

Annexure to CIS - Benefit Illustration

India 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 opted, Policy Tenure, Age, Policy Type, Optional Cover, Premium payment mode and Add On Benefits opted. Additionally the health status of the individual will also be considered.

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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.)
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	13,835	NA	13,835	50,00,000
18	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
	Total Premium for all members of the family is Rs. 20,426 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 17,362.1 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 13,835 Sum Insured of Rs. 50,00,000 available for the entire family			

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.)
30	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	13,835	NA	13,835	50,00,000
25	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
	Total Premium for all members of the family is Rs. 20,426 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 17,362.1 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 13,835 Sum Insured of Rs. 50,00,000 available for the entire family			

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.)
40	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000	16,167	NA	16,167	50,00,000
35	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
	Total Premium for all members of the family is Rs.21,114 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 17,972.4 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 16,167 Sum Insured of Rs. 50,00,000 available for the entire family			

ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

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	17,256	50,00,000	17,256	2,588.40	14,667.60	50,00,000	29,564	NA	12,761	50,00,000
45	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000		NA		
	Total Premium for all members of the family is Rs. 28,187 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs.23,958.95 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs.29,564 Sum Insured of Rs. 50,00,000 available for the entire family			

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	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000	49,815	NA	49,815	5,00,000
55	21,756	50,00,000	21,756	3,263.40	18,492.60	50,00,000		NA		
	Total Premium for all members of the family is Rs.50,587 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs.42,998.95 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs.49,815 Sum Insured of Rs. 5,00,000 available for the entire family			

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	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000	63,289	NA	63,289	50,00,000
60	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000		NA		
	Total Premium for all members of the family is Rs.65,544 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 55,712.4 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 63,289 Sum Insured of Rs. 50,00,000 available for the entire family			

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.)
70	39,960	50,00,000	39,960	5,994	33,966	50,00,000	68,893	NA	68,893	50,00,000

ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

65	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000		NA			
	Total Premium for all members of the family is Rs.76,673 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 65,712.05 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 68,893 Sum Insured of Rs. 50,00,000 available for the entire family				

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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.)	
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	24,165	NA	24,165	50,00,000	
19	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
1	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
1	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
	Total Premium for all members of the family is Rs.33,354 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 28,350.9 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 24,165 Sum Insured of Rs. 50,00,000 available for the entire family				

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.)	
30	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000	24,165	NA	24,165	50,00,000	
25	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
3	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
2	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
	Total Premium for all members of the family is Rs. 33,354 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 28,350.9 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 24,165 Sum Insured of Rs. 50,00,000 available for the entire family				

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.)	
40	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000	27,300	NA	27,300	50,00,000	
35	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA			
5	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
4	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA			
	Total Premium for all members of the family is Rs.34,072 when each member is covered separately		Total Premium for all members of the family is Rs. 28,961.20 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs.27,300				

ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

	Sum Insured available for each individual is Rs. 50,00,000	Sum Insured available for each family member is Rs. 50,00,000	Sum Insured of Rs. 50,00,000 available for the entire family
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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	17,256	50,00,000	17,256	2,588.40	14,667.60	50,00,000	41,665	NA	41,665	50,00,000
45	10,931	50,00,000	10,931	1,639.65	9,291.35	50,00,000		NA		
15	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
10	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
	Total Premium for all members of the family is Rs.41,115 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 34,947.75 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 41,665 Sum Insured of Rs. 50,00,000 available for the entire family			

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	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000	63,893	NA	63,893	50,00,000
55	21,756	50,00,000	21,756	3,263.40	18,492.60	50,00,000		NA		
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
15	6,464	50,00,000	6,464	969.60	5,494.40	50,00,000		NA		
	Total Premium for all members of the family is Rs.67,264 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 57,174.40 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 63,893 Sum Insured of Rs. 50,00,000 available for the entire family			

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	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000	77,593	NA	77,593	50,00,000
60	28,831	50,00,000	28,831	4,324.65	24,506.35	50,00,000		NA		
23	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
	Total Premium for all members of the family is Rs.85,970 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 73,074.50 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 77,593 Sum Insured of Rs. 50,00,000 available for the entire family			

ManipalCigna Lifetime Health UIN: MCIHLIP21559V012021

Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

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.)
70	39,960	50,00,000	39,960	5,994	33,966	50,00,000	83,482	NA	83,482	50,00,000
65	36,713	50,00,000	36,713	5,506.95	31,206.05	50,00,000		NA		
23	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
20	10,213	50,00,000	10,213	1,531.95	8,681.05	50,00,000		NA		
	Total Premium for all members of the family is Rs.97,099 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 82,534.15 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 83,482 Sum Insured of Rs. 50,00,000 available for the entire family			

Annexure to CIS - Benefit Illustration

Global 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 opted, Policy Tenure, Age, Policy Type, Optional Cover, Premium payment mode, opted Area of Cover and Add On Benefits opted. Additionally the health status of the individual will also be considered.

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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.)
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	19,617	NA	19,617	50,00,000
18	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
	Total Premium for all members of the family is Rs. 29,146 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 24,771.10 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 19,617 Sum Insured of Rs. 50,00,000 available for the entire family			

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)			
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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

	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	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	19,617	NA	19,617	50,00,000
25	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
Total Premium for all members of the family is Rs. 29,146 when each member is covered separately		Total Premium for all members of the family is Rs. 24,771.10 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 19,617						
Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000		Sum Insured of Rs. 50,00,000 available for the entire family						

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.)
40	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000	25,356	NA	25,356	50,00,000
35	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
Total Premium for all members of the family is Rs. 32,439 when each member is covered separately		Total Premium for all members of the family is Rs. 27,573.15 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 23,356						
Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000		Sum Insured of Rs. 50,00,000 available for the entire family						

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	28,858	50,00,000	28,858	4328.7	24,529.30	50,00,000	44,931	NA	44,931	50,00,000

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45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000		NA			
	Total Premium for all members of the family is Rs. 46,724 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 39,715.40 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 44,931 Sum Insured of Rs. 50,00,000 available for the entire family				

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	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	87,555	NA	87,555	5,00,000	
55	43,183	50,00,000	43,183	6477.45	36,705.55	50,00,000		NA			
	Total Premium for all members of the family is Rs. 100,518 when each member is covered separately Sum Insured available for each individual is Rs. 5,00,000		Total Premium for all members of the family is Rs. 85,440.30 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,00,000				Total Premium when policy is opted on floater basis is Rs. 87,555 Sum Insured of Rs. 5,00,000 available for the entire family				

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	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000	123,953	NA	123,953	50,00,000	
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000		NA			
	Total Premium for all members of the family is Rs.139,870 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 118,889.50 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 123,953 Sum Insured of Rs. 50,00,000 available for the entire family				

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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

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.)
70	98,600	50,00,000	98,600	14,790	83,810.00	50,00,000	146,522	NA	146,522	50,00,000
65	82,535	50,00,000	82,535	12,380.25	70,154.75	50,00,000		NA		
	Total Premium for all members of the family is Rs. 181,135 when each member is covered separately		Total Premium for all members of the family is Rs. 153,964.75 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. 146,522			
	Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000				Sum Insured of Rs. 50,00,000 available for the entire family			

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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.)
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	32,496	NA	32,496	50,00,000
19	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
1	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
1	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for all members of the family is Rs. 45,110 when each member is covered separately		Total Premium for all members of the family is Rs. 38,343.50 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. 32,496			
	Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000				Sum Insured of Rs. 50,00,000 available for the entire family			

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)			
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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

	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	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	32,496	NA	32,496	50,00,000
25	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
3	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
2	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for all members of the family is Rs. 45,110 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 38,343.50 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000			Total Premium when policy is opted on floater basis is Rs. 32,496 Sum Insured of Rs. 50,00,000 available for the entire family				

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.)	
40	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000	39,042	NA	39,042	50,00,000	
35	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA			
5	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA			
4	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA			
	Total Premium for all members of the family is Rs. 48,403 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 41,142.55 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 39,042 Sum Insured of Rs. 50,00,000 available for the entire family				

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)			

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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

	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	28,858	50,00,000	28,858	4328.7	24,529.30	50,00,000	59,594	NA	59,594	50,00,000
45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000		NA		
15	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
10	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
Total Premium for all members of the family is Rs.62,688 when each member is covered separately		Total Premium for all members of the family is Rs. 53284.80 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 59,594						
Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000		Sum Insured of Rs. 50,00,000 available for the entire family						

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	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	104,215	NA	104,215	50,00,000
55	43,183	50,00,000	43,183	6477.45	36,705.55	50,00,000		NA		
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
15	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
Total Premium for all members of the family is Rs. 123,073 when each member is covered separately		Total Premium for all members of the family is Rs. 104,612.05 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 104,215						
Sum Insured available for each individual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000		Sum Insured of Rs. 50,00,000 available for the entire family						

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.)

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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.

	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	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000	140,853	NA	140,853	50,00,000
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000		NA		
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
	Total Premium for all members of the family is Rs.169,016 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 143,663.60 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000			Total Premium when policy is opted on floater basis is Rs. 140,853 Sum Insured of Rs. 50,00,000 available for the entire family				

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.)	
70	98,600	50,00,000	98,600	14790	83,810.00	50,00,000	163,738	NA	163,738	50,00,000	
65	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000		NA			
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA			
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA			
	Total Premium for all members of the family is Rs.210,281 when each member is covered separately Sum Insured available for each individual is Rs. 50,00,000		Total Premium for all members of the family is Rs. 178,738.35 when they are covered under a single policy Sum Insured available for each family member is Rs. 50,00,000				Total Premium when policy is opted on floater basis is Rs. 163,738 Sum Insured of Rs. 50,00,000 available for the entire family				

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Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable.