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		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.)
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		
		ailable for each	Total Premium for all members of the family is Rs. 17,362.1 when they are covered under a single policy			13,835		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 membof 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				
		for all members of 20,426 when each red separately		nium for all me when they are o		•	13,835		ted on floater basi			
		m Insured available for each dividual is Rs. 50,00,000		Sum Insured available for each family member is Rs. 50,00,000			Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e tamily		

Age of the members insured	_	d on Individual each member of rately (at 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.)	
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			
		ailable for each	17,972.4 v policy	nium for all me when they are o ed available fo	covered unde	r a single	16,167		ted on floater basi		

Age of the members insured	ers basis covering each member of			opted on Indiv nembers of the n Insured is ava illy)	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.)	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	1		
		for all members of 28,187 when each red separately ailable for each	Rs.23,958. policy	nium for all me 95 when they ed available for	are covered u	nder a single	Rs.29,564		ited on floater basi		

Age of the members insured	_	l on Individual each member of rately (at a single	multiple n policy (Su					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	1	NA	1			
		ailable for each	Rs.42,998 . policy	nium for all me . 95 when they ed available for	are covered u	nder a single	Rs.49,815		ited on floater basi			

Age of the members insured		d on Individual each member of rately (at a single	multiple n	Coverage opted on Individual basis cov multiple members of the family under policy (Sum Insured is available for eac of the family)			Coverage opted on family floater basis with overall s insured (Only one sum insured is available for entire			
	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	1	NA	1	
		ailable for each	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			63,289		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 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.)	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	

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	N	NA		
	Total Premium	for all members of	Total Pren	nium for all m	embers of the f	amily is Rs.	Total Premium when	n policy is opt	ted on floater basis	is Rs.
	the family is Rs	.76,673 when each	65,712.05	when they ar	e covered unde	r a single	68,893			
	member is cove	ered separately	policy							
							Sum Insured of Rs. 50	0,00,000 ava	ilable for the entire	family
	Sum Insured av	ailable for each	Sum Insur	ed available fo	or each family n	nember is				
	individual is Rs.	50,00,000	Rs. 50,00,0	000						

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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)	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.)	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. 28,350.9 when they are covered under a single policy Sum Insured available for each family member is			24,165		ted on floater basis		
	individual is Rs.		Rs. 50,00,0							

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	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	Total Pren	nium for all me	mbers of the 1	amily is Rs.	Total Premium wl	hen policy is op	ted on floater basis	is Rs.
	the family is Rs.	33,354 when each	28,350.9 v	when they are o	covered under	a single	24,165			
	member is cove	ered separately	policy							
	Sum Insured avaindividual is Rs.		Sum Insur Rs. 50,00,0	ed available for	r each family r	nember is	Sum Insured of Rs	s. 50,00,000 ava	ailable for the entire	e family

Age of the members insured	_	d on Individual each member of rately (at a single	multiple n	nembers of the m Insured is av	family unde	Coverage opted on family floater base insured (Only one sum insured is available for each member					
	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	1		
	the family is Rs.				embers of the family is Rs. e covered under a single		Total Premium w Rs.27,300	hen policy is op	ted on floater basis	s is	

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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.

		Sum Insured of Rs. 50,00,000 available for the entire family
Sum Insured available for each	Sum Insured available for each family member is	
individual is Rs. 50,00,000	Rs. 50,00,000	

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.)		
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	Total Prem	nium for all me	mbers of the	family is Rs.	Total Premium w	hen policy is op	ted on floater basis	s is Rs.		
	the family is Rs.	41,115 when each	34,947.75	when they are	covered unde	er a single	41,665					
	member is cove	ered separately	policy									
						Sum Insured of Rs. 50,00,000 available for the entire family						
	Sum Insured av	ailable for each	Sum Insured available for each family member is									
	individual is Rs.	50,00,000	Rs. 50,00,000									

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	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	Total Prem	nium for all me	mbers of the	family is Rs.	Total Premium w	hen policy is op	ted on floater basis	s is Rs.		
	the family is Rs.	.67,264 when each	57,174.40	when they are	covered unde	er a single	63,893					
	member is cove	ered separately	policy									
							Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family		
	Sum Insured ava	ailable for each	Sum Insured available for each family member is									
	individual is Rs.	50,00,000	Rs. 50,00,0	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.)	
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			
		for all members of 85,970 when each red separately		nium for all me when they are		•	Total Premium w	hen policy is op	ted on floater basis	s is Rs.	
	Sum Insured ava		, ,			Sum Insured of R	s. 50,00,000 ava	ailable for the entir	e family		

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	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	Total Pren	nium for all me	mbers of the	family is Rs.	Total Premium w	hen policy is op	ted on floater basis	s is Rs.	
	the family is Rs.	97,099 when each	82,534.15	when they are	covered unde	er a single	83,482				
	member is cove	red separately	policy								
			· ·			Sum Insured of Rs. 50,00,000 available for the entire family					
	Sum Insured av	ailable for each	Sum Insured available for each family member is								
	individual is Rs.	50,00,000	Rs. 50,00,000								

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.

2A

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	multiple me	mbers of the f	ual basis cover amily under a lable for each	single	Coverage opted on family floater basis with overall sinsured (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		NA			
18	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	19,617	NA	19,617	50,00,000	
	Total Premium for the family is Rs. 29 member is covered),146 when each d separately	24,771.10 w policy	hen they are c	bers of the fam overed under a	i single	Total Premium 19,617	n when polic	y is opted on flo	ater basis is Rs.	
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	Sum Insured available for each family member is R 0,00,000				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.)
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	19,017	NA	19,017	30,00,000
	Total Premium for the family is Rs. 29 member is covered	9,146 when each			bers of the fam overed under a	•	Total Premium 19,617	n when polic	y is opted on flo	ater basis is Rs.
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	um Insured available for each family member is Rs. Sum Insured of Rs. 50,00,000 available						the entire family

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	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	25.256	NA	25.256	50.00.000	
35	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	25,356	NA	25,356	50,00,000	
	Total Premium for the family is Rs. 32 member is covered Sum Insured availa	2,439 when each d separately	27,573.15 w policy	olicy 2 olicy um Insured available for each family member is Ps				·	y is opted on flo		
	individual is Rs. 50		50,00,000	um Insured available for each family member is Rs. 0,00,000				f Rs. 50,00,0	000 available for	the entire family	

Age of the members insured	Coverage opted or covering each mer family separately (in time)	nber of the	multiple me	mbers of the f	ual basis cover amily under a s able for each n	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.)	
50	28,858	50,00,000	28,858	8,858 4328.7 24,529.30 50,00,00				NA	44,931	50,00,000	

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.

45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000		NA		
	Total Premium for the family is Rs. 46 member is covere	5,724 when each			nbers of the fam covered under a	,	Total Premium 44,931	when polic	y is opted on flo	ater basis is Rs.
	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 o	f Rs. 50,00,0	000 available for	the entire family

Age of the members insured	Coverage opted o covering each me family separately in time)	mber of the	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		NA			
55	43,183	50,00,000	43,183	6477.45	36,705.55	50,00,000	87,555	NA	87,555	5,00,000	
	Total Premium for the family is Rs. 10 each member is co	00,518 when overed separately	85,440.30 w policy	5,440.30 when they are covered under a single olicy 187				·	y is opted on flo		
	individual is Rs. 5,0		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 or covering each mer family separately in time)	mber of the	multiple members of the 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.)	
65	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000	422.052	NA	422.052	50.00.000	
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	123,953	NA	123,953	50,00,000	
	Total Premium for the family is Rs.13 member is covered Sum Insured availa	9,870 when each d separately	118,889.50 v policy	,				·		ater basis is Rs.	
	individual is Rs. 50	,00,000	Sum Insured available for each family member is Rs. 50,00,000			Sum insured o	T KS. 50,00,0	oo avallable for	the entire family		

Age of the members insured	Coverage opted or covering each mer family separately (in time)	nber of the	multiple me	mbers of the f	ual basis cover amily under a s ilable for each	single	Coverage opted on family floater basis with overall s 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	4.46.522	NA	4.46.522	50.00.000
65	82,535	50,00,000	82,535	12,380.25	70,154.75	50,00,000	146,522	NA	146,522	50,00,000
	Total Premium for the family is Rs. 18 each member is co	1,135 when evered separately	153,964.75 v policy	when they are	bers of the fam covered under	a single	Total Premium when policy is opted on floater basis 146,522			
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	nber is Rs.	Sum Insured o	f Rs. 50,00,0	000 available for	the entire family

2 A+ 2C

Age of the members insured	Coverage opted on Individual basis covering each member of the family separately (at a single point in time)		multiple me	mbers of the f	ual basis cove amily under a ilable for each	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.)
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
19	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	1	NA	1	
1	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	32,496	NA	32,496	50,00,000
1	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	1	NA	1	
	the family is Rs. 4!	Premium for all members of amily is Rs. 45,110 when each ber 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 32,496	n when polic	y is opted on flo	ater basis is Rs.	
	Sum Insured avails individual is Rs. 50		Sum Insured 50,00,000	available for e	each family me	mber is Rs.	Sum Insured o	f Rs. 50,00,0	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	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
25	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	32,496	NA	32,496	50,00,000
3	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	32,490	NA	32,490	30,00,000
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 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 availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	nber is Rs.	Sum Insured of Rs. 50,00,000 available for the entire family			

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	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		NA		
35	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	20.042	NA	20.042	50.00.000
5	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	39,042	NA	39,042	50,00,000
4	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	the family is Rs. 48	al Premium for all members of family is Rs. 48,403 when each mber is covered separately Total Premium for all memb 41,142.55 when they are compositely					Total Premium when policy is opted on floater basis is Rs. 39,042			ater basis is Rs.
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	mber is Rs.	Sum Insured of Rs. 50,00,000 available for the entire family			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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	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		NA		
45	17,866	50,00,000	17,866	2679.9	15,186.10	50,00,000	59,594	NA	59,594	50,00,000
15	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000	39,394	NA	39,394	30,00,000
10	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA		
	Total Premium for the family is Rs.62 member is covered	,688 when each			bers of the fam overed under a	•	Total Premium 59,594	ater basis is Rs.		
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	nber is Rs.	Sum Insured o	f Rs. 50,00,0	000 available for	the entire family

Age of the members insured	Coverage opted or covering each mer family separately in time)	mber of the	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		NA			
55	43,183	50,00,000	43,183	6477.45	36,705.55	50,00,000	104 215	NA	104 215	50,00,000	
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	104,215	NA	104,215	50,00,000	
15	7,982	50,00,000	7,982	1197.3	6,784.70	50,00,000		NA			
	the family is Rs. 12 each member is co				Fotal 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 availa individual is Rs. 50		Sum Insured 50,00,000	available for e	ach family mer	nber is Rs.	Sum Insured of Rs. 50,00,000 available for the entire family			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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	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		NA		
60	57,335	50,00,000	57,335	8600.25	48,734.75	50,00,000	140,853	NA	140,853	50,00,000
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	140,833	NA	140,833	30,00,000
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
	Total Premium for the family is Rs.16 9 member is covered	9,016 when each			n for all members of the family is Rs. hen they are covered under a single 140,853					ater basis is Rs.
	Sum Insured availa individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mer	mber is Rs.	Sum Insured o	f Rs. 50,00,0	000 available for	the entire family

Age of the members insured	Coverage opted o covering each me family separately in time)	mber of the	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		NA		
65	82,535	50,00,000	82,535	12380.25	70,154.75	50,00,000	160 700	NA	460 700	50.00.000
23	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000	163,738	NA	163,738	50,00,000
20	14,573	50,00,000	14,573	2185.95	12,387.05	50,00,000		NA		
	Total Premium for the family is Rs.21 member is covere	.0,281 when each		otal Premium for all members of the family is Rs. 78,738.35 when they are covered under a single olicy Total Premium wh 163,738					y is opted on flo	ater basis is Rs.
	Sum Insured availation individual is Rs. 50		Sum Insured 50,00,000	available for e	each family mei	mber is Rs.	Sum Insured o	f Rs. 50,00,0	000 available for	the entire family