

## Arogya Sanjeevani, SBI General Insurance Co. Ltd – Group – Micro Insurance Product

### Office Premium

Final Rates (Excluding GST)

Amounts in INR

#### Single Member Office Premium

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

#### 1A+1C Family Floater Combination Office Premium

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

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

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

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

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

#### 2A Family Floater Combination Office Premium

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

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

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

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

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

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

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

**3A Family Floater Combination Office Premium**

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

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

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

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

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

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

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

**4A Family Floater Combination Office Premium**

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

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

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

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

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

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

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

## Loadings/ Discounts

### 1. Online Discount / Direct Business discount of 10%

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

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

<b>3. Employee discount</b>	<b>5.00%</b>
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### 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