

Annexure to CIS - Benefit Illustration

Basic Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Daily Cash Benefit, Policy Tenure, Age, Optional Covers and Maximum Coverage Limit 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	3,450.08	5,000	3,450.08	NA	3,450.08	5,000	NA	NA	NA	NA
18	3,450.08	5,000	3,450.08	NA	3,450.08	5,000		NA		
	Total Premium for all members of the family is Rs.6,900.15 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 6,900.15 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	5,319.22	5,000	5,319.22	NA	5,319.22	5,000	NA	NA	NA	NA
25	3,450.08	5,000	3,450.08	NA	3,450.08	5,000		NA		
	Total Premium for all members of the family is Rs.8,769.30 when each member is covered separately Sum Insured available for each individual is Rs. 5.000		Total Premium for all members of the family is Rs. 8,769.30 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	5,319.22	5,000	5,319.22	NA	5,319.22	5,000	NA	NA	NA	NA
35	5,319.22	5,000	5,319.22	NA	5,319.22	5,000		NA		
	Total Premium for all members of the family is Rs.10,638.44 when each member is covered separately		Total Premium for all members of the family is Rs. 10,638.44 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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.

	Sum Insured available for each individual is Rs. 5,000	Sum Insured available for each family member is Rs. 5,000	
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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.)
50	8,409.33	5,000	8,409.33	NA	8,409.33	5,000	NA	NA	NA	NA
45	8,409.33	5,000	8,409.33	NA	8,409.33	5,000		NA		
	Total Premium for all members of the family is Rs. 16,818.66 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.16,818.66 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	16,980.40	5,000	16,980.40	NA	16,980.40	5,000	NA	NA	NA	NA
55	11,966.42	5,000	11,966.42	NA	11,966.42	5,000		NA		
	Total Premium for all members of the family is Rs.28,946.83 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.28,946.83 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	16,980.40	5,000	16,980.40	NA	16,980.40	5,000	NA	NA	NA	NA
60	16,980.40	5,000	16,980.40	NA	16,980.40	5,000		NA		
	Total Premium for all members of the family is Rs.33,960.81 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.33,960.81 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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.)
20	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000	NA	NA	NA	NA
19	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
6	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
5	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
	Total Premium for all members of the family is Rs.13,800.32 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.12,420.27 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	5,319.22	5,000	5,319.22	531.92	4,787.30	5,000	NA	NA	NA	NA
25	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
7	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
6	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
	Total Premium for all members of the family is Rs.15,669.45 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 14,102.50 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	5,319.22	5,000	5,319.22	531.92	4,787.30	5,000	NA	NA	NA	NA
35	5,319.22	5,000	5,319.22	531.92	4,787.30	5,000		NA		
8	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
6	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
	Total Premium for all members of the family is Rs.17,538.59 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 15,784.73 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	8,409.33	5,000	8,409.33	840.93	7,568.40	5,000	NA	NA	NA	NA
45	8,409.33	5,000	8,409.33	840.93	7,568.40	5,000		NA		
15	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
10	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
	Total Premium for all members of the family is Rs.23,718.81 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 21,346.93 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	16,980.40	5,000	16,980.40	1,698.04	15,282.36	5,000	NA	NA	NA	NA
55	11,966.42	5,000	11,966.42	1,196.64	10,769.78	5,000		NA		
20	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
15	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
	Total Premium for all members of the family is Rs.35,846.98 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 32,262.28 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	16,980.40	5,000	16,980.40	1,698.04	15,282.36	5,000	NA	NA	NA	NA
60	16,980.40	5,000	16,980.40	1,698.04	15,282.36	5,000		NA		
23	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
20	3,450.08	5,000	3,450.08	345.01	3,105.07	5,000		NA		
	Total Premium for all members of the family is Rs.40,860.96 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 36,774.86 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ available for the entire family			

Annexure to CIS - Benefit Illustration

Enhanced Plan

Notes:

- All the premiums are excluding taxes
- All the premiums mentioned below are for illustration purpose only. The Premium charged on the Policy will depend on the Plan, Daily Cash Benefit, Policy Tenure, Age, Optional Covers and Maximum Coverage Limit 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	4,463.09	5,000	4,463.09	NA	4,463.09	5,000	NA	NA	NA	NA
18	4,463.09	5,000	4,463.09	NA	4,463.09	5,000		NA		
	Total Premium for all members of the family is Rs.8,926.17 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 8,926.17 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. _____ Sum Insured of Rs. _____ 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	6,880.69	5,000	6,880.69	NA	6,880.69	5,000	NA	NA	NA	NA
25	4,463.09	5,000	4,463.09	NA	4,463.09	5,000		NA		
	Total Premium for all members of the family is Rs.11,343.78 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 11,343.78 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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.)
40	6,880.69	5,000	6,880.69	NA	6,880.69	5,000	NA	NA	NA	NA
35	6,880.69	5,000	6,880.69	NA	6,880.69	5,000		NA		
	Total Premium for all members of the family is Rs.13,761.39 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 13,761.39 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	10,604.39	5,000	10,604.39	NA	10,604.39	5,000	NA	NA	NA	NA
45	10,604.39	5,000	10,604.39	NA	10,604.39	5,000		NA		
	Total Premium for all members of the family is Rs. 21,208.78 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 21,208.78 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	21,411.87	5,000	21,411.87	NA	21,411.87	5,000	NA	NA	NA	NA
55	15,090.58	5,000	15,090.58	NA	15,090.58	5,000		NA		
	Total Premium for all members of the family is Rs.36,502.46 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.36,502.46 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	21,411.87	5,000	21,411.87	NA	21,411.87	5,000	NA	NA	NA	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.

60	21,411.87	5,000	21,411.87	NA	21,411.87	5,000		NA		
	Total Premium for all members of the family is Rs.42,823.75 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.42,823.75 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000	NA	NA	NA	NA
19	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
6	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
5	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
	Total Premium for all members of the family is Rs.17,852.35 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.16,067.11 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	6,880.69	5,000	6,880.69	688.07	6,192.62	5,000	NA	NA	NA	NA
25	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
7	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
6	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
	Total Premium for all members of the family is Rs.20,269.95 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs.18,242.96 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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.

40	6,880.69	5,000	6,880.69	688.07	6,192.62	5,000	NA	NA	NA	NA
35	6,880.69	5,000	6,880.69	688.07	6,192.62	5,000		NA		
8	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
6	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
	Total Premium for all members of the family is Rs.22,687.56 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 20,418.81 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	10,604.39	5,000	10,604.39	1,060.44	9,543.95	5,000	NA	NA	NA	NA
45	10,604.39	5,000	10,604.39	1,060.44	9,543.95	5,000		NA		
15	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
10	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
	Total Premium for all members of the family is Rs.30,134.96 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 27,121.46 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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	21,411.87	5,000	21,411.87	2,141.19	19,270.69	5,000	NA	NA	NA	NA
55	15,090.58	5,000	15,090.58	1,509.06	13,581.53	5,000		NA		
20	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
15	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
	Total Premium for all members of the family is Rs.45,428.63 when each member is covered separately Sum Insured available for each individual is Rs. 5,000		Total Premium for all members of the family is Rs. 40,885.77 when they are covered under a single policy Sum Insured available for each family member is Rs. 5,000				Total Premium when policy is opted on floater basis is Rs. ____ Sum Insured of Rs. ____ 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.

65	21,411.87	5,000	21,411.87	2,141.19	19,270.69	5,000	NA	NA	NA	NA
60	21,411.87	5,000	21,411.87	2,141.19	19,270.69	5,000		NA		
23	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
20	4,463.09	5,000	4,463.09	446.31	4,016.78	5,000		NA		
	Total Premium for all members of the family is Rs.51,749.92 when each member is covered separately		Total Premium for all members of the family is Rs. 46,574.93 when they are covered under a single policy				Total Premium when policy is opted on floater basis is Rs. ____			
	Sum Insured available for each individual is Rs. 5,000		Sum Insured available for each family member is Rs. 5,000				Sum Insured of Rs. ____ available for the entire family			