowed.

**X. Short period scale**

Period on Risk	Required % of Annual Premium
Not exceeding 1 month	25%
Exceeding 1 month but not exceeding 3 months	50%
Exceeding 3 month but not exceeding 6 months	75%
Exceeding 6 months	100%

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**XI. Policy period**

Top up Health Insurance to Individual will be issued for period of one year, two years or three years and Top up Health Insurance to group will be issued only for one year.

**XII. Cancellation.**

in case of any fraud, misrepresentation, or suppression of any material fact either at the time of taking the Policy or any time during the currency of the earlier policies, insurer may at any time cancel this Policy by sending the insured 15 days notice by registered letter, at the insured's last known address and in such event insurer shall refund to the insured a pro-rata' premium for unexpired policy period subject to no claim having occurred up to date of cancellation. Insurer shall, however, remain liable for any claim which arose prior to the date of cancellation. The Insured may at any time cancel this Policy by giving a written notice to the insurer and in such event insurer shall allow refund of premium at insured's short period rate only provided no claim has occurred up to the date of cancellation.

**Cancellation of long term Policies:**

If a long term Policy issued with Policy period above 1 year is cancelled, than premium for the year which is fully utilised by insured will be retained in full by the Company. For current year, the premium will be refunded either on short period scale (If cancelled by the Insured) or on prorata basis (If cancelled by the Company). For the year which has not commenced, the premium will be refunded in full. Long term discount allowed on the Policy will be readjusted.

<b>Example :-</b>	
<b>Insured aged 25 years purchased Top up Health Insurance policy for sum insured of INR 10,00,000 in excess (Deductible) of INR 1,00,000 for three year :-</b>	
	<b>Premium in INR</b>
One year premium from the table	3,009
Premium for three year	9,027
Long term discount @ 7.5%	677
Net Premium before Service Tax	8,350
<b>Insured opted to cancel the policy in first month of second year of the policy</b>	
<b>Readjustment of Long term discount</b>	
<b>Actual Discount allowed</b>	677
<b>Less:- Eligible long term discount (Insured is not eligible for any long term discount because insured did not keep the policy for minimum period required for eligibility of long term discount which is two years)</b>	-
<b>Long term discount to be taken back</b>	677
<b>Refund Calculation</b>	
Net Premium before Service Tax and after eligible Long term discount	9,027
Refund of first year	-
Add:- Refund of second year	2,257
Add:- Refund of third year	3,009
Less :- Long term discount to be taken back	677
<b>Total Refund on cancellation</b>	<b>4,589</b>

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**XIII. Termination of Policy**

This Policy terminates on earliest of the following events-

- a. Cancellation of policy as per the cancellation provision.
- b. On the policy expiry date.

**XIV. Tax Relief under Income-Tax Act –**

Certificate of premium paid will be issued to avail Tax deduction under relevant section of Income-Tax Act.

**XV. Cumulative Bonus**

Cumulative bonus is not applicable for this product.

**XVI. Renewal**

This Policy may be renewed every year and in such event, the renewal premium shall be paid to insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However insurer shall not be bound to give notice that such renewal premium is due. Also insurer may exercise insurer's option not to renew the Policy on grounds of fraud, misrepresentation or suppression of any material fact either at the time of taking the Policy or any time during the currency of the earlier policies.

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

**XVII. Renewal Premium -guaranteed or not**

Renewal premium will be charged as per the age at the time of renewal as per the table provided under heading of "Premium Rates at different age" subject to "Loading in premium or discount withdrawn", however the same may be changed as mentioned under heading of "Revision in policy and rates".

**XVIII. Enhancing Sum Insured**

Midterm revision of Sum Insured is not allowed, change in sum insured is allowed only on renewals after medical underwriting applicable to similar new business proposal of comparative age.

**XIX. Additions/Deletions of insured during the Policy Period**

Inclusion of family members for the proposed coverage is allowed only at application time or when eligible (eg, new-born after 3 months), otherwise inclusion should only be done at renewal time. Cover from any Insured Person can be withdrawn by Insured giving 15 days written notice in this regard to the Insurer.

**XX. Payment of Premium**

Premium should be paid in advance and payment of premium in instalment is not allowed.

**XXI. Premium at different deductible, age and sum insured**

Based on deductible, age and sum insured of individual insured. Basic Premium will be determined as per "Appendix 1".

**XXII. Loading**

Basic Premium will be loaded by 5% each for habit of smoking, alcohol and any other type of tobacco including betel nut in any form for which prior consent will taken from insured.

**XXIII. Discount**

Based on type of Family cover (if any), No of family member covered and policy duration etc following discount will applied.

- I. Family (floater) Discount
  - 2 Members = 10% discount
  - 3 Members = 15% discount
  - 4 or more Members = 20% discount.
- II. Family (non floater) discount
  - 2 member = 5%.
  - >2 members = 7.5%.
- III. Long term discount
  - 2 year = 5%
  - 3 year = 7.5%
- IV Discount for Direct Business = 15%

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### **XXIV. Revision in policy and rates**

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

### **XXV. Portability**

This Policy is portable as per Insurance Regulatory and Development Authority (Health Insurance) Regulation, 2013 and you should initiate action to approach another insurer, to take advantage of portability, well before the renewal date to avoid any break in the policy coverage due to delay in acceptance of the proposal by the other insurer.

### **XXVI. Minimum Premium**

Minimum Premium under the policy is INR 200/-.

### **XXVII. Claims Procedures :**

#### **a. Claims Procedure for Reimbursement :**

- i) The Insured shall without any delay consult a doctor and follow the advice and treatment recommended, take reasonable steps to minimize the quantum of any claim that might be made under this Policy and intimation to this effect must be forwarded to administrator accordingly.
- ii) The Insured must provide intimation to administrator immediately and in any event within 48 hours from the date of Hospitalisation. However the administrator at his sole discretion may relax this condition subject to a justifiable reason/evidence being produced by the Insured on the reasons for such a delay beyond the stipulated 48 hours up to a maximum period of 7 days.
- iii) The Insured has to file the claim with all necessary documentation within 15 days of discharge from the hospital, provide administrator with written details of the quantum of any claim along with all the original bills, receipts and other documents upon which a claim is based and shall also give administrator such additional information and assistance as administrator may require in dealing with the claim. In case of delayed submission of claim and in absence of a justified reason for delayed submission of claim, the administrator would have the right of not considering the claim for reimbursement.
- iv) In respect of post hospitalization claims, the claims must be lodged within 15 days from the completion of post hospitalisation treatment subject to maximum of 105 days from the date of discharge from hospital.
- v) The Insured shall submit himself for examination by the administrator's medical advisors as often as may be considered necessary by the administrator for establishing the liability under the Policy. The administrator will reimburse the amount towards the expenses incurred for the said medical examination to the Insured.
- vi) The Insured must submit all original bills, receipts, certificates, information and evidences from the attending medical practitioner /hospital /diagnostic laboratory as required by administrator.
- vii) On receipt of intimation from the Insured regarding a claim under the Policy, administrator is entitled to carry out examination and obtain information on any alleged Injury or disease requiring hospitalisation if and when Insurer may reasonably require.

#### **b. Claims procedure for Cashless:**

- i) Prior to taking treatment and/or incurring medical expenses at a network hospital, Insured must call administrator and request pre-authorisation by way of the written form administrator will provide.
- ii) After considering Insured's request and after obtaining any further information or documentation administrator has sought, administrator may if satisfied send Insured or the network hospital, an authorisation letter. The authorisation letter, the ID card issued to Insured along with this Policy and any other information or documentation that administrator has specified must be produced to the network hospital identified in the pre-authorisation letter at the time of Insured's admission to the same.
- iii) If the procedure above is followed, Insured will not be required to directly pay for the medical expenses in the network hospital that Insurer is liable to indemnify under cover IV.1 above and the original bills and evidence of treatment in respect of the same shall be left with the network hospital. Pre-authorisation does not guarantee that all costs and expenses will be covered. administrator reserves the right to review each claim for medical expenses and accordingly coverage will be determined according to the terms and conditions of this Policy. Insured will, in any event, be required to settle all other expenses directly.

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**c. Claims Submission:**

The Insured will submit the claim documents to administrator. Following is the document list for claim submission:

- i) Duly filled Claim form,
- ii) Valid Photo Identity Card, residence proof and 2 recent photos of Insured and/or his nominee.
- iii) Original Discharge card/certificate/ death summary
- iv) Copies of prescription for diagnostic test, treatment advise, medical references
- v) Original set of investigation reports
- vi) Itemized original hospital bill and receipts Hospital and related original medical expense receipt Pharmacy bills in original with prescriptions

**d. Claims processing:** on receipt of claim documents from Insured, administrator shall assess the admissibility of claim as per policy terms and conditions. Upon satisfactory completion of assessment and admission of claim, the Insurer will make the payment of claim as per the contract only in Indian Rupees and within India only. In case if the claim is repudiated Insurer will inform the claimant about the same in writing with reason for repudiation.

**e. Penal interest provision:** upon acceptance of an offer of settlement by the Insured, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Insured. In the cases of delay in the payment, the Insurer shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.

**f. Position after a claim:** As from the day of receipt of the claim amount by the Insured, the Sum Insured for the remainder of the Policy period shall stand reduced by a corresponding amount. However if the Insured opts, sum insured can be reinstated to original sum insured under the Policy, at prorata premium from the date of such loss to the expiry of policy.

**XXVIII. Grievance redressal procedure:**

The Grievance Redressal cell of the Insurer looks into complaints from Insured. If the Insured has a grievance that the Insured wishes the Insurer to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of his grievance.

Name, address, e-mail id and contact number of the Grievance Redressal Officer(separately for senior citizen) will appear in the Policy document as well as on Insurer's website.

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Appendix I

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Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
3M-18Y	1,00,000	999	1,496	1,787	1,975	2,109	2,206	2,279	2,336	2,382	2,418
3M-18Y	2,00,000	497	788	976	1,110	1,208	1,281	1,337	1,383	1,420	1,449
3M-18Y	3,00,000	291	479	613	710	783	840	886	922	951	975
3M-18Y	4,00,000	200	322	419	492	549	595	631	660	684	704
3M-18Y	5,00,000	200	231	304	361	407	443	472	496	516	533
3M-18Y	6,00,000	200	200	200	220	247	272	297	315	329	342
3M-18Y	7,00,000	200	200	200	200	200	200	201	214	225	235
3M-18Y	8,00,000	200	200	200	200	200	200	200	200	200	200
3M-18Y	9,00,000	200	200	200	200	200	200	200	200	200	200
3M-18Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
19Y-35Y	1,00,000	1,242	1,861	2,223	2,457	2,624	2,745	2,836	2,907	2,963	3,009
19Y-35Y	2,00,000	619	981	1,215	1,381	1,503	1,593	1,664	1,721	1,766	1,802
19Y-35Y	3,00,000	362	596	763	884	975	1,045	1,102	1,148	1,184	1,213
19Y-35Y	4,00,000	234	401	522	613	683	740	786	822	851	876
19Y-35Y	5,00,000	200	288	379	449	506	552	588	617	642	663
19Y-35Y	6,00,000	200	200	222	274	307	339	370	391	409	425
19Y-35Y	7,00,000	200	200	200	200	204	227	250	267	280	292
19Y-35Y	8,00,000	200	200	200	200	200	200	200	200	200	201
19Y-35Y	9,00,000	200	200	200	200	200	200	200	200	200	200
19Y-35Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
36Y-40Y	1,00,000	1,533	2,297	2,744	3,032	3,238	3,388	3,500	3,587	3,657	3,713
36Y-40Y	2,00,000	764	1,210	1,499	1,705	1,854	1,967	2,054	2,124	2,180	2,224
36Y-40Y	3,00,000	447	736	941	1,091	1,203	1,290	1,360	1,416	1,461	1,497
36Y-40Y	4,00,000	289	494	644	756	843	913	970	1,014	1,050	1,081
36Y-40Y	5,00,000	206	355	467	555	625	681	725	761	792	818
36Y-40Y	6,00,000	200	207	274	338	379	418	456	483	505	525
36Y-40Y	7,00,000	200	200	200	222	252	280	309	329	346	361
36Y-40Y	8,00,000	200	200	200	200	200	200	209	224	237	248
36Y-40Y	9,00,000	200	200	200	200	200	200	200	200	200	200
36Y-40Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
41Y-45Y	1,00,000	1,781	2,668	3,187	3,522	3,761	3,935	4,065	4,167	4,248	4,313
41Y-45Y	2,00,000	887	1,406	1,741	1,980	2,154	2,284	2,386	2,467	2,532	2,584
41Y-45Y	3,00,000	519	854	1,093	1,267	1,397	1,499	1,580	1,645	1,697	1,739

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41Y-45Y	4,00,000	335	574	748	878	980	1,061	1,126	1,178	1,220	1,255
41Y-45Y	5,00,000	239	413	543	644	726	791	842	884	920	951
41Y-45Y	6,00,000	200	240	318	393	441	486	530	561	587	609
41Y-45Y	7,00,000	200	200	205	258	292	326	359	382	402	419
41Y-45Y	8,00,000	200	200	200	200	200	218	243	260	275	288
41Y-45Y	9,00,000	200	200	200	200	200	200	200	200	200	200
41Y-45Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
46Y-55Y	1,00,000	2,405	3,603	4,304	4,757	5,080	5,315	5,491	5,627	5,737	5,826
46Y-55Y	2,00,000	1,198	1,899	2,352	2,675	2,909	3,085	3,222	3,332	3,420	3,490
46Y-55Y	3,00,000	701	1,154	1,477	1,711	1,887	2,024	2,134	2,222	2,292	2,349
46Y-55Y	4,00,000	453	775	1,010	1,186	1,323	1,433	1,521	1,591	1,647	1,696
46Y-55Y	5,00,000	323	557	733	870	980	1,068	1,138	1,195	1,243	1,284
46Y-55Y	6,00,000	200	324	430	530	595	656	716	758	792	823
46Y-55Y	7,00,000	200	205	277	348	395	440	485	516	542	566
46Y-55Y	8,00,000	200	200	200	229	262	295	328	352	371	389
46Y-55Y	9,00,000	200	200	200	200	200	200	222	240	254	267
46Y-55Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
56Y-60Y	1,00,000	3,910	5,857	6,997	7,733	8,257	8,639	8,925	9,147	9,326	9,469
56Y-60Y	2,00,000	1,947	3,087	3,823	4,347	4,729	5,015	5,237	5,416	5,559	5,672
56Y-60Y	3,00,000	1,140	1,876	2,400	2,782	3,068	3,290	3,469	3,612	3,725	3,817
56Y-60Y	4,00,000	736	1,261	1,642	1,928	2,151	2,329	2,472	2,586	2,678	2,756
56Y-60Y	5,00,000	524	906	1,192	1,414	1,593	1,736	1,849	1,942	2,020	2,087
56Y-60Y	6,00,000	283	527	699	862	968	1,066	1,163	1,232	1,288	1,338
56Y-60Y	7,00,000	200	333	450	566	642	715	788	839	882	920
56Y-60Y	8,00,000	200	210	290	372	426	479	533	572	604	632
56Y-60Y	9,00,000	200	200	200	244	283	321	361	389	413	435
56Y-60Y	10,00,000	200	200	200	200	200	215	244	265	283	299
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
61Y-65Y	1,00,000	4,987	7,470	8,924	9,863	10,532	11,018	11,383	11,667	11,895	12,077
61Y-65Y	2,00,000	2,484	3,937	4,876	5,545	6,031	6,396	6,680	6,908	7,090	7,235
61Y-65Y	3,00,000	1,453	2,392	3,061	3,548	3,913	4,196	4,424	4,607	4,751	4,869
61Y-65Y	4,00,000	939	1,608	2,094	2,459	2,743	2,971	3,153	3,298	3,416	3,516
61Y-65Y	5,00,000	669	1,155	1,520	1,804	2,032	2,214	2,359	2,477	2,577	2,662
61Y-65Y	6,00,000	361	672	892	1,099	1,234	1,360	1,484	1,571	1,643	1,706
61Y-65Y	7,00,000	219	425	574	722	819	912	1,005	1,070	1,125	1,173
61Y-65Y	8,00,000	200	268	370	475	544	611	680	729	770	807
61Y-65Y	9,00,000	200	200	238	312	361	410	460	497	527	555
61Y-65Y	10,00,000	200	200	200	205	239	275	312	338	361	381

The values mentioned are INR . Rates are exclusive of service tax

Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
66Y-70Y	1,00,000	7,487	11,216	13,398	14,807	15,811	16,542	17,090	17,516	17,858	18,132
66Y-70Y	2,00,000	3,729	5,911	7,320	8,324	9,055	9,603	10,029	10,371	10,645	10,862
66Y-70Y	3,00,000	2,182	3,592	4,596	5,326	5,874	6,300	6,642	6,916	7,133	7,310
66Y-70Y	4,00,000	1,410	2,414	3,144	3,692	4,118	4,460	4,734	4,951	5,128	5,278
66Y-70Y	5,00,000	1,205	2,081	2,739	3,250	3,660	3,990	4,250	4,462	4,642	4,796
66Y-70Y	6,00,000	651	1,212	1,607	1,981	2,223	2,450	2,673	2,830	2,960	3,074
66Y-70Y	7,00,000	395	765	1,035	1,301	1,476	1,642	1,810	1,928	2,026	2,113
66Y-70Y	8,00,000	240	483	666	855	979	1,101	1,225	1,313	1,387	1,453
66Y-70Y	9,00,000	200	305	429	562	650	738	830	895	949	999
66Y-70Y	10,00,000	200	200	276	369	431	495	562	609	650	687
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
71Y-75Y	1,00,000	9,872	14,789	17,666	19,525	20,849	21,812	22,534	23,096	23,547	23,909
71Y-75Y	2,00,000	4,917	7,794	9,653	10,977	11,940	12,662	13,224	13,675	14,036	14,322
71Y-75Y	3,00,000	2,877	4,736	6,060	7,023	7,746	8,307	8,758	9,120	9,406	9,639
71Y-75Y	4,00,000	1,859	3,183	4,146	4,868	5,430	5,881	6,243	6,528	6,761	6,959
71Y-75Y	5,00,000	1,589	2,744	3,612	4,285	4,827	5,261	5,604	5,883	6,121	6,323
71Y-75Y	6,00,000	859	1,598	2,118	2,612	2,932	3,231	3,525	3,732	3,903	4,053
71Y-75Y	7,00,000	521	1,008	1,364	1,716	1,946	2,166	2,386	2,542	2,672	2,787
71Y-75Y	8,00,000	316	637	879	1,127	1,291	1,452	1,616	1,732	1,829	1,916
71Y-75Y	9,00,000	200	402	566	741	857	973	1,094	1,180	1,252	1,317
71Y-75Y	10,00,000	200	254	364	487	569	652	741	804	857	906
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
76Y-80Y	1,00,000	12,600	18,875	22,547	24,919	26,609	27,838	28,760	29,477	30,053	30,514
76Y-80Y	2,00,000	6,275	9,947	12,319	14,009	15,238	16,160	16,877	17,453	17,914	18,279
76Y-80Y	3,00,000	3,672	6,044	7,734	8,963	9,886	10,602	11,178	11,640	12,004	12,302
76Y-80Y	4,00,000	2,372	4,062	5,291	6,213	6,930	7,506	7,967	8,332	8,630	8,882
76Y-80Y	5,00,000	2,433	3,503	4,609	5,469	6,160	6,714	7,152	7,509	7,812	8,070
76Y-80Y	6,00,000	1,096	2,039	2,704	3,333	3,742	4,123	4,498	4,763	4,981	5,172
76Y-80Y	7,00,000	665	1,287	1,741	2,190	2,483	2,764	3,046	3,245	3,410	3,556
76Y-80Y	8,00,000	403	813	1,121	1,439	1,648	1,853	2,062	2,210	2,334	2,445
76Y-80Y	9,00,000	245	513	722	945	1,094	1,242	1,396	1,506	1,598	1,681
76Y-80Y	10,00,000	200	324	465	621	726	832	945	1,026	1,094	1,156
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
81Y-85Y	1,00,000	16,081	24,089	28,776	31,804	33,960	35,529	36,706	37,621	38,356	38,945
81Y-85Y	2,00,000	8,009	12,695	15,723	17,880	19,448	20,625	21,540	22,275	22,864	23,329
81Y-85Y	3,00,000	4,687	7,714	9,871	11,440	12,617	13,531	14,266	14,855	15,321	15,701
81Y-85Y	4,00,000	3,028	5,184	6,753	7,930	8,845	9,580	10,169	10,634	11,014	11,336
81Y-85Y	5,00,000	2,588	4,470	5,883	6,980	7,862	8,569	9,128	9,583	9,970	10,300
81Y-85Y	6,00,000	1,399	2,602	3,451	4,254	4,775	5,262	5,741	6,079	6,358	6,602

The values mentioned are INR . Rates are exclusive of service tax

81Y-85Y	7,00,000	848	1,643	2,222	2,795	3,169	3,527	3,887	4,141	4,352	4,539
81Y-85Y	8,00,000	514	1,037	1,431	1,836	2,103	2,365	2,632	2,821	2,979	3,121
81Y-85Y	9,00,000	312	655	922	1,207	1,396	1,585	1,782	1,922	2,039	2,146
81Y-85Y	10,00,000	200	413	594	793	926	1,062	1,206	1,309	1,396	1,475
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
86Y-90Y	1,00,000	20,524	30,745	36,726	40,591	43,343	45,345	46,847	48,015	48,953	49,704
86Y-90Y	2,00,000	10,221	16,203	20,067	22,819	24,822	26,324	27,491	28,429	29,181	29,775
86Y-90Y	3,00,000	5,982	9,846	12,598	14,600	16,103	17,270	18,208	18,960	19,554	20,038
86Y-90Y	4,00,000	3,864	6,617	8,619	10,121	11,288	12,226	12,978	13,572	14,057	14,468
86Y-90Y	5,00,000	3,303	5,706	7,508	8,909	10,034	10,937	11,649	12,231	12,725	13,146
86Y-90Y	6,00,000	1,785	3,321	4,404	5,429	6,095	6,716	7,328	7,759	8,114	8,425
86Y-90Y	7,00,000	1,083	2,097	2,836	3,567	4,045	4,502	4,961	5,285	5,554	5,793
86Y-90Y	8,00,000	657	1,324	1,827	2,344	2,684	3,018	3,359	3,600	3,802	3,983
86Y-90Y	9,00,000	398	836	1,176	1,540	1,781	2,023	2,274	2,453	2,603	2,739
86Y-90Y	10,00,000	242	527	758	1,012	1,182	1,356	1,540	1,671	1,782	1,883
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
91Y-95Y	1,00,000	26,194	39,239	46,873	51,805	55,318	57,873	59,790	61,280	62,477	63,437
91Y-95Y	2,00,000	13,045	20,679	25,611	29,124	31,679	33,596	35,086	36,283	37,243	38,001
91Y-95Y	3,00,000	7,634	12,566	16,079	18,634	20,551	22,041	23,238	24,198	24,956	25,574
91Y-95Y	4,00,000	4,932	8,445	11,000	12,917	14,407	15,604	16,564	17,322	17,940	18,466
91Y-95Y	5,00,000	4,215	7,282	9,582	11,370	12,807	13,958	14,868	15,610	16,241	16,778
91Y-95Y	6,00,000	2,278	4,239	5,621	6,929	7,779	8,572	9,352	9,902	10,356	10,753
91Y-95Y	7,00,000	1,382	2,676	3,620	4,553	5,162	5,746	6,332	6,746	7,089	7,393
91Y-95Y	8,00,000	838	1,689	2,331	2,991	3,426	3,852	4,287	4,595	4,853	5,083
91Y-95Y	9,00,000	508	1,066	1,501	1,966	2,274	2,582	2,903	3,130	3,322	3,495
91Y-95Y	10,00,000	308	673	967	1,291	1,509	1,731	1,965	2,132	2,274	2,403
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
96Y-100Y	1,00,000	33,431	50,080	59,824	66,118	70,601	73,863	76,309	78,211	79,739	80,963
96Y-100Y	2,00,000	16,649	26,393	32,687	37,170	40,432	42,879	44,780	46,308	47,532	48,500
96Y-100Y	3,00,000	9,743	16,038	20,521	23,783	26,229	28,131	29,659	30,883	31,851	32,640
96Y-100Y	4,00,000	6,294	10,778	14,039	16,486	18,387	19,915	21,140	22,107	22,897	23,567
96Y-100Y	5,00,000	5,380	9,294	12,230	14,512	16,345	17,814	18,976	19,923	20,728	21,413
96Y-100Y	6,00,000	2,907	5,410	7,174	8,844	9,928	10,940	11,936	12,638	13,217	13,724
96Y-100Y	7,00,000	1,763	3,415	4,620	5,811	6,589	7,333	8,081	8,609	9,047	9,436
96Y-100Y	8,00,000	1,070	2,156	2,975	3,818	4,373	4,916	5,471	5,865	6,193	6,488
96Y-100Y	9,00,000	649	1,361	1,916	2,509	2,902	3,295	3,704	3,995	4,240	4,461
96Y-100Y	10,00,000	393	859	1,234	1,648	1,926	2,209	2,508	2,721	2,902	3,067
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
101Y-105Y	1,00,000	42,667	63,916	76,352	84,385	90,107	94,270	97,392	99,819	1,01,769	1,03,332
101Y-105Y	2,00,000	21,249	33,684	41,718	47,440	51,602	54,725	57,152	59,102	60,665	61,900

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101Y-105Y	3,00,000	12,435	20,469	26,191	30,353	33,476	35,903	37,853	39,416	40,651	41,658
101Y-105Y	4,00,000	8,033	13,755	17,918	21,041	23,468	25,417	26,980	28,215	29,223	30,078
101Y-105Y	5,00,000	6,866	11,861	15,609	18,521	20,861	22,736	24,218	25,427	26,454	27,329
101Y-105Y	6,00,000	3,711	6,904	9,156	11,287	12,671	13,963	15,233	16,130	16,868	17,516
101Y-105Y	7,00,000	2,251	4,359	5,897	7,416	8,409	9,359	10,314	10,988	11,547	12,043
101Y-105Y	8,00,000	1,365	2,751	3,798	4,873	5,581	6,274	6,983	7,485	7,905	8,280
101Y-105Y	9,00,000	828	1,737	2,446	3,202	3,704	4,205	4,728	5,099	5,411	5,693
101Y-105Y	10,00,000	502	1,097	1,575	2,104	2,458	2,819	3,201	3,473	3,704	3,915
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
106Y-110Y	1,00,000	54,455	81,575	97,446	1,07,699	1,15,002	1,20,315	1,24,300	1,27,397	1,29,886	1,31,881
106Y-110Y	2,00,000	27,120	42,991	53,244	60,547	65,859	69,845	72,942	75,431	77,425	79,001
106Y-110Y	3,00,000	15,871	26,124	33,427	38,739	42,725	45,822	48,311	50,305	51,882	53,168
106Y-110Y	4,00,000	10,253	17,556	22,868	26,854	29,951	32,440	34,434	36,011	37,296	38,389
106Y-110Y	5,00,000	8,764	15,139	19,921	23,638	26,624	29,018	30,909	32,452	33,763	34,880
106Y-110Y	6,00,000	4,736	8,812	11,685	14,406	16,171	17,820	19,442	20,587	21,529	22,355
106Y-110Y	7,00,000	2,873	5,563	7,526	9,465	10,732	11,945	13,163	14,024	14,737	15,371
106Y-110Y	8,00,000	1,742	3,512	4,847	6,219	7,122	8,007	8,912	9,553	10,088	10,568
106Y-110Y	9,00,000	1,057	2,217	3,122	4,086	4,727	5,367	6,034	6,507	6,906	7,266
106Y-110Y	10,00,000	641	1,399	2,010	2,685	3,137	3,598	4,086	4,433	4,727	4,996
Age	Deductible/Sum Insured	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	6,00,000	7,00,000	8,00,000	9,00,000	10,00,000
111Y-115Y	1,00,000	69,500	1,04,113	1,24,369	1,37,454	1,46,775	1,53,555	1,58,642	1,62,595	1,65,771	1,68,317
111Y-115Y	2,00,000	34,612	54,868	67,954	77,275	84,055	89,141	93,095	96,271	98,816	1,00,828
111Y-115Y	3,00,000	20,256	33,342	42,662	49,442	54,529	58,482	61,658	64,204	66,216	67,857
111Y-115Y	4,00,000	13,086	22,406	29,186	34,273	38,226	41,402	43,948	45,960	47,601	48,995
111Y-115Y	5,00,000	11,185	19,321	25,425	30,169	33,980	37,035	39,449	41,418	43,091	44,516
111Y-115Y	6,00,000	6,044	11,246	14,913	18,386	20,639	22,743	24,814	26,274	27,477	28,531
111Y-115Y	7,00,000	3,666	7,100	9,605	12,080	13,697	15,245	16,800	17,898	18,809	19,617
111Y-115Y	8,00,000	2,224	4,482	6,186	7,937	9,090	10,219	11,375	12,192	12,876	13,488
111Y-115Y	9,00,000	1,349	2,829	3,984	5,215	6,033	6,850	7,701	8,305	8,814	9,274
111Y-115Y	10,00,000	818	1,786	2,566	3,427	4,004	4,592	5,214	5,658	6,034	6,376
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
3M-18Y	1,00,000	2,454	2,507	2,555	2,600	2,642	2,681	2,718	2,753	2,786	2,817
3M-18Y	2,00,000	1,488	1,524	1,557	1,588	1,617	1,643	1,668	1,692	1,714	1,736
3M-18Y	3,00,000	1,011	1,037	1,061	1,083	1,104	1,123	1,141	1,158	1,175	1,190
3M-18Y	4,00,000	732	752	770	787	803	818	831	844	857	868
3M-18Y	5,00,000	556	572	586	599	611	622	633	643	653	662
3M-18Y	6,00,000	363	373	383	392	400	408	415	422	429	435
3M-18Y	7,00,000	251	258	265	272	278	283	288	293	298	302
3M-18Y	8,00,000	200	200	200	200	200	200	200	204	207	210
3M-18Y	9,00,000	200	200	200	200	200	200	200	200	200	200

The values mentioned are INR . Rates are exclusive of service tax

3M-18Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
19Y-35Y	1,00,000	3,053	3,119	3,180	3,236	3,288	3,336	3,382	3,425	3,466	3,505
19Y-35Y	2,00,000	1,852	1,897	1,938	1,976	2,012	2,045	2,076	2,105	2,133	2,159
19Y-35Y	3,00,000	1,257	1,290	1,320	1,347	1,373	1,397	1,420	1,441	1,462	1,481
19Y-35Y	4,00,000	911	936	959	980	999	1,017	1,034	1,051	1,066	1,080
19Y-35Y	5,00,000	692	711	729	745	760	774	788	800	812	823
19Y-35Y	6,00,000	451	464	476	487	498	507	517	525	533	541
19Y-35Y	7,00,000	312	321	330	338	345	352	359	365	371	376
19Y-35Y	8,00,000	216	222	228	234	239	244	249	253	257	261
19Y-35Y	9,00,000	200	200	200	200	200	200	200	200	200	200
19Y-35Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
36Y-40Y	1,00,000	3,768	3,849	3,924	3,993	4,057	4,117	4,174	4,227	4,278	4,325
36Y-40Y	2,00,000	2,286	2,341	2,392	2,439	2,482	2,523	2,562	2,598	2,632	2,665
36Y-40Y	3,00,000	1,552	1,592	1,629	1,663	1,695	1,724	1,752	1,779	1,804	1,827
36Y-40Y	4,00,000	1,125	1,155	1,183	1,209	1,233	1,255	1,277	1,296	1,315	1,333
36Y-40Y	5,00,000	854	878	899	919	938	956	972	987	1,002	1,016
36Y-40Y	6,00,000	557	573	588	601	614	626	638	648	658	668
36Y-40Y	7,00,000	385	397	407	417	426	435	443	450	458	464
36Y-40Y	8,00,000	266	274	282	289	295	301	307	313	318	322
36Y-40Y	9,00,000	200	200	200	200	205	209	213	217	220	224
36Y-40Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
41Y-45Y	1,00,000	4,377	4,471	4,558	4,638	4,713	4,783	4,848	4,910	4,969	5,024
41Y-45Y	2,00,000	2,655	2,719	2,778	2,833	2,883	2,931	2,976	3,018	3,058	3,096
41Y-45Y	3,00,000	1,803	1,849	1,892	1,932	1,969	2,003	2,036	2,066	2,095	2,123
41Y-45Y	4,00,000	1,306	1,342	1,374	1,404	1,432	1,458	1,483	1,506	1,528	1,549
41Y-45Y	5,00,000	992	1,020	1,045	1,068	1,090	1,110	1,129	1,147	1,164	1,180
41Y-45Y	6,00,000	647	665	683	699	714	727	741	753	765	776
41Y-45Y	7,00,000	447	461	473	484	495	505	514	523	531	539
41Y-45Y	8,00,000	309	319	328	336	343	350	357	363	369	375
41Y-45Y	9,00,000	214	220	227	232	238	243	247	252	256	260
41Y-45Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
46Y-55Y	1,00,000	5,912	6,039	6,156	6,264	6,365	6,460	6,548	6,632	6,711	6,786
46Y-55Y	2,00,000	3,586	3,672	3,752	3,826	3,895	3,959	4,019	4,076	4,130	4,181
46Y-55Y	3,00,000	2,435	2,497	2,555	2,609	2,659	2,705	2,749	2,791	2,830	2,867
46Y-55Y	4,00,000	1,765	1,812	1,856	1,897	1,934	1,970	2,003	2,034	2,064	2,092
46Y-55Y	5,00,000	1,340	1,377	1,411	1,442	1,472	1,499	1,525	1,549	1,572	1,594

The values mentioned are INR . Rates are exclusive of service tax

46Y-55Y	6,00,000	873	899	922	944	964	983	1,000	1,017	1,033	1,048
46Y-55Y	7,00,000	604	622	639	654	669	682	695	707	718	728
46Y-55Y	8,00,000	418	431	442	453	463	473	482	490	498	506
46Y-55Y	9,00,000	289	298	306	314	321	328	334	340	346	351
46Y-55Y	10,00,000	200	206	212	217	222	227	231	235	239	243
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
56Y-60Y	1,00,000	9,609	9,816	10,006	10,183	10,347	10,500	10,644	10,780	10,908	11,030
56Y-60Y	2,00,000	5,828	5,969	6,099	6,219	6,330	6,435	6,533	6,626	6,713	6,796
56Y-60Y	3,00,000	3,957	4,060	4,154	4,241	4,322	4,398	4,469	4,536	4,599	4,660
56Y-60Y	4,00,000	2,868	2,946	3,017	3,083	3,144	3,201	3,255	3,306	3,354	3,400
56Y-60Y	5,00,000	2,178	2,238	2,293	2,345	2,392	2,437	2,478	2,518	2,555	2,591
56Y-60Y	6,00,000	1,420	1,461	1,499	1,534	1,567	1,597	1,626	1,653	1,679	1,703
56Y-60Y	7,00,000	982	1,011	1,039	1,064	1,087	1,109	1,129	1,148	1,167	1,184
56Y-60Y	8,00,000	679	700	719	737	753	769	783	797	810	822
56Y-60Y	9,00,000	469	484	497	510	522	533	543	553	562	570
56Y-60Y	10,00,000	324	334	344	353	361	369	376	383	389	395
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
61Y-65Y	1,00,000	12,256	12,520	12,763	12,987	13,197	13,392	13,576	13,749	13,913	14,069
61Y-65Y	2,00,000	7,434	7,613	7,779	7,932	8,074	8,207	8,332	8,450	8,562	8,668
61Y-65Y	3,00,000	5,047	5,178	5,298	5,409	5,512	5,609	5,700	5,785	5,866	5,943
61Y-65Y	4,00,000	3,658	3,757	3,848	3,932	4,010	4,083	4,152	4,217	4,278	4,336
61Y-65Y	5,00,000	2,778	2,855	2,925	2,990	3,051	3,108	3,161	3,211	3,259	3,304
61Y-65Y	6,00,000	1,811	1,863	1,912	1,956	1,998	2,037	2,074	2,108	2,141	2,172
61Y-65Y	7,00,000	1,253	1,290	1,325	1,357	1,386	1,414	1,440	1,465	1,488	1,510
61Y-65Y	8,00,000	866	893	917	940	961	981	999	1,017	1,033	1,049
61Y-65Y	9,00,000	598	617	635	651	665	679	692	705	716	728
61Y-65Y	10,00,000	413	427	439	450	460	470	479	488	496	504
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
66Y-70Y	1,00,000	18,401	18,797	19,161	19,498	19,812	20,106	20,382	20,642	20,888	21,122
66Y-70Y	2,00,000	11,161	11,430	11,678	11,908	12,122	12,322	12,510	12,687	12,854	13,013
66Y-70Y	3,00,000	7,578	7,773	7,953	8,120	8,275	8,421	8,557	8,686	8,807	8,923
66Y-70Y	4,00,000	5,492	5,640	5,777	5,903	6,020	6,130	6,233	6,331	6,423	6,510
66Y-70Y	5,00,000	5,005	5,143	5,270	5,387	5,497	5,599	5,695	5,786	5,871	5,953
66Y-70Y	6,00,000	3,262	3,357	3,444	3,524	3,600	3,670	3,736	3,798	3,857	3,913
66Y-70Y	7,00,000	2,257	2,324	2,386	2,444	2,497	2,548	2,595	2,639	2,681	2,721
66Y-70Y	8,00,000	1,560	1,608	1,652	1,693	1,731	1,767	1,800	1,831	1,861	1,889
66Y-70Y	9,00,000	1,078	1,112	1,143	1,172	1,199	1,224	1,248	1,270	1,291	1,311
66Y-70Y	10,00,000	745	768	790	811	830	847	864	879	894	908
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
71Y-75Y	1,00,000	24,263	24,785	25,265	25,710	26,124	26,512	26,875	27,218	27,543	27,851

The values mentioned are INR . Rates are exclusive of service tax

71Y-75Y	2,00,000	14,716	15,072	15,399	15,702	15,984	16,248	16,495	16,729	16,950	17,159
71Y-75Y	3,00,000	9,992	10,250	10,487	10,707	10,912	11,103	11,283	11,453	11,613	11,766
71Y-75Y	4,00,000	7,242	7,437	7,617	7,784	7,938	8,083	8,219	8,348	8,469	8,584
71Y-75Y	5,00,000	6,600	6,782	6,949	7,104	7,248	7,383	7,510	7,629	7,742	7,849
71Y-75Y	6,00,000	4,301	4,426	4,541	4,647	4,746	4,839	4,926	5,008	5,086	5,159
71Y-75Y	7,00,000	2,976	3,065	3,147	3,223	3,293	3,359	3,421	3,480	3,535	3,588
71Y-75Y	8,00,000	2,057	2,120	2,179	2,232	2,282	2,329	2,373	2,415	2,454	2,491
71Y-75Y	9,00,000	1,422	1,466	1,507	1,545	1,581	1,614	1,645	1,674	1,702	1,728
71Y-75Y	10,00,000	982	1,013	1,042	1,069	1,094	1,117	1,139	1,160	1,179	1,198
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
76Y-80Y	1,00,000	30,966	31,633	32,246	32,814	33,342	33,836	34,301	34,738	35,153	35,545
76Y-80Y	2,00,000	18,782	19,236	19,653	20,040	20,400	20,736	21,053	21,351	21,633	21,900
76Y-80Y	3,00,000	12,752	13,082	13,385	13,666	13,927	14,171	14,401	14,617	14,822	15,016
76Y-80Y	4,00,000	9,243	9,492	9,722	9,934	10,132	10,317	10,490	10,654	10,809	10,956
76Y-80Y	5,00,000	8,423	8,655	8,869	9,066	9,250	9,423	9,584	9,737	9,881	10,018
76Y-80Y	6,00,000	5,489	5,649	5,796	5,931	6,058	6,176	6,287	6,392	6,491	6,585
76Y-80Y	7,00,000	3,798	3,911	4,016	4,113	4,203	4,287	4,367	4,441	4,512	4,579
76Y-80Y	8,00,000	2,626	2,706	2,780	2,849	2,913	2,973	3,029	3,082	3,132	3,180
76Y-80Y	9,00,000	1,814	1,871	1,924	1,972	2,017	2,060	2,099	2,137	2,172	2,206
76Y-80Y	10,00,000	1,253	1,293	1,330	1,364	1,396	1,426	1,454	1,480	1,505	1,529
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
81Y-85Y	1,00,000	39,522	40,372	41,155	41,879	42,554	43,185	43,777	44,336	44,865	45,366
81Y-85Y	2,00,000	23,971	24,550	25,083	25,577	26,036	26,465	26,869	27,250	27,609	27,951
81Y-85Y	3,00,000	16,276	16,696	17,083	17,441	17,774	18,086	18,379	18,656	18,917	19,165
81Y-85Y	4,00,000	11,797	12,115	12,408	12,679	12,931	13,167	13,389	13,598	13,795	13,983
81Y-85Y	5,00,000	10,750	11,047	11,319	11,571	11,806	12,026	12,232	12,427	12,611	12,785
81Y-85Y	6,00,000	7,006	7,210	7,397	7,570	7,731	7,882	8,024	8,158	8,284	8,404
81Y-85Y	7,00,000	4,847	4,992	5,126	5,249	5,364	5,472	5,573	5,668	5,758	5,844
81Y-85Y	8,00,000	3,351	3,454	3,549	3,636	3,718	3,794	3,866	3,934	3,998	4,058
81Y-85Y	9,00,000	2,316	2,388	2,455	2,517	2,575	2,629	2,679	2,727	2,772	2,815
81Y-85Y	10,00,000	1,599	1,651	1,698	1,741	1,782	1,820	1,855	1,889	1,921	1,951
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
86Y-90Y	1,00,000	50,441	51,527	52,525	53,450	54,311	55,116	55,872	56,585	57,260	57,900
86Y-90Y	2,00,000	30,594	31,333	32,013	32,643	33,229	33,777	34,292	34,778	35,237	35,673
86Y-90Y	3,00,000	20,772	21,309	21,803	22,260	22,685	23,083	23,457	23,810	24,143	24,460
86Y-90Y	4,00,000	15,056	15,462	15,836	16,181	16,503	16,805	17,088	17,354	17,607	17,846
86Y-90Y	5,00,000	13,721	14,099	14,446	14,768	15,068	15,348	15,612	15,860	16,095	16,318
86Y-90Y	6,00,000	8,942	9,201	9,440	9,662	9,867	10,060	10,241	10,412	10,573	10,726
86Y-90Y	7,00,000	6,186	6,371	6,542	6,699	6,846	6,984	7,113	7,234	7,349	7,458
86Y-90Y	8,00,000	4,277	4,408	4,529	4,641	4,745	4,843	4,934	5,020	5,102	5,179

The values mentioned are INR . Rates are exclusive of service tax

86Y-90Y	9,00,000	2,956	3,048	3,134	3,213	3,286	3,355	3,420	3,481	3,538	3,593
86Y-90Y	10,00,000	2,041	2,107	2,167	2,222	2,274	2,322	2,368	2,411	2,451	2,490
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
91Y-95Y	1,00,000	64,377	65,762	67,037	68,217	69,316	70,343	71,309	72,219	73,080	73,896
91Y-95Y	2,00,000	39,047	39,990	40,858	41,662	42,410	43,109	43,767	44,387	44,973	45,529
91Y-95Y	3,00,000	26,511	27,196	27,826	28,410	28,953	29,461	29,938	30,388	30,814	31,217
91Y-95Y	4,00,000	19,216	19,734	20,211	20,652	21,063	21,448	21,809	22,149	22,471	22,777
91Y-95Y	5,00,000	17,511	17,994	18,438	18,848	19,231	19,589	19,925	20,242	20,542	20,826
91Y-95Y	6,00,000	11,412	11,744	12,049	12,331	12,594	12,839	13,070	13,288	13,494	13,689
91Y-95Y	7,00,000	7,895	8,132	8,349	8,550	8,738	8,913	9,078	9,233	9,380	9,519
91Y-95Y	8,00,000	5,458	5,626	5,780	5,923	6,056	6,180	6,297	6,407	6,512	6,610
91Y-95Y	9,00,000	3,772	3,891	3,999	4,100	4,194	4,282	4,365	4,442	4,516	4,586
91Y-95Y	10,00,000	2,605	2,689	2,765	2,836	2,902	2,964	3,022	3,077	3,129	3,178
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
96Y-100Y	1,00,000	82,163	83,931	85,558	87,064	88,466	89,778	91,010	92,171	93,270	94,313
96Y-100Y	2,00,000	49,834	51,039	52,146	53,172	54,127	55,020	55,859	56,650	57,398	58,108
96Y-100Y	3,00,000	33,836	34,710	35,514	36,259	36,952	37,600	38,209	38,784	39,327	39,842
96Y-100Y	4,00,000	24,524	25,186	25,794	26,358	26,882	27,373	27,834	28,269	28,680	29,070
96Y-100Y	5,00,000	22,349	22,965	23,532	24,056	24,544	25,001	25,430	25,834	26,217	26,580
96Y-100Y	6,00,000	14,565	14,988	15,377	15,738	16,073	16,387	16,682	16,959	17,222	17,472
96Y-100Y	7,00,000	10,076	10,378	10,656	10,913	11,152	11,375	11,586	11,784	11,971	12,149
96Y-100Y	8,00,000	6,967	7,181	7,377	7,560	7,729	7,888	8,037	8,178	8,311	8,437
96Y-100Y	9,00,000	4,814	4,965	5,104	5,233	5,353	5,465	5,570	5,670	5,764	5,853
96Y-100Y	10,00,000	3,325	3,431	3,529	3,620	3,704	3,783	3,857	3,927	3,993	4,056
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
101Y-105Y	1,00,000	1,04,863	1,07,120	1,09,196	1,11,118	1,12,908	1,14,582	1,16,154	1,17,637	1,19,039	1,20,370
101Y-105Y	2,00,000	63,603	65,140	66,553	67,862	69,081	70,221	71,292	72,301	73,256	74,162
101Y-105Y	3,00,000	43,184	44,300	45,326	46,276	47,161	47,989	48,766	49,499	50,192	50,850
101Y-105Y	4,00,000	31,300	32,144	32,921	33,640	34,310	34,936	35,524	36,079	36,603	37,101
101Y-105Y	5,00,000	28,524	29,310	30,033	30,702	31,325	31,908	32,456	32,972	33,460	33,924
101Y-105Y	6,00,000	18,589	19,129	19,626	20,086	20,514	20,914	21,290	21,645	21,980	22,299
101Y-105Y	7,00,000	12,860	13,245	13,600	13,927	14,233	14,518	14,787	15,039	15,279	15,506
101Y-105Y	8,00,000	8,891	9,164	9,416	9,648	9,865	10,067	10,258	10,437	10,607	10,768
101Y-105Y	9,00,000	6,144	6,337	6,515	6,679	6,832	6,975	7,109	7,236	7,356	7,470
101Y-105Y	10,00,000	4,244	4,379	4,504	4,620	4,727	4,828	4,923	5,012	5,096	5,176
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
106Y-110Y	1,00,000	1,33,835	1,36,715	1,39,365	1,41,818	1,44,102	1,46,239	1,48,245	1,50,138	1,51,927	1,53,625
106Y-110Y	2,00,000	81,175	83,136	84,941	86,611	88,167	89,622	90,988	92,277	93,495	94,652
106Y-110Y	3,00,000	55,115	56,539	57,849	59,062	60,191	61,247	62,239	63,175	64,059	64,899
106Y-110Y	4,00,000	39,948	41,025	42,016	42,934	43,789	44,588	45,339	46,046	46,716	47,351

The values mentioned are INR . Rates are exclusive of service tax

106Y-110Y	5,00,000	36,405	37,408	38,330	39,185	39,980	40,724	41,423	42,082	42,705	43,296
106Y-110Y	6,00,000	23,725	24,414	25,048	25,635	26,181	26,692	27,172	27,625	28,053	28,459
106Y-110Y	7,00,000	16,414	16,905	17,357	17,775	18,165	18,529	18,872	19,195	19,500	19,790
106Y-110Y	8,00,000	11,348	11,696	12,017	12,314	12,590	12,849	13,092	13,320	13,537	13,743
106Y-110Y	9,00,000	7,842	8,088	8,315	8,524	8,719	8,902	9,074	9,235	9,388	9,534
106Y-110Y	10,00,000	5,416	5,589	5,749	5,896	6,034	6,162	6,283	6,397	6,504	6,606
Age	Deductible/Sum Insured	11,00,000	12,00,000	13,00,000	14,00,000	15,00,000	16,00,000	17,00,000	18,00,000	19,00,000	20,00,000
111Y-115Y	1,00,000	1,70,811	1,74,487	1,77,869	1,81,000	1,83,915	1,86,642	1,89,203	1,91,618	1,93,902	1,96,069
111Y-115Y	2,00,000	1,03,602	1,06,105	1,08,408	1,10,540	1,12,525	1,14,382	1,16,127	1,17,771	1,19,327	1,20,802
111Y-115Y	3,00,000	70,342	72,159	73,831	75,379	76,820	78,168	79,435	80,629	81,758	82,829
111Y-115Y	4,00,000	50,985	52,360	53,625	54,796	55,887	56,907	57,865	58,768	59,623	60,433
111Y-115Y	5,00,000	46,463	47,743	48,920	50,011	51,026	51,975	52,867	53,708	54,503	55,258
111Y-115Y	6,00,000	30,280	31,159	31,968	32,717	33,415	34,067	34,680	35,257	35,804	36,322
111Y-115Y	7,00,000	20,948	21,575	22,152	22,686	23,184	23,649	24,086	24,498	24,887	25,257
111Y-115Y	8,00,000	14,483	14,928	15,337	15,716	16,069	16,399	16,708	17,001	17,277	17,539
111Y-115Y	9,00,000	10,008	10,323	10,612	10,879	11,129	11,362	11,581	11,787	11,982	12,167
111Y-115Y	10,00,000	6,912	7,133	7,337	7,525	7,701	7,865	8,019	8,164	8,301	8,432
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
3M-18Y	1,00,000	2,847	2,875	2,902	2,928	2,952	2,976	2,999	3,021	3,042	3,063
3M-18Y	2,00,000	1,756	1,775	1,793	1,811	1,828	1,844	1,860	1,875	1,889	1,903
3M-18Y	3,00,000	1,205	1,219	1,232	1,245	1,257	1,269	1,280	1,291	1,302	1,312
3M-18Y	4,00,000	879	890	900	910	919	928	936	945	953	960
3M-18Y	5,00,000	670	678	686	694	701	708	714	721	727	733
3M-18Y	6,00,000	441	446	452	457	462	467	471	476	480	484
3M-18Y	7,00,000	307	311	314	318	322	325	328	331	334	337
3M-18Y	8,00,000	213	216	219	221	224	226	228	231	233	235
3M-18Y	9,00,000	200	200	200	200	200	200	200	200	200	200
3M-18Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
19Y-35Y	1,00,000	3,542	3,577	3,610	3,643	3,673	3,703	3,732	3,759	3,786	3,811
19Y-35Y	2,00,000	2,185	2,208	2,231	2,253	2,274	2,294	2,314	2,333	2,351	2,368
19Y-35Y	3,00,000	1,499	1,516	1,533	1,549	1,564	1,579	1,593	1,606	1,619	1,632
19Y-35Y	4,00,000	1,094	1,107	1,120	1,132	1,143	1,154	1,165	1,175	1,185	1,195
19Y-35Y	5,00,000	834	844	854	863	872	881	889	897	905	912
19Y-35Y	6,00,000	548	555	562	569	575	581	586	592	597	602
19Y-35Y	7,00,000	381	386	391	396	400	404	408	412	416	420
19Y-35Y	8,00,000	265	269	272	275	278	281	284	287	290	292
19Y-35Y	9,00,000	200	200	200	200	200	200	200	200	201	203
19Y-35Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000

The values mentioned are INR . Rates are exclusive of service tax

36Y-40Y	1,00,000	4,371	4,414	4,456	4,495	4,533	4,570	4,605	4,639	4,672	4,703
36Y-40Y	2,00,000	2,696	2,725	2,754	2,781	2,807	2,832	2,855	2,879	2,901	2,922
36Y-40Y	3,00,000	1,850	1,871	1,892	1,911	1,930	1,948	1,966	1,982	1,998	2,014
36Y-40Y	4,00,000	1,350	1,366	1,382	1,397	1,411	1,425	1,438	1,451	1,463	1,475
36Y-40Y	5,00,000	1,029	1,042	1,054	1,065	1,076	1,087	1,097	1,107	1,116	1,126
36Y-40Y	6,00,000	677	685	694	702	709	716	724	730	737	743
36Y-40Y	7,00,000	471	477	483	488	494	499	504	509	514	518
36Y-40Y	8,00,000	327	331	336	340	343	347	351	354	357	361
36Y-40Y	9,00,000	227	230	233	236	238	241	244	246	248	251
36Y-40Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
41Y-45Y	1,00,000	5,077	5,127	5,176	5,222	5,266	5,308	5,349	5,389	5,427	5,463
41Y-45Y	2,00,000	3,132	3,166	3,199	3,230	3,260	3,289	3,317	3,344	3,370	3,394
41Y-45Y	3,00,000	2,149	2,174	2,197	2,220	2,242	2,263	2,283	2,303	2,321	2,340
41Y-45Y	4,00,000	1,568	1,587	1,605	1,622	1,639	1,655	1,670	1,685	1,699	1,713
41Y-45Y	5,00,000	1,195	1,210	1,224	1,237	1,250	1,262	1,274	1,286	1,297	1,307
41Y-45Y	6,00,000	786	796	806	815	824	832	840	848	856	863
41Y-45Y	7,00,000	547	554	561	567	574	580	586	591	597	602
41Y-45Y	8,00,000	380	385	390	394	399	403	407	411	415	419
41Y-45Y	9,00,000	264	267	271	274	277	280	283	286	288	291
41Y-45Y	10,00,000	200	200	200	200	200	200	200	200	200	202
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
46Y-55Y	1,00,000	6,857	6,925	6,990	7,053	7,112	7,170	7,225	7,278	7,329	7,379
46Y-55Y	2,00,000	4,230	4,276	4,320	4,363	4,403	4,442	4,480	4,516	4,551	4,585
46Y-55Y	3,00,000	2,902	2,936	2,968	2,999	3,028	3,056	3,084	3,110	3,135	3,160
46Y-55Y	4,00,000	2,118	2,144	2,168	2,191	2,214	2,235	2,256	2,276	2,295	2,313
46Y-55Y	5,00,000	1,614	1,634	1,653	1,671	1,688	1,705	1,721	1,737	1,751	1,766
46Y-55Y	6,00,000	1,062	1,075	1,088	1,101	1,113	1,124	1,135	1,146	1,156	1,166
46Y-55Y	7,00,000	739	748	758	766	775	783	791	798	806	813
46Y-55Y	8,00,000	513	520	526	533	539	545	550	555	561	566
46Y-55Y	9,00,000	356	361	365	370	374	378	382	386	390	393
46Y-55Y	10,00,000	247	250	253	257	260	262	265	268	270	273
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
56Y-60Y	1,00,000	11,146	11,257	11,363	11,464	11,561	11,654	11,744	11,830	11,914	11,994
56Y-60Y	2,00,000	6,875	6,950	7,022	7,091	7,157	7,221	7,282	7,341	7,397	7,452
56Y-60Y	3,00,000	4,717	4,772	4,824	4,874	4,922	4,968	5,012	5,055	5,096	5,136
56Y-60Y	4,00,000	3,443	3,485	3,524	3,562	3,598	3,633	3,667	3,699	3,730	3,760
56Y-60Y	5,00,000	2,624	2,656	2,687	2,716	2,744	2,772	2,798	2,823	2,847	2,870
56Y-60Y	6,00,000	1,726	1,748	1,769	1,789	1,809	1,827	1,845	1,862	1,879	1,895
56Y-60Y	7,00,000	1,201	1,216	1,231	1,246	1,259	1,273	1,285	1,298	1,310	1,321

The values mentioned are INR . Rates are exclusive of service tax

56Y-60Y	8,00,000	834	845	856	866	876	885	894	903	911	919
56Y-60Y	9,00,000	579	587	594	601	608	615	621	627	633	639
56Y-60Y	10,00,000	401	407	412	417	422	427	431	435	440	444
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
61Y-65Y	1,00,000	14,217	14,358	14,492	14,621	14,745	14,864	14,978	15,089	15,195	15,298
61Y-65Y	2,00,000	8,769	8,865	8,956	9,044	9,129	9,210	9,288	9,363	9,435	9,505
61Y-65Y	3,00,000	6,016	6,086	6,153	6,217	6,278	6,336	6,393	6,448	6,500	6,551
61Y-65Y	4,00,000	4,392	4,444	4,495	4,543	4,589	4,634	4,677	4,718	4,758	4,796
61Y-65Y	5,00,000	3,347	3,388	3,427	3,465	3,500	3,535	3,568	3,600	3,631	3,661
61Y-65Y	6,00,000	2,201	2,229	2,256	2,282	2,307	2,330	2,353	2,375	2,396	2,417
61Y-65Y	7,00,000	1,531	1,551	1,570	1,589	1,606	1,623	1,640	1,655	1,670	1,685
61Y-65Y	8,00,000	1,064	1,078	1,091	1,104	1,117	1,129	1,140	1,152	1,162	1,173
61Y-65Y	9,00,000	738	748	758	767	776	784	792	800	808	815
61Y-65Y	10,00,000	512	519	525	532	538	544	550	555	561	566
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
66Y-70Y	1,00,000	21,344	21,555	21,758	21,951	22,137	22,316	22,487	22,653	22,813	22,967
66Y-70Y	2,00,000	13,165	13,309	13,447	13,579	13,705	13,827	13,944	14,056	14,165	14,270
66Y-70Y	3,00,000	9,033	9,137	9,237	9,333	9,425	9,513	9,598	9,680	9,759	9,835
66Y-70Y	4,00,000	6,593	6,672	6,748	6,821	6,890	6,957	7,021	7,083	7,143	7,201
66Y-70Y	5,00,000	6,030	6,104	6,174	6,242	6,306	6,368	6,428	6,486	6,542	6,595
66Y-70Y	6,00,000	3,966	4,017	4,065	4,111	4,156	4,198	4,240	4,279	4,317	4,354
66Y-70Y	7,00,000	2,759	2,795	2,829	2,862	2,894	2,925	2,954	2,982	3,009	3,036
66Y-70Y	8,00,000	1,916	1,942	1,966	1,990	2,012	2,034	2,055	2,075	2,094	2,113
66Y-70Y	9,00,000	1,330	1,348	1,365	1,382	1,398	1,413	1,427	1,442	1,455	1,468
66Y-70Y	10,00,000	922	934	947	958	969	980	990	1,000	1,010	1,019
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
71Y-75Y	1,00,000	28,144	28,423	28,690	28,945	29,190	29,425	29,652	29,870	30,081	30,284
71Y-75Y	2,00,000	17,359	17,549	17,731	17,905	18,071	18,232	18,386	18,535	18,678	18,816
71Y-75Y	3,00,000	11,910	12,048	12,180	12,306	12,428	12,544	12,656	12,764	12,868	12,969
71Y-75Y	4,00,000	8,694	8,798	8,898	8,994	9,085	9,173	9,258	9,340	9,418	9,495
71Y-75Y	5,00,000	7,951	8,048	8,141	8,230	8,315	8,397	8,476	8,552	8,626	8,697
71Y-75Y	6,00,000	5,229	5,296	5,360	5,421	5,480	5,536	5,590	5,642	5,693	5,742
71Y-75Y	7,00,000	3,638	3,685	3,731	3,774	3,816	3,856	3,895	3,932	3,968	4,003
71Y-75Y	8,00,000	2,527	2,561	2,593	2,624	2,653	2,682	2,709	2,736	2,761	2,786
71Y-75Y	9,00,000	1,753	1,777	1,800	1,822	1,843	1,863	1,882	1,901	1,919	1,936
71Y-75Y	10,00,000	1,215	1,232	1,248	1,264	1,278	1,292	1,306	1,319	1,332	1,344
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
76Y-80Y	1,00,000	35,919	36,275	36,616	36,942	37,255	37,555	37,844	38,123	38,391	38,651
76Y-80Y	2,00,000	22,155	22,397	22,629	22,851	23,064	23,269	23,466	23,655	23,838	24,015
76Y-80Y	3,00,000	15,201	15,377	15,545	15,707	15,861	16,010	16,153	16,290	16,423	16,552

The values mentioned are INR . Rates are exclusive of service tax

76Y-80Y	4,00,000	11,096	11,229	11,356	11,478	11,595	11,708	11,816	11,920	12,021	12,118
76Y-80Y	5,00,000	10,148	10,272	10,391	10,504	10,613	10,718	10,818	10,915	11,009	11,099
76Y-80Y	6,00,000	6,674	6,760	6,841	6,919	6,994	7,066	7,135	7,201	7,266	7,328
76Y-80Y	7,00,000	4,643	4,703	4,761	4,817	4,870	4,922	4,971	5,018	5,064	5,109
76Y-80Y	8,00,000	3,225	3,268	3,309	3,349	3,387	3,423	3,458	3,492	3,524	3,556
76Y-80Y	9,00,000	2,238	2,268	2,297	2,325	2,352	2,378	2,402	2,426	2,449	2,471
76Y-80Y	10,00,000	1,551	1,572	1,593	1,613	1,631	1,649	1,667	1,684	1,700	1,715
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
81Y-85Y	1,00,000	45,843	46,298	46,732	47,148	47,547	47,931	48,300	48,655	48,998	49,330
81Y-85Y	2,00,000	28,276	28,585	28,881	29,165	29,436	29,697	29,949	30,191	30,424	30,650
81Y-85Y	3,00,000	19,401	19,625	19,840	20,046	20,243	20,433	20,615	20,791	20,961	21,124
81Y-85Y	4,00,000	14,161	14,331	14,494	14,650	14,799	14,942	15,080	15,213	15,342	15,466
81Y-85Y	5,00,000	12,952	13,110	13,261	13,406	13,545	13,679	13,807	13,931	14,050	14,166
81Y-85Y	6,00,000	8,518	8,627	8,731	8,831	8,926	9,018	9,106	9,191	9,273	9,352
81Y-85Y	7,00,000	5,925	6,003	6,077	6,148	6,216	6,281	6,344	6,405	6,464	6,520
81Y-85Y	8,00,000	4,116	4,171	4,224	4,274	4,322	4,369	4,413	4,456	4,498	4,538
81Y-85Y	9,00,000	2,856	2,895	2,932	2,968	3,002	3,035	3,066	3,096	3,126	3,154
81Y-85Y	10,00,000	1,980	2,007	2,033	2,058	2,082	2,105	2,127	2,149	2,169	2,189
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
86Y-90Y	1,00,000	58,509	59,089	59,644	60,175	60,684	61,173	61,644	62,098	62,536	62,959
86Y-90Y	2,00,000	36,088	36,483	36,861	37,222	37,569	37,902	38,223	38,532	38,830	39,118
86Y-90Y	3,00,000	24,761	25,048	25,322	25,584	25,836	26,078	26,311	26,535	26,752	26,961
86Y-90Y	4,00,000	18,074	18,291	18,498	18,697	18,888	19,071	19,247	19,417	19,580	19,739
86Y-90Y	5,00,000	16,530	16,732	16,925	17,110	17,287	17,458	17,622	17,780	17,932	18,079
86Y-90Y	6,00,000	10,872	11,011	11,143	11,270	11,392	11,509	11,622	11,730	11,835	11,936
86Y-90Y	7,00,000	7,562	7,661	7,756	7,847	7,933	8,017	8,097	8,175	8,249	8,321
86Y-90Y	8,00,000	5,253	5,323	5,390	5,455	5,516	5,576	5,633	5,687	5,740	5,792
86Y-90Y	9,00,000	3,645	3,695	3,742	3,788	3,831	3,873	3,913	3,952	3,989	4,025
86Y-90Y	10,00,000	2,527	2,561	2,595	2,627	2,657	2,687	2,715	2,742	2,769	2,794
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
91Y-95Y	1,00,000	74,673	75,414	76,122	76,800	77,450	78,074	78,675	79,254	79,813	80,353
91Y-95Y	2,00,000	46,058	46,563	47,045	47,506	47,949	48,374	48,783	49,178	49,558	49,926
91Y-95Y	3,00,000	31,602	31,968	32,318	32,653	32,974	33,283	33,580	33,866	34,143	34,409
91Y-95Y	4,00,000	23,067	23,344	23,609	23,863	24,106	24,340	24,564	24,781	24,990	25,192
91Y-95Y	5,00,000	21,097	21,355	21,601	21,837	22,063	22,281	22,490	22,692	22,886	23,074
91Y-95Y	6,00,000	13,875	14,053	14,222	14,384	14,539	14,689	14,833	14,971	15,105	15,234
91Y-95Y	7,00,000	9,652	9,778	9,899	10,014	10,125	10,232	10,334	10,433	10,528	10,620
91Y-95Y	8,00,000	6,704	6,794	6,880	6,962	7,040	7,116	7,189	7,259	7,326	7,392
91Y-95Y	9,00,000	4,652	4,716	4,776	4,834	4,890	4,943	4,994	5,044	5,092	5,138
91Y-95Y	10,00,000	3,225	3,269	3,312	3,352	3,392	3,429	3,465	3,500	3,534	3,566

The values mentioned are INR . Rates are exclusive of service tax

Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
96Y-100Y	1,00,000	95,304	96,250	97,153	98,018	98,848	99,645	1,00,412	1,01,151	1,01,864	1,02,553
96Y-100Y	2,00,000	58,783	59,427	60,042	60,631	61,196	61,739	62,261	62,765	63,250	63,719
96Y-100Y	3,00,000	40,332	40,800	41,246	41,674	42,084	42,478	42,857	43,223	43,575	43,916
96Y-100Y	4,00,000	29,440	29,794	30,132	30,456	30,766	31,064	31,351	31,628	31,894	32,152
96Y-100Y	5,00,000	26,925	27,255	27,569	27,870	28,159	28,437	28,704	28,961	29,210	29,449
96Y-100Y	6,00,000	17,709	17,935	18,151	18,358	18,556	18,747	18,931	19,107	19,278	19,443
96Y-100Y	7,00,000	12,318	12,479	12,634	12,781	12,923	13,059	13,189	13,316	13,437	13,555
96Y-100Y	8,00,000	8,557	8,671	8,780	8,885	8,985	9,082	9,175	9,264	9,350	9,434
96Y-100Y	9,00,000	5,938	6,018	6,096	6,169	6,240	6,309	6,374	6,437	6,498	6,557
96Y-100Y	10,00,000	4,115	4,172	4,227	4,279	4,329	4,377	4,423	4,467	4,510	4,551
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
101Y-105Y	1,00,000	1,21,635	1,22,842	1,23,995	1,25,099	1,26,157	1,27,175	1,28,154	1,29,097	1,30,007	1,30,886
101Y-105Y	2,00,000	75,024	75,846	76,631	77,382	78,103	78,796	79,463	80,105	80,725	81,324
101Y-105Y	3,00,000	51,476	52,072	52,642	53,188	53,711	54,214	54,698	55,165	55,615	56,049
101Y-105Y	4,00,000	37,574	38,026	38,457	38,870	39,266	39,647	40,013	40,366	40,706	41,035
101Y-105Y	5,00,000	34,364	34,784	35,186	35,570	35,939	36,293	36,634	36,963	37,280	37,586
101Y-105Y	6,00,000	22,601	22,890	23,166	23,430	23,683	23,927	24,161	24,386	24,604	24,815
101Y-105Y	7,00,000	15,721	15,927	16,124	16,312	16,493	16,666	16,833	16,994	17,150	17,300
101Y-105Y	8,00,000	10,921	11,067	11,206	11,340	11,468	11,591	11,710	11,824	11,934	12,040
101Y-105Y	9,00,000	7,578	7,681	7,780	7,874	7,964	8,051	8,135	8,216	8,294	8,369
101Y-105Y	10,00,000	5,252	5,325	5,394	5,461	5,524	5,586	5,645	5,701	5,756	5,809
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
106Y-110Y	1,00,000	1,55,241	1,56,781	1,58,252	1,59,661	1,61,012	1,62,311	1,63,560	1,64,764	1,65,926	1,67,048
106Y-110Y	2,00,000	95,752	96,800	97,802	98,762	99,682	1,00,566	1,01,417	1,02,237	1,03,028	1,03,792
106Y-110Y	3,00,000	65,697	66,459	67,186	67,883	68,551	69,193	69,810	70,406	70,980	71,535
106Y-110Y	4,00,000	47,955	48,531	49,082	49,609	50,115	50,600	51,068	51,518	51,953	52,372
106Y-110Y	5,00,000	43,859	44,395	44,907	45,398	45,868	46,320	46,756	47,175	47,579	47,970
106Y-110Y	6,00,000	28,846	29,214	29,566	29,903	30,227	30,537	30,836	31,124	31,402	31,670
106Y-110Y	7,00,000	20,065	20,328	20,579	20,819	21,050	21,271	21,484	21,690	21,888	22,079
106Y-110Y	8,00,000	13,938	14,124	14,302	14,473	14,636	14,794	14,945	15,090	15,231	15,367
106Y-110Y	9,00,000	9,672	9,803	9,929	10,049	10,165	10,276	10,383	10,486	10,585	10,681
106Y-110Y	10,00,000	6,704	6,796	6,885	6,970	7,051	7,129	7,204	7,276	7,346	7,414
Age	Deductible/Sum Insured	21,00,000	22,00,000	23,00,000	24,00,000	25,00,000	26,00,000	27,00,000	28,00,000	29,00,000	30,00,000
111Y-115Y	1,00,000	1,98,131	2,00,096	2,01,974	2,03,772	2,05,497	2,07,154	2,08,749	2,10,285	2,11,768	2,13,200
111Y-115Y	2,00,000	1,22,206	1,23,544	1,24,823	1,26,048	1,27,222	1,28,351	1,29,437	1,30,483	1,31,493	1,32,468
111Y-115Y	3,00,000	83,848	84,820	85,748	86,637	87,490	88,309	89,098	89,857	90,590	91,298
111Y-115Y	4,00,000	61,205	61,940	62,642	63,315	63,960	64,580	65,177	65,751	66,306	66,842
111Y-115Y	5,00,000	55,976	56,660	57,314	57,940	58,541	59,118	59,673	60,208	60,725	61,223
111Y-115Y	6,00,000	36,815	37,286	37,735	38,165	38,578	38,974	39,355	39,723	40,078	40,420

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111Y-115Y	7,00,000	25,609	25,944	26,264	26,571	26,865	27,148	27,420	27,682	27,935	28,179
111Y-115Y	8,00,000	17,789	18,027	18,254	18,471	18,680	18,881	19,074	19,260	19,439	19,612
111Y-115Y	9,00,000	12,344	12,512	12,672	12,826	12,973	13,115	13,251	13,383	13,509	13,632
111Y-115Y	10,00,000	8,556	8,674	8,787	8,895	8,999	9,098	9,194	9,287	9,376	9,462
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
3M-18Y	1,00,000	3,083	3,102	3,121	3,139	3,157	3,174	3,190	3,207	3,222	3,238
3M-18Y	2,00,000	1,917	1,930	1,943	1,955	1,967	1,979	1,990	2,001	2,012	2,022
3M-18Y	3,00,000	1,322	1,331	1,340	1,349	1,358	1,366	1,375	1,383	1,390	1,398
3M-18Y	4,00,000	968	975	982	989	995	1,002	1,008	1,014	1,020	1,026
3M-18Y	5,00,000	739	744	750	755	760	765	770	775	779	784
3M-18Y	6,00,000	488	492	495	499	503	506	509	513	516	519
3M-18Y	7,00,000	340	343	346	348	351	353	355	358	360	362
3M-18Y	8,00,000	237	239	241	242	244	246	248	249	251	252
3M-18Y	9,00,000	200	200	200	200	200	200	200	200	200	200
3M-18Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
19Y-35Y	1,00,000	3,836	3,860	3,883	3,906	3,928	3,949	3,970	3,990	4,009	4,028
19Y-35Y	2,00,000	2,385	2,401	2,417	2,432	2,447	2,462	2,476	2,490	2,503	2,516
19Y-35Y	3,00,000	1,644	1,656	1,668	1,679	1,690	1,700	1,710	1,720	1,730	1,739
19Y-35Y	4,00,000	1,204	1,213	1,222	1,230	1,238	1,246	1,254	1,262	1,269	1,276
19Y-35Y	5,00,000	919	926	933	939	946	952	958	964	970	975
19Y-35Y	6,00,000	607	612	616	621	625	630	634	638	642	645
19Y-35Y	7,00,000	423	427	430	433	436	439	442	445	448	451
19Y-35Y	8,00,000	295	297	299	302	304	306	308	310	312	314
19Y-35Y	9,00,000	205	207	208	210	211	213	214	216	217	219
19Y-35Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
36Y-40Y	1,00,000	4,734	4,763	4,792	4,820	4,847	4,873	4,899	4,924	4,948	4,971
36Y-40Y	2,00,000	2,943	2,963	2,983	3,002	3,020	3,038	3,055	3,072	3,089	3,105
36Y-40Y	3,00,000	2,029	2,044	2,058	2,072	2,085	2,098	2,111	2,123	2,135	2,147
36Y-40Y	4,00,000	1,486	1,497	1,508	1,518	1,528	1,538	1,548	1,557	1,566	1,575
36Y-40Y	5,00,000	1,134	1,143	1,151	1,159	1,167	1,175	1,182	1,189	1,196	1,203
36Y-40Y	6,00,000	749	755	761	766	772	777	782	787	792	797
36Y-40Y	7,00,000	522	527	531	535	538	542	546	549	553	556
36Y-40Y	8,00,000	364	367	370	372	375	378	380	383	385	388
36Y-40Y	9,00,000	253	255	257	259	261	263	265	266	268	270
36Y-40Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
41Y-45Y	1,00,000	5,499	5,533	5,566	5,599	5,630	5,661	5,690	5,719	5,747	5,775
41Y-45Y	2,00,000	3,419	3,442	3,465	3,487	3,508	3,529	3,549	3,569	3,588	3,607

The values mentioned are INR . Rates are exclusive of service tax

41Y-45Y	3,00,000	2,357	2,374	2,391	2,407	2,422	2,437	2,452	2,466	2,480	2,494
41Y-45Y	4,00,000	1,726	1,739	1,751	1,764	1,775	1,787	1,798	1,809	1,819	1,829
41Y-45Y	5,00,000	1,318	1,328	1,337	1,347	1,356	1,365	1,373	1,382	1,390	1,398
41Y-45Y	6,00,000	870	877	884	890	896	902	908	914	920	925
41Y-45Y	7,00,000	607	612	616	621	625	630	634	638	642	646
41Y-45Y	8,00,000	422	426	429	432	436	439	442	445	447	450
41Y-45Y	9,00,000	294	296	298	301	303	305	307	309	311	313
41Y-45Y	10,00,000	204	206	207	209	210	212	213	215	216	218
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
46Y-55Y	1,00,000	7,427	7,473	7,518	7,562	7,604	7,646	7,686	7,725	7,763	7,800
46Y-55Y	2,00,000	4,617	4,649	4,680	4,709	4,738	4,766	4,794	4,820	4,846	4,871
46Y-55Y	3,00,000	3,184	3,207	3,229	3,250	3,271	3,292	3,311	3,331	3,350	3,368
46Y-55Y	4,00,000	2,331	2,349	2,366	2,382	2,398	2,413	2,428	2,443	2,457	2,471
46Y-55Y	5,00,000	1,780	1,793	1,806	1,819	1,831	1,843	1,855	1,866	1,877	1,888
46Y-55Y	6,00,000	1,175	1,185	1,194	1,202	1,211	1,219	1,227	1,235	1,242	1,250
46Y-55Y	7,00,000	820	826	833	839	845	851	856	862	867	873
46Y-55Y	8,00,000	570	575	580	584	588	593	597	601	604	608
46Y-55Y	9,00,000	397	400	403	406	409	412	415	418	420	423
46Y-55Y	10,00,000	275	278	280	282	284	286	288	290	292	294
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
56Y-60Y	1,00,000	12,072	12,148	12,221	12,292	12,361	12,427	12,493	12,556	12,618	12,678
56Y-60Y	2,00,000	7,505	7,557	7,607	7,655	7,702	7,747	7,792	7,835	7,877	7,918
56Y-60Y	3,00,000	5,175	5,212	5,248	5,283	5,317	5,350	5,383	5,414	5,445	5,474
56Y-60Y	4,00,000	3,790	3,818	3,845	3,872	3,897	3,922	3,947	3,971	3,994	4,016
56Y-60Y	5,00,000	2,893	2,915	2,936	2,957	2,977	2,996	3,015	3,033	3,051	3,069
56Y-60Y	6,00,000	1,910	1,926	1,940	1,954	1,968	1,981	1,994	2,007	2,019	2,031
56Y-60Y	7,00,000	1,332	1,343	1,353	1,363	1,373	1,383	1,392	1,401	1,410	1,418
56Y-60Y	8,00,000	927	935	942	949	956	963	970	976	982	988
56Y-60Y	9,00,000	645	650	655	660	665	670	675	679	683	688
56Y-60Y	10,00,000	448	451	455	459	462	465	469	472	475	478
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
61Y-65Y	1,00,000	15,397	15,493	15,587	15,677	15,765	15,851	15,934	16,014	16,093	16,170
61Y-65Y	2,00,000	9,573	9,638	9,702	9,763	9,823	9,881	9,938	9,993	10,047	10,099
61Y-65Y	3,00,000	6,600	6,648	6,694	6,739	6,782	6,824	6,865	6,905	6,944	6,982
61Y-65Y	4,00,000	4,833	4,869	4,904	4,938	4,971	5,003	5,034	5,064	5,094	5,122
61Y-65Y	5,00,000	3,690	3,718	3,745	3,771	3,796	3,821	3,845	3,869	3,892	3,914
61Y-65Y	6,00,000	2,437	2,456	2,475	2,493	2,510	2,527	2,544	2,560	2,575	2,591
61Y-65Y	7,00,000	1,699	1,713	1,726	1,739	1,751	1,764	1,775	1,787	1,798	1,809
61Y-65Y	8,00,000	1,183	1,192	1,202	1,211	1,220	1,228	1,237	1,245	1,253	1,261
61Y-65Y	9,00,000	822	829	836	842	848	854	860	866	872	877

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61Y-65Y	10,00,000	571	576	580	585	589	593	598	602	606	610
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
66Y-70Y	1,00,000	23,116	23,261	23,401	23,537	23,669	23,797	23,921	24,043	24,161	24,276
66Y-70Y	2,00,000	14,372	14,470	14,565	14,658	14,748	14,835	14,920	15,003	15,083	15,162
66Y-70Y	3,00,000	9,909	9,980	10,050	10,117	10,182	10,245	10,307	10,367	10,425	10,482
66Y-70Y	4,00,000	7,256	7,310	7,363	7,414	7,463	7,511	7,558	7,603	7,647	7,690
66Y-70Y	5,00,000	6,647	6,698	6,746	6,794	6,840	6,884	6,928	6,970	7,011	7,051
66Y-70Y	6,00,000	4,390	4,425	4,458	4,491	4,522	4,553	4,583	4,612	4,640	4,667
66Y-70Y	7,00,000	3,061	3,086	3,110	3,133	3,155	3,177	3,198	3,219	3,239	3,259
66Y-70Y	8,00,000	2,131	2,148	2,165	2,182	2,198	2,213	2,228	2,243	2,257	2,271
66Y-70Y	9,00,000	1,481	1,494	1,506	1,517	1,528	1,539	1,550	1,560	1,571	1,580
66Y-70Y	10,00,000	1,028	1,037	1,045	1,054	1,062	1,069	1,077	1,084	1,091	1,098
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
71Y-75Y	1,00,000	30,481	30,671	30,856	31,035	31,209	31,378	31,543	31,703	31,859	32,011
71Y-75Y	2,00,000	18,950	19,080	19,206	19,328	19,446	19,562	19,674	19,783	19,889	19,992
71Y-75Y	3,00,000	13,066	13,160	13,251	13,340	13,426	13,509	13,591	13,670	13,747	13,822
71Y-75Y	4,00,000	9,568	9,639	9,709	9,776	9,841	9,904	9,965	10,025	10,084	10,140
71Y-75Y	5,00,000	8,765	8,831	8,896	8,958	9,019	9,078	9,135	9,191	9,245	9,298
71Y-75Y	6,00,000	5,789	5,834	5,878	5,921	5,963	6,003	6,043	6,081	6,118	6,155
71Y-75Y	7,00,000	4,036	4,069	4,100	4,131	4,161	4,189	4,217	4,245	4,271	4,297
71Y-75Y	8,00,000	2,810	2,833	2,855	2,877	2,898	2,918	2,938	2,958	2,976	2,995
71Y-75Y	9,00,000	1,953	1,969	1,985	2,001	2,015	2,030	2,044	2,058	2,071	2,084
71Y-75Y	10,00,000	1,356	1,367	1,378	1,389	1,400	1,410	1,420	1,429	1,439	1,448
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
76Y-80Y	1,00,000	38,902	39,145	39,381	39,610	39,832	40,048	40,257	40,462	40,661	40,855
76Y-80Y	2,00,000	24,186	24,352	24,512	24,668	24,819	24,966	25,109	25,248	25,384	25,516
76Y-80Y	3,00,000	16,676	16,796	16,912	17,025	17,135	17,242	17,346	17,447	17,545	17,641
76Y-80Y	4,00,000	12,212	12,303	12,391	12,476	12,559	12,640	12,719	12,795	12,870	12,942
76Y-80Y	5,00,000	11,187	11,271	11,353	11,433	11,510	11,585	11,659	11,730	11,799	11,866
76Y-80Y	6,00,000	7,388	7,446	7,502	7,557	7,610	7,662	7,712	7,761	7,809	7,855
76Y-80Y	7,00,000	5,151	5,193	5,233	5,272	5,310	5,347	5,383	5,417	5,451	5,485
76Y-80Y	8,00,000	3,586	3,615	3,644	3,672	3,698	3,725	3,750	3,775	3,799	3,822
76Y-80Y	9,00,000	2,493	2,514	2,534	2,553	2,572	2,591	2,609	2,626	2,643	2,660
76Y-80Y	10,00,000	1,731	1,745	1,759	1,773	1,786	1,799	1,812	1,824	1,836	1,848
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
81Y-85Y	1,00,000	49,650	49,961	50,261	50,553	50,837	51,112	51,380	51,641	51,894	52,142
81Y-85Y	2,00,000	30,868	31,080	31,285	31,483	31,676	31,864	32,046	32,224	32,397	32,565
81Y-85Y	3,00,000	21,283	21,436	21,585	21,729	21,869	22,006	22,138	22,267	22,392	22,515
81Y-85Y	4,00,000	15,586	15,702	15,814	15,923	16,029	16,132	16,233	16,330	16,425	16,518
81Y-85Y	5,00,000	14,277	14,385	14,490	14,592	14,690	14,786	14,880	14,970	15,059	15,145

The values mentioned are INR . Rates are exclusive of service tax

81Y-85Y	6,00,000	9,429	9,503	9,575	9,645	9,713	9,779	9,843	9,905	9,966	10,025
81Y-85Y	7,00,000	6,575	6,628	6,679	6,729	6,777	6,824	6,870	6,914	6,958	7,000
81Y-85Y	8,00,000	4,577	4,614	4,651	4,686	4,720	4,754	4,786	4,817	4,848	4,878
81Y-85Y	9,00,000	3,181	3,208	3,234	3,259	3,283	3,306	3,329	3,352	3,373	3,394
81Y-85Y	10,00,000	2,209	2,227	2,245	2,263	2,280	2,297	2,313	2,328	2,344	2,359
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
86Y-90Y	1,00,000	63,368	63,764	64,148	64,520	64,882	65,233	65,575	65,908	66,232	66,548
86Y-90Y	2,00,000	39,397	39,666	39,928	40,182	40,428	40,667	40,900	41,127	41,347	41,562
86Y-90Y	3,00,000	27,163	27,359	27,549	27,733	27,911	28,085	28,254	28,419	28,579	28,735
86Y-90Y	4,00,000	19,892	20,040	20,183	20,323	20,458	20,590	20,717	20,842	20,963	21,081
86Y-90Y	5,00,000	18,222	18,360	18,493	18,623	18,749	18,871	18,991	19,106	19,219	19,329
86Y-90Y	6,00,000	12,034	12,129	12,221	12,310	12,396	12,480	12,562	12,642	12,719	12,795
86Y-90Y	7,00,000	8,391	8,459	8,524	8,588	8,650	8,709	8,768	8,825	8,880	8,934
86Y-90Y	8,00,000	5,841	5,889	5,935	5,981	6,024	6,067	6,108	6,148	6,188	6,226
86Y-90Y	9,00,000	4,060	4,094	4,127	4,159	4,190	4,220	4,249	4,278	4,305	4,332
86Y-90Y	10,00,000	2,819	2,843	2,866	2,888	2,910	2,931	2,952	2,972	2,991	3,010
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
91Y-95Y	1,00,000	80,875	81,381	81,871	82,346	82,807	83,256	83,692	84,117	84,531	84,934
91Y-95Y	2,00,000	50,281	50,626	50,959	51,283	51,597	51,903	52,200	52,489	52,771	53,045
91Y-95Y	3,00,000	34,668	34,917	35,160	35,395	35,623	35,845	36,060	36,270	36,475	36,674
91Y-95Y	4,00,000	25,387	25,576	25,760	25,938	26,110	26,278	26,441	26,600	26,755	26,906
91Y-95Y	5,00,000	23,256	23,432	23,603	23,768	23,929	24,085	24,237	24,385	24,529	24,670
91Y-95Y	6,00,000	15,359	15,480	15,597	15,711	15,821	15,928	16,033	16,134	16,233	16,330
91Y-95Y	7,00,000	10,710	10,796	10,879	10,960	11,039	11,116	11,190	11,263	11,333	11,402
91Y-95Y	8,00,000	7,455	7,516	7,575	7,633	7,689	7,743	7,796	7,847	7,897	7,946
91Y-95Y	9,00,000	5,182	5,226	5,267	5,308	5,347	5,386	5,423	5,459	5,495	5,529
91Y-95Y	10,00,000	3,598	3,628	3,657	3,686	3,714	3,741	3,767	3,793	3,818	3,842
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
96Y-100Y	1,00,000	1,03,219	1,03,864	1,04,490	1,05,097	1,05,686	1,06,258	1,06,815	1,07,357	1,07,885	1,08,399
96Y-100Y	2,00,000	64,173	64,612	65,038	65,451	65,853	66,243	66,622	66,991	67,350	67,701
96Y-100Y	3,00,000	44,246	44,565	44,874	45,174	45,465	45,748	46,023	46,291	46,552	46,806
96Y-100Y	4,00,000	32,401	32,643	32,877	33,104	33,324	33,538	33,747	33,949	34,147	34,339
96Y-100Y	5,00,000	29,681	29,906	30,124	30,335	30,540	30,740	30,934	31,122	31,306	31,485
96Y-100Y	6,00,000	19,602	19,757	19,906	20,051	20,192	20,329	20,462	20,592	20,718	20,841
96Y-100Y	7,00,000	13,668	13,778	13,885	13,989	14,089	14,187	14,282	14,374	14,464	14,552
96Y-100Y	8,00,000	9,514	9,593	9,668	9,742	9,813	9,882	9,950	10,015	10,079	10,141
96Y-100Y	9,00,000	6,614	6,669	6,723	6,775	6,825	6,874	6,921	6,968	7,013	7,057
96Y-100Y	10,00,000	4,592	4,630	4,668	4,704	4,740	4,774	4,808	4,840	4,872	4,903
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
101Y-105Y	1,00,000	1,31,737	1,32,560	1,33,358	1,34,133	1,34,885	1,35,615	1,36,326	1,37,018	1,37,691	1,38,348

The values mentioned are INR . Rates are exclusive of service tax

101Y-105Y	2,00,000	81,903	82,464	83,007	83,535	84,047	84,544	85,028	85,499	85,958	86,405
101Y-105Y	3,00,000	56,470	56,877	57,271	57,654	58,026	58,387	58,739	59,081	59,414	59,738
101Y-105Y	4,00,000	41,353	41,661	41,960	42,250	42,531	42,804	43,070	43,329	43,581	43,826
101Y-105Y	5,00,000	37,882	38,169	38,447	38,716	38,978	39,232	39,480	39,721	39,955	40,184
101Y-105Y	6,00,000	25,018	25,215	25,406	25,591	25,771	25,946	26,116	26,281	26,442	26,600
101Y-105Y	7,00,000	17,445	17,585	17,721	17,853	17,982	18,106	18,228	18,346	18,460	18,573
101Y-105Y	8,00,000	12,143	12,243	12,339	12,433	12,524	12,613	12,698	12,782	12,864	12,943
101Y-105Y	9,00,000	8,441	8,512	8,580	8,646	8,710	8,773	8,834	8,893	8,950	9,007
101Y-105Y	10,00,000	5,860	5,910	5,958	6,004	6,049	6,093	6,136	6,178	6,218	6,258
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
106Y-110Y	1,00,000	1,68,133	1,69,184	1,70,203	1,71,191	1,72,151	1,73,083	1,73,990	1,74,873	1,75,733	1,76,571
106Y-110Y	2,00,000	1,04,531	1,05,247	1,05,941	1,06,614	1,07,267	1,07,902	1,08,520	1,09,121	1,09,706	1,10,277
106Y-110Y	3,00,000	72,071	72,591	73,094	73,583	74,057	74,519	74,967	75,403	75,828	76,243
106Y-110Y	4,00,000	52,778	53,172	53,553	53,922	54,281	54,630	54,969	55,300	55,621	55,935
106Y-110Y	5,00,000	48,348	48,714	49,069	49,413	49,747	50,072	50,388	50,695	50,994	51,286
106Y-110Y	6,00,000	31,930	32,181	32,425	32,662	32,891	33,114	33,331	33,542	33,748	33,949
106Y-110Y	7,00,000	22,264	22,444	22,617	22,786	22,950	23,109	23,264	23,414	23,561	23,704
106Y-110Y	8,00,000	15,498	15,625	15,749	15,868	15,984	16,097	16,207	16,314	16,418	16,519
106Y-110Y	9,00,000	10,774	10,863	10,951	11,035	11,117	11,197	11,274	11,350	11,423	11,495
106Y-110Y	10,00,000	7,479	7,542	7,604	7,663	7,721	7,777	7,831	7,885	7,936	7,987
Age	Deductible/Sum Insured	31,00,000	32,00,000	33,00,000	34,00,000	35,00,000	36,00,000	37,00,000	38,00,000	39,00,000	40,00,000
111Y-115Y	1,00,000	2,14,585	2,15,927	2,17,227	2,18,488	2,19,713	2,20,903	2,22,061	2,23,187	2,24,285	2,25,355
111Y-115Y	2,00,000	1,33,411	1,34,325	1,35,210	1,36,069	1,36,903	1,37,713	1,38,502	1,39,269	1,40,016	1,40,745
111Y-115Y	3,00,000	91,983	92,646	93,289	93,913	94,518	95,107	95,679	96,236	96,778	97,307
111Y-115Y	4,00,000	67,360	67,862	68,348	68,820	69,278	69,724	70,157	70,578	70,989	71,389
111Y-115Y	5,00,000	61,706	62,173	62,625	63,065	63,491	63,906	64,309	64,701	65,083	65,456
111Y-115Y	6,00,000	40,752	41,073	41,384	41,685	41,978	42,263	42,540	42,809	43,072	43,328
111Y-115Y	7,00,000	28,416	28,644	28,866	29,081	29,290	29,493	29,691	29,883	30,070	30,253
111Y-115Y	8,00,000	19,780	19,942	20,100	20,252	20,400	20,544	20,685	20,821	20,954	21,083
111Y-115Y	9,00,000	13,750	13,865	13,976	14,084	14,188	14,290	14,389	14,485	14,579	14,671
111Y-115Y	10,00,000	9,546	9,626	9,704	9,780	9,854	9,926	9,995	10,063	10,129	10,193
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
3M-18Y	1,00,000	3,253	3,267	3,282	3,296	3,309	3,322	3,336	3,348	3,361	3,373
3M-18Y	2,00,000	2,032	2,042	2,052	2,061	2,071	2,080	2,089	2,097	2,106	2,114
3M-18Y	3,00,000	1,405	1,413	1,420	1,427	1,433	1,440	1,446	1,453	1,459	1,465
3M-18Y	4,00,000	1,031	1,037	1,042	1,047	1,052	1,057	1,062	1,067	1,072	1,076
3M-18Y	5,00,000	788	792	796	800	804	808	812	816	819	823
3M-18Y	6,00,000	522	525	527	530	533	536	538	541	543	546
3M-18Y	7,00,000	364	366	368	370	372	374	376	378	380	381
3M-18Y	8,00,000	254	255	257	258	260	261	262	264	265	266

The values mentioned are INR . Rates are exclusive of service tax

3M-18Y	9,00,000	200	200	200	200	200	200	200	200	200	200
3M-18Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
19Y-35Y	1,00,000	4,047	4,065	4,083	4,100	4,117	4,134	4,150	4,166	4,182	4,197
19Y-35Y	2,00,000	2,529	2,541	2,553	2,565	2,577	2,588	2,599	2,610	2,620	2,631
19Y-35Y	3,00,000	1,749	1,758	1,766	1,775	1,783	1,792	1,800	1,808	1,815	1,823
19Y-35Y	4,00,000	1,283	1,290	1,297	1,303	1,309	1,316	1,322	1,328	1,333	1,339
19Y-35Y	5,00,000	980	986	991	996	1,001	1,006	1,010	1,015	1,020	1,024
19Y-35Y	6,00,000	649	653	656	660	663	666	670	673	676	679
19Y-35Y	7,00,000	453	456	458	461	463	466	468	470	472	475
19Y-35Y	8,00,000	316	318	320	321	323	325	326	328	330	331
19Y-35Y	9,00,000	220	221	222	224	225	226	227	228	229	231
19Y-35Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
36Y-40Y	1,00,000	4,994	5,017	5,039	5,060	5,081	5,102	5,122	5,141	5,161	5,179
36Y-40Y	2,00,000	3,121	3,136	3,151	3,165	3,180	3,194	3,207	3,221	3,234	3,247
36Y-40Y	3,00,000	2,158	2,169	2,180	2,191	2,201	2,211	2,221	2,231	2,240	2,249
36Y-40Y	4,00,000	1,583	1,592	1,600	1,608	1,616	1,624	1,631	1,638	1,646	1,653
36Y-40Y	5,00,000	1,210	1,217	1,223	1,229	1,235	1,241	1,247	1,253	1,258	1,264
36Y-40Y	6,00,000	801	806	810	814	818	823	826	830	834	838
36Y-40Y	7,00,000	559	563	566	569	572	575	578	580	583	586
36Y-40Y	8,00,000	390	392	394	397	399	401	403	405	407	409
36Y-40Y	9,00,000	271	273	275	276	278	279	280	282	283	285
36Y-40Y	10,00,000	200	200	200	200	200	200	200	200	200	200
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
41Y-45Y	1,00,000	5,801	5,828	5,853	5,878	5,902	5,926	5,949	5,972	5,994	6,016
41Y-45Y	2,00,000	3,625	3,643	3,660	3,677	3,693	3,710	3,725	3,741	3,756	3,771
41Y-45Y	3,00,000	2,507	2,520	2,532	2,545	2,557	2,568	2,580	2,591	2,602	2,613
41Y-45Y	4,00,000	1,839	1,849	1,859	1,868	1,877	1,886	1,895	1,903	1,912	1,920
41Y-45Y	5,00,000	1,406	1,413	1,420	1,428	1,435	1,442	1,448	1,455	1,462	1,468
41Y-45Y	6,00,000	931	936	941	946	951	955	960	965	969	973
41Y-45Y	7,00,000	650	654	657	661	664	668	671	674	677	680
41Y-45Y	8,00,000	453	456	458	461	463	465	468	470	472	475
41Y-45Y	9,00,000	315	317	319	321	322	324	326	327	329	330
41Y-45Y	10,00,000	219	220	222	223	224	225	226	228	229	230
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
46Y-55Y	1,00,000	7,836	7,871	7,905	7,939	7,972	8,004	8,035	8,066	8,096	8,126
46Y-55Y	2,00,000	4,896	4,920	4,943	4,966	4,989	5,010	5,032	5,053	5,073	5,093
46Y-55Y	3,00,000	3,386	3,403	3,420	3,437	3,453	3,469	3,484	3,500	3,515	3,529
46Y-55Y	4,00,000	2,484	2,497	2,510	2,523	2,535	2,547	2,559	2,571	2,582	2,593

The values mentioned are INR . Rates are exclusive of service tax

46Y-55Y	5,00,000	1,898	1,909	1,919	1,928	1,938	1,947	1,956	1,965	1,974	1,983
46Y-55Y	6,00,000	1,257	1,264	1,271	1,277	1,284	1,290	1,297	1,303	1,309	1,315
46Y-55Y	7,00,000	878	883	888	892	897	902	906	910	915	919
46Y-55Y	8,00,000	612	615	619	622	625	629	632	635	638	641
46Y-55Y	9,00,000	426	428	431	433	435	438	440	442	444	446
46Y-55Y	10,00,000	296	298	299	301	303	304	306	307	309	310
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
56Y-60Y	1,00,000	12,737	12,794	12,850	12,904	12,958	13,010	13,061	13,111	13,160	13,208
56Y-60Y	2,00,000	7,958	7,997	8,035	8,072	8,109	8,144	8,179	8,213	8,246	8,279
56Y-60Y	3,00,000	5,503	5,532	5,559	5,586	5,613	5,638	5,664	5,689	5,713	5,736
56Y-60Y	4,00,000	4,038	4,060	4,080	4,101	4,121	4,140	4,160	4,178	4,197	4,215
56Y-60Y	5,00,000	3,086	3,102	3,119	3,134	3,150	3,165	3,180	3,194	3,209	3,223
56Y-60Y	6,00,000	2,043	2,054	2,066	2,076	2,087	2,097	2,108	2,118	2,127	2,137
56Y-60Y	7,00,000	1,427	1,435	1,443	1,450	1,458	1,466	1,473	1,480	1,487	1,494
56Y-60Y	8,00,000	994	1,000	1,006	1,011	1,017	1,022	1,027	1,032	1,037	1,042
56Y-60Y	9,00,000	692	696	700	704	708	711	715	719	722	726
56Y-60Y	10,00,000	481	484	486	489	492	495	497	500	502	504
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
61Y-65Y	1,00,000	16,245	16,318	16,389	16,459	16,527	16,594	16,659	16,723	16,785	16,846
61Y-65Y	2,00,000	10,150	10,200	10,248	10,296	10,342	10,387	10,432	10,475	10,518	10,560
61Y-65Y	3,00,000	7,019	7,055	7,091	7,125	7,159	7,192	7,224	7,255	7,286	7,317
61Y-65Y	4,00,000	5,150	5,178	5,204	5,230	5,256	5,281	5,305	5,329	5,353	5,375
61Y-65Y	5,00,000	3,936	3,957	3,978	3,998	4,017	4,037	4,056	4,074	4,092	4,110
61Y-65Y	6,00,000	2,606	2,620	2,634	2,648	2,662	2,675	2,688	2,701	2,713	2,726
61Y-65Y	7,00,000	1,820	1,830	1,840	1,850	1,860	1,869	1,878	1,888	1,896	1,905
61Y-65Y	8,00,000	1,268	1,276	1,283	1,290	1,297	1,303	1,310	1,316	1,323	1,329
61Y-65Y	9,00,000	883	888	893	898	903	907	912	917	921	925
61Y-65Y	10,00,000	613	617	620	624	627	631	634	637	640	643
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
66Y-70Y	1,00,000	24,389	24,498	24,605	24,710	24,812	24,912	25,010	25,106	25,200	25,292
66Y-70Y	2,00,000	15,238	15,313	15,386	15,457	15,527	15,595	15,662	15,727	15,791	15,853
66Y-70Y	3,00,000	10,538	10,592	10,645	10,697	10,747	10,797	10,845	10,893	10,939	10,985
66Y-70Y	4,00,000	7,732	7,773	7,813	7,853	7,891	7,928	7,965	8,001	8,036	8,070
66Y-70Y	5,00,000	7,090	7,129	7,166	7,202	7,238	7,273	7,307	7,340	7,373	7,405
66Y-70Y	6,00,000	4,694	4,721	4,746	4,771	4,796	4,820	4,843	4,866	4,888	4,910
66Y-70Y	7,00,000	3,278	3,297	3,315	3,333	3,350	3,367	3,384	3,401	3,417	3,432
66Y-70Y	8,00,000	2,285	2,298	2,311	2,324	2,336	2,348	2,360	2,372	2,383	2,394
66Y-70Y	9,00,000	1,590	1,599	1,609	1,617	1,626	1,635	1,643	1,651	1,659	1,667
66Y-70Y	10,00,000	1,105	1,111	1,118	1,124	1,130	1,136	1,142	1,148	1,154	1,159
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000

The values mentioned are INR . Rates are exclusive of service tax

71Y-75Y	1,00,000	32,159	32,303	32,445	32,583	32,718	32,849	32,978	33,105	33,229	33,350
71Y-75Y	2,00,000	20,093	20,192	20,288	20,382	20,474	20,563	20,651	20,737	20,822	20,904
71Y-75Y	3,00,000	13,895	13,967	14,037	14,105	14,172	14,237	14,301	14,363	14,424	14,484
71Y-75Y	4,00,000	10,196	10,250	10,303	10,354	10,405	10,454	10,503	10,550	10,596	10,641
71Y-75Y	5,00,000	9,349	9,400	9,449	9,497	9,544	9,590	9,635	9,679	9,722	9,764
71Y-75Y	6,00,000	6,190	6,225	6,258	6,291	6,324	6,355	6,386	6,416	6,446	6,475
71Y-75Y	7,00,000	4,323	4,347	4,371	4,395	4,418	4,440	4,462	4,484	4,505	4,526
71Y-75Y	8,00,000	3,013	3,030	3,047	3,064	3,080	3,096	3,112	3,127	3,142	3,157
71Y-75Y	9,00,000	2,097	2,109	2,121	2,133	2,144	2,156	2,167	2,177	2,188	2,198
71Y-75Y	10,00,000	1,457	1,466	1,474	1,482	1,490	1,498	1,506	1,514	1,521	1,528
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
76Y-80Y	1,00,000	41,044	41,228	41,409	41,585	41,757	41,925	42,090	42,251	42,409	42,564
76Y-80Y	2,00,000	25,644	25,770	25,893	26,013	26,130	26,245	26,357	26,467	26,574	26,680
76Y-80Y	3,00,000	17,734	17,826	17,915	18,002	18,087	18,170	18,252	18,331	18,409	18,486
76Y-80Y	4,00,000	13,013	13,082	13,149	13,215	13,280	13,343	13,404	13,464	13,524	13,581
76Y-80Y	5,00,000	11,932	11,997	12,059	12,121	12,181	12,239	12,297	12,353	12,408	12,462
76Y-80Y	6,00,000	7,900	7,944	7,987	8,030	8,071	8,111	8,150	8,189	8,227	8,264
76Y-80Y	7,00,000	5,517	5,548	5,579	5,609	5,638	5,667	5,695	5,723	5,750	5,776
76Y-80Y	8,00,000	3,845	3,867	3,889	3,910	3,931	3,952	3,972	3,991	4,010	4,029
76Y-80Y	9,00,000	2,676	2,692	2,707	2,722	2,737	2,751	2,765	2,779	2,793	2,806
76Y-80Y	10,00,000	1,859	1,870	1,881	1,892	1,902	1,912	1,922	1,932	1,941	1,951
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
81Y-85Y	1,00,000	52,383	52,619	52,849	53,074	53,293	53,508	53,718	53,924	54,126	54,323
81Y-85Y	2,00,000	32,730	32,890	33,047	33,200	33,349	33,496	33,639	33,779	33,916	34,051
81Y-85Y	3,00,000	22,634	22,751	22,864	22,975	23,084	23,190	23,294	23,396	23,496	23,593
81Y-85Y	4,00,000	16,608	16,696	16,782	16,866	16,948	17,029	17,107	17,184	17,260	17,334
81Y-85Y	5,00,000	15,229	15,311	15,391	15,469	15,546	15,621	15,694	15,766	15,836	15,905
81Y-85Y	6,00,000	10,083	10,139	10,194	10,248	10,301	10,352	10,402	10,451	10,500	10,547
81Y-85Y	7,00,000	7,041	7,081	7,120	7,159	7,196	7,233	7,269	7,304	7,338	7,372
81Y-85Y	8,00,000	4,907	4,936	4,964	4,991	5,017	5,043	5,069	5,094	5,118	5,142
81Y-85Y	9,00,000	3,415	3,435	3,455	3,474	3,493	3,511	3,529	3,547	3,564	3,581
81Y-85Y	10,00,000	2,373	2,387	2,401	2,415	2,428	2,441	2,453	2,466	2,478	2,490
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
86Y-90Y	1,00,000	66,856	67,157	67,450	67,737	68,017	68,292	68,560	68,823	69,080	69,332
86Y-90Y	2,00,000	41,772	41,977	42,177	42,372	42,563	42,750	42,932	43,111	43,287	43,458
86Y-90Y	3,00,000	28,887	29,036	29,181	29,323	29,462	29,597	29,730	29,860	29,987	30,111
86Y-90Y	4,00,000	21,197	21,309	21,419	21,526	21,631	21,734	21,834	21,932	22,028	22,123
86Y-90Y	5,00,000	19,437	19,541	19,643	19,743	19,841	19,936	20,030	20,121	20,211	20,299
86Y-90Y	6,00,000	12,869	12,940	13,011	13,079	13,146	13,212	13,276	13,339	13,401	13,461
86Y-90Y	7,00,000	8,986	9,038	9,088	9,137	9,184	9,231	9,277	9,322	9,366	9,409

The values mentioned are INR . Rates are exclusive of service tax

86Y-90Y	8,00,000	6,263	6,300	6,335	6,370	6,404	6,437	6,469	6,501	6,532	6,563
86Y-90Y	9,00,000	4,359	4,384	4,409	4,434	4,458	4,481	4,504	4,527	4,549	4,570
86Y-90Y	10,00,000	3,029	3,047	3,064	3,082	3,099	3,115	3,131	3,147	3,162	3,178
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
91Y-95Y	1,00,000	85,327	85,711	86,085	86,451	86,809	87,159	87,502	87,837	88,165	88,487
91Y-95Y	2,00,000	53,313	53,574	53,829	54,079	54,322	54,561	54,794	55,022	55,246	55,465
91Y-95Y	3,00,000	36,868	37,058	37,243	37,424	37,601	37,774	37,944	38,109	38,272	38,431
91Y-95Y	4,00,000	27,053	27,196	27,336	27,473	27,607	27,738	27,866	27,992	28,115	28,235
91Y-95Y	5,00,000	24,806	24,940	25,071	25,198	25,323	25,444	25,564	25,680	25,795	25,907
91Y-95Y	6,00,000	16,424	16,516	16,605	16,693	16,778	16,862	16,944	17,024	17,103	17,180
91Y-95Y	7,00,000	11,469	11,534	11,598	11,661	11,722	11,782	11,840	11,897	11,953	12,008
91Y-95Y	8,00,000	7,994	8,040	8,085	8,130	8,173	8,215	8,257	8,297	8,337	8,376
91Y-95Y	9,00,000	5,563	5,596	5,628	5,659	5,690	5,719	5,749	5,777	5,805	5,833
91Y-95Y	10,00,000	3,865	3,888	3,911	3,933	3,955	3,976	3,996	4,016	4,036	4,055
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
96Y-100Y	1,00,000	1,08,901	1,09,391	1,09,869	1,10,336	1,10,793	1,11,240	1,11,677	1,12,105	1,12,524	1,12,934
96Y-100Y	2,00,000	68,042	68,376	68,702	69,020	69,331	69,635	69,932	70,224	70,509	70,789
96Y-100Y	3,00,000	47,055	47,297	47,533	47,764	47,990	48,211	48,427	48,638	48,845	49,048
96Y-100Y	4,00,000	34,527	34,710	34,889	35,064	35,235	35,402	35,565	35,725	35,882	36,036
96Y-100Y	5,00,000	31,660	31,831	31,997	32,160	32,319	32,474	32,627	32,776	32,921	33,064
96Y-100Y	6,00,000	20,961	21,079	21,193	21,305	21,414	21,521	21,625	21,728	21,828	21,926
96Y-100Y	7,00,000	14,638	14,721	14,803	14,882	14,960	15,037	15,111	15,184	15,256	15,326
96Y-100Y	8,00,000	10,202	10,261	10,319	10,376	10,431	10,485	10,538	10,590	10,640	10,690
96Y-100Y	9,00,000	7,100	7,142	7,182	7,222	7,261	7,300	7,337	7,374	7,409	7,444
96Y-100Y	10,00,000	4,933	4,963	4,992	5,020	5,047	5,074	5,100	5,126	5,151	5,176
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
101Y-105Y	1,00,000	1,38,989	1,39,614	1,40,224	1,40,820	1,41,403	1,41,973	1,42,531	1,43,077	1,43,612	1,44,136
101Y-105Y	2,00,000	86,841	87,267	87,682	88,089	88,485	88,874	89,254	89,625	89,990	90,346
101Y-105Y	3,00,000	60,055	60,364	60,666	60,960	61,249	61,530	61,806	62,076	62,341	62,600
101Y-105Y	4,00,000	44,066	44,300	44,528	44,751	44,969	45,183	45,391	45,596	45,796	45,992
101Y-105Y	5,00,000	40,407	40,625	40,837	41,045	41,248	41,446	41,641	41,831	42,017	42,199
101Y-105Y	6,00,000	26,753	26,902	27,048	27,191	27,330	27,467	27,600	27,731	27,859	27,984
101Y-105Y	7,00,000	18,682	18,788	18,893	18,994	19,094	19,191	19,286	19,379	19,470	19,560
101Y-105Y	8,00,000	13,021	13,096	13,170	13,242	13,313	13,382	13,449	13,515	13,580	13,644
101Y-105Y	9,00,000	9,061	9,115	9,167	9,218	9,268	9,316	9,364	9,411	9,456	9,501
101Y-105Y	10,00,000	6,296	6,334	6,371	6,407	6,442	6,476	6,509	6,542	6,574	6,606
Age	Deductible/Sum Insured	41,00,000	42,00,000	43,00,000	44,00,000	45,00,000	46,00,000	47,00,000	48,00,000	49,00,000	50,00,000
106Y-110Y	1,00,000	1,77,389	1,78,186	1,78,965	1,79,726	1,80,470	1,81,198	1,81,910	1,82,607	1,83,289	1,83,958
106Y-110Y	2,00,000	1,10,834	1,11,377	1,11,908	1,12,426	1,12,932	1,13,428	1,13,913	1,14,387	1,14,852	1,15,307
106Y-110Y	3,00,000	76,647	77,041	77,426	77,803	78,170	78,530	78,882	79,227	79,564	79,895

The values mentioned are INR . Rates are exclusive of service tax

<b>106Y-110Y</b>	<b>4,00,000</b>	56,241	56,539	56,831	57,115	57,394	57,666	57,932	58,193	58,448	58,698
<b>106Y-110Y</b>	<b>5,00,000</b>	51,571	51,849	52,120	52,385	52,644	52,897	53,145	53,388	53,626	53,858
<b>106Y-110Y</b>	<b>6,00,000</b>	34,144	34,335	34,521	34,703	34,881	35,055	35,226	35,392	35,556	35,716
<b>106Y-110Y</b>	<b>7,00,000</b>	23,843	23,979	24,112	24,242	24,369	24,493	24,614	24,733	24,850	24,964
<b>106Y-110Y</b>	<b>8,00,000</b>	16,618	16,715	16,809	16,901	16,991	17,079	17,165	17,249	17,332	17,413
<b>106Y-110Y</b>	<b>9,00,000</b>	11,565	11,633	11,700	11,765	11,828	11,890	11,951	12,011	12,069	12,126
<b>106Y-110Y</b>	<b>10,00,000</b>	8,036	8,084	8,131	8,177	8,221	8,265	8,308	8,350	8,391	8,431
<b>Age</b>	<b>Deductible/Sum Insured</b>	<b>41,00,000</b>	<b>42,00,000</b>	<b>43,00,000</b>	<b>44,00,000</b>	<b>45,00,000</b>	<b>46,00,000</b>	<b>47,00,000</b>	<b>48,00,000</b>	<b>49,00,000</b>	<b>50,00,000</b>
<b>111Y-115Y</b>	<b>1,00,000</b>	2,26,398	2,27,416	2,28,410	2,29,381	2,30,331	2,31,259	2,32,168	2,33,058	2,33,929	2,34,782
<b>111Y-115Y</b>	<b>2,00,000</b>	1,41,455	1,42,149	1,42,826	1,43,487	1,44,134	1,44,766	1,45,385	1,45,990	1,46,584	1,47,165
<b>111Y-115Y</b>	<b>3,00,000</b>	97,823	98,326	98,818	99,298	99,767	1,00,227	1,00,676	1,01,116	1,01,546	1,01,968
<b>111Y-115Y</b>	<b>4,00,000</b>	71,779	72,160	72,532	72,895	73,250	73,598	73,938	74,270	74,596	74,916
<b>111Y-115Y</b>	<b>5,00,000</b>	65,819	66,173	66,520	66,858	67,188	67,512	67,828	68,138	68,441	68,739
<b>111Y-115Y</b>	<b>6,00,000</b>	43,577	43,821	44,059	44,291	44,518	44,740	44,958	45,171	45,379	45,583
<b>111Y-115Y</b>	<b>7,00,000</b>	30,431	30,604	30,774	30,940	31,102	31,260	31,415	31,567	31,715	31,861
<b>111Y-115Y</b>	<b>8,00,000</b>	21,209	21,333	21,453	21,570	21,685	21,798	21,908	22,015	22,121	22,224
<b>111Y-115Y</b>	<b>9,00,000</b>	14,760	14,847	14,932	15,015	15,096	15,175	15,253	15,329	15,404	15,477
<b>111Y-115Y</b>	<b>10,00,000</b>	10,256	10,317	10,377	10,436	10,493	10,549	10,603	10,657	10,709	10,760

1. The values mentioned are INR .
2. Rates are exclusive of service tax