

# Young Star Insurance Policy

UIN No.: SHAHLIP21217V032021

Easy Premiums - Multiple Benefits - Total Coverage.



## YOUNG STAR

# INSURANCE POLICY

LIIN No · SHAHI IP21217\/032021

The age between 18 years and 40 years is always considered as the most progressive in anyone's life. During this period, individuals tend to work hard to expand their horizons and work harder to achieve their goals. It is in this phase of life, the solid foundation of success is laid. While individuals being busy, working their way up on the ladder of success, it is also important to protect the health and well-being of themselves and their families. Because a medical emergency can strike at any time and can pose a huge financial burden, if health insurance is overlooked.

### + Eliaibility

- For Adults: 18vrs 40 vrs
- For Dependent Child: 91 days 25 yrs (Only on Floater basis)
- Life Long Renewals

#### Sum Insured Options

- Available only on Individual basis: Rs.3.00.000/-
- Available on both Individual and Floater basis: Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/-, Rs.25,00,000/-, Rs.50,00,000/-, Rs.75,00,000/- and Rs.100.00.000/-

If the policy is issued on floater basis, the basic sum insured, cumulative bonus and other related benefits float amonast the insured persons.

- Policy Term: 1 year / 2 year / 3 year. For policies more than one year, the Basic Sum Insured is for
  each of the year, without any carry over benefit thereof.
- Instalment Facility available: Premium can be paid Monthly, Quarterly, Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).
- Plan Options: Silver Plan/ Gold Plan.
- Midterm Inclusion of additional person: Permissible on payment of proportionate premium subject to the following;
  - Newly Married / Wedded spouse: Intimation about the marriage should be given within 45 days from the date of marriage
  - Legally adopted child: Intimation about the adoption should be given within 45 days from the
    date of adoption
  - New born baby: Intimation about the new born baby should be given within 90 days from the
    date of birth. The cover for new born commences from 91st day of its birth

#### Special conditions

- Waiting periods as stated in the policy will be applicable from the date of inclusion of such newly married/wedded spouse, new born baby, legally adopted child
- b) Such midterm inclusion will be subject to underwriter's approval
- Pre-acceptance medical screening: No Pre-acceptance medical screening.
- Day Care Procedures: All Day Care Procedures are covered.
- + Coverage(Applicable for both Silver and Gold Plan)
  - A. Room (Single Private A/C room), Boarding and Nursing Expenses as provided by the Hospital Note: Hospitalisation expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy or actuals whichever is less.
  - B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees
  - C. Anesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, stent and such other similar expenses With regard to coronary stenting, the Company will pay cost of stent as per the Drug Price Control Order (DPCO)/National Pharmaceuticals Pricing Authority (NPPA) Capping
  - Emergency Road Ambulance: Subject to an admissible hospitalization claim, Emergency Road Ambulance expenses incurred for the following are payable;
    - for transportation of the insured person by private ambulance service to go to hospital when this is needed for medical reasons
    - for transportation of the insured person by private ambulance service from one hospital to another hospital for better medical treatment
  - E. Pre-hospitalization Expenses: Medical expenses incurred up to 60 days immediately before the insured person is hospitalized
  - F. Post Hospitalization Expenses: Medical expenses incurred up to 90 days immediately after the insured person is discharged from the hospital
  - E-Medical Opinion: The Insured Person is given the facility of obtaining a "E Medical Opinion" from the Company's expert panel. Subject to the following conditions;
    - This should be specifically requested for by the Insured Person

- This opinion is given without examining the patient, based only on the medical records submitted.
- The opinion should be only for medical reasons and not for medico-legal purposes
- Any liability due to any errors or omission or consequences of any action taken in reliance of the opinion provided by the Medical Practitioner is outside the scope of this policy
- Utilizing this facility alone will not amount to making a claim
- F. Coverage for Modern Treatments: Expenses are subject to the limits.

  (For details please refer website: www.starhealth.in)
- Cost of Health Check up: Expenses incurred towards Cost of Health check-up up to the limits
  mentioned in the table below on completion of each policy year (irrespective of claim) provided health
  check up is done at a Networked facility:

Sum Insured / Policy Type (Rs.) Rs.3,00,000		Rs.5,00,000	Rs.10,00,000	Rs.15,00,000 and above	
Individual (Rs.)	Rs.1,500	Rs.2,000	Rs.3,000	Rs.3,500	
Floater (Rs.)	NA	Rs.3,000	Rs.4,000	Rs.5,000	

#### Note:

- 1) This benefit is payable on renewal and when the renewed policy is in force
- The maximum limit for this benefit shall not exceed the limit applicable for the renewed sum insured
- 3) Payment under this benefit does not form part of the Basic Sum Insured
- Payment of expenses towards cost of health checkup will not prejudice the Company's right to deal with the hospitalisation claim in case of non-disclosure of material fact and /or pre existing diseases in terms of the policy
- 5) The unutilized amount under this benefit cannot be carried forward
- Automatic Restoration of Basic Sum Insured: The basic sum insured shall be automatically restored by 100% subject to the following;
  - 1. The automatic restoration shall be immediately upon partial/full utilization of the limit of coverage
  - 2. Such Restored basic sum insured can be utilized for all claims during the policy period
  - 3. The maximum liability of the Company in a Single claim under a policy year shall not exceed the limit of coverage
  - 4. The unutilized restored sum insured cannot be carried forward
  - 5. This Benefit is not available for Modern Treatment
- Cumulative Bonus: The insured person will be eligible for Cumulative bonus calculated at 20% of the basic sum insured for each claim free year subject to a maximum of 100% of the basic sum insured:

#### Special Conditions

- The Cumulative bonus will be calculated on the expiring Basic Sum Insured
- If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative bonus shall not exceed such reduced basic sum insured.
- 3. In the event of a claim resulting in;
  - Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
  - Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued
  - c. Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
  - Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil"
- Additional Basic Sum Insured for Road Traffic Accident (RTA): If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic Sum Insured shall be increased by 25% subject to a maximum of Rs.10,00,000/- and subject to the following;
  - It is evidenced that the insured person was wearing helmet and was either riding or travelling as
    pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital
    record
  - The additional Basic Sum Insured shall be available only once during the policy period
  - The additional Basic Sum Insured shall be available after exhaustion of the limit of coverage
  - The additional Basic Sum Insured can be utilized only for that particular hospitalization following the Road Traffic Accident
  - Automatic Restoration of Basic Sum Insured shall not apply for this benefit
  - This benefit shall not be applicable for day care treatment
  - · The unutilized balance cannot be carried forward for the remaining policy period or for renewal
  - · Claim under this benefit will impact the Cumulative bonus
- Star Wellness Program: This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as detailed in

the website are designed to help the Insured person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium.

The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

For more information, Please visit our website: www.starhealth.in.

#### + Coverage available only under Gold Plan

- Delivery Expenses: Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to Rs.30,000/- per delivery is payable, subject to the following;
  - This benefit is available only for a maximum of 2 deliveries during the life time under this policy
  - This Benefit is subject to a waiting period of 36 months from the date of first commencement of Young Star Insurance Policy and its continuous renewal thereof with the Company
  - 3. Awaiting period of 24 months will apply afresh following a claim under this benefit
  - Pre-hospitalisation and Post Hospitalization expenses and Hospital Cash Benefit are not applicable for this section.
  - 5. This cover is available only when;
    - both Self and Spouse are covered under this policy either on floater basis or on individual basis
    - ii. both Self and Spouse have been covered for a continuous period of 36 months under Young Star Insurance Policy
    - the policy covering the self and spouse are in force when this benefit becomes payable
  - 6. Claims under this section will not reduce the Baisc Sum Insured
- Hospital Cash Benefit: The Company will pay a Cash Benefit of Rs 1000/-for each completed day of hospitalization subject to a maximum of 7 days per hospitalization and 14 days per policy period, provided, there is a valid claim for hospitalization under this policy.

#### Note:

- 1. This benefit is subject to 1 day Deductible
- 2. Payment under this benefit does not form part of the Basic sum insured
- Special Features (Applicable for both Silver and Gold Plan): If the Insured person avails this policy before the age of 36 years and has continuously renewed without any break, then, on completion of 40 years of age the insured person will be offered a discount of 10% on the premium applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy. This discount is available for all the subsequent renewals. The discount is not cumulative. This discount will not be given if the insured person migrates to any other policy offered by the Company.

If an individual policy is converted into family floater policy at the time of renewal, then the discount is available on the family floater policy only if the age of the insured person added under the family floater policy is less than the age of 36 years. If individual members are covered for different sum insureds, then the discount is available on the premium paid for the lowest of all the sum insureds at the first inception of the policy.

 Exclusions: The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

#### 1. Pre-Existing Diseases - Code Excl 01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with insurer
- 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
- Coverage under the policy after the expiry of 12 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer

#### Specified disease / procedure waiting period - Code Excl 02

A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 months 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
- 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
- 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
- List of specific diseases/procedures;
  - i. Diseases of ENT and Thyroid
  - ii. All types of Hydrocele, Hernia, Varicocele, Piles, Fistula, and Fissure in Ano
  - iii. Diseases of Female Reproductive system
  - iv. Calculus diseases of the Gall Bladder, Kidney and Urinary Tract

#### 30-day waiting period - Code Excl 03

- 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
- 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

#### 4. Investigation & Evaluation - Code Excl 04

- Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded
- Rest Cure, rehabilitation and respite care Code Excl 05: Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - 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
  - Any services for people who are terminally ill to address physical, social, emotional and spiritual needs
- Obesity/ Weight Control Code Excl 06: Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;
  - A. Surgery to be conducted is upon the advice of the Doctor
  - B. The surgery/Procedure conducted should be supported by clinical protocols
  - C. The member has to be 18 years of age or older and
  - D. Body Mass Index (BMI);
    - 1. greater than or equal to 40 or
    - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss;
      - a. Obesity-related cardiomyopathy
      - b. Coronary heart disease
      - c. Severe Sleep Apnea
      - d. Uncontrolled Type2 Diabetes
- Change-of-Gender treatments Code Excl 07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 8. Cosmetic or plastic Surgery Code Excl 08: 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.
- D. Hazardous or Adventure sports Code Excl 09: 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.
- Breach of law Code Excl 10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
- 11. Excluded Providers Code Excl 11: Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

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- Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof - Code Excl 12
- 13. 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 Excl 13
- 14. 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 Excl 14
- Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres - Code Excl 15
- 16. Unproven Treatments Code Excl 16: 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.
- Sterility and Infertility Code Excl 17: Expenses related to sterility and infertility. This
  includes;
  - a. Any type of contraception, sterilization
  - Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - Gestational Surrogacy
  - Reversal of sterilization
- Maternity Code Excl 18: (Except to the extent covered under Delivery Section Gold plan)
  - Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy
  - Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
- Circumcision(unless necessary for treatment of a disease not excluded under this
  policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial
  Dilatation and Removal of SMEGMA-Code Excl 19
- 20. Congenital External Disease / Defects / Anomalies Code Excl 20
- Convalescence, general debility, run-down condition, Nutritional deficiency states -Code Excl 21
- 22. Intentional self injury Code Excl 22
- 23. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) Code Excl 23
- 24. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) Code Excl 24
- Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - Code Excl 25
- Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies - Code Excl 26
- 27. Unconventional, Untested, Experimental therapies Code Excl 27
- Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy and other such similar therapies - Code Excl 28
- Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - Code Excl 29
- 30. All treatment for Priapism and erectile dysfunctions Code Excl 30
- Inoculation or Vaccination (except for post–bite treatment and for medical treatment for therapeutic reasons) - Code Excl 31
- 32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable) Code Excl 32
- 33. Medical and / or surgical treatment of endocrine disorders Code Excl 33
- Hospital registration charges, admission charges, record charges, telephone charges and such other charges - Code Excl 34
- 35. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedure related hospitalization expenses, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids Code Excl 35
- Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization - Code Excl 36
- 37. Other Excluded Expenses as detailed in the website www.starhealth.in Code Excl 37
- 38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes Code Excl 38

- Moratorium Period: After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.
- Renewal: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person;
  - The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
  - Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
  - Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
  - 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
  - 5. Coverage is not available during the grace period
  - 6. No loading shall apply on renewals based on individual claims experience
- → Discounts: Wellness Discount upto 10% is available on the Renewal Premiums.
- 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.
- Revision in Sum Insured: Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.
- Free Look Period: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to;

- a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period
- Disclosure to information norms: The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.
- Cancellation: 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;

Cancellation table applicable for Policy Term 1 Year without instalment option						
Period on risk	Rate of premium to be retained					
Up to one month	22.5% of the policy premium					
Exceeding one month up to 3 months	37.5% of the policy premium					
Exceeding 3 months up to 6 months	57.5% of the policy premium					
Exceeding 6 months up to 9 months	80% of the policy premium					
Exceeding 9 months	Full of the policy premium					
Cancellation table applicable for Policy Term 1 Year with instalment option of						

Period on risk	Rate of premium to be retained			
Up to one month	45% of the total premium received			
Exceeding one month up to 4 months	87.5% of the total premium received			
Exceeding 4 months up to 6 months	100% of the total premium received			
Exceeding 6 months up to 7 months	65% of the total premium received			
Exceeding 7 months up to 10 months	85% of the total premium received			
Exceeding 10 months	100% of the total premium received			

Half-yearly premium payment frequency

#### Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency

Quarterly premium payment frequency						
Period on risk	Rate of premium to be retained					
Up to one month	87.5% of the total premium received					
Exceeding one month up to 3 months	100% of the total premium received					
Exceeding 3 months up to 4 months	87.5% of the total premium received					
Exceeding 4 months up to 6 months	100% of the total premium received					
Exceeding 6 months up to 7 months	85% of the total premium received					
Exceeding 7 months up to 9 months	100% of the total premium received					
Exceeding 9 months up to 10 months	85% of the total premium received					
Exceeding 10 months	100% of the total premium received					

### Cancellation table applicable for Policy Term 2 Years without instalment option

Rate of premium to be retained						
17.5% of the policy premium						
25% of the policy premium						
37.5% of the policy premium						
47.5% of the policy premium						
57.5% of the policy premium						
67.5% of the policy premium						
80% of the policy premium						
90% of the policy premium						
Full of the policy premium						

## Cancellation table applicable for Policy Term 2 Years with instalment option of Half-yearly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

### Cancellation table applicable for Policy Term 2 Years with instalment option of Quarterly premium payment frequency

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

Cancellation table applicable for Policy	Term 3 Years without instalment option
Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	22.5% of the policy premium
Exceeding 3 months up to 6 months	30% of the policy premium
Exceeding 6 months up to 9 months	37.5% of the policy premium
Exceeding 9 months up to 12 months	42.5% of the policy premium
Exceeding 12 months up to 15 months	50% of the policy premium
Exceeding 15 months up to 18 months	57.5% of the policy premium
Exceeding 18 months up to 21 months	65% of the policy premium
Exceeding 21 months up to 24 months	72.5% of the policy premium
Exceeding 24 months up to 27 months	80% of the policy premium
Exceeding 27 months up to 30 months	85% of the policy premium
Exceeding 30 months up to 33 months	92.5% of the policy premium
Exceeding 33 months	Full of the policy premium

Cancellation table applicable for Policy Term 3 Years with instalment option of Half-yearly premium payment frequency

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Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 27 months	95% of the total premium received
Exceeding 27 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 33 months	92.5% of the total premium received
Exceeding 33 months	100% of the total premium received

Cancellation table applicable for Policy Term 3 Years with instalment option of

Quarterly premium	payment nequency
Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 25 months	97.5% of the total premium received
Exceeding 25 months up to 27 months	100% of the total premium received
Exceeding 27 months up to 28 months	97.5% of the total premium received
Exceeding 28 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 31 months	95% of the total premium received
Exceeding 31 months up to 33 months	100% of the total premium received
Exceeding 33 months up to 34 months	95% of the total premium received
Exceeding 34 months	100% of the total premium received

Note: If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis".

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.

ii. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure 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 of misrepresentation, non-disclosure of material facts or fraud

#### Special Conditions

A. If the Insured person avails this policy before the age of 36 years and has continuously renewed without any break, then, on completion of 40 years of age the insured person will be offered a discount of 10% on the premium applicable at renewal at the age of 40 years for the sum insured opted at the inception of this policy. This discount is available for all the subsequent renewals. The discount is not cumulative. This discount will not be given if the insured person migrates to any other policy offered by the Company.

If an individual policy is converted into family floater policy at the time of renewal, then the discount is available on the family floater policy only if the age of the insured person added under the family floater policy is less than the age of 36 years.

**Note:** If individual members are covered for different sum insureds, then the discount is available on the premium paid for the lowest of all the sum insureds at the first inception of the policy.

- B. Instalment Premium Options: If the insured person has opted for Payment of Premium on an instalment basis i.e.Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy);
  - i. Grace Period of 7 days would be given to pay the instalment premium due for the policy
  - ii. During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company
  - iii. The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period
  - iv. No interest will be charged If the instalment premium is not paid on due date
  - In case of instalment premium due not received within the grace period, the policy will get cancelled
  - In the event of a claim, all subsequent premium instalments shall immediately become due and payable
  - vii. The company has the right to recover and deduct all the pending installments from the claim amount due under the policy
- 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 atleast 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/frmGuidelines\_Layout.aspx?page=PageNo3987

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 insurence 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 details contact "portability@starhealth.in" or call Telephone No +91-044-2828869.

#### For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines\_Layout.aspx?page=PageNo3987

#### Withdrawal of the policy

- 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
- i. 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
- Automatic Expiry: The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events;
  - Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy
  - Upon exhaustion of the Limit of Coverage Plus Restored Basic Sum Insured under the policy

#### Claim Procedure

- a. Call the 24 hour help-line for assistance 1800 425 2255/1800 102 4477
- b. Inform the ID number for easy reference
- On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk
- In case of emergency hospitalization, information to be given within 24 hours after hospitalization
- In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents
- The Company: Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

#### + Star Advantages

- No Third Party Administrator, direct in-house claims settlement
- Faster and hassle free claim settlement
- Cashless hospitalization
- Tax Benefits: Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- Prohibition of rebates: (Section 41 of Insurance Act 1938): 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 of 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 published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

Benefit Illustration in respect of policies offered on individual and family floater basis										
Age	covering each me	n individual basis mber of the family ngle point of 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)					
of the Members insured (in yrs)	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	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.)
Illustration 1 - For Silver Plan										
64	15,495	5,00,000	15,495	Nil	15,495	5,00,000	27,945	3,210	24,735	5,00,000
58	12,450	5,00,000	12,450	MII	12,450	5,00,000	21,545	3,210	24,733	3,00,000
Total Premium for all members of the family is Rs.27,945/-, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000/-		Rs.27,945/-	, when they are of sured available for	nembers of the far covered under a s or each family men 0,000/-	ingle policy.	Total Premium when policy is opted on floater basis is Rs.24,735/-  Sum insured of Rs.5,00,000/- is available for the entire family (2A)			tire family (2A)	
				Illustra	ation 2 - For Silve	er Plan				
47	8,345	5,00,000	8,345		8,345	5,00,000				
44	6,995	5,00,000	6,995	Nil	6,995	5,00,000	19,895	3,890	16,005	5,00,000
19	4,555	5,00,000	4,555		4,555	5,00,000				
Total Premium for all members of the family is Rs.19,895/-, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000/-			<b>Rs.19,895</b> /- Sum in	when they are on sured available for Rs.5,0	nembers of the far covered under a s or each family men 0,000/-	ingle policy. mber is	Total Premium when policy is opted on floater basis is Rs.16,005/- Sum insured of Rs.5,00,000/- is available for the entire family (2A+1C)			
Not	Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.									

A-Adult I C-Child





The information provided in this brochure is only indicative. For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale Or

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IRDAI IS NOT INVOLVED IN ACTIVITIES LIKE SELLING INSURANCE POLICIES, ANNOUNCING BONUS OR INVESTMENTOF PREMIUMS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT

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STAR HEALTH AND ALLIED INSURANCE CO LTD REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.

#### Premium Chart - Young Star Insurance Policy - Silver Plan UIN No. SHAHLIP21217V032021 - BRO / YSI / V.5 / 2021 1 Year Premium Chart - Excluding GST (Premium in Rs.) Silver Plan Sum Insured Rs.3,00,000/-\* 18-30 31-35 36-40 41-45 46-50 51-55 56-60 61-65 Age (in yrs) / Family Size Above 65 3,340 3,665 4,240 11,145 14,410 5,075 6,040 7,520 8,970 \*3 lakhs sum insured is not applicable for floater policy Silver Plan Sum Insured Rs.5,00,000/-1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C Age (in yrs) / Family Size 1A 18-30 4,555 7,040 8,455 10,340 7,215 9,595 11,010 12,905 7,945 10,350 31-35 5,010 7,520 8,950 10,855 11,780 13,690 36-40 5,815 8,480 10,005 12,035 9,230 11,790 13,315 15,355 11,280 41-45 6.995 9,720 13,365 11,135 13,750 15,315 17,395 46-50 8,345 11,160 12,780 14,935 13,300 16.005 17,625 19,780 51-55 10,420 13,260 14.890 17.065 16.620 19.350 20.980 23,155 56-60 12,450 15,290 16,920 19.095 19.865 22.595 24,225 26,400 18,335 61-65 15,495 22,140 24.735 27.465 29,095 19.965 31,270 Above 65 20,060 22,900 26,705 32,040 34,770 36,400 38,575 24.530 Silver Plan Sum Insured Rs.10,00,000/-1A 1A+1C 1A+2C 1A+3C 2A+1C 2A+3C Age (in yrs) / Family Size 2A 2A+2C 18-30 6.045 9,475 11,390 13,935 9,720 12.925 14,835 17,390 12,055 6.660 10,125 14,625 10,710 13,945 18,450 31-35 15,875 7,745 11,420 13,480 16,220 12,440 15,890 17,950 36-40 20.700 41-45 9,345 13,105 15,215 18,025 15,020 18.545 20,655 23,470 11,170 15,050 20,145 17,940 21,590 23,775 46-50 17,235 26,685 51-55 13,975 17,880 20,085 23,020 22,420 26,100 28,305 31,240 56-60 16,710 20,620 22,825 25,760 26,805 30,485 32,685 35,620 61-65 20,820 24,730 26,935 29,870 33.380 37,060 39,260 42,195 Above 65 26,985 30,895 33,095 36,035 43,240 46,920 49,125 52,060 Silver Plan Sum Insured Rs.15,00,000/-1A 2A 2A+1C 2A+3C Age (in yrs) / Family Size 1A+1C 1A+2C 1A+3C 2A+2C 18-30 7,375 11,385 13,680 16,735 11,680 15,525 17,815 20,880 14,480 31-35 8,120 12,160 17,560 12,865 16,745 19,060 22,155 16.190 14.945 19.080 21,550 36-40 9,420 13,720 19,480 24,850 11,340 15,740 18,270 21,650 18,040 22,270 24,805 28,180 41-45 21 545 46-50 13.530 18.080 20.700 24,190 25.925 28.545 32.040 33,980 51-55 16,895 21,475 24,120 27,640 26,925 31,340 37,505 56-60 20,180 24,765 27,405 30,930 32,185 36,600 39,240 42,765 61-65 25,110 35.860 44,490 47,130 29.695 32,335 40,075 50,655 32,510 51,910 56,325 58,965 37.090 39.735 43.255 62,490 Above 65 Silver Plan Sum Insured Rs.20,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 18-30 8,410 12,990 15,630 19,140 13,335 17,750 20,385 23,910 31-35 9,265 13,885 16,550 20,095 14,700 19,155 21,820 25,375 36-40 10,760 15,675 18,515 22,300 17,090 21,845 24,685 28,475 41-45 12.975 18.005 20.920 24,800 20,655 25,515 28,430 32,310 46-50 15,495 20.695 24,685 29,720 32,730 23,710 27,725 36,750 51-55 19,360 24,600 35,945 38,980 27.640 31.690 30.870 43.035 56-60 23,140 28,385 31,420 35,470 36,920 41,995 45,030 49,080 61-65 28.810 34.055 37,090 41,145 45.990 51.065 54.105 58,155 37,315 42,560 49,650 59,600 64,680 Above 65 45,600 67,715 71,765 Silver Plan Sum Insured Rs.25,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 18-30 9.600 14.840 17,870 21,910 15.240 20.310 23.345 27,390 10,580 15,870 18,930 16,805 21,930 24,990 31-35 23,010 29,080 36-40 12,300 17,925 21,195 25,545 19,555 25,020 28,285 32.645 41-45 14,850 20,610 23,960 28,425 23,660 29,250 32,600 37,060 46-50 17,750 23,705 27,170 31,790 28,295 34,080 37,545 42,165 51-55 22,195 28,195 31,690 36,350 35,405 41,240 44,735 49,395 56-60 26,540 32,545 36,040 40,695 42,365 48,195 51,690 56,350 61-65 33,065 39,065 42,560 47,220 52,795 58,630 62,125 66,785 42.845 48.850 52.345 57.000 68.450 74.285 77,780 82,435 Above 65 Silver Plan Sum Insured Rs.50,00,000/-2A+1C Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A+2C 2A+3C 18-30 11,425 17,670 21,310 26,160 18,155 24.240 27,880 32,735 12,600 18,905 22,580 27,475 20,040 26,180 29,855 34,755 31-35 21,380 23,340 36-40 14,665 25,295 30.520 29,890 33,805 39.035 41-45 17,730 24,605 28,625 33,980 28,265 34,975 38,990 44,350 46-50 28.320 33.830 40.770 44.930 21.210 32.475 38.020 50.470 51-55 26,540 33,710 37,900 43,490 42,365 49,360 53.555 59.145 56-60 31,760 38,925 43,120 48,710 50,710 57,710 61,900 67,490 39.585 46.755 50.945 56,535 63.230 70.230 74.425 80.015 61-65 Above 65 51,325 58,490 62,685 68,275 82.015 89,015 93,205 98,795 Silver Plan Sum Insured Rs.75,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 12,515 19,370 23,375 28,710 19,905 26,595 30,600 35,940 18-30 24,775 28,730 38,165 13,810 20,730 30,160 21,975 32,770 36-40 16.080 23,450 27,760 33,500 25,605 32,810 37,120 42,870 41-45 19,460 27,005 31,425 37,315 31,030 38,405 42,825 48,720 46-50 23,285 31,085 35,660 41,760 37,150 44,785 49,355 55,455 51-55 29,150 37,015 41,630 47,780 46,535 54,235 58,845 64,995 47,370 53,515 68,030 74,180 56-60 34.890 42.755 55.720 63.415 81.805 87,950 61-65 43.500 51,365 55.975 62,125 69,495 77,190 1,08,610 Above 65 56,410 64,280 68,890 75,040 90,155 97,850 1,02,465 Silver Plan Sum Insured Rs.1,00,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 18-30 14,320 22,180 26,780 32,915 22,795 30,580 35,085 41,230 31-35 15,810 23,740 28,390 34,580 25,175 33,035 37,585 43,785 36-40 18,420 26,865 31,820 38,425 29,350 37,725 42,585 49,200 41-45 22,310 36.040 49,155 55,930 30.960 42.820 35,590 44,070 46-50 26,710 35,655 40,915 47,925 42,630 51,405 56,665 63,680 51-55 33,455 42,475 47,780 54.850 53,425 62,275 67,580 74.650 56-60 40,055 49,075 54,380 61,450 63,985 72,835 78,140 85,210 61-65 49,955 58,975 64,280 71,350 79,825 88,675 93,980 1,01,050 64.805 73.825 86.200 1.03.585 1.12.435 79.130 1,17,735 1,24,810 Above 65 **POLICY TERM 1 YEAR** PREMIUM FOR MIDTERM INCLUSION -Risk period 9 mths >9 mnths Refund on existing plan 77.5% 62.5% 42.5% 20.0% NA 77.5% % to be charged on proposed plan 62.5% 42.5% 20.0% 2 Years Premium Chart **Excluding GST (Premium in Rs.)** Silver Plan Sum Insured Rs.3,00,000/-\* Above 18-29 30 31-34 35 36-39 40 41-44 45 46-49 50 51-54 55 56-59 60 61-64 65 **Family Size** 65 8,183 9,795 6.446 6.760 7.073 7.628 8,989 10,726 11.657 13.085 14,514 15,913 17,312 19,411 21,510 24,661 27,811 \*3 lakhs sum insured is not applicable for floater policy Silver Plan Sum Insured Rs.5,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 8,791 13,587 16,318 19,956 13,925 18,518 21,249 24,907 30 9,230 14,050 16,796 20,453 14,629 19,247 21,992 25,664 31-34 9,669 14,514 15,334 19,976 22,735 17,274 20,950 26,422 35 10,446 15,440 18,292 22,089 16,574 21,365 24,217 28,028 36-39 11,223 16,366 19,310 23,228 17,814 22,755 25,698 29,635 40 12,362 17,563 20,540 24,511 19,652 24,646 27,628 31,604 41-44 13,500 29,558 18,760 21,770 25,794 21,491 26,538 33,572 14,803 20,149 23,218 27,310 23,580 31,787 45 28.714 35.874 46-49 16,106 21,539 24.665 28.825 25.669 30.890 34,016 38.175 50 18,108 23,565 26,702 30,880 28,873 34,118 37,254 41,432 51-54 20,111 25.592 28,738 32,935 32,077 37,346 40,491 44,689 27,551 34,894 35,208 40,477 55 22,070 30,697 43,623 47,821 56-59 24,029 29,510 32,656 36,853 38,339 43,608 46,754 50,952 60 26.967 32.448 35.594 39.792 43.039 48.308 51,454 55,652 61-64 29,905 35,387 38,532 42,730 47,739 53,007 56,153 60,351 65 34,311 39,792 42,938 47,135 54,788 60,057 63,203 67,400 38,716 44,197 47,343 51,541 61,837 67,106 70,252 74,450 Above 65

A-Adult | C-Child

0

1A

			Silver Plan S	um Insured Rs.10,0	00,000/-			
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
	11,667	18,287	21,983	26,895	18,760	24,945	28,632	33,563
30	12,260	18,914	22,624	27,560	19,715	25,930	29,635	34,586
31-34	12,854	19,541	23,266	28,226	20,670	26,914	30,639	35,609
35	13,901	20,791	24,641	29,765	22,340	28,791	32,641	37,780
36-39	14,948	22,041	26,016	31,305	24,009	30,668	34,644	39,951
40	16,492	23,667	27,691	33,046	26,499	33,230	37,254	42,624
41-44	18,036	25,293	29,365	34,788	28,989	35,792	39,864	45,297
45	19,797	27,170	31,314	36,834	31,806	38,730	42,875	48,400
46-49 50 51-54	21,558 24,265	29,047 31,777	33,264 36,014	38,880 41,654	34,624 38,947	41,669 46,021	45,886 50,257	51,502 55,898
51-54	26,972	34,508	38,764	44,429	43,271	50,373	54,629	60,293
55	29,611	37,153	41,408	47,073	47,502	54,605	58,855	64,520
56-59	32,250	39,797	44,052	49,717	51,734	58,836	63,082	68,747
60	36,216	43,763	48,018	53,683	58,079	65,181	69,427	75,091
61-64	40,183	47,729	51,985	57,649	64,423	71,526	75,772	81,436
65	46,132	53,678	57,929	63,598	73,938	81,041	85,292	90,956
Above 65	52,081	59,627	63,873	69,548	83,453	90,556	94,811	1,00,476
Age (in yrs) / Family Size	<b>1A</b> 14,234	<b>1A+1C</b> 21,973	Silver Plan S 1A+2C 26,402	um Insured Rs.15,0 1A+3C 32,299	0,000/- 2A 22,542	<b>2A+1C</b> 29,963	<b>2A+2C</b> 34,383	<b>2A+3C</b> 40,298
30	14,953	22,721	27,174	33,095	23,686	31,141	35,584	41,529
31-34	15,672	23,469	27,946	33,891	24,829	32,318	36,786	42,759
35	16,926	24,974	29,597	35,744	26,837	34,571	39,189	45,360
36-39	18,181	26,480	31,247	37,596	28,844	36,824	41,592	47,961
40	20,033	28,429	33,254	39,690	31,831	39,903	44,733	51,174
41-44	21,886	30,378	35,261	41,785	34,817	42,981	47,874	54,387
45	24,000	32,636	37,606	44,236	38,200	46,508	51,483	58,112
46-49	26,113	34,894	39,951	46,687	41,582	50,035	55,092	61,837
50	29,360	38,171	43,251	50,016	46,774	55,261	60,337	67,111
51-54	32,607	41,447	46,552	53,345	51,965	60,486	65,581	72,385
55	35,777	44,622	49,722	56,520	57,041	65,562	70,657	77,461
56-59	38,947	47,796	52,892	59,695	62,117	70,638	75,733	82,536
60	43,705	52,554	57,649	64,452	69,731	78,252	83,347	90,150
61-64	48,462	57,311	62,407	69,210	77,345	85,866	90,961	97,764
65	55,603	64,448	69,548	76,346	88,766	97,286	1,02,382	1,09,185
Above 65	62,744	71,584	76,689	83,482	1,00,186	1,08,707	1,13,802	1,20,606
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	um Insured Rs.20,0 1A+3C	0,000/- 2A	2A+1C	2A+2C	2A+3C
18-29	16,231	25,071	30,166	36,940	25,737	34,258	39,343	46,146
30	17,056	25,934	31,054	37,862	27,054	35,613	40,728	47,560
31-34	17,881	26,798	31,942	38,783	28,371	36,969	42,113	48,974
31-34 35 36-39	17,881 19,324 20,767	28,525 30,253	33,838 35,734	40,911 43,039	30,677 32,984	39,565 42,161	42,113 44,877 47,642	51,965 54,957
40	22,904	32,501	38,055	45,452	36,424	45,702	51,256	58,658
41-44	25,042	34,750	40,376	47,864	39,864	49,244	54,870	62,358
45	27,474	37,346	43,068	50,687	43,753	53,302	59,019	66,643
46-49	29,905	39,941	45,760	53,509	47,642	57,360	63,169	70,928
50	33,635	43,710	49,553	57,335	53,611	63,367	69,200	76,993
51-54	37,365	47,478	53,345	61,162	59,579	69,374	75,231	83,058
55	41,013	51,131	56,993	64,809	65,417	75,212	81,070	88,891
56-59	44,660	54,783	60,641	68,457	71,256	81,050	86,908	94,724
60	50,132	60,255	66,112	73,933	80,008	89,803	95,665	
61-64	55,603	65,726	71,584	79,410	88,761	98,555	1,04,423	1,12,239
65	63,811	73,933	79,796	87,617	1,01,894	1,11,694	1,17,556	1,25,373
Above 65	72,018	82,141		95,825 um Insured Rs.25,0	<u> </u>	1,24,832	1,30,690	1,38,506
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	<b>2A+2C</b>	<b>2A+3C</b>
18-29	18,528	28,641	34,489	42,286	29,413	39,198	45,056	52,863
30	19,474	29,635	35,512	43,348	30,923	40,762	46,643	54,494
31-34	20,419	30,629	36,535	44,409	32,434	42,325	48,231	56,124
35	22,079	32,612	38,721	46,856	35,087	45,307	51,410	59,565
36-39	23,739	34,595	40,906	49,302	37,741	48,289	54,590	63,005
40	26,200	37,186	43,575	52,081	41,702	52,371	58,754	67,265
41-44	28,661	39,777	46,243	54,860	45,664	56,453	62,918	71,526
45	31,459	42,764	49,340	58,107	50,137	61,113	67,690	76,452
46-49	34,258	45,751	52,438	61,355	54,609	65,774	72,462	81,378
50	38,547	50,084	56,800	65,755	61,471	72,684	79,400	88,355
51-54	42,836	54,416	61,162	70,156	68,332	79,593	86,339	95,332
55 56-59 60	47,029 51,222 57,519	58,614 62,812	65,359 69,557 75,849	74,348 78,541 84,838	75,048 81,764 91,829	86,305 93,016	93,050 99,762	1,02,044 1,08,756
61-64 65	63,815 73,253	69,104 75,395 84,838	82,141 91,583	91,135 1,00,572	1,01,894 1,17,001	1,03,086 1,13,156 1,28,263	1,09,831 1,19,901 1,35,008	1,18,825 1,28,895 1,43,997
Above 65  Age (in yrs) / Family Size	82,691 <b>1A</b>	94,281 1A+1C	1,01,026 Silver Plan S 1A+2C	1,10,010 um Insured Rs.50,0 1A+3C	1,32,109 00,000/- 2A	1,43,370 2A+1C	1,50,115 2A+2C	1,59,100 <b>2A+3C</b>
18-29	22,050	34,103	41,128	50,489	35,039	46,783	53,808	63,179
30	23,184	35,295	42,354	51,758	36,858	48,655	55,714	65,128
31-34	24,318	36,487	43,579	53,027	38,677	50,527	57,620	67,077
35	26,311	38,875	46,199	55,965	41,862	54,108	61,432	71,207
36-39	28,303	41,263	48,819	58,904	45,046	57,688	65,244	75,338
40	31,261	44,376	52,033	62,243	49,799	62,595	70,247	80,467
41-44	34,219	47,488	55,246	65,581	54,551	67,502	75,251	85,596
45 46-49 50	37,577 40,935 46,079	51,073 54,658	58,962 62,677 67,912	69,480 73,379 78,657	59,922 65,292 73,528	73,094 78,686 86,975	80,983 86,715 95,038	91,501 97,407
51-54 55	51,222 56,260	59,859 65,060 70,093	73,147 78,184	83,936 88,973	81,764 89,817	95,265 1,03,323	1,03,361 1,11,414	1,05,778 1,14,150 1,22,203
56-59	61,297	75,125	83,222	94,010	97,870	1,11,380	1,19,467	1,30,256
60	68,848	82,681	90,773	1,01,561	1,09,952	1,23,462	1,31,554	1,42,342
61-64	76,399	90,237	98,324	1,09,113	1,22,034	1,35,544	1,43,640	1,54,429
65	87,728	1,01,561	1,09,653	1,20,442	1,40,161	1,53,671	1,61,763	1,72,552
Above 65	99,057	1,12,886	1,20,982	1,31,771	1,58,289	1,71,799	1,79,886	1,90,674
Age (in yrs) / Family Size	1A	1A+1C	Silver Plan S 1A+2C	um Insured Rs.75,0 1A+3C	0,000/- 2A	2A+1C	2A+2C	2A+3C
18-29 30 31-34	24,154 25,404	37,384 38,697	45,114 46,465 47,816	55,410 56,810	38,417 40,414 42,412	51,328 53,389 55,449	59,058 61,152	69,364 71,511
35 35 36-39	26,653 28,844 31,034	40,009 42,634 45,259	50,696 53,577	58,209 61,432 64,655	45,915 49,418	59,386 63,323	63,246 67,444 71,642	73,658 78,199 82,739
40	34,296	48,689	57,114	68,336	54,653	68,722	77,147	88,384
41-44	37,558	52,120	60,650	72,018	59,888	74,122	82,652	94,030
45	41,249	56,057	64,737	76,307	65,794	80,278	88,954	1,00,529
46-49	44,940	59,994	68,824	80,597	71,700	86,435	95,255	1,07,028
50	50,600	65,717	74,585	86,406	80,756	95,554	1,04,413	1,16,234
51-54	56,260	71,439	80,346	92,215	89,813	1,04,674	1,13,571	1,25,440
55	61,799	76,978	85,885	97,750	98,676	1,13,532	1,22,434	1,34,304
56-59	67,338	82,517	91,424	1,03,284	1,07,540	1,22,391	1,31,298	1,43,167
60	75,646	90,826	99,728	1,11,593	1,20,832	1,35,684	1,44,591	1,56,455
61-64	83,955	99,134	1,08,032	1,19,901	1,34,125	1,48,977	1,57,884	1,69,744
65	96,413	1,11,597	1,20,495	1,32,364	1,54,062	1,68,914	1,77,821	1,89,680
Above 65	1,08,871	1,24,060	1,32,958	1,44,827	1,73,999	1,88,851	1,97,757	2,09,617
Above 65  Age (in yrs) / Family Size	1,08,871	1,24,060 1 <b>A+1C</b>		1,44,827 m Insured Rs.1,00, 1A+3C		1,88,851 <b>2A+1C</b>	1,97,757 2A+2C	2,09,617 2A+3C
18-29	27,638	42,807	51,685	63,526	43,994	59,019	67,714	79,574
30	29,075	44,313	53,239	65,133	46,291	61,388	70,127	82,039
31-34 35 36-39	30,513 33,032 35,551	45,818 48,834 51,849	54,793 58,103	66,739 70,450 74,160	48,588 52,617	63,758 68,283 72,809	72,539 77,364 82,189	84,505 89,731
40 41-44	35,551 39,304 43,058	51,849 55,801 59,753	61,413 65,485 69,557	74,160 78,401 82,643	56,646 62,667 68,689	72,809 78,932 85,055	82,189 88,529 94,869	94,956 1,01,450 1,07,945
45	47,304	64,283	74,262	87,569	75,482	92,133	1,02,116	1,15,424
46-49	51,550	68,814	78,966	92,495	82,276	99,212	1,09,363	1,22,902
50	58,059	75,395	85,591	99,178	92,693	1,09,701	1,19,896	1,33,488
51-54	64,568	81,977	92,215	1,05,861	1,03,110	1,20,191	1,30,429	1,44,075
55	70,937	88,346	98,584	1,12,230	1,13,301	1,30,381	1,40,620	1,54,265
56-59	77,306	94,715	1,04,953	1,18,599	1,23,491	1,40,572	1,50,810	1,64,455
60	86,860	1,04,268	1,14,507	1,28,152	1,38,777	1,55,857	1,66,096	1,79,741
61-64	96,413	1,13,822	1,24,060	1,37,706	1,54,062	1,71,143	1,81,381	1,95,027
65	1,10,743	1,28,152	1,38,391		1,76,991	1,94,071	2,04,305	2,17,955
Above 65	1,25,074	1,42,482 PREMIUM F	1,52,721 OR MIDTERM IN	1,66,366 CLUSION - PO	1,99,919 LICY TERM 2 YEA	2,17,000 ARS	2,27,229	2,40,883
Refund on existing plan % to be charged on propose	1 mth 82.5% ed plan 82.5%	3 mths 75.0% 75.0%	6 mths 62.5% 62.5%	9 mths 52.5% 52.5%	12 mths     15 n       42.5%     32.       42.5%     32.	5% 20.0%	10.0% 10.0%	>21 mths NA
A-Adult   C-Child	piuii   02.070	10.0/0	UL.U /0	2	.2.070 32.	20.0%	10.0%	

Age (in yrs) / Family Size	18-28	29	Silver Plai	31-33	34	35	36-38	39	40
1A Age (in yrs) / Family Size	9,369 <b>41-43</b>	9,673 <b>44</b>	9,976 <b>45</b>	10,280 <b>46-48</b>		11,356 <b>50</b>	11,893 <b>51-53</b>	12,674 <b>54</b>	13,455 <b>55</b>
1A Age (in yrs) / Family Size	14,235 <b>56-58</b>	15,138	16,040	16,942 <b>60</b>		19,710	21,094	22,449 <b>65</b>	23,805 Above 65
1A 3 lakhs sum insured is not ap	25,161 plicable for floate	27,194 r policy	2	9,228	31,262	34,315		37,367	40,420
Age (in yrs) / Family Size	1A	1A+1C	Silver PI 1A+2C	an Sum Insured Re	5.5,00,000/- 2A		A+1C	2A+2C	2A+3C
18-28	12,777 13,202	19,747 20,196	23,716 24,179	29,004 29,485	20,238	<del>cura n</del>	26,914 27,620	30,883 31,603	36,199 36,933
30	13,628	20,645	24,642	29,967	21,603	list 2	8,326	32,323	37,666
31-33 34	14,053 14,806	21,094 21,991	25,105 26,091	30,448 31,552	22,286 23,487		9,032	33,043 34,478	38,400 39,957
35 36-38	15,558 16,311	22,889 23,786	27,078 28,064	32,655 33,758	24,689 25,890		31,725 33,071	35,913 37,349	41,514 43,071
39	17,414	24,946	29,256	35,002	27,671	3	4,904	39,219	44,978
40 41-43	18,518 19,621	26,105 27,265	30,448 31,640	36,245 37,489	29,453 31,234		86,736 88,569	41,089 42,959	46,886 48,793
44 45	20,883 22,145	28,611 29,957	33,043 34,445	38,957 40,425	33,258 35,282		0,677 2,786	45,118 47,278	51,023 53,253
46-48	23,408	31,304	35,848	41,893	37,307	4	4,894	49,438	55,483
49 50	25,348 27,288	33,267 35,231	37,821 39,794	43,884 45,876	40,411		8,022 61,149	52,575 55,712	58,639 61,794
51-53	29,228	37,194	41,766	47,867	46,619		4,277	58,849	64,950
54 55	31,126 33,024	39,092 40,990	43,665 45,563	49,765 51,663	49,653 52,687		57,311 60,345	61,883 64,917	67,984 71,018
56-58 59	34,922 37,769	42,888 45,736	47,461 50,308	53,561 56,409	55,721 60,275		3,379 7,932	67,951 72,505	74,052 78,605
60	40,616	48,583	53,155	59,256	64,828	suran	2,486	77,058	83,159
61-63	43,463 47,732	51,430 55,698	56,002 60,270	62,103	69,382	_	7,039 3,870	81,611 88,442	87,712 94,543
65 Above 65	52,000 56,268	59,966 64,235	64,538 68,807	70,639 74,908	83,042 89,872		0,700 07,530	95,272 1,02,102	1,01,373 1,08,203
			Silver Pla	n Sum Insured Rs	.10,00,000/-				
ge (in yrs) / Family Size 18-28	<b>1A</b> 16,956	1A+1C 26,577	<b>1A+2C</b> 31,949	1A+3C 39,088	<b>2A</b> 27,265		A+1C 6,255	<b>2A+2C</b> 41,612	<b>2A+3C</b> 48,779
29	17,531 18,106	27,185 27,793	32,571 33,193	39,733 40,378	28,190 29,116	3	37,208 38,162	42,585 43,557	49,770
31-33	18,681	28,401	33,814	41,023	30,042		39,116	44,529	50,761 51,752
34 35	19,696 20,710	29,611 30,822	35,147 36,479	42,514 44,006	31,659 33,277		0,934 2,753	46,470 48,410	53,856 55,960
36-38 39	21,725 23,221	32,033 33,609	37,811 39,434	45,497 47,185	34,894 37,307	4	4,571	50,350 52,879	58,064 60,653
40	24,717	35,184	41,056	48,872	39,719		9,536	55,408	63,243
41-43	26,213 27,919	36,760 38,578	42,678 44,567	50,560 52,542	42,131 44,861		52,019 54,866	57,937 60,854	65,833 68,839
45 46-48	29,625 31,332	40,397 42,215	46,455 48,344	54,525 56,507	47,592 50,322		57,713 50,560	63,772 66,689	71,845 74,851
49	33,955	44,861	51,009	59,195	54,511	Stell elle	4,777	70,924	79,110
50 51-53	36,577 39,200	47,507 50,153	53,674 56,338	61,883	58,699 62,888		3,211 (3,211)	75,160 79,396	83,369 87,628
54 55	41,757 44,314	52,715 55,277	58,900 61,462	67,133 69,695	66,988 71,088		7,310	83,491 87,586	91,724 95,819
56-58	46,872	57,839	64,024	72,257	75,188	3	5,510	91,681	99,914
59 60	50,714 54,557	61,682 65,525	67,867 71,710	76,100 79,943	81,336 87,483		1,658 7,806	97,829	1,06,062 1,12,209
61-63 64	58,400 64,164	69,368 75,132	75,553 81,312	83,785 89,550	93,631 1,02,850		3,953 3,172	1,10,124 1,19,348	1,18,357 1,27,581
65 Above 65	69,929 75,693	80,896 86,660	87,072 92,831	95,314 1,01,078	1,12,069 1,21,288	1,2	2,392	1,28,572 1,37,796	1,36,805 1,46,028
			Silver Pla	n Sum Insured Rs	.15,00,000/-				
ge (in yrs) / Family Size 18-28	<b>1A</b> 20,687	1A+1C 31,935	1A+2C 38,372	1 <b>A+3C</b> 46,942	<b>2A</b> 32,762	4	A+1C 3,548	<b>2A+2C</b> 49,971	<b>2A+3C</b> 58,568
29 30	21,383 22,080	32,660 33,384	39,120 39,868	47,713 48,484	33,870 34,978		4,688 5,829	51,135 52,299	59,761 60,953
31-33 34	22,777 23,992	34,109 35,567	40,616 42,215	49,256 51,051	36,086 38,031		6,970 9,153	53,463 55,791	62,145 64,665
35 36-38	25,208 26,423	37,026 38,485	43,814 45,413	52,846 54,641	39,976 41,921	suran	61,336 63,519	58,120 60,448	67,184 69,704
39	28,218	40,373	e a 47,358	n 5 U r 56,670	e Sp 44,815	ilist 5	6,502	63,491	72,818
40 41-43	30,014 31,809	42,262 44,151	49,303 51,247	58,699 60,728	47,708 50,602		9,485 2,467	66,535 69,578	75,931 79,045
44 45	33,856 35,904	46,339 48,527	53,519 55,791	63,103 65,478	53,879 57,157		55,885 69,302	73,075 76,572	82,654 86,263
46-48 49	37,952 41,098	50,714 53,889	58,064 61,261	67,853 71,079	60,434 65,464		72,720 77,783	80,069 85,150	89,872 94,982
50	44,244	57,063	64,459	74,304	70,494	8	2,846	90,232	1,00,092
51-53 54	47,390 50,462	60,237	67,657 70,728	77,530 80,606	75,525 80,443	9	37,909 2,827	95,314 1,00,232	1,05,202 1,10,120
55 56-58	53,533 56,605	66,390 69,466	73,800 76,871	83,683 86,759	85,361 90,279		7,745 2,663	1,05,150 1,10,068	1,15,038 1,19,956
59 60	61,214 65,824	74,075 78,685	81,481 86,090	91,368 95,978	97,656 1,05,033	1,1	0,040 7,417	1,17,445 1,24,823	1,27,333 1,34,710
61-63	70,434	83,294	90,700	1,00,587	1,12,410	1,2	4,794	1,32,200	1,42,087
64 65	77,353 84,272	90,209 97,123	97,619 1,04,538	1,07,502 1,14,416	1,23,476 1,34,542	1,4	5,860 6,926	1,43,265 1,54,331	1,53,153 1,64,219
Above 65	91,191	1,04,037	1,11,457 Silver Pla	1,21,330 in Sum Insured Rs	1,45,608 .20,00,000/-	1111,5	57,992	1,65,397	1,75,284
ge (in yrs) / Family Size	1 <b>A</b> 23,590	1A+1C 36,437	1A+2C 43,842	1A+3C 53,688	<b>2A</b>		9,789	<b>2A+2C</b> 57,180	<b>2A+30</b> 67,068
29	24,389	37,274	44,702	54,581	38,681		51,102	58,522	68,437
30 31-33	25,189 25,988	38,111 38,947	45,563 46,423	55,474 56,366	39,957 41,234	Ę	52,416 53,730	59,863 61,205	69,807 71,177
34 35	27,386 28,784	40,621 42,295	48,260 50,097	58,428 60,490	43,468 45,703		66,245 68,760	63,884 66,563	74,075 76,974
36-38	30,182	43,968	51,935	62,552	47,937	6	1,275	69,241	79,872
39 40	32,253 34,324	46,147 48,325	54,183 56,432	64,889 67,227	51,271 54,604		64,707 68,138	72,743 76,245	83,458 87,044
41-43 44	36,395 38,751	50,504 53,019	58,681 61,289	69,564 72,299	57,937 61,705		'1,570 '5,501	79,746 83,767	90,630 94,781
45	41,107	55,534	63,898	75,034	65,473	7	9,433	87,787	98,932
46-48 49	43,463 47,077	58,049 61,701	66,507 70,181	77,769 81,476	69,241 75,024		3,365 9,185	91,808 97,651	1,03,084 1,08,960
50	50,691	65,352	73,856	85,183	80,807	(	5,005	1,03,495	1,14,837
51-53 54	54,305 57,839	69,003 72,542	77,530 81,065	88,890 92,425	86,590 92,247		0,826 6,482	1,09,339 1,14,996	1,20,713 1,26,365
55 56-58	61,373 64,908	76,081 79,620	84,599 88,133	95,959 99,493	97,904		2,139 7,796	1,20,652 1,26,309	1,32,017 1,37,669
59	70,209	84,921	93,435	1,04,799	1,12,041	1,2	26,276	1,34,794	1,46,155
60 61-63	75,511 80,812	90,223 95,524	1,04,037	1,10,106 1,15,412	1,20,522		34,757 3,237	1,43,279 1,51,765	1,54,640 1,63,125
64 65	88,764 96,716	1,03,476 1,11,429	1,11,994 1,19,951	1,23,364 1,31,316	1,41,727 1,54,453	1,5	55,967 68,697	1,64,490 1,77,215	1,75,850 1,88,575
Above 65	1,04,669	1,11,429	1,19,951	1,31,316	1,54,453		31,427	1,77,215	2,01,301

And the latest and the second				Sum Insured Rs.25	<u> </u>			
Age (in yrs) / Family Size 18-28	1A 26,928	<b>1A+1C</b> 41,626	<b>1A+2C</b> 50,125	<b>1A+3C</b> 61,458	<b>2A</b> 42,748	<b>2A+1C</b> 56,970	<b>2A+2C</b> 65,483	<b>2A+3C</b> 76,829
29 30	27,844	42,589	51,116	62,486	44,211	58,484	67,021	78,409
31-33	28,761 29,677	43,552 44,515	52,108 53,099	63,515 64,543	45,675 47,138	59,999 61,514	68,559 70,097	79,989 81,569
34 35	31,285 32,893	46,437 48,358	55,216 57,334	66,913 69,284	49,709 52,281	64,403 67,292	73,178 76,259	84,903 88,236
36-38	34,502	50,280	59,452	71,654	54,852	70,181	79,339	91,569
39 40	36,886 39,270	52,790 55,301	62,037 64,623	74,347 77,039	58,690 62,528	74,136 78,091	83,374 87,408	95,697 99,825
41-43	41,654	57,811	67,208	79,732	66,366	82,046	91,443	1,03,953
44 45	44,366 47,077	60,705 63,599	70,209	82,878 86,025	70,700 75,034	86,562 91,078	96,067	1,08,726 1,13,500
46-48	49,789	66,493	76,212	89,171	79,367	95,594	1,05,314	1,18,273
49 50	53,945 58,101	70,691 74,889	80,438 84,664	93,435 97,698	86,015 92,663	1,02,289 1,08,984	1,12,036 1,18,759	1,25,033 1,31,793
51-53 54	62,257 66,320	79,087 83,154	88,890 92,958	1,01,962 1,06,024	99,311 1,05,819	1,15,678 1,22,181	1,25,482 1,31,985	1,38,553 1,45,056
55	70,382	87,221	97,025	1,10,087	1,12,326	1,28,684	1,38,488	1,51,559
56-58 59	74,445 80,546	91,289 97,385	1,01,092 1,07,188	1,14,149 1,20,250	1,18,834 1,28,586	1,35,187 1,44,944	1,44,990 1,54,747	1,58,062 1,67,818
60	86,646	1,03,481	1,13,285	1,26,351	1,38,338	1,54,700	1,64,504	1,77,575
61-63 64	92,747	1,09,577 1,18,726	1,19,381 1,28,530	1,32,452 1,41,596	1,48,090 1,62,727	1,64,457 1,79,095	1,74,261 1,88,898	1,87,332 2,01,965
65	1,11,036	1,27,875	1,37,679	1,50,741	1,77,365	1,93,732	2,03,535	2,16,597
Above 65	1,20,180	1,37,024	1,46,828 Silver Plan S	1,59,885 Sum Insured Rs.50	1,92,002	2,08,369	2,18,173	2,31,230
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28 29	32,047 33,146	49,564 50,719	59,775 60,962	73,379 74,608	50,925 52,687	67,993 69,807	78,203 80,050	91,822
30	34,244	51,874	62,149	75,838	54,450	71,621	81,897	95,599
31-33 34	35,343 37,274	53,029 55,343	65,875	77,067 79,914	56,212 59,298	73,435 76,904	83,743 87,437	97,488
35	39,205	57,657	68,414	82,762	62,383	80,373	91,130	1,05,491
36-38 39	41,135 44,001	59,971 62,986	70,952 74,066	85,609 88,844	65,469 70,074	83,841 88,596	94,823 99,671	1,09,493 1,14,463
40	46,867	66,002	77,180	92,079	74,678	93,350	1,04,519	1,19,432
41-43 44	49,733 52,986	69,017 72,491	80,293 83,893	95,314 99,091	79,283 84,487	98,105 1,03,523	1,09,367 1,14,921	1,24,402 1,30,124
45	56,240	75,964	87,493	1,02,869	89,690	1,08,942	1,20,475	1,35,846
46-48 49	59,494 64,478	79,438 84,477	91,092 96,165	1,06,646 1,11,761	94,893 1,02,873	1,14,360 1,22,392	1,26,029 1,34,093	1,41,568 1,49,679
50 51-53	69,461 74,445	89,517 94,557	1,01,237 1,06,310	1,16,875 1,21,989	1,10,854 1,18,834	1,30,423 1,38,455	1,42,157 1,50,222	1,57,791 1,65,902
54	79,325	99,433	1,11,190	1,26,870	1,26,636	1,46,262	1,58,024	1,73,704
55 56-58	84,206 89,087	1,04,309 1,09,185	1,16,071 1,20,952	1,31,751 1,36,632	1,34,439 1,42,242	1,54,069 1,61,877	1,65,827 1,73,630	1,81,507
59	96,403	1,16,506	1,28,268	1,43,948	1,53,948	1,73,583	1,85,340	2,01,020
60 61-63	1,03,720 1,11,036	1,23,827 1,31,148	1,35,584 1,42,901	1,51,264 1,58,581	1,65,654 1,77,360	1,85,289 1,96,995	1,97,051 2,08,762	2,12,731
64 65	1,22,013 1,32,990	1,42,120 1,53,092	1,53,878	1,69,558 1,80,534	1,94,924 2,12,488	2,14,559	2,26,321 2,43,881	2,42,001 2,59,561
Above 65	1,43,967	1,64,064	1,75,831	1,91,511	2,12,488	2,32,123 2,49,687	2,43,881	2,59,561
Age (in yrs) / Family Size	1A	1A+1C	Silver Plan S	Sum Insured Rs.75	,00,000/- 2A	2A+1C	2A+2C	2A+3C
18-28	35,105	54,333	65,567	80,532	55,834	74,599	85,833	1,00,812
29 30	36,315 37,526	55,604 56,876	66,876 68,185	81,887 83,243	57,769 59,704	76,595 78,591	87,862 89,891	1,02,892 1,04,972
31-33 34	38,737 40,860	58,148 60,691	69,494 72,285	84,599 87,722	61,640 65,034	80,588 84,402	91,920 95,987	1,07,053 1,11,452
35	42,982	63,234	75,076	90,845	68,428	88,217	1,00,054	1,15,851
36-38 39	45,104 48,265	65,777 69,101	77,867 81,294	93,968 97,535	71,822 76,894	92,032 97,263	1,04,122 1,09,456	1,20,250 1,25,720
40 41-43	51,425 54,585	72,425 75,749	84,720 88,147	1,01,102 1,04,669	81,967 87,039	1,02,495 1,07,726	1,14,790 1,20,124	1,31,190 1,36,660
44	58,162	79,564	92,107	1,08,825	92,761	1,13,691	1,26,230	1,42,957
45 46-48	61,738 65,314	83,379 87,193	96,067 1,00,026	1,12,981 1,17,137	98,484 1,04,206	1,19,657 1,25,622	1,32,335 1,38,441	1,49,254 1,55,551
49 50	70,798 76,282	92,738 98,283	1,05,608 1,11,190	1,22,766 1,28,394	1,12,981 1,21,756	1,34,458 1,43,293	1,47,314 1,56,187	1,64,471 1,73,391
51-53	81,766	1,03,827	€ €1,16,772	1,34,023	5 01,30,531	1,52,129	1,65,060	1,82,311
54 55	87,133 92,500	1,09,194 1,14,561	1,22,139 1,27,506	1,39,385 1,44,747	1,39,119 1,47,707	1,60,712 1,69,296	1,73,648 1,82,236	1,90,899 1,99,487
56-58 59	97,866 1,05,917	1,19,928 1,27,978	1,32,873 1,40,919	1,50,110 1,58,160	1,56,295 1,69,174	1,77,879 1,90,759	1,90,824 2,03,704	2,08,075 2,20,950
60	1,13,967	1,36,028	1,48,964	1,66,210	1,82,054	2,03,638	2,16,583	2,33,825
61-63 64	1,22,018 1,34,088	1,44,079 1,56,154	1,57,010 1,69,085	1,74,261 1,86,336	1,94,933 2,14,251	2,16,518 2,35,835	2,29,463 2,48,780	2,46,700 2,66,017
65	1,46,159	1,68,230	1,81,161	1,98,412	2,33,568	2,55,152	2,68,097	2,85,334
Above 65	1,58,230	1,80,305	1,93,236 Silver Plan Si	2,10,487 um Insured Rs.1,00	2,52,885	2,74,469	2,87,414	3,04,651
Age (in yrs) / Family Size 18-28	<b>1A</b> 40,168	1A+1C 62,215	<b>1A+2C</b> 75,118	1 <b>A+3C</b> 92,327	<b>2A</b> 63,940	<b>2A+1C</b> 85,777	<b>2A+2C</b> 98,413	2A+3C 1,15,650
29	41,561	63,674	75,118	93,883	63,940	85,777	1,00,751	1,15,650
30 31-33	42,954 44,347	65,132 66,591	78,129 79,634	95,440 96,997	68,391 70,616	90,368 92,663	1,03,088 1,05,426	1,20,428 1,22,817
34	44,347	69,513	79,634 82,841	1,00,592	70,616	92,663	1,05,426	1,22,817
35 36-38	49,228 51,668	72,434 75,356	86,048 89,255	1,04,187 1,07,782	78,423 82,327	1,01,433 1,05,819	1,14,776 1,19,451	1,32,943 1,38,006
00-00	55,305	79,185	93,201	1,07,782	Sp 88,161	1,11,751	1,19,451	1,44,299
39		83,014	97,147 1,01,092	1,16,001 1,20,110	93,996 99,830	1,17,684 1,23,616	1,31,737 1,37,880	1,50,591 1,56,884
40	58,942 62,580	26 042		1,20,110	1,06,412	1,23,616	1,37,880	1,56,884
40 41-43 44	58,942 62,580 66,694	86,843 91,233	1,05,650		4.40.005		1,51,923	1,71,376
40 41-43 44 45	62,580 66,694 70,808	91,233 95,622	1,10,208	1,29,656	1,12,995	1,37,333	1 58 9/15	1 78 622
40 41-43 44	62,580 66,694	91,233		1,29,656 1,34,430 1,40,905	1,12,995 1,19,577 1,29,670	1,37,333 1,44,191 1,54,354	1,58,945 1,69,151	1,78,622 1,88,879
40 41-43 44 45 46-48 49 50	62,580 66,694 70,808 74,922 81,228 87,535	91,233 95,622 1,00,012 1,06,389 1,12,766	1,10,208 1,14,767 1,21,185 1,27,604	1,34,430 1,40,905 1,47,379	1,19,577 1,29,670 1,39,764	1,44,191 1,54,354 1,64,518	1,69,151 1,79,356	1,88,879 1,99,136
40 41-43 44 45 46-48 49 50 51-53 54	62,580 66,694 70,808 74,922 81,228	91,233 95,622 1,00,012 1,06,389	1,10,208 1,14,767 1,21,185	1,34,430 1,40,905	1,19,577 1,29,670	1,44,191 1,54,354	1,69,151	1,88,879
40 41-43 44 45 46-48 49 50 51-53 54 55	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140
40 41-43 44 45 46-48 49 50 51-53 54	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824
40 41-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611 1,30,867	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912 1,56,168	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792 1,71,049	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624 1,90,880	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288 2,09,099	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113 2,33,923	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993 2,48,804	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824 2,68,635
40 41-43 44 45 46-48 49 50 51-53 54 55 56-58 59	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824
40 41-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611 1,30,867 1,40,124 1,54,009 1,67,893	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912 1,56,168 1,65,425 1,79,310 1,93,194	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792 1,71,049 1,80,305 1,94,190 2,08,075	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624 1,90,880 2,00,137 2,14,022 2,27,906	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288 2,09,099 2,23,909 2,46,125 2,68,340	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113 2,33,923 2,48,733 2,70,949 2,93,165	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993 2,48,804 2,63,614 2,85,825 3,08,036	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824 2,68,635 2,83,445 3,05,661 3,27,876
40 41-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611 1,30,867 1,40,124 1,54,009	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912 1,56,168 1,65,425 1,79,310 1,93,194 2,07,079	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792 1,71,049 1,80,305 1,94,190 2,08,075 2,21,960	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624 1,90,880 2,00,137 2,14,022 2,27,906 2,41,791	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288 2,09,099 2,23,909 2,46,125	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113 2,33,923 2,48,733 2,70,949 2,93,165 3,15,380	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993 2,48,804 2,63,614 2,85,825	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824 2,68,635 2,83,445 3,05,661
40 41-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611 1,30,867 1,40,124 1,54,009 1,67,893	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912 1,56,168 1,65,425 1,79,310 1,93,194 2,07,079	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792 1,71,049 1,80,305 1,94,190 2,08,075 2,21,960	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624 1,90,880 2,00,137 2,14,022 2,27,906 2,41,791  CLUSION — PC	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288 2,09,099 2,23,909 2,46,125 2,68,340 2,90,556	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113 2,33,923 2,48,733 2,70,949 2,93,165 3,15,380  ARS	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993 2,48,804 2,63,614 2,85,825 3,08,036	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824 2,68,635 2,83,445 3,05,661 3,27,876
40 41-43 44 45 46-48 49 50 51-53 54 55 56-58 59 60 61-63 64 65 Above 65	62,580 66,694 70,808 74,922 81,228 87,535 93,841 1,00,012 1,06,183 1,12,354 1,21,611 1,30,867 1,40,124 1,54,009 1,67,893 1,81,778	91,233 95,622 1,00,012 1,06,389 1,12,766 1,19,142 1,25,313 1,31,484 1,37,655 1,46,912 1,56,168 1,65,425 1,79,310 1,93,194 2,07,079 PREMIUM F	1,10,208 1,14,767 1,21,185 1,27,604 1,34,023 1,40,194 1,46,365 1,52,536 1,61,792 1,71,049 1,80,305 1,94,190 2,08,075 2,21,960 FOR MIDTERM IN	1,34,430 1,40,905 1,47,379 1,53,854 1,60,025 1,66,196 1,72,367 1,81,624 1,90,880 2,00,137 2,14,022 2,27,906 2,41,791  CLUSION — PC 2 hs mths	1,19,577 1,29,670 1,39,764 1,49,857 1,59,731 1,69,604 1,79,478 1,94,288 2,09,099 2,23,909 2,46,125 2,68,340 2,90,556  DLICY TERM 3 YE. 18 21	1,44,191 1,54,354 1,64,518 1,74,681 1,84,555 1,94,429 2,04,302 2,19,113 2,33,923 2,48,733 2,70,949 2,93,165 3,15,380  ARS  24 mths 24 mth 2 mt	1,69,151 1,79,356 1,89,562 1,99,436 2,09,309 2,19,183 2,33,993 2,48,804 2,63,614 2,85,825 3,08,036 3,30,247	1,88,879 1,99,136 2,09,393 2,19,267 2,29,140 2,39,014 2,53,824 2,68,635 2,83,445 3,05,661 3,27,876 3,50,092

#### Premium Chart - Young Star Insurance Policy - Gold Plan UIN No. SHAHLIP21217V032021 - BRO / YSI / V.5 / 2021 1 Year Premium Chart - Excluding GST (Premium in Rs.) Gold Plan Sum Insured Rs.3,00,000/-\* 18-30 31-35 36-40 41-45 46-50 51-55 56-60 61-65 Age (in yrs) / Family Size Above 65 4,735 8,590 10,040 12,215 15,475 4,405 5,305 6,140 7,110 \*3 lakhs sum insured is not applicable for floater policy Gold Plan Sum Insured Rs.5,00,000/-1A+1C 1A+3C 2A 2A+1C 2A+2C 2A+3C Age (in yrs) / Family Size 1A 1A+2C 18-30 5,620 8,315 9,880 11,720 8,070 11,040 12,530 14,815 13,295 31-35 6,080 8,795 10,375 12,230 8,805 11,795 15,600 36-40 6,885 9,755 11,430 13,415 10,085 13,235 14,835 17,265 19,310 41-45 8.060 10,995 12,705 14,745 11,990 15,195 16.830 46-50 9,415 12,440 14,205 16,315 14,155 17,450 19,140 21,690 51-55 11.490 14.535 16,315 18.445 17.475 20.790 22.495 25.065 56-60 13,520 16,565 18.345 20,470 20,720 24,040 25,740 28,310 61-65 16.565 19.610 23.515 25.590 28.910 21,390 30,615 33,180 Above 65 21,130 28,085 32,900 36,215 37,920 24.175 25.955 40.485 Gold Plan Sum Insured Rs.10,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 18-30 7,110 10,755 12,810 15,310 10,575 14.370 16,355 19.300 7,730 11,400 13,480 15,390 31-35 16,005 11,565 17,390 20,365 36-40 8,815 12,700 14,905 17,600 13,300 17,335 19,465 22,610 41-45 10.415 14.380 16,635 19,405 15.875 19.990 22.170 25.380 12,240 16,330 21,525 23,035 46-50 18,660 18,795 25,290 28,595 51-55 15,040 19,160 21,510 24,400 23,275 27,545 29,820 33,150 24,250 37,535 56-60 17,780 21.900 27,135 27.660 31,930 34,205 61-65 21,890 26,010 28,355 31,245 34,235 38,505 40,780 44,110 Above 65 28,055 32,175 34,520 37,410 44,100 48,365 50,640 53,970 Gold Plan Sum Insured Rs.15,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 18-30 8,445 12,660 15,100 18,110 12,535 16,965 19,335 22,790 15,900 9,185 20,580 31-35 13,440 18.940 13,725 18,190 24,065 10,485 14,995 17,615 20,855 15,805 20,525 23,070 36-40 26.760 41-45 12,410 17,020 19,695 23,025 18,895 23,715 26,320 30,090 19,355 30,060 46-50 14,600 22,125 25,570 22,405 27,370 33,950 51-55 17,960 22,755 25,540 27,780 32,785 35,500 39,415 29,020 56-60 21,250 26,040 28,830 32,305 33,040 38,045 40,760 44,675 45,935 26,180 37,240 40.930 61-65 30.975 33,760 48,650 52,565 33,575 38,370 44,635 52,765 57,770 60,485 Above 65 41.160 64.400 Gold Plan Sum Insured Rs.20,00,000/-2A+3C 1A 1A+1C 2A+1C 2A+2C Age (in yrs) / Family Size 1A+2C 1A+3C 2A 18-30 9,480 14,270 17,055 20,520 14,190 19,195 21,905 25,820 31-35 10,330 15,165 17,975 21,475 15,555 20,600 23,335 27,285 36-40 11.825 16.955 19.940 17.950 23.290 23.680 26,200 30,385 41-45 14.040 19,285 22,340 26,180 21,510 26,960 29.945 34,220 16,560 21,975 25,545 34,250 46-50 25.130 29.105 31.165 38.660 51-55 20,425 25,880 29,065 33,070 31,725 37,390 40,500 44,945 56-60 24.205 29,660 32.845 36.850 37,775 43.435 46.550 50.995 61-65 29,880 35,330 42,520 46,850 52,510 55,620 38,515 60,065 Above 65 38.385 43,840 47,025 51,030 60,460 66,120 69,235 73,680 Gold Plan Sum Insured Rs.25,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 10,670 16,115 19,295 23.290 18-30 16,095 21,755 24,860 29,305 11.650 17,145 20.355 24,390 17,665 23,375 26.510 30.990 31-35 13,365 19,205 22,615 26,920 20,415 26,465 29,800 34,555 36-40 41-45 15,920 21,890 25,385 29.805 24,515 30.695 34,115 38,975 46-50 18,820 24,980 28,595 33,165 29,150 35,525 39,065 44,075 51-55 23,260 29,475 33,115 37,730 36,265 42,685 46,250 51,305 56-60 27,610 33,825 37,465 42,075 43,220 49,640 53,210 58,260 61-65 34,130 40,345 43,985 48,595 53,655 60,075 63,645 68,695 43,915 50,125 53.765 58.380 69.305 79,295 84,350 Above 65 75,730 Gold Plan Sum Insured Rs.50,00,000/-Age (in yrs) / Family Size 1A 1A+1C 2A+1C 2A+2C 2A+3C 18.950 19,010 18-30 12.490 22,735 27.540 25,685 29,395 34,645 31-35 13,670 20,185 24,005 28,855 20,895 27,625 31,370 36,670 15,730 24,195 31.330 35,325 36-40 22,655 26,720 31,895 40,945 41-45 18.800 25,885 30,050 35,360 29,120 36,415 40,505 46,260 46-50 22,275 29,595 33,900 34,685 42,215 46,445 39,400 52,385 51-55 27,610 34,985 39,325 44,870 43,220 50.805 55.070 61.055 56-60 32,825 40,205 44,545 50,090 51,565 59,155 63,420 69,405 61-65 40.655 48.030 52.370 57.915 64.090 71.675 75.940 81,925 Above 65 52,390 59,770 64,110 69,655 82,870 90.455 94.725 1,00,710 Gold Plan Sum Insured Rs.75,00,000/-1A+2C Age (in yrs) / Family Size 1A+1C 1A+3C 2A+1C 2A+2C 2A+3C 1A 2A 18-30 13,585 20,650 24,800 30,085 20,760 28,040 32,115 37,850 26,195 36-40 17,150 24,725 29,185 34,880 26,465 34,255 38,635 44,780 41-45 20,525 28,280 32,850 38,695 31,885 39,850 44,345 50,630 46-50 24.350 32,365 37,085 43,135 38,005 46.230 50,875 57,365 66,905 51-55 30,220 38,295 43.055 49,155 47,395 55,680 60,365 44,035 48,790 54,895 64,860 69,545 76,090 56-60 35.960 56.575 57,400 83,320 61-65 44.565 52.640 63,505 70,350 78.635 89,865 Above 65 1,03,980 1,10,525 57,480 65,555 70,315 76,415 91,010 99,295 Gold Plan Sum Insured Rs.1,00.00,000/-Age (in yrs) / Family Size 1A+1C 1A+2C 1A+3C 2A 2A+1C 2A+2C 2A+3C 1A 18-30 15,390 23,455 28,205 34,295 23,650 32,020 36,605 43,140 31-35 16,880 25,020 29,810 35,960 26,035 34,480 39,105 45,700 36-40 19,490 28,140 33,245 39,805 30,205 39,170 44,105 51,110 41-45 23.375 32.235 37.465 44.200 36.445 45.515 50,670 57.845 46-50 27,775 36.930 42,340 49,305 43,485 52.850 58,185 65,590 51-55 34.525 43,750 49,200 56,230 54,280 63,720 69,095 76.560 56-60 41,125 50,350 55,800 62,830 64,840 74,280 79,655 87,120 61-65 51.025 60.250 65,700 72,730 80,680 90,120 95,495 1,02,960 1.13.880 Above 65 65,870 75,100 80,550 87,580 1,04,440 1,19,255 1,26,720 **POLICY TERM 1 YEAR** PREMIUM FOR MIDTERM INCLUSION -9 mths >9 mnths Refund on existing plan 77.5% 62.5% 42.5% 20.0% NA 77.5% % to be charged on proposed plan 62.5% 42.5% 20.0% 2 Years Premium Chart **Excluding GST (Premium in Rs.)** Gold Plan Sum Insured Rs.3,00,000/-\* Above 18-29 30 31-34 35 36-39 40 41-44 45 46-49 50 51-54 55 56-59 60 61-64 65 65 11,850 8.502 8.820 9.139 9.689 10,239 11,044 12,786 13.722 15,151 16,579 17,978 19,377 21,476 23,575 26,721 29.867 \*3 lakhs sum insured is not applicable for floater policy Gold Plan Sum Insured Rs.5,00,000/-Age (in yrs) / Family Size 1A 1A+1C 1A+3C 2A 2A+1C 2A+2C 2A+3C 1A+2C 18-29 10.847 16,048 19,068 22,620 15,575 21,307 24,183 28,593 11,291 16,511 19,546 23,112 16,284 22,036 24,921 29,350 31-34 11,734 16,994 22,764 16,974 20,024 23,604 25,659 30,108 12,511 17,901 21,042 24,747 18,229 24,154 27,145 31,715 36-39 13,288 18,827 22,060 25,891 19,464 25,544 28,632 33,321 14,422 20,024 23,290 27,174 21,302 27,435 30,557 35,295 37,268 41-44 15,556 32,482 21,220 24,521 28,458 23,141 29,326 22,615 25,230 31,502 34,711 16.863 25.968 29.973 39.565 46-49 18,171 24.009 27,416 31.488 27,319 33.679 36.940 41,862 20,173 26,031 29,452 30,523 36,902 40,178 45,119 33,543 51-54 22,176 28,053 31,488 35,599 33,727 40,125 43,415 48,375 33,447 46,547 24,135 30,012 37,553 36,858 43,261 51,507 56-59 26,094 31,970 35,406 39,507 39,990 46,397 49,678 54,638 29,032 34,909 38,344 42,446 44,689 51,097 54,383 59,338 61-64 31,970 37,847 41,283 45,384 49,389 55,796 59,087 64,037

49,794

54,204

0

56,443

63,497

62,846

69,895

66,136

73,186

71,087

78,136

45,688

50,093

A-Adult | C-Child

42,253

46,658

36,376

40,781

Risk period

**Family Size** 

1A

30

35

40

45

50

55

60

65

Above 65

				um Insured Rs.10,0				
Age (in yrs) / Family Size 18-29 30	1A	1A+1C	1A+2C	1A+3C	2A	2A+1C	<b>2A+2C</b>	2A+3C
	13,722	20,757	24,723	29,548	20,410	27,734	31,565	37,249
	14,321	21,380	25,370	30,219	21,365	28,718	32,564	38,277
31-34 35	14,919 15,966	22,002 23,257	25,370 26,016 27,392	30,890 32,429	22,320 23,995	29,718 29,703 31,580	32,564 33,563 35,565	39,304 41,471
36-39	17,013	24,511	28,767	33,968	25,669	33,457	37,567	43,637
40	18,557	26,132	30,436	35,710	28,154	36,019	40,178	46,310
41-44	20,101	27,753	32,106	37,452	30,639	38,581	42,788	48,983
45	21,862	29,635	34,060	39,497	33,457	41,519	45,799	52,086
46-49	23,623	31,517	36,014	41,543	36,274	44,458	48,810	55,188
50 51-54	26,325 29,027	34,248 36,979	38,764 41,514	44,318 47,092	40,598 44,921	44,436 48,810 53,162	53,181 57,553	59,584 63,980
55	31,671	39,623	44,158	49,731	49,152	57,393	61,784	68,211
56-59	34,315	42,267	46,803	52,371	53,384	61,625	66,016	72,443
60	38,282	46,233	50,764	56,337	59,729	67,970	72,361	78,787
61-64	42,248	50,199	54,725	60,303	66,074	74,315	78,705	85,132
65 Above 65	48,197 54,146	56,149 62,098	60,674 66,624 Gold Plan Si	66,252 72,201 um Insured Rs.15,0	75,593 85,113 0.000/-	83,830 93,344	88,220 97,735	94,647 1,04,162
Age (in yrs) / Family Size	<b>1A</b>	1A+1C	1A+2C	1 <b>A+3C</b>	<b>2A</b> 24,193	<b>2A+1C</b>	<b>2A+2C</b>	<b>2A+3C</b>
18-29	16,299	24,434	29,143	34,952		32,742	37,317	43,985
30	17,013	25,187	29,915	35,753	25,341	33,925	38,518	45,215
31-34	17,727	25,939	30,687	36,554	26,489	35,107	39,719	46,445
35	18,982	27,440	32,342	38,402	28,496	37,360	42,122	49,046
36-39	20,236	28,940	33,997	40,250	30,504	39,613	44,525	51,647
40		30,894	36,004	42,344	33,486	42,692	47,661	54,860
41-44	23,951	32,849	38,011	44,438	36,467	45,770	50,798	58,074
45	26,065	35,102	40,356	46,894	39,855	49,297	54,407	61,799
46-49 50 51-54	28,178 31,420	37,355 40,636	42,701 45,997	49,350 52,679	43,242 48,429	52,824 58,050	58,016 63,265	65,524 70,797
51-54	34,663	43,917	49,292	56,009	53,615	63,275	68,515	76,071
55	37,838	47,087	52,467	59,179	58,691	68,351	73,591	81,147
56-59	41,013	50,257	55,642	62,349	63,767	73,427	78,667	86,223
60	45,770	55,019	60,399	67,111	71,381	81,041	86,281	93,837
61-64	50,527	59,782	65,157	71,873	78,995	88,655	93,895	1,01,450
65 Above 65	57,664 64,800	66,918 74,054	72,298 79,439	79,009 86,146 um Insured Rs.20.0	90,416	1,00,075 1,11,496	1,05,315 1,16,736	1,12,871 1,24,292
Age (in yrs) / Family Size 18-29	<b>1A</b> 18,296	<b>1A+1C</b> 27,541	1A+2C 32,916	1A+3C 39,604	2A 27,387	<b>2A+1C</b> 37,046	<b>2A+2C</b> 42,277	<b>2A+3C</b> 49,833
30	19,117	28,405	33,804	40,525	28,704	38,402	43,657	51,246
31-34	19,937	29,268	34,692	41,447	30,021	39,758	45,037	52,660
35	21,380	30,996	36,588	43,575	32,332	42,354	47,801	55,652
36-39	22,822	32,723	38,484	45,702	34,644	44,950	50,566	58,643
40	24,960	34,972	40,800	48,115	38,079	48,491	54,180	62,344
41-44	27,097	37,220	43,116	50,527	41,514	52,033	57,794	66,045
45	29,529	39,816	45,809	53,350	45,408	56,091	61,948	70,329
46-49	31,961	42,412	48,501	56,173	49,302	60,148	66,103	74,614
50	35,691	46,180	52,298	59,999	55,266	66,156	72,134	80,679
51-54	39,420	49,948	56,095	63,825	61,229	72,163	78,165	86,744
55	43,068	53,596	59,743	67,473	67,068	77,996	84,003	92,582
56-59	46,716	57,244	63,391	71,121	72,906	83,830	89,842	98,420
60	52,192	62,715	68,862	76,592	81,663	92,587	98,594	1,07,173
61-64	57,668	68,187	74,334	82,064	90,421	1,01,344	1,07,347	1,15,925
65	65,876	76,399	82,546	90,276	1,03,554	1,14,478	1,20,485	1,29,064
Above 65	74,083	84,611	90,758	98,488	1,16,688	1,27,612	1,33,624	1,42,202
Age (in yrs) / Family Size	<b>1A</b> 20,593	1A+1C 31,102	Gold Plan St 1A+2C 37,239	um Insured Rs.25,0 1A+3C 44,950	0,000/- 2A 31,063	<b>2A+1C</b> 41,987	<b>2A+2C</b> 47,980	<b>2A+3C</b> 56,559
30	21,539	32,096	38,262	46,011	32,578	43,550	49,572	58,185
31-34	22,485	33,090	39,285	47,073	34,093	45,114	51,164	59,811
35	24,139	35,078	41,466	49,514	36,747	48,096	54,339	63,251
36-39	25,794	37,066	43,647	51,956	39,401	51,077	57,514	66,691
40 41-44 45	28,260 30,726	39,657 42,248	46,320 48,993	54,740 57,524	43,357 47,314	55,159 59,241	61,678 65,842	70,956 75,222
45	33,524	45,230	52,091	60,766	51,787	63,902	70,619	80,143
46-49	36,323	48,211	55,188	64,008	56,260	68,563	75,395	85,065
50	40,607	52,549	59,550	68,414	63,125	75,473	82,329	92,042
51-54	44,892	56,887	63,912	72,819	69,991	82,382	89,263	99,019
55	49,090	61,085	68,110	77,012	76,703	89,094	95,979	1,05,730
56-59	53,287	65,282	72,307	81,205	83,415	95,805	1,02,695	1,12,442
60	59,579	71,574	78,599	87,497	93,484	1,05,875	1,12,765	1,22,512
61-64	65,871	77,866	84,891	93,788	1,03,554	1,15,945	1,22,835	1,32,581
65	75,313	87,304	94,329	1,03,231	1,18,656	1,31,052	1,37,937	1,47,688
Above 65	84,756	96,741	1,03,766	1,12,673	1,33,759	1,46,159	1,53,039	1,62,796
Age (in yrs) / Family Size	1A 24,106	1A+1C 36,574	<b>1A+2C</b> 43,879	um Insured Rs.50,0 1A+3C 53,152	<b>2A</b> 36,689	2A+1C 49,572	2A+2C 56,732	2A+3C 66,865
30	25,244	37,765	45,104	54,421	38,508	51,444	58,638	68,819
31-34	26,383	38,957	46,330	55,690	40,327	53,316	60,544	70,773
35	28,371	41,341	48,950	58,624	43,512	56,892	64,361	74,898
36-39	30,359	43,724	51,570	61,557	46,696	60,467	68,177	79,024
40	33,321	46,841	54,783	64,901	51,449	65,374	73,176	84,153
41-44	36,284	49,958	57,997	68,245	56,202	70,281	78,175	89,282
45	39,637	53,538	61,712	72,143	61,572	75,878	83,907	95,192
46-49	42,991	57,118	65,427	76,042	66,942	81,475	89,639	1,01,103
50	48,139	62,320	70,662	81,321	75,178	89,764	97,962	1,09,470
51-54	53,287	67,521	75,897	86,599	83,415	98,054	1,06,285	1,17,836
55	58,320	72,558	80,935	91,636	91,468	1,06,111	1,14,343	1,25,894
56-59	63,352	77,596	85,972	96,674	99,520	1,14,169	1,22,401	1,33,952
60	70,908	85,147	93,523	1,04,225	1,11,607	1,26,251	1,34,482	1,46,033
61-64	78,464	92,698	1,01,074	1,11,776	1,23,694	1,38,333	1,46,564	1,58,115
65	89,788	1,04,027	1,12,403	1,23,105	1,41,816	1,56,455	1,64,692	1,76,243
Above 65 Age (in yrs) / Family Size	1,01,113	1,15,356 1 <b>A+1C</b>	1,23,732 Gold Plan St 1A+2C	1,34,434 um Insured Rs.75,0 1A+3C	1,59,939 0,000/- 2A	1,74,578 2A+1C	1,82,819 2A+2C	1,94,370 <b>2A+3C</b>
18-29	26,219	39,855	47,864	58,064	40,067	54,117	61,982	73,051
30	27,469	41,167	49,210	59,463	42,069	56,177	64,081	75,198
31-34	28,718	42,479	50,556	60,863	44,072	58,238	66,180	77,345
35	30,909	45,099	53,442	64,090	47,575	62,175	70,373	81,885
36-39	33,100	47,719	56,327	67,318	51,077	66,112	74,566	86,425
40	36,356	51,150	59,864	71,000	56,308	71,511	80,076	92,071
41-44	39,613	54,580	63,401	74,681	61,538	76,911	85,586	97,716
45	43,304	58,522	67,487	78,966	67,444	83,067	91,887	1,04,215
46-49	46,996	62,464	71,574	83,251	73,350	89,224	98,189	1,10,714
50	52,660	68,187	77,335	89,060	82,411	98,343	1,07,347	1,19,921
51-54	58,325	73,909	83,096	94,869	91,472	1,07,462	1,16,504	1,29,127
55	63,864	79,448	88,630	1,00,408	1,00,331	1,16,321	1,25,363	1,37,990
56-59	69,403	84,988	94,165	1,05,947	1,09,190	1,25,180	1,34,222	1,46,854
60	77,707	93,291	1,02,473	1,14,256	1,22,483	1,38,473	1,47,515	1,60,147
61-64	86,010	1,01,595	1,10,782	1,22,565	1,35,776	1,51,766	1,60,808	1,73,439
65	98,473	1,14,058	1,23,245	1,35,023	1,55,712	1,71,702	1,80,745	1,93,376
Above 65 Age (in yrs) / Family Size	1,10,936 <b>1A</b>	1,26,521 1 <b>A+1C</b>	1,35,708 Gold Plan Su 1A+2C	1,47,481 m Insured Rs.1,00,0 1A+3C	1,75,649 00,000/- <b>2A</b>	1,91,639 <b>2A+1C</b>	2,00,681 2A+2C	2,13,313 2A+3C
18-29	29,703	45,268	54,436	66,189	45,645	61,799	70,648	83,260
30	31,141	46,778	55,984	67,796	47,946	64,173	73,060	85,731
31-34	32,578	48,289	57,533	69,403	50,248	66,546	75,473	88,201
35	35,097	51,299	60,848	73,113	54,272	71,072	80,298	93,422
36-39	37,616	54,310	64,163	76,824	58,296	75,598	85,123	98,642
36-39 40 41-44	41,365 45,114	54,310 58,262 62,214	64,163 68,235 72,307	81,065 85,306	58,296 64,317 70,339	75,598 81,721 87,844	91,458 97,793	1,05,142 1,11,641
45	49,360	66,744	77,012	90,232	77,132	94,922	1,05,045	1,19,115
46-49	53,606	71,275	81,716	95,159	83,926	1,02,001	1,12,297	1,26,589
50 51-54	60,120 66,633 73,003	77,856 84,438	88,336 94,956	1,01,841 1,08,524	94,343 1,04,760	1,12,490 1,22,980	1,22,825 1,33,353	1,37,175 1,47,761
55	73,002	90,807	1,01,325	1,14,893	1,14,951	1,33,170	1,43,544	1,57,951
56-59	79,371	97,176	1,07,694	1,21,262	1,25,141	1,43,360	1,53,734	1,68,142
60	88,925	1,06,729	1,17,248	1,30,815	1,40,427	1,58,646	1,69,020	1,83,427
61-64	98,478	1,16,283	1,26,801	1,40,369	1,55,712	1,73,932	1,84,305	1,98,713
65	1,12,804	1,30,613	- 1,41,131	1,54,699	1,78,641	1,96,860	2,07,234	2,21,641
Above 65	1,27,129				2,01,569 LICY TERM 2 YEA		2,30,162	2,44,570
Risk period  Refund on existing plan  % to be charged on propose	1 mth 82.5% ed plan 82.5%	3 mths 75.0% 75.0%	6 mths 62.5% 62.5%	52.5%		nths         18 mths           5%         20.0%           5%         20.0%	10.0%	>21 mths NA
A-Adult   C-Child				2	, J			

Age (in yrs) / Family Size	18-28	29	Gold Pla	31-33	34	35	36-38	39	40
1A Age (in yrs) / Family Size	12,356 <b>41-43</b>	12,665 <b>44</b>	12,973 <b>45</b>	13,282 46-48	13,815 <b>49</b>	14,348 <b>50</b>		1 15,661	16,442 <b>55</b>
1A Age (in yrs) / Family Size	17,223 <b>56-58</b>	18,130	19,037	19,944	21,327 <b>61-63</b>	22,711			26,806 Above 65
1A *3 lakhs sum insured is not ap	28,162	30,196 policy		32,229	34,263	3	7,311	40,359	43,407
Age (in yrs) / Family Size	1A	1A+1C	Gold P	lan Sum Insured F		2A	2A+1C	2A+2C	2A+3C
18-28	15,764	23,324	27,713	32,87	5 22	,636	30,967	35,147	41,556
29 30	16,194 16,624	23,772 24,221	28,176 28,639	33,35 33,82		,324	31,673 32,379	35,862 36,577	42,290 43,024
31-33 34	17,054 17,807	24,670 25,568	29,102 30,088	34,30 35,41		,698 ,895	33,085 34,431	37,292 38,732	43,758 45,315
35	18,560	26,465	31,075	36,52	1 27	,092	35,778	40,172	46,872
36-38 39	19,312 20,411	27,363 28,522	32,061 33,253	37,62 38,87		,288	37,124 38,957	41,612 43,478	48,428 50,340
40	21,510	29,682	34,445	40,11		,851	40,789	45,343	52,252
41-43	22,608 23,875	30,841 32,192	35,638 37,040	41,36 42,82		,632 ,656	42,622 44,730	47,208 49,368	54,165 56,390
45 46-48	25,142 26,409	33,543 34,894	38,443 39,845	44,29 45,76		,681 ,705	46,839 48,947	51,528 53,688	58,615 60,840
49	28,349	36,853	41,818	47,75		,809	52,070	56,825	63,996
50 51-53	30,289 32,229	38,812 40,771	43,791 45,764	49,74 51,73		,913 ,017	55,193 58,316	59,962 63,098	67,152 70,307
54	34,128	42,669	47,662	53,63		,051	61,355	66,133	73,341
55 56-58	36,026 37,924	44,567 46,465	49,560 51,458	55,52 57,41		,086	64,393 67,432	69,167 72,201	76,375 79,410
59	40,771	49,312	54,305	60,26	62	,673	71,986	76,759	83,963
60 61-63	43,618 46,465	52,159 55,006	57,152 59,999	63,11 65,96	<del>a                                    </del>	,227 ,780	76,539 81,093	81,317 85,875	93,070
64	50,733	59,274	64,267	70,23		,615	87,923	92,705	99,900
65 Above 65	55,001 59,270	63,543 67,811	68,536 72,804	74,50 78,77		,450 ,285	94,753 1,01,583	99,535 1,06,366	1,06,730 1,13,560
Age (in yrs) / Family Size	1A	1A+1C	Gold PI	an Sum Insured R		2A	2A+1C	2A+2C	2A+30
18-28	19,944	30,168	35,932	42,94	5 29	,663	40,308	45,876	54,137
29 30	20,523 21,103	30,771 31,374	36,559 37,185	43,59 44,24		,589 ,514	41,262 42,215	46,844 47,811	55,132 56,128
31-33	21,683	31,977	37,811	44,89	4 32	,440	43,169	48,779	57,124
34 35	22,697 23,712	33,193 34,408	39,144 40,476	46,38 47,87		,062 ,684	44,988 46,806	50,719 52,659	59,223 61,322
36-38 39	24,726 26,222	35,624 37,194	41,809 43,426	49,36 51,05		,307	48,625 51,107	54,599 57,129	63,421 66,011
40	27,718	38,765	45,044	52,74	3 42	,122	53,590	59,658	68,601
41-43	29,214 30,920	40,336 42,159	46,661 48,555	54,43 56,41		,529 ,260	56,072 58,919	62,187 65,104	71,191 74,197
45	32,627	43,982	50,448	58,39	5 49	,990	61,766	68,021	77,203
46-48 49	34,333 36,951	45,806 48,452	52,341 55,006	60,37 63,06	<u> </u>	,720 ,909	64,613 68,830	70,938 75,174	80,209 84,468
50	39,569	51,098	57,671	65,75		,098	73,047	79,410	88,727
51-53 54	42,187 44,749	53,744 56,306	60,336 62,897	68,44 70,99		,386	77,264 81,364	83,645 87,745	92,986 97,086
55 56-58	47,311 49,873	58,868 61,430	65,459 68,021	73,55 76,11		,486 ,586	85,464 89,564	91,845 95,945	1,01,186 1,05,286
59	53,716	65,272	71,859	79,95	7 83	,734	95,711	1,02,093	1,11,433
60 61-63	57,559 61,401	69,115 72,958	75,698 79,536	83,79 87,64		,882	1,01,859 1,08,007	1,08,240 1,14,388	1,17,581 1,23,729
64 65	67,166 72,930	78,722 84,487	85,300 91,064	93,40 99,17			1,17,226 1,26,445	1,23,607 1,32,826	1,32,948 1,42,167
Above 65	78,694	90,251	96,829	1,04,93 an Sum Insured R	5 1,23		1,35,664	1,42,045	1,51,386
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	1A+30		2A	2A+1C	2A+2C	2A+3C
18-28 29	23,688 24,380	35,511 36,241	42,356 43,104	50,79 51,57		,161 ,273	47,587 48,732	54,235 55,399	63,926 65,118
30 31-33	25,072 25,764	36,970 37,699	43,852 44,600	52,35 53,12		,386 ,499	49,878 51,023	56,563 57,727	66,310 67,502
34 35	26,979 28,195	39,153 40,607	46,203 47,807	54,91 56,70	7 40	,443	53,206 55,389	60,055 62,383	70,022 72,542
36-38	29,410	42,061	49,410	58,49	3 44	,333	57,573	64,711	75,062
39 40	31,210 33,010	43,954 45,848	53,300	60,52 62,55		,222	60,555 63,538	67,750 70,789	78,175 81,289
41-43 44	34,810 36,858	47,741 49,924	55,244 57,517	64,58 66,96		,000	66,521 69,938	73,828 77,325	84,402 88,012
45	38,905	52,108	59,789	69,34	1 59	,564	73,355	80,821	91,621
46-48 49	40,953 44,095	54,291 57,470	62,061 65,254	71,72 74,95		,846 ,872	76,773 81,836	84,318 89,405	95,230 1,00,340
50 51-53	47,236 50,378	60,649 63,828	68,447 71,640	78,17 81,40		,897	86,899 91,962	94,491 99,578	1,05,449 1,10,559
54	53,454	66,899	74,716	84,47	3 82	,841	96,880	1,04,496	1,15,477
55 56-58	56,530 59,606	69,971 73,042	77,792 80,868	87,54 90,61		,759 ,677	1,01,798 1,06,716	1,09,414 1,14,332	1,20,395 1,25,313
59 60	64,216 68,825	77,656 82,271	85,478 90,087	95,23 99,84			1,14,093 1,21,471	1,21,709 1,29,086	1,32,691 1,40,068
61-63	73,435	86,885	94,697	1,04,45	3 1,14	,809	1,28,848	1,36,463	1,47,445
64 65	80,349 87,264	93,799 1,00,714	1,01,616 1,08,535	1,11,37 1,18,28	7 1,36	,940	1,39,913 1,50,979	1,47,529 1,58,595	1,58,511 1,69,576
Above 65	94,178	1,07,628	1,15,454 Gold Pl	1,25,20 an Sum Insured R	,	,006	1,62,045	1,69,660	1,80,642
Age (in yrs) / Family Size	1A 26 591	1A+1C 40,027	1A+2C	1A+30		2A ,803	2A+1C	2A+2C	2A+30
18-28 29	26,591 27,386	40,864	48,699	57,55 58,45	2 41	,079	53,842 55,156	61,444 62,781	72,425 73,795
30 31-33	28,181 28,976	41,701 42,538	49,560 50,420	59,34 60,23		,356 ,632	56,469 57,783	64,118 65,455	75,165 76,534
34	30,373	44,211	52,257	62,29	9 45	,871	60,298	68,133	79,433
35 36-38	31,771 33,169	45,885 47,559	54,094 55,932	64,36 66,42		,110 ,350	62,813 65,328	70,812 73,491	82,331 85,230
39 40	35,240 37,311	49,737 51,916	58,176 60,420	68,76 71,09		,678 ,007	68,760 72,191	76,993 80,494	88,816 92,401
41-43	39,382	54,094	62,664	73,43	5 60	,336	75,623	83,996	95,987
44 45	41,738 44,095	56,610 59,125	65,272 67,881	76,17 78,90		,108 ,881	79,554 83,486	88,021 92,046	1,00,139 1,04,290
46-48	46,451	61,640	70,490	81,64	71	,654	87,418	96,071	1,08,441
49 50	50,065 53,678	65,291 68,942	74,169 77,848	85,34 89,05		,432 ,210	93,238 99,059	1,01,915 1,07,759	1,14,318 1,20,194
51-53	57,292	72,593	81,527	92,76	1 88	,989	1,04,879	1,13,603	1,26,071
54 55	60,826 64,361	76,128 79,662	85,062 88,596	96,29 99,83		,302	1,10,531 1,16,183	1,19,259 1,24,916	1,31,727 1,37,384
56-58	67,895	83,196	92,130	onal 1,03,36	1aring 1,05	,959	1,21,835	1,30,573	1,43,041
59 60	73,201 78,507	88,498 93,799	97,432 1,02,733	1,08,66 1,13,96		a Villa Villa	1,30,320 1,38,805	1,39,053 1,47,534	1,51,521 1,60,002
61-63	83,813	99,101	1,08,035	1,19,26	9 1,31	,414	1,47,291	1,56,014	1,68,482
64 65	91,766 99,718	1,07,058 1,15,014	1,15,991 1,23,948	1,27,22 1,35,18			1,60,016 1,72,741	1,68,744 1,81,474	1,81,212 1,93,942
Above 65	1,07,670	1,22,971	1,31,905	1,43,13	1,69	.590	1,85,467	1,94,204	2,06,672

			Gold Plan Si	um Insured Rs.25,	00,000/-			
Age (in yrs) / Family Size	1 <b>A</b> 29,929	1A+1C 45,203	<b>1A+2C</b> 54,122	1A+3C 65,328	<b>2A</b> 45,146	<b>2A+1C</b> 61,023	<b>2A+2C</b> 69,732	<b>2A+3C</b> 82,201
29	30,846	46,166	55,114	66,357	46,614	62,537	71,275	83,776
30 31-33	31,762 32,678	47,129 48,092	56,105 57,096	67,385 68,414	48,082 49,550	64,052 65,567	72,818 74,361	85,351 86,927
34 35	34,282 35,885	50,018 51,944	59,209 61,322	70,780 73,145	52,122 54,693	68,456 71,345	77,437 80,513	90,260
36-38 39	37,489 39,878	53,870 56,381	63,435 66,025	75,511 78,208	57,264 61,098	74,234 78,189	83,589 87,624	96,927 1,01,059
40	42,267	58,891	68,615	80,906	64,931	82,144	91,658	1,05,192
41-43 44	44,656 47,367	61,401 64,291	71,205 74,206	83,603 86,745	68,765 73,098	86,099 90,616	95,693 1,00,321	1,09,325 1,14,093
45 46-48	50,079 52,790	67,180 70,069	77,208 80,209	89,886 93,028	77,432 81,766	95,132 99,648	1,04,949 1,09,577	1,18,862 1,23,630
49 50	56,942 61,093	74,272 78,475	84,435 88,661	97,296 1,01,564	88,418 95,071	1,06,342 1,13,037	1,16,295 1,23,013	1,30,390 1,37,150
51-53	65,244	82,677	92,888	1,01,564	1,01,723	1,19,731	1,29,731	1,43,911
54 55	69,312 73,379	86,745 90,812	96,955 1,01,022	1,09,895 1,13,958	1,08,226 1,14,729	1,26,234 1,32,737	1,36,239 1,42,746	1,50,413 1,56,916
56-58 59	77,446 83,542	94,879 1,00,975	1,05,089 1,11,186	1,18,020 1,24,117	1,21,232 1,30,989	1,39,240 1,48,997	1,49,254 1,59,011	1,63,419 1,73,176
60	89,638	1,07,072	1,17,282	1,30,213	1,40,746	1,58,754	1,68,768	1,82,933
61-63 64	95,735 1,04,884	1,13,168 1,22,312	1,23,378 1,32,522	1,36,309 1,45,458	1,50,502 1,65,135	1,68,510 1,83,148	1,78,524 1,93,157	1,92,689 2,07,327
65 Above 65	1,14,033 1,23,182	1,31,456 1,40,601	1,41,667 1,50,811	1,54,607 1,63,756	1,79,768 1,94,401	1,97,785 2,12,423	2,07,790 2,22,422	2,21,964 2,36,602
			Gold Plan St	um Insured Rs.50,	00,000/-			
Age (in yrs) / Family Size 18-28	<b>1A</b> 35,034	1A+1C 53,155	<b>1A+2C</b> 63,772	<b>1A+3C</b> 77,250	<b>2A</b> 53,323	<b>2A+1C</b> 72,046	<b>2A+2C</b> 82,453	<b>2A+3C</b> 97,179
29 30	36,138 37,241	54,309 55,464	64,959 66,147	78,479 79,709	55,086 56,848	73,860 75,674	84,300 86,146	99,073
31-33	38,344	56,619	e a 67,334   n	80,938	58,610	77,488	87,993	1,02,859
34 35	40,270 42,197	58,928 61,238	69,873 72,411	83,781 86,623	61,696 64,781	80,952 84,416	91,691 95,389	1,06,856 1,10,854
36-38 39	44,123 46,993	63,547 66,567	74,950 78,063	89,465 92,705	67,867 72,472	87,881 92,635	99,087 1,03,930	1,14,851 1,19,820
40	49,864	69,587	81,177	95,945	77,077	97,390	1,08,773	1,24,790
41-43	52,734 55,983	72,607 76,076	84,290 87,890	99,185	81,682 86,885	1,02,144	1,13,617 1,19,170	1,29,759 1,35,486
45 46-48	59,232 62,481	79,545 83,014	91,490 95,090	1,06,740 1,10,517	92,088 97,291	1,12,990 1,18,413	1,24,724 1,30,278	1,41,213 1,46,940
49 50	67,470 72,458	88,054 93,093	1,00,162 1,05,234	1,15,631 1,20,746	1,05,272 1,13,252	1,26,445 1,34,476	1,38,343 1,46,407	1,55,046 1,63,153
51-53	77,446	98,133	1,10,307	1,25,860	1,21,232	1,42,508	1,54,471	1,71,259
54 55	82,322 87,198	1,03,014 1,07,894	1,15,187 1,20,068	1,30,741 1,35,622	1,29,035 1,36,837	1,50,315 1,58,123	1,62,279 1,70,086	1,79,067 1,86,874
56-58 59	92,074 99,395	1,12,775 1,20,091	1,24,949 1,32,265	1,40,502 1,47,819	1,44,640 1,56,351	1,65,930 1,77,636	1,77,893 1,89,599	1,94,681 2,06,387
60 61-63	1,06,716 1,14,037	1,27,408 1,34,724	1,39,581 1,46,898	1,55,135 1,62,452	1,68,062 1,79,772	1,89,342 2,01,048	2,01,306 2,13,012	2,18,093 2,29,800
64	1,25,010	1,45,701	1,57,875	1,73,428	1,97,332	2,18,608	2,30,576	2,47,364 2,64,928
65 Above 65	1,46,954	1,67,655	1,79,829	1,84,405 1,95,382	2,32,450	2,36,167 2,53,726	2,48,140 2,65,704	2,82,492
Age (in yrs) / Family Size	1A	1A+1C	1A+2C	um Insured Rs.75, 1A+3C	2A	2A+1C	2A+2C	2A+3C
18-28 29	38,106 39,317	57,923 59,195	69,564 70,868	84,388 85,744	58,232 60,172	78,652 80,648	90,083 92,116	1,06,169 1,08,250
30 31-33	40,528 41,738	60,466 61,738	72,173 73,477	87,100 88,456	62,112 64,052	82,645 84,641	94,150 96,183	1,10,330 1,12,410
34 35	43,861 45,983	64,277 66,815	76,273 79,068	91,583 94,711	67,446 70,840	88,456 92,270	1,00,246 1,04,309	1,16,810 1,21,209
36-38 39	48,106 51,261	69,354	81,864	97,838	74,234	96,085	1,08,371	1,25,608
40	54,417	72,678 76,001	85,291 88,717	1,01,405	79,302 84,370	1,01,317	1,19,049	1,31,078 1,36,547
41-43 44	57,573 61,149	79,325 83,145	92,144 96,104	1,08,539 1,12,691	89,437 95,160	1,11,779 1,17,745	1,24,388 1,30,493	1,42,017 1,48,314
45 46-48	64,725 68,302	86,964 90,784	1,00,064 1,04,023	1,16,842 1,20,994	1,00,882 1,06,604	1,23,710 1,29,675	1,36,599 1,42,704	1,54,612 1,60,909
49 50	73,790 79,279	96,328 1,01,873	1,09,605 n	1,26,622 1,32,251	1,15,384 1,24,163	1,38,511 1,47,347	1,51,578 1,60,451	1,69,829 1,78,749
51-53 54	84,767 90,134	1,07,417 1,12,784	1,26,132	1,37,880 <b>(</b>	1,32,943 1,41,526	1,56,182 1,64,766	1,69,324 1,77,907	1,87,669 1,96,257
55 56-58	95,501 1,00,868	1,18,151 1,23,518	1,31,494 1,36,856	1,48,614 1,53,980	1,50,110 1,58,693	1,73,349 1,81,932	1,86,490 1,95,074	2,04,844
59 60	1,08,913 1,16,959	1,31,564 1,39,610	1,44,906 1,52,957	1,62,031	1,71,573 1,84,452	1,94,812 2,07,692	2,07,953	2,26,312 2,39,192
61-63	1,25,005	1,47,655	1,61,007	1,78,132	1,97,332	2,20,571	2,33,713	2,52,071
64 65	1,37,080 1,49,156	1,59,731 1,71,806	1,73,083 1,85,158	1,90,202 2,02,273	2,16,649 2,35,966	2,39,888 2,59,205	2,53,030 2,72,347	2,71,388 2,90,706
Above 65	1,61,231	1,83,882	1,97,234 Gold Plan Su	2,14,344 m Insured Rs.1,00	2,55,283	2,78,522	2,91,664	3,10,023
Age (in yrs) / Family Size	<b>1A</b> 43,169	1A+1C 65,791	<b>1A+2C</b> 79,115	<b>1A+3C</b> 96,197	<b>2A</b> 66,338	<b>2A+1C</b> 89,816	<b>2A+2C</b> 1,02,677	2A+3C 1,21,008
29	44,562	67,255	80,616	97,754	68,568	92,116	1,05,015	1,23,401
30 31-33	45,955 47,348	68,718 70,181	82,116 83,617	99,311	70,798 73,028	94,416 96,716	1,07,352 1,09,690	1,25,795 1,28,189
34 35	49,789 52,229	73,098 76,016	86,829 90,041	1,04,463 1,08,058	76,927 80,826	1,01,102 1,05,487	1,14,365 1,19,040	1,33,247 1,38,305
36-38	54,669	78,933	93,252	1,11,653	84,725	1,09,872	1,23,715	1,43,364
39 40	58,302 61,934	82,762 86,590	97,198 n . 1,01,144	1,15,762 1,19,872	90,559	1,15,804 1,21,737	1,29,853 1,35,991	1,49,661 1,55,958
41-43 44	65,567 69,681	90,419 94,809	1,05,089 1,09,647	1,23,981 1,28,754	1,02,228 1,08,811	1,27,670 1,34,528	1,42,129 1,49,156	1,62,255 1,69,497
45 46-48	73,795 77,909	99,199	1,14,206 1,18,764	1,33,527	1,15,393	1,41,386	1,56,182 1,63,209	1,76,738
49	84,220	1,09,965	1,25,178	1,44,775	1,32,069	1,58,408	1,73,410	1,94,237
50 51-53	90,531 96,843	1,16,342 1,22,719	1,31,592 1,38,006	1,51,250 1,57,725	1,42,162 1,52,255	1,68,571 1,78,735	1,83,611 1,93,811	2,04,494 2,14,751
54 55	1,03,014 1,09,185	1,28,890 1,35,061	1,44,177 1,50,348	1,63,896 1,70,067	1,62,129 1,72,003	1,88,608 1,98,482	2,03,685 2,13,559	2,24,624 2,34,498
56-58	1,15,356	1,41,232	1,56,519	1,76,238	1,81,876	2,08,355	2,23,432	2,44,372
59 60	1,24,612 1,33,869	1,50,488 1,59,745	1,65,776 1,75,032	1,85,495 1,94,751	1,96,687 2,11,497	2,23,166 2,37,976	2,38,243 2,53,053	2,59,182 2,73,992
61-63 64	1,43,125 1,57,005	1,69,001 1,82,886	1,84,289 1,98,173	2,04,008 2,17,892	2,26,307 2,48,523	2,52,787 2,75,002	2,67,863 2,90,079	2,88,803 3,11,018
65 Above 65	1,70,885	1,96,771	2,12,058	2,31,777	2,70,739	2,97,218	3,12,295 3,34,510	3,33,234 3,55,450
Above 65	1,04,705			, ,	2,92,954 DLICY TERM 3 YEA	, ,	3,34,510	ა,ⴢⴢ,4ɔU
Risk period	1 mth	3 6 mths	9 1: mths mt		18 21 mths	24 27 mths mth		33 >33 mths mths
Refund on existing plan	82.5%	77.5% 70.0%	62.5% 57.5	5% 50.0%	42.5% 35.0%	27.5% 20.0	% 15.0%	7.5%
% to be charged on proposed plan	82.5%	77.5% 70.0%	62.5% 57.5	5% 50.0%	42.5% 35.0%	27.5% 20.0	% 15.0%	7.5% NA
A-Adult   C-Child				4				