

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.

HEALTH INSURANCE POLICY – RETAIL

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



Scope of Cover

This policy covers the following subject to the terms and conditions:

1. Room, Board & Nursing Expenses & Service Charges Etc - Up to 1% of the SI per day.
2. Intensive Care Unit - Up to 2% of the SI per day.
3. All admissible claims under 1 & 2 during the policy period - Up to 25% of the SI per illness/injury per claim.
4. Surgeon, Anaesthetist, Consultants(including Teleconsultation) , Specialists Fees - Up to 40% of the SI per illness/injury per claim.
5. Anaesthesia, Blood, Oxygen, OT Charges, Surgical Appliances - Up to 40% of the SI per illness/injury per claim.
6. Pre-hospitalisation - Up to 10% of the eligible hospitalisation or Domiciliary hospitalisation expenses incurred in 30 days prior to date of admission .
7. Post-hospitalisation - Up to 10% of the eligible hospitalisation or Domiciliary hospitalisation expenses incurred in 60 days after the date of discharge .
8. Ambulance charges - 1% of SI up to a max of INR 1500.
9. Free Medical Check up - 1% of SI up to a max of INR 2500 For every 4 claim free years.
10. Organ Donor: The Medical Expenses incurred for extraction of the required organ from the organ donor are covered under the policy subject to Insurer accepting the inpatient Hospitalisation claim made by the Insured
11. Parental Care: Available for persons above 60 years old Insurer shall pay for the attendant nursing charges after discharge from the hospital for INR 500 or actual whichever is less per day up to a maximum 10 days per hospitalisation subject to the treating Medical Practitioner at the hospital where the hospitalisation took place, recommending the duration of such nursing care requirement. The charges can be reimbursed for a period not exceeding 15 days during the entire Policy period.

12. Child Care: Insurer shall pay for the attendant escort charges of INR 500 for each completed day of hospitalisation in case of a child below 10 years of age, subject to maximum of 30 days during the Policy Period. Escort person includes mother, father, grandfather, grandmother and any immediate family member.
13. Limit of Cataract - 15% of sum insured subject to maximum of INR 25000 per eye subject to first two years exclusion for cataract as provided under the policy.
14. Accidental Hospitalisation – In case of hospitalization following an Accident, Sum Insured limit available for the Insured Person will be 125% of the amount arrived after deducting the claims paid and/or outstanding from sum insured for the Insured Person under the policy excluding cumulative bonus component and subject to a maximum of INR 1,00,000/-
15. Alternative Treatment (Subject to Treatment taken in a government hospital or in any institute recognised by government and/or accredited by Quality Council of India/National Accreditation Board on Health) - Ayurvedic Treatment Covered maximum 15% of Sum Insured per Policy period up to a maximum of INR 20000 & Homeopathy and Unani Treatment covered maximum 10% of Sum Insured per Policy period up to a maximum of INR 15000.
16. Domiciliary Hospitalisation - Reasonable and Customary Charges towards Domiciliary Hospitalisation exceeding 3 days as defined in Policy definition subject to 20% of the Sum Insured maximum up to INR 20000 whichever is less. however domiciliary hospitalisation benefits shall not cover:-
 - a. Expenses incurred for treatment for any of the following **Diseases**
 - i. Asthma
 - ii. Bronchitis
 - iii. Chronic Nephritis and Nephritic Syndrome
 - iv. Diarrhea and all type of Dysenteries including Gastro-enteritis v. Epilepsy
 - vi. Pyrexia of unknown Origin for less than 10 days
 - vii. Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharyngitis
 - viii. Arthritis, Gout and Rheumatism
17. Convalescence Benefit –Benefit available for Insured above 10 years & below 60 years. We shall compensate the Insured, up to an amount not exceeding INR 5,000/- per Insured, if the Insured is hospitalised for any bodily injury or illness as covered under the Policy, for a period of 10 consecutive days or more. This benefit is payable only once per Insured during the Period of Insurance.
18. 10% Co-Pay after deductible will apply on all eligible admissible claims in non-network hospitals.
19. Day Surgery where less than 24 hours hospitalization undertaken for specified procedures like Dialysis, Chemotherapy, Radio therapy, Eye Surgery, Dental Surgery (Due to accident) , Tonsillectomy, etc is covered.
20. We offer Cashless facility eliminating the entire trouble of documentation and direct settlement of your bills with our Network hospitals.
21. HIV/AIDS Cover: We will cover expenses incurred for Inpatient treatment due to any condition 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 upto Sum Insured as specified in Policy Schedule, except for the conditions which are permanently excluded.
22. Mental Illness Cover: If Insured is hospitalized for any Mental Illness contracted during the Policy Period, We will pay Medical Expenses -upto the limit as specified in Policy Schedule, under Section

1 in accordance with The Mental Health Care Act, 2017, subsequent amendments and other applicable laws and Rules provided that;

- i. The Hospitalization is prescribed by a Medical Practitioner for Mental Illness
- ii. The Hospitalization is done in Mental Health Establishment

Sub-limit:

- a. The following disorders / conditions shall be covered only up to **Rs. 50,000/-**. This sub-limit shall apply for all the following disorders / conditions on cumulative basis.
- b. Pre-hospitalization and Post-hospitalization Medical Expenses are also covered within the overall benefit sub-limit as specified above in point (a).

Disorder / Condition	Description
Severe Depression	Severe depression is characterized by a persistent feeling of sadness or a lack of interest in outside stimuli. It affects the way one feels, thinks, and behaves.
Schizophrenia	Schizophrenia is mental disorder, that distorts the way a person thinks, acts, expresses emotions, perceives reality, and relates to others. Schizophrenia result in combination of hallucinations, delusions, and extremely disordered thinking and behaviour that impairs daily functioning,
Bipolar Disorder	Bipolar disorder is a mental illness that brings severe high and low moods and changes in sleep, energy, thinking, and behaviour. It includes periods of extreme mood swings with emotional highs and lows.
Post-traumatic stress disorder	Post-traumatic stress disorder is an anxiety disorder caused by very stressful, frightening, or distressing events. It includes flashbacks, nightmares, severe anxiety and uncontrollable thoughts about the event.
Eating disorder	Eating disorder is a mental condition where people experience severe disturbances in their eating behaviours and related thoughts and emotions.
Generalized anxiety disorder	Generalized Anxiety Disorder is a mental health disorder characterized by a perpetual state of worry, fear, apprehension, inability to relax.
Obsessive compulsive disorders	Obsessive-compulsive disorder is an anxiety disorder in which people have recurring, unwanted thoughts, ideas or sensations (obsessions) that make them feel driven to do something repetitively (compulsions).
Panic disorders	Panic disorder is an anxiety disorder characterized by reoccurring unexpected panic attacks with sudden periods of intense fear. It may include palpitations, sweating, shaking, shortness of breath, numbness, or a feeling that something terrible is going to happen.

Personality disorders	Personality disorder is a type of mental disorder in which people have a rigid and unhealthy pattern of thinking, functioning and behaving. It includes trouble in perceiving and relating to situations and people.
Conversion disorders	Conversion disorder is a type of mental disorder where mental or emotional distress causes physical symptoms without the existence of an actual physical condition.
Dissociative disorders	Dissociative disorders are mental disorders that involve experiencing a disconnection and lack of continuity between thoughts, memories, surroundings, actions and identity
*ICD codes for the above disorders / conditions are provided below.	
What is not covered:	
a. Treatment related to intentional self-inflicted Injury or attempted suicide by any means. b. Treatment and complications related to disorders of intoxication, dependence, abuse, and withdrawal caused by drugs and other substances such as alcohol, opioids or nicotine.	

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ICD Codes	Disorder / Condition
F33.0, F33.1, F33.2, F33.4, F33.5, F33.6, F33.7, F33.8, F33.9, O90.6, F34.1, F32.81, F32.0, F32.1, F32.2, F32.4, F32.5, F32.6, F32.7, 32.8, F32.9, F33.9, F30.0, F30.1, F30.2, F30.4, F30.5, F30.6, F30.7, F30.8, F30.9, F32.3, F33.3, F43.21, F32.8, F33.40, F32.9	Severe Depression
F20.0, F20.1, F20.2, F20.3, F20.5, F21, F22, F23, F24, F20.8, F25.0, F25.1, F25.8, F25.9	Schizophrenia
F31.0, F31.1, F31.2, F31.4, F31.5, F31.6, F31.7, F31.8, F31.9	Bipolar Disorder
F43.0, F43.1, F43.2, F43.8, F43.9	Post-traumatic stress disorder
F40.1, F41.0, F40.2, F40.8, F40.9, F41.1, F41.3, F41.8	Generalized anxiety disorder
F50.0, F50.2, F50.8, F98.3, F98.21, F50.8	Eating disorder
F42	Obsessive compulsive disorders
F41.1, F40.1, F60.7, F93.0, F94.0	Panic disorders
F60.0, F60.1, F60.2, F60.3, F60.4, F60.8, F60.6, F60.7, F60.5	Personality disorders
F44.4, F44.5, F44.6, F44.7	Conversion disorders
F44.5, F44.8, F48.1, F44.1, F44.2	Dissociative disorders

22. Genetic Disorders or Diseases are covered up to the Limit Rs. 50,000

23. Internal Congenital Diseases are Covered upto the Limit Rs. 10% of Sum Insured.

24. The following procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 50% of -of Sum Insured, specified in the policy schedule, during the policy period:

- A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain Stimulation
- D. Oral Chemotherapy
- E. Immunotherapy - Monoclonal Antibody to be given as injection
- F. Intra Vitreal Injections
- G. Robotic Surgeries
- H. Stereotactic Radio Surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the Prostrate (Green Laser Treatment or Holmium Laser Treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

Add on Covers:

Following Add on covers can be opted under this policy:

- 1. Removal of Room & ICU rent sub-limits
- 2. Removal of sub-limits on operation and consultancy charges
- 3. Removal of Ayurvedic and homeopathic cover

Exclusions:

We will not pay for any expenses incurred by Insured in respect of claims arising out of or howsoever related to any of the following:

1. Pre-Existing Diseases - Code- Excl01

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. 30-day waiting period- Code- Excl03

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

3. Specified disease/procedure waiting period- Code- Excl02

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 90 Days/1 Year/2 Years/3 Years of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f) List of specific diseases/procedures
 - i. 1 Year waiting period
 - Any types of gastric or duodenal ulcers,
 - Tonsillectomy, Adenoidectomy, Mastoidectomy, Tympanoplasty
 - Surgery on all internal or external tumor /cysts/nodules/polyps of any kind including breast lumps
 - All types of Hernia and Hydrocele
 - Anal Fissures, Fistula and Piles

ii. 2 Years Waiting Period

- Cataract
- Benign Prostatic Hypertrophy
- Hysterectomy/ myomectomy for menorrhagia or fibromyoma or prolapse of uterus
- Non infective Arthritis, Treatment of Spondylosis / Spondylitis, Gout & Rheumatism
- Surgery of Genitourinary tract
- Calculus Diseases of any etiology
- Sinusitis and related disorders
- Surgery for prolapsed intervertebral disc unless arising from accident
- Surgery of varicose veins and varicose ulcers
- Chronic Renal failure including dialysis

i. **3 Years Waiting Period**

- Medical Expenses incurred during or in connection with joint replacement surgery due to Degenerative condition, Age related osteoarthritis and Osteoporosis unless such joint replacement surgery is necessitated by accidental Bodily Injury.

ii. **90 Days Waiting Period**

- Hypertension, Heart Disease and related complications
- Diabetes and related complications

4. **Treatment outside India.**

5. 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.
6. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/materials.
7. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident

8. **Refractive Error: (Code- Excl15)**

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

9. **Cosmetic or plastic Surgery: (Code- Excl08)**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

10. The cost of spectacles, contact lenses, hearing aids, crutches, wheelchairs, artificial limbs, dentures, artificial teeth and all other external appliances. Prosthesis and/or devices.
11. Expenses incurred on Items for personal comfort like television, telephone, etc. incurred during hospitalization and which have been specifically charged for in the hospitalisation bills issued by the hospital.

12. External medical equipment of any kind used at home as post **Hospitalisation** care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Ambulatory Peritoneal Dialysis (C.A.P.D) and Oxygen concentrator for Bronchial Asthmatic condition.
13. Dental treatment or surgery of any kind unless required as a result of Accidental Bodily Injury to natural teeth requiring hospitalization treatment.
14. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect.
15. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
16. **Breach of law: (Code- Excl10)**
Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
17. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)
18. Venereal disease or any sexually transmitted disease or sickness. (excluding HIV / AIDS as mentioned under scope of cover)
19. **Maternity Expenses (Code - Excl 18):**
 - i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
 - ii. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
20. **Sterility and Infertility: (Code- Excl17)**
Expenses related to sterility and infertility this includes:
 - i. Any type of sterilization
 - ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT ICSI
 - iii. Gestational Surrogacy iv. Reversal of sterilization
21. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. **(Code- Excl14)**
22. Vaccination or inoculation except as part of post-bite treatment for animal bite.
23. Surgery to correct deviated septum and hypertrophied turbinate unless necessitated by an accidental body injury and proved to our satisfaction that the condition is a result of an accidental injury.
24. **Medical Practitioner's** home visit Expenses during pre and post hospitalization period, Attendant Nursing Expenses unless more than 60 years as specified in the parental care benefit.
25. **Change-of-Gender treatments: (Code- Excl07)**
Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
26. Outpatient Diagnostic, Medical and Surgical procedures or treatments, non-prescribed drugs and medical supplies,

27. Hazardous or Adventure sports: (Code- Excl09)

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

28. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

29. Rest Cure, rehabilitation and respite care- (Code- Excl05)

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

30. Treatment with alternative medicines like acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.

31. Investigation & Evaluation- Code- Excl04

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

32. Hospitalization for donation of any body organs by an Insured Person including complications arising from the donation of organs.

33. Obesity/ Weight Control: (Code- Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) greater than or equal to 35 in conjunction with any of the following severe comorbidities

Following failure of less invasive methods of weight loss:

- i. Obesity-related cardiomyopathy
- ii. Coronary heart disease
- iii. Severe Sleep Apnea iv. Uncontrolled Type2 Diabetes

34. Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

35. Costs of donor screening or treatment
36. Disease / injury illness whilst performing duties as a serving member of a military or police force.
37. Any kind of Service charges, Surcharges, Admission fees / Registration charges etc levied by the hospital.
38. In respect of the existing diseases, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), policyholder is not entitled to get the coverage for specified ICD codes.

Who can take this policy

1. Cover available for individual and family & floater option is available for entire family.
2. By Family we mean Insured, Insured's legal Spouse, Legal, and Dependent Children & Dependent Parents. The dependent parents can't be covered under the floater option available under the policy.
3. Minimum entry age is 18 years and maximum entry age is 65 years. Children can be covered from 3 months and maximum up to 23 years subject to parents concurrently covered with us.
4. There is no exit age. However, beyond 70 years the renewal will be allowed subject to Insured accepting to pay the premium and additional loading as applicable for the age band in which the Insured falls at the time of renewal and as approved by IRDA.
5. Based on the medical history, Sum Insured opted and age proposed, Insured person may be subject to a Medical Examination. For persons aged above 45 years, the acceptance of proposal is subject to a satisfactory medical examination as per our company's requirements, irrespective of sum insured chosen and whether it is a fresh proposal or rollover/renewal from another insurer. 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.

Period of insurance

Health Insurance Policy – Retail, will normally be issued for one year; short period policy requests may be considered on specific request by Insured. Premium for such short period policies will be charged as per the table provided below –

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%

Fixing of sum Insured

1. Minimum SI: INR.50, 000
2. Maximum SI: INR 500,000
3. The Maximum Sum Insured would be restricted to INR 200,000/- for insured persons aged 60 and above and taking a policy with us for the first time.

- Sum Insured of dependents to be less than or equal to Primary Insured's Sum Insured.
- Plan Options: Plan A (Mumbai & Delhi), Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, and Hyderabad) & Plan C (Rest of India). The plan which Insured is covered for will be shown on the Schedule. The table below sets out the percentage of the admissible claim amount that Insurer will be accountable for where a claim cost is incurred in a Location other than that prescribed in the Schedule.

Benefit Plan	Treatment Location A- Mumbai and Delhi	Treatment Location B -Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad	Treatment Location C- Rest of India
Plan A (Normal residential location -Mumbai & Delhi)	100%	100%	100%
Plan B (Normal residential location -Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad)	80%	100%	100%
Plan C (Normal residential location -Rest of India)	70%	80%	100%

Premium: (Excluding GST)

The premium rates (excluding service tax) applicable to respective plan and age for the policy are shown below, all amounts are in INR.

Non Floater Policies:

Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1L	2L	3L	4L	5L	50 K	1L	2L	3L	4L	5L	50 K	1L	2L	3L	4L	5L
	1,471	2,476	2,991	4,351	5,027	952	1,271	2,139	2,583	3,758	4,342	902	1,203	2,027	2,448	3,561	4,114

1 9- 3 5	1,7 29	2,7 97	3,3 79	4,9 59	5,9 73	1,1 20	1,4 93	2,4 16	2,9 18	4,2 83	5,1 59	1,0 61	1,4 14	2,2 88	2,7 65	4,0 57	4,8 87
3 6- 4 0	2,1 98	3,5 61	4,3 53	6,9 09	8,1 56	1,4 24	1,8 98	3,0 75	3,7 60	5,9 67	7,0 44	1,3 48	1,7 98	2,9 13	3,5 62	5,6 53	6,6 74
4 1- 4 5	2,5 53	4,0 69	5,0 47	8,5 59	9,8 89	1,6 54	2,2 05	3,5 14	4,3 60	7,3 92	8,5 40	1,5 67	2,0 88	3,3 29	4,1 30	7,0 02	8,0 90
4 6- 5 5	3,4 48	6,0 11	7,4 42	11, 69 6	13, 96 4	2,2 33	2,9 78	5,1 91	6,4 27	10, 10 1	12, 05 9	2,1 16	2,8 21	4,9 18	6,0 89	9,5 70	11, 42 5
5 6- 6 0	5,6 04	8,8 59	10, 70 1	14, 36 4	17, 70 2	3,6 30	4,8 41	7,6 50	9,2 41	12, 40 6	15, 28 8	3,4 39	4,5 85	7,2 48	8,7 55	11, 75 3	14, 48 4
6 1- 6 5	7,1 48	11, 29 8	13, 64 8	18, 32 0	22, 57 8	4,6 29	6,1 73	9,7 58	11, 78 7	15, 82 2	19, 50 0	4,3 86	5,8 49	9,2 44	11, 16 7	14, 99 0	18, 47 3
6 6 - 7 0	10, 73 1	15, 90 2	19, 21 0	27, 50 5	31, 77 8	6,9 51	9,2 68	13, 73 4	16, 59 0	23, 75 4	27, 44 5	6,5 86	8,7 80	13, 01 1	15, 71 6	22, 50 5	26, 00 0
7 1 - 7 5	14, 15 1	20, 96 9	25, 32 9	36, 26 8	41, 90 2	9,1 65	12, 22 1	18, 10 9	21, 87 6	31, 32 3	36, 18 9	8,6 84	11, 57 7	17, 15 6	20, 72 4	29, 67 4	34, 28 5
7 6 - 8 0	17, 63 4	26, 76 2	32, 32 7	46, 28 8	53, 48 0	11, 15 1	15, 22 9	23, 11 3	27, 92 0	39, 97 7	46, 18 7	10, 56 4	14, 42 8	21, 89 7	26, 45 0	37, 87 2	43, 75 7
8 1 - 8 5	21, 97 5	34, 15 7	41, 25 9	59, 07 7	68, 25 5	13, 56 7	18, 97 9	29, 49 9	35, 63 3	51, 02 2	58, 94 8	12, 85 3	17, 98 0	27, 94 6	33, 75 8	48, 33 6	55, 84 5
8 6 - 9 0	27, 38 5	43, 59 3	52, 65 8	75, 39 9	87, 11 3	16, 50 7	23, 65 1	37, 64 9	45, 47 8	65, 11 8	75, 23 4	15, 63 8	22, 40 6	35, 66 6	43, 08 4	61, 69 1	71, 27 4

9 1 - 9 5	34, 12 7	55, 63 6	67, 20 6	96, 23 0	11 1,1 80	20, 08 3	29, 47 4	48, 05 0	58, 04 2	83, 10 9	96, 01 9	19, 02 6	27, 92 2	45, 52 1	54, 98 6	78, 73 4	90, 96 6
9 6 - 1 0 0	42, 52 8	71, 00 8	85, 77 5	12 2,8 17	14 1,8 98	24, 43 5	36, 72 9	61, 32 5	74, 07 8	10 6,0 70	12 2,5 49	23, 14 8	34, 79 6	58, 09 8	70, 17 9	10 0,4 87	11 6,0 99
1 0 1 - 1 0 5	52, 99 8	90, 62 7	10 9,4 72	15 6,7 49	18 1,1 02	29, 72 8	45, 77 1	78, 26 8	94, 54 4	13 5,3 74	15 6,4 06	28, 16 3	43, 36 2	74, 14 9	89, 56 8	12 8,2 50	14 8,1 74
1 0 6 - 1 1 0	66, 04 5	11 5,6 65	13 9,7 17	20 0,0 57	23 1,1 37	36, 16 8	57, 03 9	99, 89 2	12 0,6 65	17 2,7 76	19 9,6 18	34, 26 5	54, 03 7	94, 63 4	11 4,3 14	16 3,6 82	18 9,1 12
1 1 1 - 1 1 5	82, 30 4	14 7,6 21	17 8,3 18	25 5,3 29	29 4,9 95	44, 00 4	71, 08 1	12 7,4 91	15 4,0 01	22 0,5 11	25 4,7 69	41, 68 8	67, 34 0	12 0,7 80	14 5,8 96	20 8,9 05	24 1,3 60

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Floaters – two adult options:

Two Adults Floater Premiums																	
Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					

Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	5,035	5,913	8,926	10,752	-	-	4,348	5,106	7,709	9,285	-	-	4,119	4,837	7,303	8,797
36 - 40	-	5,163	6,313	8,983	10,848	-	-	4,458	5,452	7,757	9,369	-	-	4,224	5,165	7,349	8,876
41 - 45	-	6,510	7,824	12,838	14,833	-	-	5,622	6,757	11,088	12,810	-	-	5,327	6,401	10,504	12,136
46 - 55	-	10,219	10,419	15,790	18,851	-	-	8,825	8,999	13,636	16,280	-	-	8,360	8,525	12,919	15,423
56 - 60	-	15,945	18,726	25,137	30,979	-	-	13,771	16,172	21,710	26,754	-	-	13,046	15,322	20,566	25,346
61 - 65	-	20,337	23,884	32,061	39,512	-	-	17,564	20,627	27,690	34,124	-	-	16,639	19,542	26,232	32,327
66 - 70	-	28,624	33,616	48,134	55,612	-	-	24,721	29,033	41,571	48,029	-	-	23,420	27,504	39,382	45,501
71 - 75	-	37,744	44,326	63,469	73,330	-	-	32,597	38,282	54,814	63,331	-	-	30,882	36,267	51,930	59,997
76 - 80	-	43,756	53,930	77,220	89,217	-	-	37,788	46,576	66,691	77,051	-	-	35,800	44,124	63,181	72,996
81 - 85	-	50,724	65,613	93,951	108,546	-	-	43,808	56,666	81,139	93,744	-	-	41,502	53,684	76,868	88,811
86 - 90	-	58,804	79,829	114,305	132,063	-	-	50,785	68,943	98,718	114,054	-	-	48,112	65,315	93,522	108,051
91 - 95	-	66,764	80,647	115,477	133,417	-	-	57,660	69,650	99,730	115,224	-	-	54,625	65,984	94,481	109,159
96 - 100	-	85,210	102,928	147,381	170,277	-	-	73,590	88,893	127,283	147,058	-	-	69,717	84,214	120,584	139,318
101 - 105	-	104,220	125,893	180,262	208,266	-	-	90,008	108,725	155,680	179,867	-	-	85,272	103,003	147,487	170,400
106 - 110	-	133,014	160,674	230,066	265,808	-	-	114,876	138,764	198,693	229,560	-	-	108,829	131,461	188,235	217,479

11 1 - 11 5	-	169, 764	205, 066	293, 627	339, 245	-	-	146, 614	177, 102	253, 588	292, 985	-	-	138, 897	167, 781	240, 241	277, 564
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If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Floaters – two adult and one child option:

Two Adults and One Child Floater Premiums																		
Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)						
Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19 - 35	-	5,734	6,926	10,166	11,946	-	-	4,952	5,982	8,780	10,317	-	-	4,691	5,667	8,317	9,774	
36 - 40	-	6,409	7,836	10,365	12,642	-	-	5,535	6,767	8,951	10,919	-	-	5,244	6,411	8,480	10,344	
41 - 45	-	8,544	9,591	13,267	16,811	-	-	7,379	8,282	11,458	14,518	-	-	6,991	7,847	10,854	13,754	
46 - 55	-	12,021	14,140	21,053	23,738	-	-	10,382	12,213	18,182	20,501	-	-	9,836	11,569	17,225	19,422	
56 - 60	-	19,488	21,401	28,728	35,404	-	-	16,832	18,483	24,810	30,576	-	-	15,945	17,510	23,505	28,967	
61 - 65	-	24,857	27,296	36,642	45,156	-	-	21,467	23,574	31,645	38,998	-	-	20,337	22,332	29,980	36,946	
66 - 70	-	34,985	38,418	55,011	63,557	-	-	30,215	33,180	47,509	54,890	-	-	28,624	31,434	45,008	52,001	
71 - 75	-	46,132	50,658	72,536	83,806	-	-	39,841	43,750	62,645	72,378	-	-	37,744	41,448	59,348	68,568	
76 - 80	-	53,479	61,634	88,251	101,962	-	-	46,186	53,230	76,217	88,058	-	-	43,756	50,427	72,206	83,424	
81 - 85	-	61,997	74,987	107,372	124,053	-	-	53,543	64,762	92,731	107,137	-	-	50,724	61,354	87,849	101,498	

86	-	71,8	91,2	130,	150,	-	-	62,0	78,7	112,	130,	-	-	58,8	74,6	106,	123,
-	-	71	33	635	929	-	-	71	92	820	348	-	-	04	46	883	487
90	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
91	-	83,3	111,	158,	183,	-	-	71,9	95,8	137,	158,	-	-	68,1	90,8	130,	150,
-	-	19	000	936	628	-	-	57	63	263	589	-	-	70	18	039	241
95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
96	-	96,5	135,	193,	223,	-	-	83,4	116,	167,	192,	-	-	79,0	110,	158,	182,
-	-	90	048	371	413	-	-	18	632	003	947	-	-	27	494	213	791
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	111,	164,	235,	271,	-	-	96,7	141,	203,	234,	-	-	91,6	134,	192,	222,
-	-	973	306	265	816	-	-	04	900	183	750	-	-	15	433	489	394
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	-	140,	170,	243,	281,	-	-	121,	147,	210,	243,	-	-	115,	139,	199,	230,
-	-	995	315	869	756	-	-	769	090	614	334	-	-	359	349	529	528
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	-	178,	215,	308,	356,	-	-	153,	185,	266,	307,	-	-	145,	176,	252,	291,
-	-	252	319	309	207	-	-	945	957	267	633	-	-	843	170	253	442

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Floaters – two adult and two children option:

Two Adults and Two Children Floater Premiums

Plan A (Mumbai & Delhi)						Plan B (Chennai,						Plan C (Rest of India)					
						Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)											
Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	6,992	8,446	11,406	14,933	-	-	6,039	7,294	9,850	12,897	-	-	5,721	6,911	9,332	12,218
36 - 40	-	7,477	9,142	12,437	17,129	-	-	6,458	7,896	10,742	14,792	-	-	6,117	7,480	10,176	14,014
41 - 45	-	9,358	11,610	15,406	18,789	-	-	8,082	10,026	13,306	16,227	-	-	7,657	9,498	12,605	15,372

46 - 55	-	13,8 25	17,1 17	23,3 92	32,1 16	-	-	11,9 40	14,7 83	20,2 02	27,7 37	-	-	11,3 12	14,0 05	19,1 39	26,2 77
56 - 60	-	20,3 74	24,6 11	33,0 37	40,7 15	-	-	17,5 96	21,2 55	28,5 33	35,1 62	-	-	16,6 70	20,1 37	27,0 31	33,3 12
61 - 65	-	25,9 86	31,3 90	42,1 38	51,9 30	-	-	22,4 43	27,1 10	36,3 92	44,8 49	-	-	21,2 61	25,6 83	34,4 76	42,4 88
66 - 70	-	36,5 76	44,1 82	63,2 63	73,0 91	-	-	31,5 88	38,1 57	54,6 36	63,1 24	-	-	29,9 25	36,1 48	51,7 60	59,8 01
71 - 75	-	48,4 39	53,1 92	76,1 64	87,9 96	-	-	41,8 33	45,9 39	65,7 77	75,9 97	-	-	39,6 31	43,5 20	62,3 15	71,9 96
76 - 80	-	56,1 53	64,7 16	92,6 65	107, 060	-	-	48,4 95	55,8 90	80,0 29	92,4 61	-	-	45,9 44	52,9 49	75,8 16	87,5 95
81 - 85	-	65,0 97	78,7 36	112, 741	130, 256	-	-	56,2 20	68,0 00	97,3 67	112, 494	-	-	53,2 61	64,4 21	92,2 43	106, 573
86 - 90	-	75,4 65	95,7 95	137, 166	158, 475	-	-	65,1 75	82,7 32	118, 462	136, 865	-	-	61,7 44	78,3 77	112, 227	129, 662
91 - 95	-	87,4 85	116, 549	166, 884	192, 810	-	-	75,5 55	100, 656	144, 126	166, 517	-	-	71,5 79	95,3 59	136, 541	157, 754
96 - 100	-	101, 418	141, 800	203, 040	234, 583	-	-	87,5 89	122, 464	175, 352	202, 594	-	-	82,9 78	116, 018	166, 123	191, 932
101 - 105	-	117, 572	172, 521	247, 028	285, 406	-	-	101, 539	148, 996	213, 342	246, 486	-	-	96,1 95	141, 154	202, 115	233, 514
106 - 110	-	148, 045	178, 831	256, 062	295, 844	-	-	127, 857	154, 445	221, 145	255, 501	-	-	121, 128	146, 315	209, 505	242, 053
111 - 115	-	187, 165	226, 085	323, 724	374, 017	-	-	161, 642	195, 255	279, 580	323, 015	-	-	153, 134	184, 979	264, 866	306, 014

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too

Floater – One adult and one child option:

One Adult and One Child Floater Premiums																	
Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					

Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	4,615	5,405	8,183	9,855	-	-	3,986	4,668	7,067	8,511	-	-	3,776	4,423	6,695	8,064
36 - 40	-	4,807	5,877	8,292	10,196	-	-	4,152	5,076	7,161	8,805	-	-	3,933	4,809	6,784	8,342
41 - 45	-	5,696	6,815	11,127	12,855	-	-	4,919	5,885	9,610	11,103	-	-	4,661	5,576	9,104	10,518
46 - 55	-	8,716	8,559	12,866	15,359	-	-	7,527	7,392	11,111	13,266	-	-	7,131	7,002	10,526	12,567
56 - 60	-	12,845	14,980	20,110	24,783	-	-	11,093	12,938	17,368	21,403	-	-	10,509	12,257	16,454	20,277
61 - 65	-	15,818	18,424	24,733	30,480	-	-	13,661	15,912	21,360	26,324	-	-	12,942	15,075	20,236	24,939
66 - 70	-	22,263	25,933	37,132	42,901	-	-	19,228	22,397	32,069	37,050	-	-	18,215	21,217	30,381	35,100
71 - 75	-	29,356	34,194	48,963	56,569	-	-	25,353	29,531	42,286	48,854	-	-	24,019	27,977	40,060	46,284
76 - 80	-	34,033	41,603	59,570	68,824	-	-	29,392	35,930	51,447	59,439	-	-	27,845	34,039	48,739	56,312
81 - 85	-	39,453	50,616	72,476	83,735	-	-	34,073	43,714	62,593	72,318	-	-	32,279	41,413	59,299	68,511
86 - 90	-	47,952	57,923	82,940	95,824	-	-	41,413	50,025	71,629	82,758	-	-	39,233	47,392	67,859	78,401
91 - 95	-	61,200	73,926	105,854	122,299	-	-	52,855	63,846	91,419	105,622	-	-	50,073	60,485	86,607	100,063
96 - 100	-	78,108	94,351	135,099	156,088	-	-	67,457	81,485	116,676	134,803	-	-	63,907	77,197	110,536	127,708
101 - 105	-	99,689	120,419	172,425	199,212	-	-	86,095	103,998	148,912	172,047	-	-	81,564	98,525	141,075	162,992

10 6 - 11 0	-	127, 231	153, 689	220, 062	254, 250	-	-	109, 881	132, 731	190, 054	219, 580	-	-	104, 098	125, 745	180, 051	208, 023
11 1 - 11 5	-	162, 383	196, 149	280, 861	324, 495	-	-	140, 239	169, 402	242, 562	280, 246	-	-	132, 859	160, 486	229, 796	265, 496

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Floaters – One adult and two children option:

One Adult and Two Children Floater Premiums

						Plan B											
Plan A (Mumbai & Delhi)						(Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	5,874	6,926	9,422	12,843	-	-	5,073	5,982	8,138	11,091	-	-	4,806	5,667	7,709	10,507
36 - 40	-	6,231	7,619	11,055	15,905	-	-	5,381	6,579	9,548	13,736	-	-	5,098	6,233	9,045	13,014
41 - 45	-	6,510	8,834	13,267	16,811	-	-	5,622	7,628	11,458	14,518	-	-	5,327	7,227	10,854	13,754
46 - 55	-	10,519	11,535	15,205	23,738	-	-	9,085	9,962	13,131	20,501	-	-	8,607	9,438	12,440	19,422
56 - 60	-	13,731	18,191	24,419	30,094	-	-	11,859	15,710	21,089	25,990	-	-	11,234	14,884	19,979	24,623
61 - 65	-	16,948	22,519	30,230	37,254	-	-	14,637	19,448	26,107	32,174	-	-	13,866	18,424	24,733	30,480

66 - 70	-	23, 854	31, 695	45, 384	52, 434	-	-	20, 601	27, 374	39, 195	45, 284	-	-	19, 516	25, 933	37, 132	42, 901
71 - 75	-	31, 454	41, 793	59, 843	69, 139	-	-	27, 165	36, 094	51, 682	59, 711	-	-	25, 734	34, 194	48, 963	56, 569
76 - 80	-	36, 463	50, 848	72, 808	84, 119	-	-	31, 491	43, 914	62, 879	72, 648	-	-	29, 834	41, 603	59, 570	68, 824
81 - 85	-	42, 271	61, 864	88, 582	102, 344	-	-	36, 506	53, 428	76, 503	88, 388	-	-	34, 585	50, 616	72, 476	83, 735
86 - 90	-	50, 131	60, 557	86, 709	100, 179	-	-	43, 296	52, 298	74, 885	86, 519	-	-	41, 017	49, 546	70, 944	81, 965
91 - 95	-	63, 982	77, 287	110, 665	127, 857	-	-	55, 257	66, 747	95, 574	110, 422	-	-	52, 349	63, 235	90, 545	104, 610
96 - 100	-	81, 660	98, 640	141, 240	163, 183	-	-	70, 524	85, 190	121, 980	140, 930	-	-	66, 813	80, 705	115, 560	133, 513
101 - 105	-	104, 220	125, 893	180, 262	208, 266	-	-	90, 008	108, 725	155, 680	179, 867	-	-	85, 272	103, 003	147, 487	170, 400
106 - 110	-	133, 014	160, 674	230, 066	265, 808	-	-	114, 876	138, 764	198, 693	229, 560	-	-	108, 829	131, 461	188, 235	217, 479
111 - 115	-	169, 764	205, 066	293, 627	339, 245	-	-	146, 614	177, 102	253, 588	292, 985	-	-	138, 897	167, 781	240, 241	277, 564

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Premium(Inclusive of GST):

Non Floater Policies:

Plan A (Mumbai & Delhi)				Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)				Plan C (Rest of India)			

A e B n d	g a	1L	2L	3L	4L	5L	50 K	1L	2L	3L	4L	5L	50 K	1L	2L	3L	4L	5L
0. 2 5- 1 8		1,7 36	2,9 22	3,5 30	5,1 34	5,9 32	1,1 24	1,4 99	2,5 24	3,0 48	4,4 34	5,1 23	1,0 64	1,4 20	2,3 91	2,8 88	4,2 01	4,8 54
1 9- 3 5		2,0 41	3,3 01	3,9 87	5,8 52	7,0 49	1,3 22	1,7 62	2,8 51	3,4 43	5,0 54	6,0 87	1,2 51	1,6 69	2,7 00	3,2 62	4,7 87	5,7 66
3 6- 4 0		2,5 93	4,2 01	5,1 37	8,1 53	9,6 25	1,6 80	2,2 40	3,6 29	4,4 37	7,0 41	8,3 12	1,5 91	2,1 21	3,4 37	4,2 03	6,6 71	7,8 75
4 1- 4 5		3,0 12	4,8 01	5,9 56	10, 09 9	11, 66 9	1,9 51	2,6 02	4,1 47	5,1 44	8,7 23	10, 07 7	1,8 49	2,4 64	3,9 28	4,8 73	8,2 63	9,5 46
4 6- 5 5		4,0 69	7,0 93	8,7 82	13, 80 1	16, 47 7	2,6 35	3,5 14	6,1 26	7,5 84	11, 91 9	14, 23 0	2,4 97	3,3 29	5,8 03	7,1 85	11, 29 2	13, 48 2
5 6- 6 0		6,6 13	10, 45 3	12, 62 7	16, 95 0	20, 88 8	4,2 83	5,7 12	9,0 27	10, 90 4	14, 63 9	18, 04 0	4,0 58	5,4 11	8,5 53	10, 33 1	13, 86 8	17, 09 1
6		8,4	13,	16,	21,	26,	5,4	7,2	11,	13,	18,	23,	5,1	6,9	10,	13,	17,	21,

1- 6 5	35	33 2	10 5	61 8	64 2	63	84	51 4	90 9	67 0	00 9	75	01	90 8	17 7	68 8	79 8
6 6 - 7 0	12, 66 3	18, 76 5	22, 66 8	32, 45 6	37, 49 8	8,2 02	10, 93 7	16, 20 6	19, 57 6	28, 03 0	32, 38 5	7,7 71	10, 36 1	15, 35 2	18, 54 5	26, 55 5	30, 68 0
7 1 - 7 5	16, 69 8	24, 74 3	29, 88 8	42, 79 6	49, 44 5	10, 81 5	14, 42 1	21, 36 9	25, 81 3	36, 96 1	42, 70 3	10, 24 7	13, 66 1	20, 24 4	24, 45 4	35, 01 5	40, 45 6
7 6 - 8 0	20, 80 8	31, 58 0	38, 14 6	54, 62 0	63, 10 6	13, 15 8	17, 97 0	27, 27 3	32, 94 5	47, 17 2	54, 50 1	12, 46 6	17, 02 5	25, 83 8	31, 21 0	44, 68 9	51, 63 3

8 1 - 8 5	25, 93 1	40, 30 5	48, 68 5	69, 71 1	80, 54 1	16, 00 9	22, 39 5	34, 80 8	42, 04 7	60, 20 5	69, 55 9	15, 16 7	21, 21 7	32, 97 6	39, 83 4	57, 03 6	65, 89 7
8 6 - 9 0	32, 31 4	51, 44 0	62, 13 6	88, 97 1	10 2,7 94	19, 47 8	27, 90 8	44, 42 6	53, 66 4	76, 83 9	88, 77 6	18, 45 2	26, 43 9	42, 08 6	50, 83 9	72, 79 5	84, 10 3
9 1 - 9 5	40, 27 0	65, 65 1	79, 30 3	11 3,5 52	13 1,1 93	23, 69 8	34, 77 9	56, 69 9	68, 48 9	98, 06 8	11 3,3 03	22, 45 1	32, 94 7	53, 71 4	64, 88 4	92, 90 6	10 7,3 40
9 6 - 1 0 0	50, 18 3	83, 79 0	10 1,2 14	14 4,9 25	16 7,4 40	28, 83 3	43, 34 0	72, 36 4	87, 41 1	12 5,1 63	14 4,6 07	27, 31 5	41, 05 9	68, 55 5	82, 81 1	11 8,5 75	13 6,9 96
1 0 - 1 0 5	62, 53 7	10 6,9 39	12 9,1 77	18 4,9 64	21 3,7 00	35, 07 9	54, 00 9	92, 35 6	11 1,5 62	15 9,7 42	18 4,5 59	33, 23 2	51, 16 7	87, 49 6	10 5,6 90	15 1,3 35	17 4,8 45
1 0 - 1 1 0	77, 93 3	13 6,4 85	16 4,8 66	23 6,0 67	27 2,7 41	42, 67 9	67, 30 6	11 7,8 72	14 2,3 85	20 3,8 76	23 5,5 49	40, 43 2	63, 76 4	11 1,6 69	13 4,8 90	19 3,1 45	22 3,1 53
1 1 - 1 5	97, 11 9	17 4,1 92	21 0,4 16	30 1,2 88	34 8,0 95	51, 92 5	83, 87 5	15 0,4 39	18 1,7 22	26 0,2 02	30 0,6 27	49, 19 2	79, 46 1	14 2,5 21	17 2,1 58	24 6,5 08	28 4,8 05
1 1 5																	

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Two Adults Floater Premiums

Plan B (Chennai,

Plan A (Mumbai & Delhi)						Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1L	2L	3L	4L	5L	50K	1L	2L	3L	4L	5L	50K	1L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	5,941	6,977	10,533	12,687	-	-	5,131	6,025	9,097	10,956	-	-	4,861	5,708	8,617	10,380
36 - 40	-	6,092	7,449	10,600	12,800	-	-	5,261	6,433	9,154	11,056	-	-	4,984	6,095	8,672	10,473
41 - 45	-	7,682	9,232	15,149	17,503	-	-	6,634	7,973	13,084	15,116	-	-	6,285	7,553	12,395	14,320
46 - 55	-	12,058	12,295	18,632	22,244	-	-	10,414	10,618	16,091	19,211	-	-	9,865	10,059	15,245	18,200
56 - 60	-	18,815	22,096	29,662	36,555	-	-	16,249	19,083	25,618	31,570	-	-	15,395	18,079	24,268	29,908
61 - 65	-	23,998	28,184	37,832	46,624	-	-	20,726	24,340	32,674	40,266	-	-	19,634	23,059	30,954	38,146
66 - 70	-	33,776	39,667	56,798	65,622	-	-	29,171	34,258	49,053	56,674	-	-	27,636	32,454	46,471	53,691
71 - 75	-	44,538	52,304	74,894	86,529	-	-	38,465	45,173	64,681	74,730	-	-	36,440	42,795	61,277	70,796
76 - 80	-	51,632	63,638	91,120	105,277	-	-	44,590	54,960	78,695	90,920	-	-	42,244	52,066	74,553	86,135
81 - 85	-	59,855	77,424	110,862	128,084	-	-	51,694	66,866	95,744	110,618	-	-	48,973	63,348	90,705	104,797
86 - 90	-	69,389	94,199	134,880	155,834	-	-	59,927	81,353	116,487	134,584	-	-	56,772	77,072	110,356	127,501
91 - 95	-	78,782	95,164	136,263	157,432	-	-	68,038	82,187	117,681	135,964	-	-	64,458	77,861	111,488	128,808
96 - 100	-	100,547	121,455	173,910	200,927	-	-	86,837	104,894	150,194	173,528	-	-	82,266	99,373	142,289	164,395
101 - 105	-	122,979	148,554	212,709	245,754	-	-	106,210	128,296	183,703	212,243	-	-	100,620	121,543	174,035	201,072

106-110	-	156,957	189,595	271,477	313,653	-	-	135,554	163,741	234,457	270,881	-	-	128,419	155,124	222,117	256,625
111-115	-	200,322	241,978	346,480	400,309	-	-	173,004	208,981	299,233	345,722	-	-	163,899	197,981	283,484	327,526

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Two Adults and One Child Floater Premiums

Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1L	2L	3L	4L	5L	50K	1L	2L	3L	4L	5L	50K	1L	2L	3L	4L	5L
0.25-18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19-35	-	6,766	8,172	11,996	14,096	-	-	5,843	7,059	10,361	12,174	-	-	5,536	6,687	9,814	11,534
36-40	-	7,563	9,247	12,230	14,918	-	-	6,531	7,985	10,562	12,884	-	-	6,188	7,565	10,006	12,205
41-45	-	10,082	11,317	15,655	19,836	-	-	8,708	9,773	13,520	17,132	-	-	8,249	9,259	12,808	16,230
46-55	-	14,185	16,686	24,842	28,011	-	-	12,251	14,411	21,455	24,191	-	-	11,607	13,651	20,326	22,918
56-60	-	22,996	25,253	33,899	41,777	-	-	19,861	21,810	29,276	36,080	-	-	18,815	20,662	27,736	34,182
61-65	-	29,331	32,209	43,237	53,284	-	-	25,331	27,817	37,341	46,018	-	-	23,998	26,352	35,376	43,597
66-70	-	41,282	45,334	64,912	74,997	-	-	35,653	39,152	56,061	64,770	-	-	33,776	37,092	53,110	61,361
71-75	-	54,435	59,777	85,593	98,891	-	-	47,013	51,625	73,921	85,406	-	-	44,538	48,908	70,031	80,910

76-80	-	63,105	72,728	104,137	120,316	-	-	54,500	62,811	89,937	103,909	-	-	51,632	59,504	85,204	98,440
81-85	-	73,157	88,484	126,699	146,383	-	-	63,180	76,419	109,422	126,421	-	-	59,855	72,397	103,662	119,768
86-90	-	84,808	107,655	154,149	178,096	-	-	73,243	92,975	133,128	153,811	-	-	69,389	88,082	126,122	145,715
91-95	-	98,316	130,980	187,545	216,681	-	-	84,909	113,118	161,971	187,135	-	-	80,441	107,165	153,446	177,285
96-100	-	113,976	159,356	228,178	263,627	-	-	98,434	137,626	197,063	227,677	-	-	93,252	130,382	186,691	215,694
101-105	-	132,128	193,881	277,613	320,742	-	-	114,111	167,442	239,756	277,004	-	-	108,105	158,630	227,137	262,425
106-110	-	166,374	200,972	287,765	332,472	-	-	143,687	173,567	248,525	287,135	-	-	136,124	164,431	235,445	272,022
111-115	-	210,338	254,077	363,805	420,325	-	-	181,655	219,429	314,196	363,007	-	-	172,095	207,881	297,659	343,902

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Two Adults and Two Children Floater Premiums

Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	8,251	9,967	13,459	17,621	-	-	7,125	8,607	11,623	15,219	-	-	6,751	8,155	11,012	14,417
36 - 40	-	8,823	10,788	14,676	20,212	-	-	7,620	9,317	12,675	17,455	-	-	7,218	8,827	12,007	16,537

41 - 45	-	11,0 42	13,7 00	18,1 79	22,1 71	-	-	9,53 7	11,8 31	15,7 01	19,1 48	-	-	9,03 5	11,2 08	14,8 74	18,1 39
46 - 55	-	16,3 14	20,1 98	27,6 02	37,8 97	-	-	14,0 89	17,4 44	23,8 38	32,7 29	-	-	13,3 48	16,5 26	22,5 84	31,0 07
56 - 60	-	24,0 42	29,0 41	38,9 84	48,0 43	-	-	20,7 63	25,0 81	33,6 69	41,4 92	-	-	19,6 70	23,7 62	31,8 97	39,3 09
61 - 65	-	30,6 64	37,0 40	49,7 22	61,2 77	-	-	26,4 82	31,9 90	42,9 43	52,9 21	-	-	25,0 89	30,3 06	40,6 81	50,1 36
66 - 70	-	43,1 59	52,1 35	74,6 50	86,2 47	-	-	37,2 74	45,0 25	64,4 70	74,4 86	-	-	35,3 12	42,6 55	61,0 77	70,5 65
71 - 75	-	57,1 58	62,7 67	89,8 73	103, 836	-	-	49,3 63	54,2 07	77,6 17	89,6 76	-	-	46,7 65	51,3 54	73,5 32	84,9 56
76 - 80	-	66,2 60	76,3 65	109, 344	126, 331	-	-	57,2 24	65,9 51	94,4 34	109, 104	-	-	54,2 14	62,4 80	89,4 63	103, 362
81 - 85	-	76,8 14	92,9 09	133, 034	153, 702	-	-	66,3 40	80,2 40	114, 892	132, 743	-	-	62,8 48	76,0 16	108, 846	125, 756
86 - 90	-	89,0 48	113, 038	161, 856	187, 001	-	-	76,9 06	97,6 23	139, 785	161, 501	-	-	72,8 58	92,4 85	132, 428	153, 002
91 - 95	-	103, 232	137, 528	196, 923	227, 516	-	-	89,1 55	118, 774	170, 069	196, 491	-	-	84,4 63	112, 524	161, 118	186, 150
96 - 10 0	-	119, 674	167, 324	239, 587	276, 807	-	-	103, 355	144, 507	206, 915	239, 061	-	-	97,9 14	136, 901	196, 025	226, 479
10 1 - 10 5	-	138, 735	203, 575	291, 493	336, 779	-	-	119, 816	175, 815	251, 744	290, 854	-	-	113, 510	166, 561	238, 495	275, 546
10 6 - 11 0	-	174, 693	211, 020	302, 154	349, 096	-	-	150, 872	182, 245	260, 951	301, 491	-	-	142, 931	172, 652	247, 216	285, 623
11 1 - 11 5	-	220, 854	266, 780	381, 995	441, 340	-	-	190, 738	230, 401	329, 905	381, 157	-	-	180, 698	218, 275	312, 541	361, 097

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

One Adult and One Child Floater Premiums

	Plan B (Chennai,	
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Plan A (Mumbai & Delhi)						Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1L	2L	3L	4L	5L	50K	1L	2L	3L	4L	5L	50K	1L	2L	3L	4L	5L
0-25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26-35	-	5,445	6,378	9,656	11,629	-	-	4,703	5,509	8,338	10,043	-	-	4,455	5,219	7,900	9,516
36-40	-	5,672	6,935	9,784	12,031	-	-	4,899	5,989	8,450	10,390	-	-	4,641	5,675	8,005	9,844
41-45	-	6,722	8,041	13,130	15,169	-	-	5,805	6,945	11,339	13,101	-	-	5,500	6,579	10,742	12,411
46-55	-	10,285	10,099	15,181	18,124	-	-	8,882	8,723	13,111	15,654	-	-	8,414	8,263	12,421	14,830
56-60	-	15,157	17,677	23,729	29,244	-	-	13,090	15,267	20,494	25,256	-	-	12,401	14,463	19,415	23,926
61-65	-	18,666	21,741	29,185	35,967	-	-	16,119	18,776	25,205	31,062	-	-	15,272	17,788	23,878	29,427
66-70	-	26,271	30,601	43,816	50,623	-	-	22,689	26,428	37,842	43,719	-	-	21,494	25,036	35,849	41,419
71-75	-	34,640	40,349	57,776	66,751	-	-	29,917	34,847	49,897	57,648	-	-	28,342	33,013	47,270	54,615
76-80	-	40,158	49,092	70,292	81,213	-	-	34,682	42,397	60,707	70,139	-	-	32,857	40,166	57,512	66,448
81-85	-	46,554	59,727	85,522	98,808	-	-	40,206	51,582	73,859	85,335	-	-	38,089	48,867	69,973	80,844
86-90	-	56,584	68,349	97,869	113,072	-	-	48,867	59,030	84,522	97,654	-	-	46,295	55,922	80,074	92,514
91-95	-	72,216	87,233	124,907	144,313	-	-	62,369	75,339	107,875	124,633	-	-	59,087	71,373	102,196	118,074
96-100	-	92,168	111,334	159,417	184,184	-	-	79,600	96,153	137,678	159,068	-	-	75,410	91,093	130,432	150,696

10 1 - 10 5	-	117, 633	142, 095	203, 461	235, 071	-	-	101, 592	122, 718	175, 716	203, 015	-	-	96,2 46	116, 259	166, 468	192, 330
10 6 - 11 0	-	150, 132	181, 352	259, 673	300, 015	-	-	129, 660	156, 622	224, 264	259, 105	-	-	122, 836	148, 379	212, 460	245, 467
11 1 - 11 5	-	191, 611	231, 456	331, 416	382, 904	-	-	165, 482	199, 894	286, 223	330, 690	-	-	156, 773	189, 374	271, 159	313, 285

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

One Adult and Two Children Floater Premiums

Plan A (Mumbai & Delhi)						Plan B (Chennai, Kolkata, Bangalore, Ahmedabad, Hyderabad, Pune)						Plan C (Rest of India)					
Age Band	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L	50 K	1 L	2L	3L	4L	5L
0.25 - 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19 - 35	-	6,931	8,172	11,118	15,154	-	-	5,986	7,059	9,602	13,088	-	-	5,671	6,687	9,097	12,399
36 - 40	-	7,352	8,990	13,045	18,768	-	-	6,350	7,764	11,266	16,209	-	-	6,015	7,355	10,673	15,356
41 - 45	-	7,682	10,424	15,655	19,836	-	-	6,634	9,001	13,520	17,132	-	-	6,285	8,528	12,808	16,230
46 - 55	-	12,412	13,612	17,942	28,011	-	-	10,720	11,756	15,495	24,191	-	-	10,156	11,137	14,680	22,918
56 - 60	-	16,202	21,466	28,814	35,511	-	-	13,993	18,538	24,885	30,668	-	-	13,256	17,563	23,576	29,055
61 - 65	-	19,999	26,573	35,671	43,960	-	-	17,272	22,949	30,806	37,965	-	-	16,362	21,741	29,185	35,967

66 - 70	-	28,148	37,400	53,553	61,872	-	-	24,309	32,301	46,251	53,436	-	-	23,029	30,601	43,816	50,623
71 - 75	-	37,115	49,316	70,614	81,584	-	-	32,054	42,591	60,985	70,459	-	-	30,367	40,349	57,776	66,751
76 - 80	-	43,027	60,001	85,913	99,260	-	-	37,159	51,819	74,198	85,725	-	-	35,204	49,092	70,292	81,213
81 - 85	-	49,880	72,999	104,527	120,765	-	-	43,078	63,045	90,274	104,298	-	-	40,810	59,727	85,522	98,808
86 - 90	-	59,155	71,457	102,317	118,212	-	-	51,089	61,712	88,364	102,092	-	-	48,400	58,465	83,714	96,719
91 - 95	-	75,498	91,199	130,584	150,872	-	-	65,204	78,762	112,777	130,298	-	-	61,772	74,618	106,843	123,440
96 - 100	-	96,358	116,395	166,663	192,555	-	-	83,219	100,524	143,936	166,297	-	-	78,839	95,232	136,361	157,545
101 - 105	-	122,979	148,554	212,709	245,754	-	-	106,210	128,296	183,703	212,243	-	-	100,620	121,543	174,035	201,072
106 - 110	-	156,957	189,595	271,477	313,653	-	-	135,554	163,741	234,457	270,881	-	-	128,419	155,124	222,117	256,625
111 - 115	-	200,322	241,978	346,480	400,309	-	-	173,004	208,981	299,233	345,722	-	-	163,899	197,981	283,484	327,526

If we have a policy holder beyond age of 115, we will continue to charge premiums applicable for age of 115. This is applicable for floater policies too.

Add on covers pricing –

Sr	Add on / endorsement proposed	Premium Loading (on basic premium)			
1	Removal of Room & ICU rent sub-limits	Age Band	Plan A	Plan B	Plan C
		0.25 – 1	15%	12%	10%

		2.0 – 18	4%	3%	3%
		19 – 25	4%	3%	3%
		26 – 30	4%	3%	3%
		31 – 35	5%	4%	3%
		36 – 40	6%	4%	3%
		41 – 45	7%	5%	4%
		46 – 50	8%	6%	4%
		51 – 55	10%	7%	4%
		56 – 60	12%	8%	5%
		61 – 65	13%	9%	6%
		66-70	14%	10%	8%
		70+	15%	11%	10%
2	Removal of sub-limits on operation and consultant charges	Loading @ 5 % of the basic premium			

Conditions:**Additions/Deletions 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 90 days), Otherwise inclusion should only be done at renewal time. Cover from any Insured Person can be withdrawn by Insured giving 15 days notice in this regard to the Insurer.

Revision in the sum insured during policy period

Midterm revision of Sum Insured is not allowed, Sum Insured changes are allowed only on renewals. Increase of sum Insured will be allowed only after medical underwriting applicable to similar new business proposal of comparative age / gender.

Possibility of Revision of Terms of the Policy including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

Loading

Taking into account the proposal form and /or the medical reports following restrictions & loadings are applicable:

Sr. No		3months-35 years	>35 years
1	Smoker (less than 40 cigarettes daily) Smoker (more than 40 per days) = decline	10% loading on the standard rates	
2	Alcohol Consumption	20% loading on the standard rates	
3	Hypertension	20% loading on premium accept with related conditions exclusion (if no complication detected via medical examination/test/reports)	Acceptance subject to Medical Underwriting.
4	Diabetes	20% loading on premium accept with Diabetes and related conditions exclusion (if no complication detected via medical examination/test/reports)	
5	Asthma	10% loading on standard premium accept with exclusion	
6	Combination of other impairment	20% loading on premium (if no complication detected via medical examination/test/reports.	Acceptance subject to Medical Underwriting
7	Combination of any 2 or more from Sr. No 3 To Sr. No 6	Decline	

Cumulative Bonus

If no claim has been made under the policy with us and the policy is renewed with us and without any break or within the Grace period as defined under the policy, we will allow a cumulative bonus to the renewal policy upon receipt of premium automatically by increasing the Sum Insured by 5%. The maximum cumulative bonus shall not exceed 25% of the Sum Insured in any policy year. The cumulative bonus to be offered is as mentioned below:

- In case of a family floater cover, the cumulative bonus so applied will depend on the claim/claims made under the expiring policy and will be 5% of Sum Insured for a claim free year and subject to a maximum of 25% of Sum Insured in any policy year.
- In case of a claim in the Policy the Cumulative Bonus if any under the policy will get reduced by 5% at the time of renewal, in the renewed policy. Also, in case of a policy issued to a Family with specific Sum Insured to Insured Persons, the Cumulative Bonus, if any for the Insured Person who has made the claim under the policy gets reduced by 5% in the following year in the renewed policy.
- In case of a policy being renewed with us and which was previously covered with other Indian Insurers, we will be offering a maximum cumulative bonus of 20% of Sum Insured provided the Insured submits the renewal notice and policy copy reflecting a no claim

- bonus/cumulative bonus equivalent or more than 25%. In case of no claim bonus enjoyed with previous Insurers being less than 25%, a deduction of 5% will be made from the % of no claim bonus enjoyed and the balance will be allowed under the policy, as no claim bonus/cumulative bonus. However, this benefit will be restricted only up to the sum insured as provided under the previous or expiring policy obtained by the Insured from Other Insurer.
- d. In case of increase in the Sum Insured on renewal of the Policy Cumulative bonus will be applicable on the increased Sum Insured only from the next year subject to no claims and will start from 5% and may / may not be similar to the cumulative bonus on the basic Sum Insured at the inception of the Policy with us.
 - e. The accumulated cumulative bonus is available to the insured person only upon exhaustion of the basic sum insured under the policy and all the eligibility criteria for the ascertaining the applicable limits under the policy will be calculated basing on the base sum insured.

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.

Portability

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link .

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

Migration

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

Mechanism for continuity of coverage

In the event of this policy under which the Insured Person is covered and which is being discontinued or not renewed or Insured person leaving the policy because of any reason, the Insured Person has the option of taking out any other indemnity based individual health insurance policy. In such an event, all the waiting periods as stipulated under such other indemnity based individual health policy will be applicable with due adjustment for the Uninterrupted period in completed years for which the Individual was covered under this policy. This continuity of coverage will be applicable only if the migration from this policy to such other indemnity based individual health policy takes place within 30 days of coverage being discontinued under this policy. However, any such benefit would be restricted to the maximum of his eligibility of sum insured under such other indemnity based individual health policy or the sum insured enjoyed by the individual under this policy whichever is lower. Also, all the underwriting rules and regulations of such other indemnity based individual health policy would be applicable for acceptance of such risk.

Cancellation

1. The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Period on risk	Rate of premium refunded
Up to one month	75% of annual rate
Up to three months	50% of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

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

Renewal:

The policy shall ordinarily be renewable except on misrepresentation by the insured person. grounds of fraud,

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience

Withdrawal of Product

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

Insurance Act, 1938, Section 41-Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to

lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy, accept any rebate except such rebate as may be allowed in accordance with the prospectuses or tables of the Insurer

2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to Ten Lakh rupees.

Benefit Illustration:

Health Insurance policy Retail

Coverage opted on individual basis covering each member of the family separately (at a single point in time)			Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
Age of the members insured	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any Family member discount)	Premium after Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount if any	Premium after discount (Rs.)	Sum Insured (Rs.)
35 yrs	5,973	5,00,000	5,973	0%	5,973	5,00,000	14,933	0%	14,933	5,00,000
30 yrs	5,973	5,00,000	5,973	0%	5,973	5,00,000				
15 yrs	NA	NA	5,027	0%	5,027	5,00,000				
10 yrs	NA	NA	5,027	0%	5,027	5,00,000				
Total Premium for all members of the Family is Rs. 11,946/- when each member is covered separately. Sum Insured available for each individual is Rs.5,00,000/-			Total Premium for all members of the Family is Rs. 22,000/- when they are covered under a single policy. Sum Insured available for each family member is Rs. 5,00,000/-				Total Premium when policy is opted on floater basis is Rs. 14,933/- Sum Insured of Rs. 5,00,000/- is available for the entire family.			
Note: <div><div><input type="checkbox"/> Premium rates are specified in the above illustration is standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.</div><div><input type="checkbox"/> The above illustration is for Retail Health Indemnity</div><div><input type="checkbox"/> Family size is considered 4 members = 2 A + 2 Dependent Child</div><div><input type="checkbox"/> Illustration is given for Sum Insured 5 Lac</div><div><input type="checkbox"/> Premium is calculated for Plan A (Mumbai & Delhi) for illustration purpose.</div><div><input type="checkbox"/> please note above rates are exclusive GST.</div></div>										

SBI General Insurance Company Limited

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