

PROSPECTUS

Corona Kavach Policy, Raheja QBE General Insurance Company Ltd

The Prospectus is intended to facilitate an easier understanding of the Policy terms, conditions and exclusions. It only gives a summary of the significant benefits and exclusions associated with this product. When issued the Policy attached with this statement represents the legal contract between yourself and Raheja QBE and should be seen for complete details.

If you need any clarification on coverage please call your nearest Raheja QBE office or your insurance adviser.

Name	Corona Kavach Policy, Raheja QBE General Insurance Company Ltd.
Product Type	Individual/ Floater
Category of Cover	Indemnity
Sum insured	Rs 50,000/- (Fifty Thousand) to 5,00,000/- (Five Lakh) (in the multiples of fifty thousand) On Individual basis - SI shall apply to each individual family member On Floater basis - SI shall apply to the entire family
Policy Period	Three and Half Months (3 ½ months) 105 Days, Six and Half Months (6 ½ months) 195Days, Nine and Half Months (9 ½ months) 285 Days including waiting period.
Eligibility	Policy can be availed by persons between the age of 18 years up to 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self. Policy can be availed for Self and the following family members. i. Legally wedded spouse. ii. Parents and Parents-in-law. Dependent Children (i.e. natural or legally adopted) between the day 1 of age to 25 years. If the child above 18 years of age is financially independent, he or she shall be ineligible
Hospitalization Expenses	Medical Expenses of Hospitalization for Covid for a minimum period of 24 consecutive hours only shall be admissible
Pre-Hospitalization	For 15 days prior to the date of hospitalization/home care treatment
Post-Hospitalization	For 30 days from the date of discharge from the hospital/completion of home care treatment
Hospital Daily Cash (Optional Cover)	Hospital Daily Cash: 0.5% of Sum Insured per day subject to maximum of 15 days in a policy period for every insured member
AYUSH	Medical Expenses incurred for Inpatient Care treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered upto sum insured during the Policy period as specified in the policy schedule.
Home Care Treatment Expenses	The Company shall indemnify costs of treatment incurred by the Insured person on availing treatment at home for Covid on Positive diagnosis of Covid in a government authorized diagnostic centre maximum up to 14 days per incident, which in the normal course would require care and treatment at a hospital but is actually taken while confined at home subject to policy terms and conditions.
Modes of premium payment	Single premium
Renewal, Portability and Migration	Lifelong renewability, migration and portability stipulated under Regulation 13 and 17 of IRDAI (Health Insurance) Regulations, 2016 respectively are not applicable.
Pre Policy Medical Check-up	All Individuals up to 50years (age last birthday as at Policy inception date): The Company will rely on the declarations made on the Proposal Form. In case the declaration reveals any medical adversity, the Company may require the individual to undergo appropriate medical tests. For age above 50 years (age last birthday as at Policy inception date): The Individuals would be required to undergo pre-acceptance medical tests as follows-
Premium Details	Premium applicable as per the age progression Refer Annexure A

Construct of Corona Kavach Policy

I. Base cover:

- COVID Hospitalization Expenses:** The Hospitalization expenses incurred by the insured person for the treatment of Covid on Positive diagnosis of Covid in a government authorized diagnostic centre. This section shall cover the following:
 - Room, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home.
 - Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per Telemedicine Practice Guideline of 25th March 2020) whether paid directly to the treating doctor / surgeon or to the hospital.
 - Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and such other similar expenses (Expenses on Hospitalization for a minimum period of 24 hours are admissible).
 - Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses.
 - Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.
- Home Care Treatment Expenses:** Insurer shall cover the costs of treatment of COVID incurred by the Insured person on availing treatment at home maximum up to 14 days per incident provided that:

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- a) The Medical practitioner advises the Insured person to undergo treatment at home.
- b) There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment.
- c) Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.
- d) Insured shall be permitted to avail the services as prescribed by the medical practitioner. Cashless or reimbursement facility are offered under homecare expenses subject to claim settlement policy disclosed in the website of the Insurer.
- e) In case the insured intends to avail the services of non-network provider, claim shall be subject to reimbursement, a prior approval from the Insurer needs to be taken before availing such services. Insurer shall respond to approval request within 2 hrs of receiving the last necessary requirement

In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to treatment of COVID

- a) Diagnostic tests undergone at home or at diagnostics centre
- b) Medicines prescribed in writing
- c) Consultation charges of the medical practitioner
- d) Nursing charges related to medical staff
- e) Medical procedures limited to parenteral administration of medicines
- f) Cost of Pulse oximeter, Oxygen cylinder and Nebulizer

Subject to other terms, conditions and exclusions of the policy, expenses payable during the Policy period shall not in aggregate exceed the maximum Sum Insured as specified in the Policy Schedule against this Benefit..

3. **AYUSH Treatment:** The Medical expenses incurred on hospitalization under AYUSH (as defined in IRDAI (Health Insurance) Regulations, 2016) systems of medicine for the treatment of Covid on Positive diagnosis of Covid in a government authorized diagnostic centre shall be covered up to the Sum Insured without any sub-limits.
4. **Pre-Hospitalization** medical expenses incurred for a period of 15days prior to the date of hospitalization/home care treatment following an admissible claim under this policy shall be covered. Pre hospitalization expenses shall also cover the costs of diagnostics towards Covid.
5. **Post-Hospitalization** medical expenses incurred for a period of 30days from the date of discharge from the hospital/completion of home care treatment, following an admissible claim under this policy shall be covered.
6. No deductibles are permitted in this product.
7. The Policy shall include the cost of treatment for any comorbid condition including pre-existing comorbid condition (s)along with the treatment for Covid.

II. Optional cover:

8. **Hospital Daily Cash:** The Company will pay 0.5% of sum insured per day for each 24 hours of continuous hospitalization for treatment of Covid following an admissible hospitalization claim under this policy.

The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person.

Waiting Period

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

First Fifteen Days Waiting Period

Expenses related to the treatment of Covid within 15 days from the policy commencement date shall be excluded

EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

I. Investigation & Evaluation(Code- Excl04)

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

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

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a) 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.
- b) Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

III. **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 Home care treatment.

IV. Unproven Treatments:

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. However, treatment authorized by the government for the treatment of COVID shall be covered.

V. **Any** claim in relation to Covid where it has been diagnosed prior to Policy Start Date.

VI. **Any** expenses incurred on Day Care treatment and OPD treatment

VII. **Diagnosis /Treatment** outside the geographical limits of India

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VIII. **Diagnosis /Treatment** outside the geographical limits of India

IX. **Testing** done at a Diagnostic centre which is not authorized by the Government shall not be recognized under this Policy

X. **All covers** under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

CLAIM PROCEDURE

Procedure for Cashless claims:

- (i) Treatment may be taken in a network provider and is subject to pre authorization by the Company or its authorized TPA.
- (ii) Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization.
- (iii) The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification.
- (iv) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- (v) The Company / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details.
- (vi) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

Procedure for reimbursement of claims:

For reimbursement of claims the insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder.

Sr. No.	Type of Claim	Prescribed Time limit
1.	Reimbursement of hospitalization and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment
3.	Reimbursement of Home Care expenses	Within thirty days from completion of home care treatment

Notification of Claim

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

- i. Within 24 hours from the date of emergency hospitalization/cashless home care treatment.
- ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

Documents to be submitted:

The claim is to be supported with the following documents and submitted within the prescribed time limit.

Benefits	Claims Documents Required
1. Covid Hospitalization Cover	<ol style="list-style-type: none"> i. Duly filled and signed Claim Form ii. Copy of Insured Person's passport, if available (All pages) iii. Photo Identity proof of the patient (if insured person does not own a passport) iv. Medical practitioner's prescription advising admission v. Original bills with itemized break-up vi. Payment receipts vii. Discharge summary including complete medical history of the patient along with other details. viii. Investigation reports including Insured Person's test reports from Authorized diagnostic centre for COVID ix. OT notes or Surgeon's certificate giving details of the operation performed, wherever applicable x. Sticker/Invoice of the Implants, wherever applicable. xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines xiii. Legal heir/succession certificate, wherever applicable xiv. Any other relevant document required by Company/TPA for assessment of the claim.
2. Home Care treatment expenses	<ol style="list-style-type: none"> i. Duly filled and signed Claim Form ii. Copy of Insured Person's passport, if available (All pages) iii. Photo Identity proof of the patient (if insured person does not own a passport) iv. Medical practitioners' prescription advising hospitalization v. A certificate from medical practitioner advising treatment at home or consent from the insured person on availing home care benefit. vi. Discharge Certificate from medical practitioner specifying date of start and completion of home care treatment. vii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.

Note:

1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted
2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company
3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

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Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

Services Offered by TPA

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- i. Claim settlement and claim rejection;
- ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

Payment of Claim

All claims under the policy shall be payable in Indian currency only.

TPA Contact Details

Medi Assist Insurance TPA Pvt Ltd
Ltd. IBC Knowledge Park, Tower D, 4th Floor, Bannerghatta Main Rd, 4/1,
Bengaluru, Karnataka 560029 Toll Free Number: 1800-4259-449
Email Address: info@mediassistindia.com

GENERAL TERMS & CONDITIONS

Disclosure of Information

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

Condition Precedent to Admission of Liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

Records to be maintained

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy

Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

Notice & Communication

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

Territorial Limit

All medical treatment for the purpose of this insurance will have to be taken in India only.

Multiple Policies

1. In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the policyholder shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
2. Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.
3. If the amount to be claimed exceeds the sum insured under a single policy, the policyholder shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where an insured has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims made under the policy which are found fraudulent later under this policy shall be repaid by all recipient(s)/policy holder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment.

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For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent or the hospital/doctor/ any other party, with intent to deceive the insurer or to induce the insurer to issue an insurance Policy:

- (a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;
- (b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer.

Cancellation

The Company may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

Automatic change in Coverage under the policy

The coverage for the Insured Person(s) shall automatically terminate:

In the case of demise of the insured person. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. All relevant particulars in respect of such person (including his/her relationship with the insured person) must be submitted to the company along with the application. Provided no claim has been made, and termination takes place on account of death of the insured person, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

Territorial Jurisdiction

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

Arbitration

- I. If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).
- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

Endorsements (Changes in Policy)

- I. This policy constitutes the complete contract of insurance. This Policy cannot be modified by anyone (including an insurance agent or broker) except the company. Any change made by the company shall be evidenced by a written endorsement signed and stamped.
- ii. The policyholder may be changed during the Policy Period only in case of his/her demise or him/her moving out of India. The new policyholder must be the legal heir/immediate family member. Such change would be subject to acceptance by the company and payment of premium (if any).

Terms and conditions of the Policy

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

Nomination:

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For Claim settlement under reimbursement, the Company will pay the policyholder. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

IRDAI (Protection of Policy Holder's Interest) Regulation 2017

This Policy is subject to IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.

Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)

- 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of 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 prospectus or tables of the insurers.
- 2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Company details

Raheja QBE General Insurance Company Limited, CIN: U66030MH2007PLC173129, IRDAI Registration Number: 141, Registered Office - Ground Floor, P&G Plaza, Cardinal Gracious Road, Chakala, Andheri East, Mumbai 400099, Website - <http://www.rahejaqbe.com>, Service mail ID - customercare@rahejaqbe.com, CContact No.- 022-41715050, Toll free No. 1800-102-7723, Trade logo displayed belongs to R Raheja Investments Pvt. Ltd. & QBE Insurance Group Ltd. and used by Raheja QBE General Insurance Company Limited under License. For more details on risk factors, terms and conditions, please read the sales brochure/ policy wording before concluding a sale.

Disclaimer

This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale

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Base Premium Rates Excluding 18% of GST

Basic											
1A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	225	375	525	650	750	775	850	900	950	975
	40+	475	800	1125	1425	1725	2000	2275	2500	2675	2850
6.5 Months	0-40	325	550	775	975	1125	1150	1250	1325	1400	1450
	40+	700	1200	1650	2125	2575	3000	3375	3725	4000	4250
9.5 Months	0-40	375	650	925	1150	1350	1375	1475	1575	1675	1750
	40+	850	1425	2000	2550	3075	3600	4050	4475	4775	5100

2A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	350	575	825	1025	1200	1225	1325	1425	1475	1550
	40+	750	1275	1775	2275	2750	3200	3600	3975	4250	4525
6.5 Months	0-40	500	875	1200	1525	1775	1825	1975	2100	2200	2300
	40+	1125	1900	2650	3375	4100	4775	5400	5950	6375	6775
9.5 Months	0-40	600	1050	1450	1850	2125	2200	2350	2525	2650	2775
	40+	1350	2275	3175	4050	4925	5725	6475	7125	7625	8125

3A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	400	700	975	1225	1425	1450	1575	1675	1750	1825
	40+	900	1500	2100	2675	3250	3800	4275	4700	5050	5375
6.5 Months	0-40	600	1025	1425	1825	2100	2175	2325	2500	2625	2725
	40+	1350	2250	3150	4025	4850	5675	6400	7050	7550	8050
9.5 Months	0-40	725	1225	1725	2175	2525	2600	2800	2975	3125	3275
	40+	1600	2700	3750	4825	5825	6800	7675	8450	9050	9650

4A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	500	875	1200	1525	1775	1825	1975	2100	2200	2300
	40+	1125	1900	2650	3375	4100	4775	5400	5950	6375	6775
6.5 Months	0-40	750	1300	1800	2300	2650	2750	2950	3150	3300	3450
	40+	1675	2850	3950	5075	6125	7150	8075	8900	9525	10150
9.5 Months	0-40	900	1550	2175	2750	3175	3275	3525	3750	3950	4125
	40+	2025	3425	4750	6075	7350	8575	9700	10675	11425	12175

1A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	300	500	700	875	1000	1050	1125	1200	1250	1325
	40+	650	1075	1500	1925	2325	2700	3050	3350	3600	3825
6.5 Months	0-40	425	725	1025	1300	1500	1550	1675	1775	1875	1950
	40+	950	1600	2225	2850	3450	4050	4550	5025	5375	5725
9.5 Months	0-40	525	875	1225	1550	1800	1850	2000	2125	2225	2350
	40+	1150	1925	2675	3425	4150	4850	5475	6025	6450	6875

1A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	425	700	1000	1250	1450	1500	1600	1725	1800	1875
	40+	925	1550	2150	2750	3325	3900	4400	4825	5175	5525
6.5 Months	0-40	625	1050	1475	1875	2150	2225	2400	2550	2675	2800
	40+	1375	2325	3225	4125	5000	5825	6575	7225	7750	8250
9.5 Months	0-40	725	1275	1775	2225	2600	2675	2875	3050	3200	3375
	40+	1650	2775	3850	4950	5975	6975	7875	8675	9300	9900

1A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	525	900	1250	1600	1850	1900	2050	2200	2300	2400
	40+	1175	1975	2750	3525	4275	4975	5625	6200	6625	7075
6.5 Months	0-40	775	1350	1875	2400	2775	2850	3050	3275	3425	3600
	40+	1750	2975	4125	5275	6400	7450	8425	9275	9925	10575
9.5 Months	0-40	950	1625	2250	2850	3325	3425	3675	3925	4100	4300
	40+	2100	3550	4950	6325	7650	8950	10100	11125	11900	12700

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2A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	400	675	950	1200	1375	1425	1525	1625	1700	1800
	40+	875	1475	2050	2625	3175	3700	4175	4600	4925	5250
6.5 Months	0-40	575	1000	1400	1775	2050	2125	2275	2425	2550	2675
	40+	1300	2200	3050	3900	4725	5525	6250	6875	7350	7850
9.5 Months	0-40	700	1200	1675	2125	2450	2525	2725	2900	3050	3200
	40+	1550	2625	3675	4700	5675	6625	7475	8225	8825	9400

2A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	525	875	1225	1575	1825	1875	2000	2150	2250	2350
	40+	1150	1950	2700	3450	4175	4875	5500	6075	6500	6925
6.5 Months	0-40	775	1325	1850	2350	2700	2800	3000	3200	3350	3525
	40+	1725	2900	4050	5175	6250	7300	8250	9075	9725	10375
9.5 Months	0-40	925	1575	2200	2800	3250	3350	3600	3825	4025	4225
	40+	2075	3475	4850	6200	7500	8750	9900	10900	11675	12425

2A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	600	1050	1450	1850	2150	2225	2375	2525	2650	2775
	40+	1350	2300	3200	4100	4950	5775	6525	7175	7675	8200
6.5 Months	0-40	900	1550	2175	2775	3200	3300	3550	3775	3975	4150
	40+	2025	3450	4775	6125	7400	8650	9750	10750	11500	12275
9.5 Months	0-40	1075	1875	2600	3325	3850	3950	4250	4525	4750	4975
	40+	2450	4125	5725	7350	8875	10375	11700	12900	13800	14725

3A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	500	850	1175	1500	1750	1800	1925	2050	2150	2275
	40+	1100	1875	2600	3325	4025	4675	5300	5825	6225	6650
6.5 Months	0-40	750	1275	1775	2250	2600	2675	2875	3075	3225	3375
	40+	1650	2800	3875	4975	6000	7000	7925	8725	9325	9950
9.5 Months	0-40	875	1525	2125	2700	3125	3225	3450	3675	3875	4050
	40+	1975	3350	4650	5950	7200	8400	9500	10450	11200	11925

3A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	575	1000	1375	1750	2025	2100	2250	2400	2525	2650
	40+	1300	2175	3025	3875	4700	5475	6175	6800	7275	7775
6.5 Months	0-40	850	1475	2075	2625	3050	3125	3375	3600	3775	3950
	40+	1925	3250	4525	5800	7025	8200	9250	10200	10925	11625
9.5 Months	0-40	1025	1775	2475	3150	3650	3750	4025	4300	4525	4725
	40+	2325	3900	5425	6950	8425	9825	11100	12225	13100	13950

3A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	700	1200	1650	2100	2425	2525	2700	2875	3025	3175
	40+	1550	2625	3625	4650	5625	6575	7425	8150	8750	9325
6.5 Months	0-40	1025	1775	2475	3150	3650	3750	4025	4300	4525	4725
	40+	2325	3900	5425	6950	8425	9825	11100	12225	13100	13950
9.5 Months	0-40	1225	2125	2975	3775	4375	4500	4825	5150	5400	5675
	40+	2775	4700	6525	8350	10100	11800	13325	14650	15700	16725

4A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	550	950	1325	1700	1950	2025	2175	2325	2425	2550
	40+	1250	2100	2925	3725	4525	5275	5950	6550	7025	7500
6.5 Months	0-40	825	1425	2000	2525	2925	3025	3250	3450	3625	3800
	40+	1850	3150	4375	5600	6775	7900	8925	9825	10525	11225
9.5 Months	0-40	1000	1700	2400	3025	3500	3625	3875	4150	4350	4550
	40+	2225	3775	5250	6700	8125	9475	10700	11775	12625	13450

PROSPECTUS

4A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	650	1125	1575	2000	2325	2400	2575	2750	2875	3025
	40+	1475	2500	3475	4450	5375	6275	7075	7800	8350	8900
6.5 Months	0-40	975	1700	2375	3000	3475	3600	3850	4100	4300	4525
	40+	2200	3725	5200	6650	8050	9375	10600	11675	12500	13325
9.5 Months	0-40	1175	2025	2825	3600	4175	4300	4625	4925	5175	5400
	40+	2650	4475	6225	7975	9650	11250	12725	14000	15000	15975

4A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	775	1325	1850	2350	2725	2825	3025	3225	3375	3550
	40+	1725	2925	4075	5200	6300	7350	8300	9150	9800	10450
6.5 Months	0-40	1150	1975	2775	3525	4075	4200	4525	4825	5050	5300
	40+	2600	4375	6100	7800	9450	11025	12450	13700	14675	15650
9.5 Months	0-40	1375	2375	3325	4225	4900	5050	5425	5775	6075	6350
	40+	3100	5250	7300	9350	11325	13225	14925	16425	17600	18750

5A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	725	1225	1700	2175	2500	2600	2775	2975	3100	3250
	40+	1600	2700	3750	4800	5800	6750	7625	8400	9000	9600
6.5 Months	0-40	1050	1825	2550	3250	3750	3875	4150	4425	4650	4875
	40+	2375	4025	5600	7175	8675	10125	11450	12600	13475	14375
9.5 Months	0-40	1275	2200	3050	3875	4500	4650	4975	5300	5575	5825
	40+	2850	4825	6725	8600	10400	12150	13725	15100	16175	17250

5A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	775	1350	1875	2400	2775	2850	3050	3275	3425	3600
	40+	1750	2975	4125	5275	6400	7450	8425	9275	9925	10575
6.5 Months	0-40	1175	2025	2825	3575	4125	4275	4575	4875	5125	5375
	40+	2625	4450	6175	7900	9575	11175	12625	13875	14875	15850
9.5 Months	0-40	1400	2425	3375	4275	4950	5125	5475	5850	6150	6425
	40+	3150	5325	7400	9475	11475	13400	15125	16650	17825	19025

5A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	875	1500	2100	2675	3100	3200	3425	3650	3825	4025
	40+	1975	3325	4625	5900	7150	8350	9425	10375	11100	11850
6.5 Months	0-40	1300	2250	3150	4000	4625	4775	5125	5475	5725	6000
	40+	2950	4975	6925	8850	10725	12500	14125	15550	16650	17750
9.5 Months	0-40	1575	2700	3775	4800	5550	5725	6150	6550	6875	7200
	40+	3525	5975	8300	10625	12850	15000	16950	18650	19975	21300

5A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	950	1650	2300	2925	3375	3500	3750	4000	4200	4400
	40+	2150	3625	5050	6475	7825	9150	10325	11350	12175	12975
6.5 Months	0-40	1425	2475	3450	4375	5075	5225	5600	5975	6275	6575
	40+	3225	5450	7575	9700	11725	13700	15475	17025	18225	19425
9.5 Months	0-40	1725	2950	4125	5250	6075	6275	6725	7175	7525	7875
	40+	3850	6525	9075	11625	14075	16425	18550	20425	21875	23325

6A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	1000	1725	2400	3050	3525	3650	3900	4175	4375	4575
	40+	2250	3800	5275	6750	8175	9525	10775	11850	12700	13525
6.5 Months	0-40	1500	2575	3600	4575	5275	5450	5850	6250	6550	6850
	40+	3350	5675	7900	10125	12250	14275	16150	17775	19025	20275
9.5 Months	0-40	1800	3075	4300	5475	6350	6550	7025	7475	7850	8225
	40+	4025	6825	9475	12125	14700	17150	19350	21300	22825	24325

PROSPECTUS

6A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	1050	1825	2550	3250	3750	3875	4150	4425	4650	4875
	40+	2375	4025	5600	7175	8675	10125	11450	12600	13475	14375
6.5 Months	0-40	1575	2725	3825	4850	5625	5800	6225	6625	6950	7275
	40+	3575	6025	8400	10750	13000	15175	17150	18875	20200	21550
9.5 Months	0-40	1900	3275	4575	5825	6725	6950	7450	7950	8350	8725
	40+	4275	7250	10075	12900	15600	18200	20575	22650	24250	25850

6A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	1150	1975	2750	3500	4050	4175	4475	4775	5025	5250
	40+	2575	4350	6050	7725	9350	10925	12325	13575	14550	15500
6.5 Months	0-40	1700	2950	4125	5225	6050	6250	6700	7150	7500	7850
	40+	3850	6500	9050	11575	14025	16375	18500	20350	21800	23225
9.5 Months	0-40	2050	3525	4925	6275	7250	7500	8025	8575	9000	9425
	40+	4625	7800	10850	13900	16825	19625	22175	24425	26150	27875

6A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	1200	2075	2900	3675	4275	4400	4725	5025	5275	5525
	40+	2700	4575	6375	8150	9875	11525	13000	14325	15325	16350
6.5 Months	0-40	1800	3100	4350	5500	6375	6575	7050	7550	7900	8275
	40+	4050	6850	9550	12225	14800	17250	19500	21450	22975	24500
9.5 Months	0-40	2150	3725	5200	6600	7650	7900	8475	9050	9475	9925
	40+	4875	8225	11450	14650	17750	20700	23375	25750	27575	29400

Base Premium Rates Including 18% of GST

1A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	266	443	620	767	885	915	1,003	1,062	1,121	1,151
	40+	561	944	1,328	1,682	2,036	2,360	2,685	2,950	3,157	3,363
6.5 Months	0-40	384	649	915	1,151	1,328	1,357	1,475	1,564	1,652	1,711
	40+	826	1,416	1,947	2,508	3,039	3,540	3,983	4,396	4,720	5,015
9.5 Months	0-40	443	767	1,092	1,357	1,593	1,623	1,741	1,859	1,977	2,065
	40+	1,003	1,682	2,360	3,009	3,629	4,248	4,779	5,281	5,635	6,018

2A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	413	679	974	1,210	1,416	1,446	1,564	1,682	1,741	1,829
	40+	885	1,505	2,095	2,685	3,245	3,776	4,248	4,691	5,015	5,340
6.5 Months	0-40	590	1,033	1,416	1,800	2,095	2,154	2,331	2,478	2,596	2,714
	40+	1,328	2,242	3,127	3,983	4,838	5,635	6,372	7,021	7,523	7,995
9.5 Months	0-40	708	1,239	1,711	2,183	2,508	2,596	2,773	2,980	3,127	3,275
	40+	1,593	2,685	3,747	4,779	5,812	6,756	7,641	8,408	8,998	9,588

3A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	472	826	1,151	1,446	1,682	1,711	1,859	1,977	2,065	2,154
	40+	1,062	1,770	2,478	3,157	3,835	4,484	5,045	5,546	5,959	6,343
6.5 Months	0-40	708	1,210	1,682	2,154	2,478	2,567	2,744	2,950	3,098	3,216
	40+	1,593	2,655	3,717	4,750	5,723	6,697	7,552	8,319	8,909	9,499
9.5 Months	0-40	856	1,446	2,036	2,567	2,980	3,068	3,304	3,511	3,688	3,865
	40+	1,888	3,186	4,425	5,694	6,874	8,024	9,057	9,971	10,679	11,387

4A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	590	1,033	1,416	1,800	2,095	2,154	2,331	2,478	2,596	2,714
	40+	1,328	2,242	3,127	3,983	4,838	5,635	6,372	7,021	7,523	7,995
6.5 Months	0-40	885	1,534	2,124	2,714	3,127	3,245	3,481	3,717	3,894	4,071
	40+	1,977	3,363	4,661	5,989	7,228	8,437	9,529	10,502	11,240	11,977
9.5 Months	0-40	1,062	1,829	2,567	3,245	3,747	3,865	4,160	4,425	4,661	4,868
	40+	2,390	4,042	5,605	7,169	8,673	10,119	11,446	12,597	13,482	14,367

PROSPECTUS

1A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	354	590	826	1,033	1,180	1,239	1,328	1,416	1,475	1,564
	40+	767	1,269	1,770	2,272	2,744	3,186	3,599	3,953	4,248	4,514
6.5 Months	0-40	502	856	1,210	1,534	1,770	1,829	1,977	2,095	2,213	2,301
	40+	1,121	1,888	2,626	3,363	4,071	4,779	5,369	5,930	6,343	6,756
9.5 Months	0-40	620	1,033	1,446	1,829	2,124	2,183	2,360	2,508	2,626	2,773
	40+	1,357	2,272	3,157	4,042	4,897	5,723	6,461	7,110	7,611	8,113

1A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	502	826	1,180	1,475	1,711	1,770	1,888	2,036	2,124	2,213
	40+	1,092	1,829	2,537	3,245	3,924	4,602	5,192	5,694	6,107	6,520
6.5 Months	0-40	738	1,239	1,741	2,213	2,537	2,626	2,832	3,009	3,157	3,304
	40+	1,623	2,744	3,806	4,868	5,900	6,874	7,759	8,526	9,145	9,735
9.5 Months	0-40	856	1,505	2,095	2,626	3,068	3,157	3,393	3,599	3,776	3,983
	40+	1,947	3,275	4,543	5,841	7,051	8,231	9,293	10,237	10,974	11,682

1A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	620	1,062	1,475	1,888	2,183	2,242	2,419	2,596	2,714	2,832
	40+	1,387	2,331	3,245	4,160	5,045	5,871	6,638	7,316	7,818	8,349
6.5 Months	0-40	915	1,593	2,213	2,832	3,275	3,363	3,599	3,865	4,042	4,248
	40+	2,065	3,511	4,868	6,225	7,552	8,791	9,942	10,945	11,712	12,479
9.5 Months	0-40	1,121	1,918	2,655	3,363	3,924	4,042	4,337	4,632	4,838	5,074
	40+	2,478	4,189	5,841	7,464	9,027	10,561	11,918	13,128	14,042	14,986

2A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	472	797	1,121	1,416	1,623	1,682	1,800	1,918	2,006	2,124
	40+	1,033	1,741	2,419	3,098	3,747	4,366	4,927	5,428	5,812	6,195
6.5 Months	0-40	679	1,180	1,652	2,095	2,419	2,508	2,685	2,862	3,009	3,157
	40+	1,534	2,596	3,599	4,602	5,576	6,520	7,375	8,113	8,673	9,263
9.5 Months	0-40	826	1,416	1,977	2,508	2,891	2,980	3,216	3,422	3,599	3,776
	40+	1,829	3,098	4,337	5,546	6,697	7,818	8,821	9,706	10,414	11,092

2A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	620	1,033	1,446	1,859	2,154	2,213	2,360	2,537	2,655	2,773
	40+	1,357	2,301	3,186	4,071	4,927	5,753	6,490	7,169	7,670	8,172
6.5 Months	0-40	915	1,564	2,183	2,773	3,186	3,304	3,540	3,776	3,953	4,160
	40+	2,036	3,422	4,779	6,107	7,375	8,614	9,735	10,709	11,476	12,243
9.5 Months	0-40	1,092	1,859	2,596	3,304	3,835	3,953	4,248	4,514	4,750	4,986
	40+	2,449	4,101	5,723	7,316	8,850	10,325	11,682	12,862	13,777	14,662

2A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	708	1,239	1,711	2,183	2,537	2,626	2,803	2,980	3,127	3,275
	40+	1,593	2,714	3,776	4,838	5,841	6,815	7,700	8,467	9,057	9,676
6.5 Months	0-40	1,062	1,829	2,567	3,275	3,776	3,894	4,189	4,455	4,691	4,897
	40+	2,390	4,071	5,635	7,228	8,732	10,207	11,505	12,685	13,570	14,485
9.5 Months	0-40	1,269	2,213	3,068	3,924	4,543	4,661	5,015	5,340	5,605	5,871
	40+	2,891	4,868	6,756	8,673	10,473	12,243	13,806	15,222	16,284	17,376

3A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	590	1,003	1,387	1,770	2,065	2,124	2,272	2,419	2,537	2,685
	40+	1,298	2,213	3,068	3,924	4,750	5,517	6,254	6,874	7,346	7,847
6.5 Months	0-40	885	1,505	2,095	2,655	3,068	3,157	3,393	3,629	3,806	3,983
	40+	1,947	3,304	4,573	5,871	7,080	8,260	9,352	10,296	11,004	11,741
9.5 Months	0-40	1,033	1,800	2,508	3,186	3,688	3,806	4,071	4,337	4,573	4,779
	40+	2,331	3,953	5,487	7,021	8,496	9,912	11,210	12,331	13,216	14,072

PROSPECTUS

3A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	679	1,180	1,623	2,065	2,390	2,478	2,655	2,832	2,980	3,127
	40+	1,534	2,567	3,570	4,573	5,546	6,461	7,287	8,024	8,585	9,175
6.5 Months	0-40	1,003	1,741	2,449	3,098	3,599	3,688	3,983	4,248	4,455	4,661
	40+	2,272	3,835	5,340	6,844	8,290	9,676	10,915	12,036	12,892	13,718
9.5 Months	0-40	1,210	2,095	2,921	3,717	4,307	4,425	4,750	5,074	5,340	5,576
	40+	2,744	4,602	6,402	8,201	9,942	11,594	13,098	14,426	15,458	16,461

3A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	826	1,416	1,947	2,478	2,862	2,980	3,186	3,393	3,570	3,747
	40+	1,829	3,098	4,278	5,487	6,638	7,759	8,762	9,617	10,325	11,004
6.5 Months	0-40	1,210	2,095	2,921	3,717	4,307	4,425	4,750	5,074	5,340	5,576
	40+	2,744	4,602	6,402	8,201	9,942	11,594	13,098	14,426	15,458	16,461
9.5 Months	0-40	1,446	2,508	3,511	4,455	5,163	5,310	5,694	6,077	6,372	6,697
	40+	3,275	5,546	7,700	9,853	11,918	13,924	15,724	17,287	18,526	19,736

4A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	649	1,121	1,564	2,006	2,301	2,390	2,567	2,744	2,862	3,009
	40+	1,475	2,478	3,452	4,396	5,340	6,225	7,021	7,729	8,290	8,850
6.5 Months	0-40	974	1,682	2,360	2,980	3,452	3,570	3,835	4,071	4,278	4,484
	40+	2,183	3,717	5,163	6,608	7,995	9,322	10,532	11,594	12,420	13,246
9.5 Months	0-40	1,180	2,006	2,832	3,570	4,130	4,278	4,573	4,897	5,133	5,369
	40+	2,626	4,455	6,195	7,906	9,588	11,181	12,626	13,895	14,898	15,871

4A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	767	1,328	1,859	2,360	2,744	2,832	3,039	3,245	3,393	3,570
	40+	1,741	2,950	4,101	5,251	6,343	7,405	8,349	9,204	9,853	10,502
6.5 Months	0-40	1,151	2,006	2,803	3,540	4,101	4,248	4,543	4,838	5,074	5,340
	40+	2,596	4,396	6,136	7,847	9,499	11,063	12,508	13,777	14,750	15,724
9.5 Months	0-40	1,387	2,390	3,334	4,248	4,927	5,074	5,458	5,812	6,107	6,372
	40+	3,127	5,281	7,346	9,411	11,387	13,275	15,016	16,520	17,700	18,851

4A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	915	1,564	2,183	2,773	3,216	3,334	3,570	3,806	3,983	4,189
	40+	2,036	3,452	4,809	6,136	7,434	8,673	9,794	10,797	11,564	12,331
6.5 Months	0-40	1,357	2,331	3,275	4,160	4,809	4,956	5,340	5,694	5,959	6,254
	40+	3,068	5,163	7,198	9,204	11,151	13,010	14,691	16,166	17,317	18,467
9.5 Months	0-40	1,623	2,803	3,924	4,986	5,782	5,959	6,402	6,815	7,169	7,493
	40+	3,658	6,195	8,614	11,033	13,364	15,606	17,612	19,382	20,768	22,125

5A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	856	1,446	2,006	2,567	2,950	3,068	3,275	3,511	3,658	3,835
	40+	1,888	3,186	4,425	5,664	6,844	7,965	8,998	9,912	10,620	11,328
6.5 Months	0-40	1,239	2,154	3,009	3,835	4,425	4,573	4,897	5,222	5,487	5,753
	40+	2,803	4,750	6,608	8,467	10,237	11,948	13,511	14,868	15,901	16,963
9.5 Months	0-40	1,505	2,596	3,599	4,573	5,310	5,487	5,871	6,254	6,579	6,874
	40+	3,363	5,694	7,936	10,148	12,272	14,337	16,196	17,818	19,087	20,355

5A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	915	1,593	2,213	2,832	3,275	3,363	3,599	3,865	4,042	4,248
	40+	2,065	3,511	4,868	6,225	7,552	8,791	9,942	10,945	11,712	12,479
6.5 Months	0-40	1,387	2,390	3,334	4,219	4,868	5,045	5,399	5,753	6,048	6,343
	40+	3,098	5,251	7,287	9,322	11,299	13,187	14,898	16,373	17,553	18,703
9.5 Months	0-40	1,652	2,862	3,983	5,045	5,841	6,048	6,461	6,903	7,257	7,582
	40+	3,717	6,284	8,732	11,181	13,541	15,812	17,848	19,647	21,034	22,450

PROSPECTUS

5A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	1,033	1,770	2,478	3,157	3,658	3,776	4,042	4,307	4,514	4,750
	40+	2,331	3,924	5,458	6,962	8,437	9,853	11,122	12,243	13,098	13,983
6.5 Months	0-40	1,534	2,655	3,717	4,720	5,458	5,635	6,048	6,461	6,756	7,080
	40+	3,481	5,871	8,172	10,443	12,656	14,750	16,668	18,349	19,647	20,945
9.5 Months	0-40	1,859	3,186	4,455	5,664	6,549	6,756	7,257	7,729	8,113	8,496
	40+	4,160	7,051	9,794	12,538	15,163	17,700	20,001	22,007	23,571	25,134

5A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	1,121	1,947	2,714	3,452	3,983	4,130	4,425	4,720	4,956	5,192
	40+	2,537	4,278	5,959	7,641	9,234	10,797	12,184	13,393	14,367	15,311
6.5 Months	0-40	1,682	2,921	4,071	5,163	5,989	6,166	6,608	7,051	7,405	7,759
	40+	3,806	6,431	8,939	11,446	13,836	16,166	18,261	20,090	21,506	22,922
9.5 Months	0-40	2,036	3,481	4,868	6,195	7,169	7,405	7,936	8,467	8,880	9,293
	40+	4,543	7,700	10,709	13,718	16,609	19,382	21,889	24,102	25,813	27,524

6A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	1,180	2,036	2,832	3,599	4,160	4,307	4,602	4,927	5,163	5,399
	40+	2,655	4,484	6,225	7,965	9,647	11,240	12,715	13,983	14,986	15,960
6.5 Months	0-40	1,770	3,039	4,248	5,399	6,225	6,431	6,903	7,375	7,729	8,083
	40+	3,953	6,697	9,322	11,948	14,455	16,845	19,057	20,975	22,450	23,925
9.5 Months	0-40	2,124	3,629	5,074	6,461	7,493	7,729	8,290	8,821	9,263	9,706
	40+	4,750	8,054	11,181	14,308	17,346	20,237	22,833	25,134	26,934	28,704

6A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	1,239	2,154	3,009	3,835	4,425	4,573	4,897	5,222	5,487	5,753
	40+	2,803	4,750	6,608	8,467	10,237	11,948	13,511	14,868	15,901	16,963
6.5 Months	0-40	1,859	3,216	4,514	5,723	6,638	6,844	7,346	7,818	8,201	8,585
	40+	4,219	7,110	9,912	12,685	15,340	17,907	20,237	22,273	23,836	25,429
9.5 Months	0-40	2,242	3,865	5,399	6,874	7,936	8,201	8,791	9,381	9,853	10,296
	40+	5,045	8,555	11,889	15,222	18,408	21,476	24,279	26,727	28,615	30,503

6A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	1,357	2,331	3,245	4,130	4,779	4,927	5,281	5,635	5,930	6,195
	40+	3,039	5,133	7,139	9,116	11,033	12,892	14,544	16,019	17,169	18,290
6.5 Months	0-40	2,006	3,481	4,868	6,166	7,139	7,375	7,906	8,437	8,850	9,263
	40+	4,543	7,670	10,679	13,659	16,550	19,323	21,830	24,013	25,724	27,406
9.5 Months	0-40	2,419	4,160	5,812	7,405	8,555	8,850	9,470	10,119	10,620	11,122
	40+	5,458	9,204	12,803	16,402	19,854	23,158	26,167	28,822	30,857	32,893

6A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	1,416	2,449	3,422	4,337	5,045	5,192	5,576	5,930	6,225	6,520
	40+	3,186	5,399	7,523	9,617	11,653	13,600	15,340	16,904	18,084	19,293
6.5 Months	0-40	2,124	3,658	5,133	6,490	7,523	7,759	8,319	8,909	9,322	9,765
	40+	4,779	8,083	11,269	14,426	17,464	20,355	23,010	25,311	27,111	28,910
9.5 Months	0-40	2,537	4,396	6,136	7,788	9,027	9,322	10,001	10,679	11,181	11,712
	40+	5,753	9,706	13,511	17,287	20,945	24,426	27,583	30,385	32,539	34,692

Hospital Daily Cash Premium Excluding 18% GST

1A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	25	50	50	50	75	75
	40+	25	25	25	25	25	25	50	75	125	125
6.5 Months	0-40	25	25	25	25	50	75	75	75	100	100
	40+	25	25	25	25	25	25	75	125	175	200
9.5 Months	0-40	25	25	25	25	50	75	100	100	125	125
	40+	25	25	25	25	25	25	75	150	200	225

PROSPECTUS

2A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	75	75	100	100	100
	40+	25	25	25	25	25	25	75	125	200	200
6.5 Months	0-40	25	25	25	25	50	100	125	125	150	150
	40+	25	25	25	25	25	50	100	175	275	300
9.5 Months	0-40	25	25	25	25	75	125	150	150	175	200
	40+	25	25	25	25	25	50	125	225	325	375

3A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	75	100	100	125	125
	40+	25	25	25	25	25	25	75	150	225	250
6.5 Months	0-40	25	25	25	25	75	125	125	150	175	200
	40+	25	25	25	25	25	50	125	200	325	350
9.5 Months	0-40	25	25	25	25	75	150	150	175	200	225
	40+	25	25	25	25	25	50	150	250	400	425

4A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	100	125	125	150	150
	40+	25	25	25	25	25	50	100	175	275	300
6.5 Months	0-40	25	25	25	25	75	150	175	200	225	225
	40+	25	25	25	25	25	50	150	275	400	450
9.5 Months	0-40	25	25	25	25	100	175	200	225	250	275
	40+	25	25	25	25	25	75	175	325	475	550

1A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	75	75	75	100	100
	40+	25	25	25	25	25	25	75	100	150	175
6.5 Months	0-40	25	25	25	25	50	100	100	125	125	150
	40+	25	25	25	25	25	25	100	150	225	250
9.5 Months	0-40	25	25	25	25	50	100	125	125	150	175
	40+	25	25	25	25	25	50	100	175	275	300

1A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	75	100	100	125	125
	40+	25	25	25	25	25	25	75	150	225	250
6.5 Months	0-40	25	25	25	25	75	125	150	150	175	200
	40+	25	25	25	25	25	50	125	225	325	375
9.5 Months	0-40	25	25	25	25	75	150	175	200	200	225
	40+	25	25	25	25	25	50	150	250	400	450

1A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	100	125	125	150	175
	40+	25	25	25	25	25	50	100	175	275	325
6.5 Months	0-40	25	25	25	25	75	150	175	200	225	250
	40+	25	25	25	25	25	50	150	275	425	475
9.5 Months	0-40	25	25	25	25	100	175	200	225	275	300
	40+	25	25	25	25	25	75	175	325	500	550

2A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	75	100	100	125	125
	40+	25	25	25	25	25	25	75	150	225	250
6.5 Months	0-40	25	25	25	25	75	125	125	150	175	175
	40+	25	25	25	25	25	50	125	200	325	350
9.5 Months	0-40	25	25	25	25	75	125	150	175	200	225
	40+	25	25	25	25	25	50	150	250	375	425

2A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	100	125	125	150	175
	40+	25	25	25	25	25	50	100	175	275	300
6.5 Months	0-40	25	25	25	25	75	150	175	200	225	250
	40+	25	25	25	25	25	50	150	275	425	450
9.5 Months	0-40	25	25	25	25	100	175	200	225	250	300
	40+	25	25	25	25	25	75	175	325	500	550

PROSPECTUS

2A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	125	150	150	175	200
	40+	25	25	25	25	25	50	125	225	325	375
6.5 Months	0-40	25	25	25	25	100	175	200	225	250	275
	40+	25	25	25	25	25	75	175	325	500	550
9.5 Months	0-40	25	25	25	25	125	200	250	275	300	350
	40+	25	25	25	25	25	75	200	375	575	650

3A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	50	100	125	125	150	150
	40+	25	25	25	25	25	50	100	175	275	300
6.5 Months	0-40	25	25	25	25	75	150	175	200	200	225
	40+	25	25	25	25	25	50	150	250	400	450
9.5 Months	0-40	25	25	25	25	100	175	200	225	250	275
	40+	25	25	25	25	25	75	175	300	475	525

3A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	125	125	150	175	175
	40+	25	25	25	25	25	50	125	200	325	350
6.5 Months	0-40	25	25	25	25	100	175	200	225	250	275
	40+	25	25	25	25	25	50	175	300	475	525
9.5 Months	0-40	25	25	25	25	100	200	225	250	300	325
	40+	25	25	25	25	25	75	200	350	550	625

3A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	125	150	175	200	225
	40+	25	25	25	25	25	50	150	250	375	425
6.5 Months	0-40	25	25	25	25	100	200	225	250	300	325
	40+	25	25	25	25	25	75	200	350	550	625
9.5 Months	0-40	25	25	25	25	125	225	275	300	350	375
	40+	25	25	25	25	25	75	250	425	675	725

4A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	100	125	150	150	175
	40+	25	25	25	25	25	50	125	200	300	325
6.5 Months	0-40	25	25	25	25	100	150	175	200	225	250
	40+	25	25	25	25	25	50	175	300	450	500
9.5 Months	0-40	25	25	25	25	100	200	225	250	275	300
	40+	25	25	25	25	25	75	200	350	525	600

4A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	125	150	175	200	200
	40+	25	25	25	25	25	50	125	225	350	400
6.5 Months	0-40	25	25	25	25	100	200	225	250	275	300
	40+	25	25	25	25	25	75	200	350	525	600
9.5 Months	0-40	25	25	25	25	125	225	250	300	325	375
	40+	25	25	25	25	25	75	225	400	625	700

4A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	150	175	200	225	250
	40+	25	25	25	25	25	50	150	275	425	475
6.5 Months	0-40	25	25	25	25	125	225	250	300	325	350
	40+	25	25	25	25	25	75	225	400	625	700
9.5 Months	0-40	25	25	25	25	150	250	300	350	375	425
	40+	25	25	25	25	25	100	275	475	750	825

PROSPECTUS

5A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	150	150	175	200	225
	40+	25	25	25	25	25	50	150	250	375	425
6.5 Months	0-40	25	25	25	25	100	200	225	275	300	325
	40+	25	25	25	25	75	200	200	375	575	625
9.5 Months	0-40	25	25	25	25	125	250	275	325	350	400
	40+	25	25	25	25	25	75	250	450	675	750

5A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	75	150	175	200	225	250
	40+	25	25	25	25	25	50	150	275	425	475
6.5 Months	0-40	25	25	25	25	125	225	250	300	325	375
	40+	25	25	25	25	25	75	225	400	625	700
9.5 Months	0-40	25	25	25	25	150	275	300	350	400	425
	40+	25	25	25	25	25	100	275	475	750	825

5A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	100	175	200	225	250	275
	40+	25	25	25	25	25	75	175	300	475	525
6.5 Months	0-40	25	25	25	25	125	250	300	325	375	400
	40+	25	25	25	25	25	100	250	450	700	775
9.5 Months	0-40	25	25	25	25	150	300	350	400	425	475
	40+	25	25	25	25	25	100	300	550	850	925

5A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	100	175	225	250	275	300
	40+	25	25	25	25	25	75	200	325	525	575
6.5 Months	0-40	25	25	25	25	150	275	325	350	400	450
	40+	25	25	25	25	25	100	275	500	775	850
9.5 Months	0-40	25	25	25	25	175	325	375	425	475	525
	40+	25	25	25	25	25	100	325	600	925	1025

6A											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	100	200	225	250	275	300
	40+	25	25	25	25	25	75	200	350	550	600
6.5 Months	0-40	25	25	25	25	150	275	325	375	425	450
	40+	25	25	25	25	25	100	300	525	800	900
9.5 Months	0-40	25	25	25	25	175	325	400	450	500	550
	40+	25	25	25	25	25	125	350	625	950	1075

6A+1C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	100	200	225	275	300	325
	40+	25	25	25	25	25	75	200	375	575	625
6.5 Months	0-40	25	25	25	25	150	300	350	400	450	500
	40+	25	25	25	25	25	100	300	550	850	950
9.5 Months	0-40	25	25	25	25	200	350	425	475	525	575
	40+	25	25	25	25	25	125	375	650	1025	1125

6A+2C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	125	225	250	275	325	350
	40+	25	25	25	25	25	75	225	400	625	675
6.5 Months	0-40	25	25	25	25	175	325	375	425	475	525
	40+	25	25	25	25	25	100	325	575	925	1025
9.5 Months	0-40	25	25	25	25	200	375	450	500	575	625
	40+	25	25	25	25	25	125	400	700	1100	1225

6A+3C											
Policy Period	Age Bands	50000	100000	150000	200000	250000	300000	350000	400000	450000	500000
3.5 Months	0-40	25	25	25	25	125	225	275	300	350	375
	40+	25	25	25	25	25	75	225	425	650	725
6.5 Months	0-40	25	25	25	25	175	350	400	450	500	550
	40+	25	25	25	25	25	125	350	625	975	1075
9.5 Months	0-40	25	25	25	25	225	400	475	525	600	675
	40+	25	25	25	25	25	150	400	750	1150	1275

PROSPECTUS

Hospital Daily Cash Premium Rates Including 18% of GST

1A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	30	59	59	59	89	89
	40+	30	30	30	30	30	30	59	89	148	148
6.5 Months	0-40	30	30	30	30	59	89	89	89	118	118
	40+	30	30	30	30	30	30	89	148	207	236
9.5 Months	0-40	30	30	30	30	59	89	118	118	148	148
	40+	30	30	30	30	30	30	89	177	236	266

2A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	89	89	118	118	118
	40+	30	30	30	30	30	30	89	148	236	236
6.5 Months	0-40	30	30	30	30	59	118	148	148	177	177
	40+	30	30	30	30	30	59	118	207	325	354
9.5 Months	0-40	30	30	30	30	89	148	177	177	207	236
	40+	30	30	30	30	30	59	148	266	384	443

3A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	89	118	118	148	148
	40+	30	30	30	30	30	30	89	177	266	295
6.5 Months	0-40	30	30	30	30	89	148	148	177	207	236
	40+	30	30	30	30	30	59	148	236	384	413
9.5 Months	0-40	30	30	30	30	89	177	177	207	236	266
	40+	30	30	30	30	30	59	177	295	472	502

4A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	118	148	148	177	177
	40+	30	30	30	30	30	59	118	207	325	354
6.5 Months	0-40	30	30	30	30	89	177	207	236	266	266
	40+	30	30	30	30	30	59	177	325	472	531
9.5 Months	0-40	30	30	30	30	118	207	236	266	295	325
	40+	30	30	30	30	30	89	207	384	561	649

1A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	89	89	89	118	118
	40+	30	30	30	30	30	30	89	118	177	207
6.5 Months	0-40	30	30	30	30	59	118	118	148	148	177
	40+	30	30	30	30	30	30	118	177	266	295
9.5 Months	0-40	30	30	30	30	59	118	148	148	177	207
	40+	30	30	30	30	30	59	118	207	325	354

1A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	89	118	118	148	148
	40+	30	30	30	30	30	30	89	177	266	295
6.5 Months	0-40	30	30	30	30	89	148	177	177	207	236
	40+	30	30	30	30	30	59	148	266	384	443
9.5 Months	0-40	30	30	30	30	89	177	207	236	236	266
	40+	30	30	30	30	30	59	177	295	472	531

1A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	118	148	148	177	207
	40+	30	30	30	30	30	59	118	207	325	384
6.5 Months	0-40	30	30	30	30	89	177	207	236	266	295
	40+	30	30	30	30	30	59	177	325	502	561
9.5 Months	0-40	30	30	30	30	118	207	236	266	325	354
	40+	30	30	30	30	30	89	207	384	590	649

PROSPECTUS

2A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	89	118	118	148	148
	40+	30	30	30	30	30	30	89	177	266	295
6.5 Months	0-40	30	30	30	30	89	148	148	177	207	207
	40+	30	30	30	30	30	59	148	236	384	413
9.5 Months	0-40	30	30	30	30	89	148	177	207	236	266
	40+	30	30	30	30	30	59	177	295	443	502

2A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	118	148	148	177	207
	40+	30	30	30	30	30	59	118	207	325	354
6.5 Months	0-40	30	30	30	30	89	177	207	236	266	295
	40+	30	30	30	30	30	59	177	325	502	531
9.5 Months	0-40	30	30	30	30	118	207	236	266	295	354
	40+	30	30	30	30	30	89	207	384	590	649

2A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	148	177	177	207	236
	40+	30	30	30	30	30	59	148	266	384	443
6.5 Months	0-40	30	30	30	30	118	207	236	266	295	325
	40+	30	30	30	30	30	89	207	384	590	649
9.5 Months	0-40	30	30	30	30	148	236	295	325	354	413
	40+	30	30	30	30	30	89	236	443	679	767

3A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	59	118	148	148	177	177
	40+	30	30	30	30	30	59	118	207	325	354
6.5 Months	0-40	30	30	30	30	89	177	207	236	236	266
	40+	30	30	30	30	30	59	177	295	472	531
9.5 Months	0-40	30	30	30	30	118	207	236	266	295	325
	40+	30	30	30	30	30	89	207	354	561	620

3A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	148	148	177	207	207
	40+	30	30	30	30	30	59	148	236	384	413
6.5 Months	0-40	30	30	30	30	118	207	236	266	295	325
	40+	30	30	30	30	30	59	207	354	561	620
9.5 Months	0-40	30	30	30	30	118	236	266	295	354	384
	40+	30	30	30	30	30	89	236	413	649	738

3A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	148	177	207	236	266
	40+	30	30	30	30	30	59	177	295	443	502
6.5 Months	0-40	30	30	30	30	118	236	266	295	354	384
	40+	30	30	30	30	30	89	236	413	649	738
9.5 Months	0-40	30	30	30	30	148	266	325	354	413	443
	40+	30	30	30	30	30	89	295	502	797	856

4A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	118	148	177	177	207
	40+	30	30	30	30	30	59	148	236	354	384
6.5 Months	0-40	30	30	30	30	118	177	207	236	266	295
	40+	30	30	30	30	30	59	207	354	531	590
9.5 Months	0-40	30	30	30	30	118	236	266	295	325	354
	40+	30	30	30	30	30	89	236	413	620	708

PROSPECTUS

4A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	148	177	207	236	236
	40+	30	30	30	30	30	59	148	266	413	472
6.5 Months	0-40	30	30	30	30	118	236	266	295	325	354
	40+	30	30	30	30	30	89	236	413	620	708
9.5 Months	0-40	30	30	30	30	148	266	295	354	384	443
	40+	30	30	30	30	30	89	266	472	738	826

4A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	177	207	236	266	295
	40+	30	30	30	30	30	59	177	325	502	561
6.5 Months	0-40	30	30	30	30	148	266	295	354	384	413
	40+	30	30	30	30	30	89	266	472	738	826
9.5 Months	0-40	30	30	30	30	177	295	354	413	443	502
	40+	30	30	30	30	30	118	325	561	885	974

5A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	177	177	207	236	266
	40+	30	30	30	30	30	59	177	295	443	502
6.5 Months	0-40	30	30	30	30	118	236	266	325	354	384
	40+	30	30	30	30	30	89	236	443	679	738
9.5 Months	0-40	30	30	30	30	148	295	325	384	413	472
	40+	30	30	30	30	30	89	295	531	797	885

5A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	89	177	207	236	266	295
	40+	30	30	30	30	30	59	177	325	502	561
6.5 Months	0-40	30	30	30	30	148	266	295	354	384	443
	40+	30	30	30	30	30	89	266	472	738	826
9.5 Months	0-40	30	30	30	30	177	325	354	413	472	502
	40+	30	30	30	30	30	118	325	561	885	974

5A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	118	207	236	266	295	325
	40+	30	30	30	30	30	89	207	354	561	620
6.5 Months	0-40	30	30	30	30	148	295	354	384	443	472
	40+	30	30	30	30	30	118	295	531	826	915
9.5 Months	0-40	30	30	30	30	177	354	413	472	502	561
	40+	30	30	30	30	30	118	354	649	1,003	1,092

5A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	118	207	266	295	325	354
	40+	30	30	30	30	30	89	236	384	620	679
6.5 Months	0-40	30	30	30	30	177	325	384	413	472	531
	40+	30	30	30	30	30	118	325	590	915	1,003
9.5 Months	0-40	30	30	30	30	207	384	443	502	561	620
	40+	30	30	30	30	30	118	384	708	1,092	1,210

6A											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	118	236	266	295	325	354
	40+	30	30	30	30	30	89	236	413	649	708
6.5 Months	0-40	30	30	30	30	177	325	384	443	502	531
	40+	30	30	30	30	30	118	354	620	944	1,062
9.5 Months	0-40	30	30	30	30	207	384	472	531	590	649
	40+	30	30	30	30	30	148	413	738	1,121	1,269

PROSPECTUS

6A+1C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	118	236	266	325	354	384
	40+	30	30	30	30	30	89	236	443	679	738
6.5 Months	0-40	30	30	30	30	177	354	413	472	531	590
	40+	30	30	30	30	30	118	354	649	1,003	1,121
9.5 Months	0-40	30	30	30	30	236	413	502	561	620	679
	40+	30	30	30	30	30	148	443	767	1,210	1,328

6A+2C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	148	266	295	325	384	413
	40+	30	30	30	30	30	89	266	472	738	797
6.5 Months	0-40	30	30	30	30	207	384	443	502	561	620
	40+	30	30	30	30	30	118	384	679	1,092	1,210
9.5 Months	0-40	30	30	30	30	236	443	531	590	679	738
	40+	30	30	30	30	30	148	472	826	1,298	1,446

6A+3C											
Policy Period	Age Bands	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 Months	0-40	30	30	30	30	148	266	325	354	413	443
	40+	30	30	30	30	30	89	266	502	767	856
6.5 Months	0-40	30	30	30	30	207	413	472	531	590	649
	40+	30	30	30	30	30	148	413	738	1,151	1,269
9.5 Months	0-40	30	30	30	30	266	472	561	620	708	797
	40+	30	30	30	30	30	177	472	885	1,357	1,505