

## Arogya Sanjeevani Policy, SBI General Insurance Company Limited, Micro Insurance Product

### Office Premium (excl GST)

Amounts in INR

Single Member Office Premium					
Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
0.25 - 18	846	1,422	1,798	2,174	2,412
19 - 35	1,200	2,130	2,737	3,343	3,728
36 - 45	1,333	2,430	3,146	3,862	4,316
46 - 55	2,192	3,814	4,872	5,930	6,600
56 - 60	3,065	5,561	7,188	8,815	9,848
61 - 65	3,882	7,193	9,353	11,513	12,883
66 - 70	4,875	9,180	11,988	14,796	16,576
71 - 75	5,736	10,902	14,271	17,641	19,778
75+	6,769	12,968	17,011	21,055	23,619

1A+1C Family Floater Combination Office Premium					
Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
0.25 - 18					
19 - 35	2,005	3,481	4,444	5,407	6,017
36 - 45	2,135	3,775	4,845	5,915	6,593
46 - 55	2,977	5,131	6,537	7,942	8,832
56 - 60	3,833	6,843	8,806	10,769	12,015
61 - 65	4,633	8,443	10,928	13,413	14,989
66 - 70	5,607	10,390	13,510	16,631	18,608
71 - 75	6,450	12,078	15,748	19,419	21,746
75+	7,463	14,102	18,433	22,764	25,510

1A+2C Family Floater Combination Office Premium					
Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
0.25 - 18					
19 - 35	2,805	4,825	6,143	7,460	8,295
36 - 45	2,934	5,116	6,540	7,964	8,866
46 - 55	3,767	6,458	8,214	9,970	11,081
56 - 60	4,614	8,153	10,460	12,768	14,232
61 - 65	5,407	9,736	12,561	15,385	17,176
66 - 70	6,370	11,663	15,116	18,570	20,758
71 - 75	7,205	13,334	17,331	21,329	23,864
75+	8,207	15,338	19,989	24,641	27,590

1A+3C Family Floater Combination Office Premium					
Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
0.25 - 18					
19 - 35	3,588	6,140	7,806	9,470	10,525
36 - 45	3,716	6,428	8,198	9,969	11,090
46 - 55	4,541	7,757	9,855	11,954	13,283
56 - 60	5,379	9,434	12,079	14,724	16,401
61 - 65	6,163	11,001	14,157	17,314	19,314
66 - 70	7,116	12,908	16,687	20,465	22,860
71 - 75	7,943	14,561	18,878	23,196	25,933
75+	8,935	16,545	21,509	26,474	29,621

**2A Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	1,920	3,408	4,379	5,349	5,965
<b>36 - 45</b>	2,133	3,888	5,034	6,179	6,906
<b>46 - 55</b>	3,507	6,102	7,795	9,488	10,560
<b>56 - 60</b>	4,904	8,898	11,501	14,104	15,757
<b>61 - 65</b>	6,211	11,509	14,965	18,421	20,613
<b>66 - 70</b>	7,800	14,688	19,181	23,674	26,522
<b>71 - 75</b>	9,178	17,443	22,834	28,226	31,645
<b>75+</b>	10,830	20,749	27,218	33,688	37,790

**2A+1C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	2,564	4,489	5,745	6,999	7,796
<b>36 - 45</b>	2,774	4,963	6,391	7,819	8,725
<b>46 - 55</b>	4,132	7,150	9,118	11,087	12,333
<b>56 - 60</b>	5,511	9,910	12,777	15,645	17,465
<b>61 - 65</b>	6,802	12,488	16,198	19,908	22,261
<b>66 - 70</b>	8,371	15,628	20,361	25,095	28,096
<b>71 - 75</b>	9,731	18,349	23,969	29,590	33,155
<b>75+</b>	11,363	21,613	28,298	34,984	39,224

**2A+2C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	3,192	5,541	7,075	8,607	9,578
<b>36 - 45</b>	3,399	6,009	7,713	9,416	10,496
<b>46 - 55</b>	4,739	8,168	10,405	12,642	14,059
<b>56 - 60</b>	6,101	10,893	14,018	17,143	19,126
<b>61 - 65</b>	7,376	13,439	17,396	21,352	23,860
<b>66 - 70</b>	8,925	16,539	21,506	26,473	29,621
<b>71 - 75</b>	10,268	19,225	25,068	30,911	34,616
<b>75+</b>	11,879	22,448	29,342	36,237	40,608

**2A+3C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	3,852	6,650	8,477	10,302	11,460
<b>36 - 45</b>	4,059	7,118	9,115	11,112	12,377
<b>46 - 55</b>	5,399	9,277	11,808	14,338	15,940
<b>56 - 60</b>	6,761	12,003	15,421	18,839	21,007
<b>61 - 65</b>	8,036	14,549	18,798	23,047	25,742
<b>66 - 70</b>	9,585	17,648	22,909	28,169	31,503
<b>71 - 75</b>	10,928	20,335	26,470	32,607	36,498
<b>75+</b>	12,539	23,558	30,744	37,933	42,490

**3A Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	2,844	5,048	6,487	7,923	8,835
<b>36 - 45</b>	2,949	5,285	6,810	8,333	9,300
<b>46 - 55</b>	3,628	6,378	8,173	9,967	11,104
<b>56 - 60</b>	4,317	7,759	10,003	12,246	13,670
<b>61 - 65</b>	5,173	9,522	12,360	15,197	16,997
<b>66 - 70</b>	5,957	11,092	14,441	17,791	19,914
<b>71 - 75</b>	7,995	14,639	18,972	23,306	26,053
<b>75+</b>	8,811	16,271	21,136	26,003	29,087

**3A+1C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	3,468	6,093	7,807	9,518	10,605
<b>36 - 45</b>	3,572	6,327	8,126	9,923	11,064
<b>46 - 55</b>	4,242	7,407	9,472	11,536	12,845
<b>56 - 60</b>	4,923	8,770	11,279	13,787	15,378
<b>61 - 65</b>	5,767	10,511	13,606	16,701	18,663
<b>66 - 70</b>	6,542	12,060	15,661	19,261	21,544
<b>71 - 75</b>	8,553	15,563	20,134	24,707	27,604
<b>75+</b>	9,359	17,174	22,271	27,369	30,600

**3A+2C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	4,128	7,203	9,209	11,214	12,486
<b>36 - 45</b>	4,232	7,437	9,528	11,619	12,945
<b>46 - 55</b>	4,902	8,516	10,875	13,232	14,726
<b>56 - 60</b>	5,582	9,879	12,681	15,482	17,260
<b>61 - 65</b>	6,427	11,620	15,008	18,396	20,544
<b>66 - 70</b>	7,202	13,170	17,063	20,957	23,425
<b>71 - 75</b>	9,213	16,672	21,537	26,402	29,486
<b>75+</b>	10,019	18,283	23,674	29,065	32,482

**3A+3C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	4,788	8,312	10,612	12,910	14,368
<b>36 - 45</b>	4,891	8,546	10,931	13,315	14,826
<b>46 - 55</b>	5,561	9,625	12,277	14,928	16,608
<b>56 - 60</b>	6,242	10,988	14,084	17,178	19,141
<b>61 - 65</b>	7,087	12,729	16,410	20,092	22,426
<b>66 - 70</b>	7,862	14,279	18,466	22,653	25,306
<b>71 - 75</b>	9,873	17,781	22,939	28,098	31,367
<b>75+</b>	10,679	19,392	25,076	30,761	34,363

**4A Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	3,744	6,646	8,539	10,430	11,631
<b>36 - 45</b>	3,951	7,114	9,177	11,240	12,549
<b>46 - 55</b>	5,292	9,273	11,870	14,466	16,112
<b>56 - 60</b>	6,653	11,998	15,483	18,966	21,179
<b>61 - 65</b>	8,135	15,012	19,498	23,985	26,830
<b>66 - 70</b>	9,684	18,112	23,609	29,106	32,592
<b>71 - 75</b>	12,368	22,957	29,863	36,771	41,150
<b>75+</b>	13,979	26,180	34,137	42,097	47,142

**4A+1C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	4,404	7,755	9,942	12,126	13,513
<b>36 - 45</b>	4,611	8,223	10,580	12,936	14,430
<b>46 - 55</b>	5,951	10,382	13,272	16,162	17,993
<b>56 - 60</b>	7,313	13,107	16,885	20,662	23,060
<b>61 - 65</b>	8,795	16,121	20,901	25,681	28,712
<b>66 - 70</b>	10,344	19,221	25,011	30,802	34,473
<b>71 - 75</b>	13,028	24,066	31,266	38,466	43,031
<b>75+</b>	14,639	27,289	35,540	43,792	49,023

**4A+2C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	5,064	8,864	11,344	13,822	15,394
<b>36 - 45</b>	5,271	9,332	11,982	14,631	16,311
<b>46 - 55</b>	6,611	11,491	14,675	17,857	19,874
<b>56 - 60</b>	7,973	14,216	18,288	22,358	24,941
<b>61 - 65</b>	9,455	17,230	22,303	27,376	30,593
<b>66 - 70</b>	11,004	20,330	26,414	32,498	36,354
<b>71 - 75</b>	13,687	25,175	32,668	40,162	44,912
<b>75+</b>	15,299	28,398	36,942	45,488	50,904

**4A+3C Family Floater Combination Office Premium**

Age Band/ Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000
<b>0.25 - 18</b>					
<b>19 - 35</b>	5,724	9,973	12,747	15,517	17,275
<b>36 - 45</b>	5,931	10,441	13,385	16,327	18,193
<b>46 - 55</b>	7,271	12,600	16,077	19,553	21,756
<b>56 - 60</b>	8,633	15,325	19,690	24,054	26,823
<b>61 - 65</b>	10,115	18,339	23,706	29,072	32,475
<b>66 - 70</b>	11,664	21,439	27,816	34,194	38,236
<b>71 - 75</b>	14,347	26,284	34,070	41,858	46,794
<b>75+</b>	15,959	29,507	38,345	47,184	52,786

## Loadings/ Discounts

### 1. Online Discount / Direct business discount - 10%

### 2. Additional Family Member Discount (Non-Floater Basis)

No of members	Discount %
2 Members	2.50%
3 or more Members	5.00%

### 3. Employee discount - 5.00%

### 4. Instalment premium loading

Instalment option	Loading %
Monthly	1.35%
Quarterly	1.10%
Half-yearly	0.74%
Single	0.00%

### 5. Additional Family Floater Relativities

Plan Type	Relativities
1 Adult + 4/5/6.. Children	0.96
2 Adults + 4/5/6.. Children	0.78
3 Adults + 4/5/6.. Children	0.78
4 Adults + 4/5/6.. Children	0.78