

Annexure to CIS - Benefit Illustration

Select (A)

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 variant, Sum Insured, Policy Tenure, Age, Zone, Policy Type, Optional Covers, Premium Payment mode and Add On Benefits opted. Additionally the health status of the individual will also be considered.

2A

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	4,967	5,00,000	4,967	NA	4,967	5,00,000	7,046	NA	7,046	5,00,000
18	4,967	5,00,000	4,967	NA	4,967	5,00,000		NA		
	Total Premium for all members of the family is Rs. 9,934 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. 9,934 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. 7,046 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.)
30	4,967	5,00,000	4,967	NA	4,967	5,00,000	7,046	NA	7,046	5,00,000
25	4,967	5,00,000	4,967	NA	4,967	5,00,000		NA		
	Total Premium for all members of the family is Rs. 9,934 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. 9,934 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. 7,046 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.)
40	6,248	5,00,000	6,248	NA	6,248	5,00,000	8,894	NA	8,894	5,00,000
35	6,248	5,00,000	6,248	NA	6,248	5,00,000		NA		
	Total Premium for all members of the family is Rs.12,496 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. 12,496 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. 8,894 Sum Insured of Rs. 5,00,000 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.)
50	8,778	5,00,000	8,778	NA	8,778	5,00,000	12,558	NA	12,558	5,00,000
45	6,248	5,00,000	6,248	NA	6,248	5,00,000		NA		
	Total Premium for all members of the family is Rs. 15,026 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. 15,026 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.12,558 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.)
60	16,212	5,00,000	16,212	NA	16,212	5,00,000	23,352	NA	23,352	5,00,000
55	11,718	5,00,000	11,718	NA	11,718	5,00,000		NA		
	Total Premium for all members of the family is Rs.27,930 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.27,930 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.23,352 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	22,649	5,00,000	22,649	NA	22,649	5,00,000	32,687	NA	32,687	5,00,000
60	16,212	5,00,000	16,212	NA	16,212	5,00,000		NA		
	Total Premium for all members of the family is Rs.38,861 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. 38,861 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. 32,687 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.)

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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.

70	31,238	5,00,000	31,238	NA	31,238	5,00,000	45,161	NA	45,161	5,00,000
65	22,649	5,00,000	22,649	NA	22,649	5,00,000		NA		
Total Premium for all members of the family is Rs.53,887 when each member is covered separately		Total Premium for all members of the family is Rs. 53,887 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 45,161		Sum Insured of Rs. 5,00,000 available for the entire family				
Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000								

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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	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000	10,322	NA	10,322	5,00,000
19	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
1	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
1	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
Total Premium for all members of the family is Rs.19,490 when each member is covered separately		Total Premium for all members of the family is Rs. 17,541 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 10,322		Sum Insured of Rs. 5,00,000 available for the entire family				
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	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	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000	10,322	NA	10,322	5,00,000
25	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
3	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
2	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
Total Premium for all members of the family is Rs. 19,490 when each member is covered separately		Total Premium for all members of the family is Rs. 17,541 when they are covered under a single policy		Total Premium when policy is opted on floater basis is Rs. 10,322		Sum Insured of Rs. 5,00,000 available for the entire family				
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	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	6,248	5,00,000	6,248	624.80	5,623.20	5,00,000	12,327	NA	12,327	5,00,000
35	6,248	5,00,000	6,248	624.80	5,623.20	5,00,000		NA		
5	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
4	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		

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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.

Total Premium for all members of the family is Rs.22,052 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. 19,846.80 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.12,327 Sum Insured of Rs. 5,00,000 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	8,778	5,00,000	8,778	877.80	7,900.20	5,00,000	16,149	NA	16,149	5,00,000
45	6,248	5,00,000	6,248	624.80	5,623.20	5,00,000		NA		
15	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
10	4,778	5,00,000	4,778	477.80	4,300.20	5,00,000		NA		
Total Premium for all members of the family is Rs.24,582 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. 22,123.80 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. 16,149 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.)
60	16,212	5,00,000	16,212	1,621.20	14,590.80	5,00,000	27,752	NA	27,752	5,00,000
55	11,718	5,00,000	11,718	1,171.80	10,546.20	5,00,000		NA		
20	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
15	4,778	5,00,000	4,778	496.70	4,300.20	5,00,000		NA		
Total Premium for all members of the family is Rs.37,675 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. 33,907.50 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. 27,752 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	22,649	5,00,000	22,649	2,264.90	20,384.10	5,00,000	36,729	NA	36,729	5,00,000
60	16,212	5,00,000	16,212	1,621.20	14,590.80	5,00,000		NA		
23	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
20	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
Total Premium for all members of the family is Rs.48,795 when each member is covered separately		Total Premium for all members of the family is Rs. 43,915.50 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. 36,729 Sum Insured of Rs. 5,00,000 available for the entire family				

	Sum Insured available for each individual is Rs. 5,00,000	Sum Insured available for each family member is Rs. 5,00,000	
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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.)
70	31,238	5,00,000	31,238	3,123.80	28,114.20	5,00,000	49,739	NA	49,739	5,00,000
65	22,649	5,00,000	22,649	2,264.90	20,384.10	5,00,000		NA		
23	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
20	4,967	5,00,000	4,967	496.70	4,470.30	5,00,000		NA		
	Total Premium for all members of the family is Rs.63,821 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. 57,438.90 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. 49,739 Sum Insured of Rs. 5,00,000 available for the entire family			

Annexure to CIS - Benefit Illustration

Select (B)

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 variant, Sum Insured, Policy Tenure, Age, Zone, Policy Type, Optional Covers, Premium Payment mode and Add On Benefits opted. Additionally the health status of the individual will also be considered.

2A

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	4,746	5,00,000	4,746	NA	4,746	5,00,000	7,056	NA	7,06	5,00,000
18	4,746	5,00,000	4,746	NA	4,746	5,00,000		NA		
	Total Premium for all members of the family is Rs. 9,492 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. 9,492 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. 7,056 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.)
30	5,103	5,00,000	5,103	NA	5,103	5,00,000	7,602	NA	7,602	5,00,000
25	4,746	5,00,000	4,746	NA	4,746	5,00,000		NA		

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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.

Total Premium for all members of the family is Rs. 9,848 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. 9,848 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. 7,602 Sum Insured of Rs. 5,00,000 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.)
40	6,048	5,00,000	6,048	NA	6,048	5,00,000	9,030	NA	9,030	5,00,000
35	5,481	5,00,000	5,481	NA	5,481	5,00,000		NA		
	Total Premium for all members of the family is Rs.11,529 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. 11,529 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. 9,030 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.)
50	8,694	5,00,000	8,694	NA	8,694	5,00,000	13,073	NA	13,073	5,00,000
45	6,962	5,00,000	6,962	NA	6,962	5,00,000		NA		
	Total Premium for all members of the family is Rs. 15,656 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. 15,656 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.13,073 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.)
60	16,128	5,00,000	16,128	NA	16,128	5,00,000	24,434	NA	23,352	5,00,000
55	11,634	5,00,000	11,634	NA	11,634	5,00,000		NA		
	Total Premium for all members of the family is Rs.27,762 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. 27,762 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.24,434 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	22,565	5,00,000	22,565	NA	22,565	5,00,000	34,262	NA	34,262	5,00,000
60	16,128	5,00,000	16,128	NA	16,128	5,00,000		NA		
	Total Premium for all members of the family is Rs.38,693 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. 38,693 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. 34,262 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.)
70	31,143	5,00,000	31,143	NA	31,143	5,00,000	47,387	NA	47,387	5,00,000
65	22,565	5,00,000	22,565	NA	22,565	5,00,000		NA		
	Total Premium for all members of the family is Rs.53,708 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. 53,708 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. 47,387 Sum Insured of Rs. 5,00,000 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	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000	10,416	NA	10,416	5,00,000
19	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000		NA		
1	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
1	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
	Total Premium for all members of the family is Rs.18,880 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. 16,992 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. 10,416 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.)
30	5,103	5,00,000	5,103	510.30	4,592.70	5,00,000	11,109	NA	11,109	5,00,000
25	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000		NA		
3	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
2	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
	Total Premium for all members of the family is Rs. 19,237 when each member is covered separately		Total Premium for all members of the family is Rs. 17,313.30 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. 11,109			
	Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000				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.)
40	6,048	5,00,000	6,048	604.80	5,443.20	5,00,000	12,768	NA	12,768	5,00,000
35	5,481	5,00,000	5,481	548.10	4,932.90	5,00,000		NA		
5	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
4	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
	Total Premium for all members of the family is Rs.20,917 when each member is covered separately		Total Premium for all members of the family is Rs. 18,825.30 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs.12,768			
	Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000				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.)
50	8,694	5,00,000	8,694	869.40	7,824.60	5,00,000	16,811	NA	16,811	5,00,000
45	6,962	5,00,000	6,962	696.20	6,265.80	5,00,000		NA		
15	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
10	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
	Total Premium for all members of the family is Rs.25,044 when each member is covered separately		Total Premium for all members of the family is Rs. 22,539.60 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. 16,811			
	Sum Insured available for each individual is Rs. 5,00,000		Sum Insured available for each family member is Rs. 5,00,000				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.)

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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.

60	16,128	5,00,000	16,128	1,612.80	14,515.20	5,00,000	29,033	NA	29,003	5,00,000
55	11,634	5,00,000	11,634	1,163.40	10,470.60	5,00,000		NA		
20	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000		NA		
15	4,694	5,00,000	4,694	469.40	4,224.60	5,00,000		NA		
	Total Premium for all members of the family is Rs.37,202 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. 33,481.80 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. 29,033 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	22,565	5,00,000	22,565	2,256.50	20,308.50	5,00,000	38,472	NA	38,472	5,00,000
60	16,128	5,00,000	16,128	1,612.80	14,515.20	5,00,000		NA		
23	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000		NA		
20	4,746	5,00,000	4,746	469.40	4,224.60	5,00,000		NA		
	Total Premium for all members of the family is Rs.48,185 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. 43,366.50 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. 38,472 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.)
70	31,143	5,00,000	31,143	3,114.30	28,028.70	5,00,000	52,164	NA	52,164	5,00,000
65	22,565	5,00,000	22,565	2,256.50	20,308.50	5,00,000		NA		
23	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000		NA		
20	4,746	5,00,000	4,746	474.60	4,271.40	5,00,000		NA		
	Total Premium for all members of the family is Rs.63,200 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. 56,880 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. 52,164 Sum Insured of Rs. 5,00,000 available for the entire family			