

## Annexure to CIS - Benefit Illustration

### **Basic Plan**

### Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured and Policy Period.

**2**A

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )			
	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.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
20	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	NA
18	460	5,00,000	460	NA	460	5,00,000	]	NA		
	Total Premium for all members of the family is <b>Rs. 920</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000							ted on floater basi e for the entire fan		

Age of the members insured	_	d on Individual each member of rately (at a single	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 entire family )				
	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.)	
30	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	NA	
25	460	5,00,000	460	NA	460	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is Rs.  920 when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis			

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	e family under	r a single		•	er basis with overa s available for enti	
	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.)
40	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	NA
35	460	5,00,000	460	NA	460	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 920</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000						. , .	ted on floater basi		



Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the n Insured is av nily)	e family unde	r a single		-	er basis with overa s available for enti	
	Premium (Rs.) Sum Insured (Rs.)		Premium (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.)
50	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000
45	460	5,00,000	460	NA	460	5,00,000	1	NA		
		ailable for each	<b>920</b> when	nium for all me they are cover ed available for 00	ed under a sir	ngle policy			ted on floater basi	

Age of the members insured	_	d on Individual each member of trately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	family under	a single		•	er basis with overal s available for enti	
	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.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
60	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000
55	460	5,00,000	460	NA	460	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is <b>Rs. 920</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis		

Age of the members insured	•	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family under	r a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	m Discount, if any after discount (Rs.)  Discount, if any after discount (Rs.)  Discount or Consolidated premium for all members of family (Rs.)  Floater Discount, if any					Premium after discount(Rs.)	Sum Insured (Rs.)	
65	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000	
60	460	5,00,000	460	NA	460	5,00,000		NA			
	Total Premium for all members of the family is <b>Rs. 920</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 920</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000			Total Premium when policy is opted on floater basis is <b>Rs.</b> Sum Insured of Rs available for the entire family					



Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family unde	r a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
70	460	5,00,000	460	NA	460	5,00,000	NA	NA	NA	5,00,000	
65	460	5,00,000	460	NA	460	5,00,000		NA			
	Total Premium for all members of the family is <b>Rs. 920</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is <b>Rs. 920</b> when they are covered under a single policy					ted on floater basi			

## 2 A + 2C

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	r a single		•	er basis with overal s available for enti	
	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.)
20	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
19	460	5,00,000	460	46	414	5,00,000		NA		
6	460	5,00,000	460	46	414	5,00,000		NA		
5	460	5,00,000	460	46	414	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs.1,840</b> when each member is covered separately  Sum Insured available for each		Total Premium for all members of the family is <b>Rs. 1,656</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				. , ,	ted on floater basis		
	individual is Rs.		113. 3,00,00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						

Age of the members insured	_	d on Individual each member of rately (at a single	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 entire family )				
	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.)
30	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
25	460	5,00,000	460	46	414	5,00,000		NA		
6	460	5,00,000	460	46	414	5,00,000		NA		
5	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each					Total Premium when policy is opted on floater basis is <b>Rs.</b> Sum Insured of Rs available for the entire family			



Age of the members insured	_	d on Individual each member of rately (at a single	of the family)					-	er basis with overal s available for enti	
	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.)
40	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
35	460	5,00,000	460	46	414	5,00,000		NA		
6	460	5,00,000	460	46	414	5,00,000		NA		
5	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each					Total Premium when policy is opted on floater basis is Rs			

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family unde	r a single	• .	•	er basis with overal s available for enti	
	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.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
50	460	160 5,00,000		46	414	5,00,000	NA	NA	NA	NA
45	460	5,00,000	460	46	414	5,00,000		NA		
15	460	5,00,000	460	46	414	5,00,000		NA		
10	460	5,00,000	460	46	414	5,00,000		NA		
		for all members of <b>1,840</b> when each		nium for all me en they are cove		•	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>
	member is cove	ered separately					Sum Insured of R	s available	e for the entire fam	nily
			Sum Insured available for each family member is							
	Sum Insured av	ailable for each	Rs. 5,00,00	00						
I	individual is Rs.	5,00,000								

Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	family under	r a single	• .	•	er basis with overa s available for enti	
	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.)
60	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
55	460	5,00,000	460	46	414	5,00,000	1	NA		
20	460	5,00,000	460	46	414	5,00,000		NA		
15	460	5,00,000	460	46	414	5,00,000		NA		
	Total Premium for all members of the family is <b>Rs. 1,840</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000							. , .	ted on floater basi	



Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av iily)	family unde	r a single		-	er basis with overal s available for enti	
	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.)
65	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
60	460	5,00,000	460	46	414	5,00,000		NA		
23	460	5,00,000	460	46	414	5,00,000		NA		
20	460	5,00,000	460	46	414	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is Rs.  1,656 when they are covered under a single policy					e for the entire fam		

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )			
	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.)
70	460	5,00,000	460	46	414	5,00,000	NA	NA	NA	NA
65	460	5,00,000	460	46	414	5,00,000		NA		
23	460	5,00,000	460	46	414	5,00,000		NA		
20	460	5,00,000	460	46	414	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family <b>is Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>
	the family is Rs.	<b>1,840</b> when each	<b>1,656</b> whe	n they are cove	ered under a s	single policy				
	member is cove	red separately	,			Sum Insured of R	s availabl	e for the entire fan	nily	
			Sum Insured available for each family member is							
	Sum Insured ava	ailable for each	Rs. 5,00,000							
	individual is Rs.	5,00,000								

### Annexure to CIS - Benefit Illustration

# **Enhanced Plan**

# Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured and Policy Period.

**2**A

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	r a single		-	r basis with overa s available for enti	
	Premium (Rs.)	Premium (Rs.) Sum Insured (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.)
20	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	NA
18	810	5,00,000	810	NA	810	5,00,000	1	NA		
	Total Premium for all members of the family is <b>Rs.1,620</b> when each member is covered separately							ted on floater basis		



	Sum Insured avaindividual is Rs.		Sum Insure Rs. 5,00,00	ed available foi 00	r each family r	nember is				
Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	r a single		-	er basis with overal s available for enti	
	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.)
30	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	NA
25		ailable for each	<b>1,620</b> whe	NA nium for all me n they are cove ed available for 00	ered under a s	single policy			ted on floater basis	
Age of the members insured		l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	family unde	r a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire fam			
	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	Sum Insured (Rs.)	
40	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	NA
35		ailable for each	<b>1,620</b> whe	NA Nium for all me on they are covered available for the formula for the formu	ered under a s	single policy			ted on floater basis	
Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the n Insured is ava nily)	family under	a single		-	er basis with overal s available for enti	
	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.)
50	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
45	810	5,00,000	810	NA	810	5,00,000	Tatal Day of	NA	ted on floater basis	lia De
		ailable for each	<b>1,620</b> whe	nium for all me en they are cove ed available for 00	ered under a s	single policy	Sum Insured of Rs available for the entire family			
Age of the members insured	_	l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av iily)	family under	r a single	• .	•	er basis with overal s available for enti	



	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.)
60	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
55	810	5,00,000	810	NA	810	5,00,000	_	NA	]	
		for all members of 1,620 when each ered separately		nium for all me on they are cove		•		. , .	ted on floater basis e for the entire fam	
	Sum Insured avaindividual is Rs.		Sum Insur Rs. 5,00,00	ed available foi 00	each family n	nember is				

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )			
	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	Sum Insured (Rs.)	
65	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
60	810	5,00,000	810	NA	810	5,00,000		NA		, ,
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> 1,620 when they are covered under a single policy				, , ,	ted on floater basis		

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single	• .	•	er basis with overal s available for enti	
	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.)
70	810	5,00,000	810	NA	810	5,00,000	NA	NA	NA	5,00,000
65	810	5,00,000	810	NA	810	5,00,000		NA		
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> 1,620 when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis		

## 2 A+ 2C

Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av illy)	e family under	a single	• .	•	r basis with overal s available for enti	
	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.)
20	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
19	810	5,00,000	810 81 729 5,00,000			]	NA	]		
6	810	5,00,000	810 81 729 5,00,000				NA	]		



5	810	5,00,000	810	81	729	5,00,000	N	IA		
	Total Premium 1	for all members of	Total Prem	ium for all me	mbers of the fa	amily is <b>Rs.</b>	Total Premium when	policy is opt	ed on floater basis	is <b>Rs.</b>
	the family is Rs.	<b>3,240</b> when each	<b>2,916</b> whe	n they are cove	ered under a si	ngle policy				
	member is cove	red separately					Sum Insured of Rs	available	for the entire fami	ly
		member is covered separately		ed available for	each family m	ember is				
	Sum Insured available for each		Rs. 5,00,00	00						
	individual is Rs.	5,00,000								

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single		•	er basis with overal s available for enti	
	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.)
30	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
25	810	5,00,000	810	81	729	5,00,000	]	NA		
6	810	5,00,000	810	81	729	5,00,000		NA		
5	810	5,00,000	810	81	729	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family is <b>Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>
	the family is Rs.	<b>3,240</b> when each	<b>2,916</b> whe	n they are cove	ered under a s	single policy				
	member is cove	red separately	, , , ,				Sum Insured of R	s available	e for the entire fam	nily
			Sum Insure	ed available for	each family r	member is				
	Sum Insured ava	ailable for each	,							
	individual is Rs.	5,00,000								

Age of the members insured	_	d on Individual each member of rately (at a single	of 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 entire family )			
	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.)	Premium after discount(Rs.)	Sum Insured (Rs.)	
40	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
35	810	5,00,000	810	81	729	5,00,000		NA		
6	810	5,00,000	810	81	729	5,00,000		NA		
5	810	5,00,000	810	81	729	5,00,000		NA		
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the t	family is <b>Rs.</b>	Total Premium wh	nen policy is op	ted on floater basis	is <b>Rs.</b>
	the family is Rs.	<b>3,240</b> when each	<b>2,916</b> whe	n they are cove	ered under a s	single policy				
	member is covered separately						Sum Insured of Rs	s available	e for the entire fam	ily
			Sum Insured available for each family member is							
	Sum Insured ava	ailable for each	Rs. 5,00,000							
1	individual is Rs.	5,00,000	113. 3,00,000							

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	e family under	r a single		-	er basis with overal s available for enti	
	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.)
50	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA
45	810	5,00,000	810	81	729	5,00,000		NA		
15	810	5,00,000	810	81	729	5,00,000		NA		
10	810	5,00,000	810	81	729	5,00,000		NA		
		for all members of a 3,240 when each ered separately				Total Premium when policy is opted on floater basis is <b>Rs.</b> Sum Insured of Rs available for the entire family				



	Sum Insured available for each family member is
Sum Insured available for each	Rs. 5,00,000
individual is Rs. 5,00,000	

Age of the members insured	basis covering e	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)		
60	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA		
55	810	5,00,000	810	81	729	5,00,000	]	NA				
20	810	5,00,000	810	81	729	5,00,000	]	NA				
15	810	5,00,000	810	81	729	5,00,000	]	NA				
		for all members of <b>3,240</b> when each		nium for all me		•	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>		
	member is cove		,	,		0 - 1 7	Sum Insured of R	s available	e for the entire fam	nily		
			Sum Insure	ed available for	each family r	nember is						
	Sum Insured ava	ailable for each	Rs. 5,00,000									
	individual is Rs.	5,00,000										

Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the n Insured is av ily)	e family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	Premium (Rs.) Sum Insured (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.)	
65	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA	
60	810	5,00,000	810	81	729	5,00,000		NA	]		
23	810	5,00,000	810	81	729	5,00,000		NA			
20	810	5,00,000	810	81	729	5,00,000		NA			
	the family is Rs.	for all members of <b>3,240</b> when each	Total Premium for all members of the family is Rs.  2,916 when they are covered under a single policy				. , ,	ted on floater basis			
	member is cove	ered separately	Sum Insured available for each family member is				Sum Insured of Rs	s available	e for the entire fam	ily	
		Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000							

Age of the members insured		d on Individual each member of rately (at a single	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 entire family )				
	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.)	
70	810	5,00,000	810	81	729	5,00,000	NA	NA	NA	NA	
65	810	5,00,000	810	81	729	5,00,000		NA			
23	810	5,00,000	810	81	729	5,00,000		NA			
20	810	5,00,000	810	81	729	5,00,000		NA			
		for all members of <b>3,240</b> when each ered separately	Total Premium for all members of the family is Rs. 2,916 when they are covered under a single policy  Sum Insured available for each family member is					. , .	ted on floater basis		
	Sum Insured available for each individual is Rs. 5,00,000		Rs. 5,00,000								



### **Annexure to CIS - Benefit Illustration**

### **Comprehensive Plan**

#### Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Sum Insured and Policy Period.

**2**A

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n policy (Su	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 entire family )				
	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.)	
20	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA	
18	885	5,00,000	885	NA	885	5,00,000	1	NA			
		ailable for each	<b>1,770</b> whe	nium for all me en they are cove ed available for 00	ered under a s	single policy			ted on floater basi e for the entire fan		

Age of the members insured		l on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family under	a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )			
	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.)
30	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA
25	885	5,00,000	885	NA	885	5,00,000	1	NA		
		ailable for each	Total Premium for all members of the family is Rs.  1,770 when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000					ted on floater basis		

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n policy (Su	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 entire family )			
	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.)	
40	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	NA	
35	885	5,00,000	885	NA	885	5,00,000		NA			
		for all members of <b>1,770</b> when each red separately	Total Premium for all members of the family is Rs. 1,770 when they are covered under a single policy			Total Premium when policy is opted on floater basis is <b>Rs.</b> Sum Insured of Rs available for the entire family					



	Sum Insured available for each family member is	
Sum Insured available for each	Rs. 5,00,000	
individual is Rs. 5,00,000		

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy(Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
50	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
45	885	5,00,000	885	NA	885	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is <b>Rs. 1,770</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000				. , ,	ted on floater basis			

Age of the members insured	basis covering e	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)		
60	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000		
55	885	5,00,000	885	NA	885	5,00,000		NA				
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> 1,770 when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000					ted on floater basi				

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
65	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
60	885	5,00,000	885	NA	885	5,00,000		NA	1		
		ailable for each	<b>1,770</b> whe	nium for all me en they are cove ed available for 00	ered under a s	single policy		. , ,	ted on floater basis		



Age of the members insured	_	l on Individual each member of rately (at a single	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 entire family )				
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	any after Insured (Rs.)		Premium or Consolidated premium for all members of family (Rs.)	Floater Discount, if any	Premium after discount(Rs.)	Sum Insured (Rs.)		
70	885	5,00,000	885	NA	885	5,00,000	NA	NA	NA	5,00,000	
65	885	5,00,000	885	NA	885	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is <b>Rs.</b> 1,770 when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000						ted on floater basis		

## 2 A+ 2C

Age of the members insured	basis covering e	cerage opted on Individual is covering each member of family separately (at a single nt in time)  Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)			Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )					
	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.)
20	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA
19	885	5,00,000	885	88.50	796.50	5,00,000		NA	]	
6	885	5,00,000	885	88.50	796.50	5,00,000		NA	]	
5	885	5,00,000	885	88.50	796.50	5,00,000		NA	]	
		ailable for each	Total Premium for all members of the family is <b>Rs. 3,186</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000							

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum3 insured is available for entire family )				
	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.)	
30	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
25	885	5,00,000	885	88.50	796.50	5,00,000		NA			
6	885	5,00,000	885	88.50	796.50	5,00,000		NA			
5	885	5,00,000	885	88.50	796.50	5,00,000		NA			
		ailable for each	Total Premium for all members of the family is <b>Rs. 3,186</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000						ted on floater basis		



ured Premium (Rs.)	Discount, if	Τ					
(NS.)	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.)
885	88.50	796.50	5,00,000	NA	NA	NA	NA
885	88.50	796.50	5,00,000		NA		
885	88.50	796.50	5,00,000		NA		
885	88.50	796.50	5,00,000		NA		
ately Sum Insu	Total Premium for all members of the family is <b>Rs. 3,186</b> when they are covered under a single policy  Sum Insured available for each family member is Rs. 5,00,000						
r	885 0 885 0 885 mbers of reach rately r each Rs. 5,00,0	885 88.50 0 885 88.50 0 885 88.50 0 885 88.50 0 886 88.50 0 887 88.50 0 888 88.50	(Rs.)  (Rs.)	(Rs.)  (Sylvation of the second of th	(Rs.) members of family (Rs.)  (Rs.) members of family (Rs.)	Rs.	(Rs.)   members of family (Rs.)   members of members of the family is Rs.   Total Premium for all members of the family is Rs.   Total Premium when policy is opted on floater basis free each rately   Sum Insured available for each family member is Rs.   S,00,000   Sum Insured of Rs.   available for the entire family member is   Sum Insured available for each family member is   Rs.   S,00,000   members of family member is   Sum Insured of Rs.   available for the entire family member is   Sum Insured of Rs.   members of family member is   members of family members of family members

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
50	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
45	885	5,00,000	885	88.50	796.50	5,00,000		NA			
15	885	5,00,000	885	88.50	796.50	5,00,000		NA			
10	885	5,00,000	885	88.50	796.50	5,00,000		NA			
	Total Premium for all members of the family is <b>Rs.3,540</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000		<b>3,186</b> whe	nium for all me en they are cov ed available fo 00	ered under a	single policy					

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
60	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
55	885	5,00,000	885	88.50	796.50	5,00,000	1	NA	]		
20	885	5,00,000	885	88.50	796.50	5,00,000		NA			
15	885	5,00,000	885	88.50	796.50	5,00,000		NA			
	Total Premium for all members of the family is <b>Rs.3,540</b> when each member is covered separately  Sum Insured available for each individual is Rs. 5,00,000			nium for all me on they are cove ed available for	ered under a s	single policy		. , ,	ted on floater basis		
				00							



Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		Coverage opted on Individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
65	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
60	885	5,00,000	885	88.50	796.50	5,00,000		NA			
23	885	5,00,000	885	88.50	796.50	5,00,000		NA			
20	885	5,00,000	885	88.50	796.50	5,00,000		NA			
		ailable for each	<b>3,186</b> whe	nium for all me in they are cove ed available for 00	ered under a s	single policy					

Age of the members insured		d on Individual each member of rately (at a single	multiple n	opted on Indiv nembers of the m Insured is av nily)	family unde	r a single	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family )				
	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.)	
70	885	5,00,000	885	88.50	796.50	5,00,000	NA	NA	NA	NA	
65	885	5,00,000	885	88.50	796.50	5,00,000		NA			
23	885	5,00,000	885	88.50	796.50	5,00,000		NA			
20	885	5,00,000	885	88.50	796.50	5,00,000		NA			
	Total Premium	for all members of	Total Prem	nium for all me	mbers of the	family <b>is Rs.</b>	Total Premium w	hen policy is op	ted on floater basis	s is <b>Rs.</b>	
	the family is Rs.3,540 when each		<b>3,186</b> whe	n they are cove	ered under a s	single policy					
	member is cove	red separately					Sum Insured of Rs available for the entire family				
			Sum Insur	ed available foi	r each family r	member is					
	Sum Insured ava	ailable for each	Rs. 5,00,00	00							
	individual is Rs.	5,00,000									