



Activ Secure (Retail Fixed Benefit Insurance) Policy

Rate Chart

Note:

Premium and Sum insured is in INR.
Premium is Excluding GST.

Activ Secure - Personal Accident

Gross Annual Premium Exclusive GST(Amount in INR)

Sum Insured	Plan1			Plan2			Plan3			Plan4			Plan5		
	Risk Class I	Risk Class II	Risk Class III	Risk Class I	Risk Class II	Risk Class III	Risk Class I	Risk Class II	Risk Class III	Risk Class I	Risk Class II	Risk Class III	Risk Class I	Risk Class II	Risk Class III
1,00,000	42	62	74	50	79	94	62	100	124	NA	NA	NA	NA	NA	NA
2,00,000	85	124	148	100	157	188	124	200	248	NA	NA	NA	NA	NA	NA
3,00,000	127	186	222	150	236	282	186	300	373	NA	NA	NA	NA	NA	NA
4,00,000	169	248	296	200	314	375	248	400	497	NA	NA	NA	NA	NA	NA
5,00,000	212	310	370	251	393	469	311	500	621	371	572	694	NA	NA	NA
6,00,000	254	371	443	301	471	563	373	599	745	434	672	819	NA	NA	NA
7,00,000	296	433	517	351	550	657	435	699	869	496	773	944	NA	NA	NA
8,00,000	338	495	591	401	629	751	497	799	994	559	873	1,069	NA	NA	NA
9,00,000	381	557	665	451	707	845	559	899	1,118	621	974	1,193	NA	NA	NA
10,00,000	423	619	739	501	786	939	621	999	1,242	684	1,074	1,318	884	1,392	1,714
15,00,000	635	929	1,109	752	1,179	1,408	932	1,499	1,863	996	1,576	1,942	1,213	1,919	2,368
20,00,000	846	1,238	1,478	1,002	1,571	1,877	1,242	1,998	2,484	1,308	2,078	2,566	1,542	2,446	3,022
25,00,000	1,058	1,548	1,848	1,253	1,964	2,347	1,553	2,498	3,105	1,620	2,580	3,191	1,871	2,973	3,677
30,00,000	1,343	1,958	2,334	1,769	2,481	2,961	2,186	3,153	3,917	2,255	3,238	4,005	2,537	3,656	4,521
40,00,000	1,790	2,610	3,112	2,359	3,308	3,948	2,914	4,204	5,222	2,987	4,294	5,317	3,303	4,762	5,893
50,00,000	2,238	3,263	3,890	2,949	4,135	4,935	3,643	5,255	6,528	3,719	5,351	6,629	4,069	5,869	7,265
1,00,00,000	4,475	6,525	7,780	5,898	8,270	9,870	7,285	10,510	13,055	7,362	10,606	13,156	7,882	11,374	14,092
1,50,00,000	7,283	10,548	12,545	9,569	13,350	15,895	11,848	17,030	21,128	11,924	17,126	21,229	12,614	18,144	22,465
2,00,00,000	9,600	13,900	16,530	12,622	17,603	20,953	15,660	22,510	27,930	15,737	22,606	28,031	16,427	23,624	29,267
5,00,00,000	NA	NA	NA	30,941	43,123	51,303	38,535	55,390	68,745	38,612	55,486	68,846	39,302	56,504	70,082
7,50,00,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	58,364	83,904	1,04,095
10,00,00,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	76,737	1,10,286	1,36,871	77,427	1,11,304	1,38,107
15,00,00,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1,09,391	1,57,561	1,95,700
20,00,00,000	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1,45,462	2,09,513	2,60,247

Activ Secure - Personal Accident



Gross Premium - Personal Accident (Optional Benefits)

Optional Benefits	Premium rate per mile		
	Risk Class I	Risk Class II	Risk Class III
Temporary Total Disability (TTD)	0.41	0.53	NA
Broken Bones Benefit	2.61	3.08	3.08
Coma benefit	0.01	0.02	0.02
Burn Benefit	0.17	0.20	0.20
Adventure sports cover	0.49	0.70	0.86
EMI Protect	0.79	1.04	1.27
Loan Protect	0.62	0.83	0.97

Optional Benefit	Premium per life		
	Risk Class I	Risk Class II	Risk Class III
Worldwide Emergency Assistance Services (incl. Air Ambulance)	55	58	58

Gross Premium Rate for Accidental In-patient Hospitalisation Cover - Optional Cover

Overall Sum Insured	5 Lakh - 1 Crore	1.5 Crore	2 Crore	5 Crore	7.5 Crore	10 Crore	15 Crore	20 Crore
IPD Sum Insured	1,00,000	1,50,000	2,00,000	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000
Risk Class I	651	1,085	1,135	1,908	2,045	2,183	2,533	2,883
Risk Class II	768	1,279	1,338	2,250	2,411	2,574	2,986	3,399
Risk Class III	768	1,279	1,338	2,250	2,411	2,574	2,986	3,399

Gross Premium Rate for Accidental Medical expenses (No In-patient cover) - Optional Cover

Overall Sum Insured	5 Lac	6 Lac	7 Lac	8 Lac	9 Lac	10 Lac	15 Lac	20 Lac
Sum Insured of Accidental Medical expenses (No In-patient cover)	4,000	4,800	5,600	6,400	7,200	8,000	12,000	16,000
Risk Class I	42	50	59	67	75	84	126	167
Risk Class II	57	69	80	92	103	115	172	229
Risk Class III	67	81	94	107	121	134	201	268

Overall Sum Insured	25 Lac	30 Lac	40 Lac	50 Lac	1 Crore - 20 Crore
Sum Insured of Accidental Medical expenses (No In-patient cover)	20,000	24,000	32,000	40,000	50,000
Risk Class I	209	270	360	450	562
Risk Class II	287	344	458	573	716
Risk Class III	335	403	537	671	839

Retail Activ Secure - Critical Illness (20 Conditions)

Annual Gross Premium Exclusive GST

Policy Tenure - 1 Year

Age Band	Sum Insured								
	1 lac	2 lac	3 lac	4 lac	5 lac	6 lac	7 lac	8 lac	9 lac
5-15	112	223	335	447	559	670	782	894	1,005
16-20	124	248	371	495	619	743	867	990	1,114
21-25	136	272	408	543	679	815	951	1,087	1,223
26-30	169	338	507	676	845	1,014	1,184	1,353	1,522
31-35	242	483	725	966	1,208	1,449	1,691	1,932	2,174
36-40	371	743	1,114	1,485	1,857	2,228	2,600	2,971	3,342
41-45	609	1,217	1,826	2,435	3,043	3,652	4,261	4,869	5,478
46-50	951	1,902	2,853	3,804	4,755	5,706	6,657	7,609	8,560
51-55	1,487	2,974	4,460	5,947	7,434	8,921	10,408	11,895	13,381
56-60	2,514	5,028	7,542	10,057	12,571	15,085	17,599	20,113	22,627
61-65	3,906	7,811	11,717	15,623	19,529	23,434	27,340	31,246	35,151
*66-70	5,842	11,684	17,526	23,368	29,210	35,052	40,894	46,736	52,578

*Age above 65 years is for renewal only.

Age Band	Sum Insured							
	10 lac	15 lac	20 lac	25 lac	30 lac	40 lac	50 lac	100 lac
5-15	1,117	1,835	2,447	3,059	3,671	4,894	6,118	12,767
16-20	1,238	2,034	2,712	3,389	4,067	5,423	6,779	14,147
21-25	1,359	2,232	2,976	3,720	4,464	5,952	7,440	15,528
26-30	1,691	2,778	3,704	4,630	5,555	7,407	9,259	19,323
31-35	2,415	3,968	5,291	6,614	7,936	10,582	13,227	27,605
36-40	3,714	6,101	8,135	10,168	12,202	16,269	20,337	42,442
41-45	6,087	10,000	13,333	16,666	20,000	26,666	33,333	69,564
46-50	9,511	15,625	20,833	26,041	31,249	41,666	52,082	1,08,693
51-55	14,868	24,426	32,569	40,711	48,853	65,137	81,422	1,69,923
56-60	25,141	41,304	55,071	68,839	82,607	1,10,143	1,37,679	2,87,329
61-65	39,057	64,165	85,553	1,06,942	1,28,330	1,71,107	2,13,884	4,46,366
*66-70	58,419	95,975	1,27,966	1,59,958	1,91,950	2,55,933	3,19,916	6,67,651

*Age above 65 years is for renewal only.

Optional Covers	
Covers	Premium per life excluding GST
Second e-Opinion	52

Retail Activ Secure - Critical Illness (50 Conditions)

Annual Gross Premium Exclusive GST

Policy Tenure - 1 Year

Age Band	Sum Insured								
	1 lac	2 lac	3 lac	4 lac	5 lac	6 lac	7 lac	8 lac	9 lac
5-15	162	324	485	647	809	971	1,133	1,294	1,456
16-20	175	349	524	699	874	1,048	1,223	1,398	1,573
21-25	194	388	582	777	971	1,165	1,359	1,553	1,747
26-30	239	479	718	958	1,197	1,437	1,676	1,916	2,155
31-35	343	686	1,029	1,372	1,715	2,058	2,401	2,744	3,087
36-40	524	1,048	1,573	2,097	2,621	3,145	3,669	4,194	4,718
41-45	901	1,801	2,702	3,602	4,503	5,403	6,304	7,204	8,105
46-50	1,912	3,573	5,235	6,896	8,808	10,470	12,131	13,793	15,454
51-55	3,140	6,030	8,921	11,811	14,951	17,841	20,732	23,622	26,512
56-60	5,815	10,630	15,445	20,260	25,075	29,889	34,704	39,519	44,334
61-65	8,734	17,468	25,202	32,936	40,670	48,404	56,138	63,872	71,605
66-70	12,566	25,132	36,697	48,263	59,829	71,395	82,961	94,526	1,06,092

*Age above 65 years is for renewal only.

Age Band	Sum Insured							
	10 lac	15 lac	20 lac	25 lac	30 lac	40 lac	50 lac	100 lac
5-15	1,618	2,627	3,436	4,245	5,054	6,795	8,444	16,687
16-20	1,747	2,821	3,695	4,568	5,442	7,323	9,103	18,006
21-25	1,941	3,112	4,083	5,054	6,024	8,114	10,092	19,985
26-30	2,395	3,792	4,989	6,186	7,384	9,960	12,401	24,601
31-35	3,430	5,345	7,060	8,775	10,490	14,181	17,677	35,153
36-40	5,242	8,063	10,684	13,305	15,926	21,568	26,909	53,619
41-45	9,005	13,708	18,211	22,713	27,216	36,907	46,084	91,968
46-50	17,616	25,924	34,732	43,040	51,348	69,230	86,162	1,70,825
51-55	29,902	44,354	59,305	73,756	88,207	1,19,312	1,48,765	2,96,029
56-60	49,149	73,224	97,798	1,21,873	1,45,947	1,97,765	2,46,831	4,92,162
61-65	79,339	1,18,009	1,56,679	1,95,349	2,34,018	3,17,250	3,96,063	7,90,126
66-70	1,17,658	1,75,487	2,33,316	2,91,145	3,48,974	4,73,444	5,91,305	11,80,611

*Age above 65 years is for renewal only.

Optional Covers	
Covers	Premium per life excluding GST
Second e-Opinion	52



**ADITYA BIRLA
CAPITAL**

Health Insurance
Aditya Birla Health Insurance
Co. Limited

Retail Activ Secure - Critical Illness (64 Conditions)

Annual Gross Premium Exclusive GST

Policy Tenure - 1 Year

Age Band	Sum Insured						
	5 lac	6 lac	7 lac	8 lac	9 lac	10 lac	15 lac
18-25	1,077	1,292	1,508	1,723	1,939	2,154	3,431
26-30	1,320	1,584	1,848	2,112	2,375	2,639	4,159
31-35	1,987	2,385	2,782	3,179	3,577	3,974	6,161
36-40	3,079	3,695	4,311	4,927	5,543	6,159	9,438
41-45	5,323	6,387	7,452	8,517	9,581	10,646	16,169
46-50	10,202	12,143	14,083	16,024	17,964	20,404	30,107
51-55	17,172	20,507	23,841	27,176	30,510	34,345	51,017
56-60	28,236	33,684	39,131	44,578	50,025	55,473	82,709
61-65	45,051	53,661	62,271	70,881	79,492	88,102	1,31,153
66-70	65,812	78,575	91,337	1,04,100	1,16,862	1,29,624	1,93,437

*Age above 65 years is for renewal only.

Age Band	Sum Insured					
	20 lac	25 lac	30 lac	40 lac	50 lac	100 lac
18-25	4,508	5,585	6,662	8,980	11,175	22,151
26-30	5,479	6,799	8,118	10,959	13,649	27,097
31-35	8,149	10,136	12,123	16,400	20,450	40,700
36-40	12,517	15,597	18,676	25,304	31,580	62,960
41-45	21,491	26,814	32,137	43,594	54,443	1,08,685
46-50	40,309	50,011	59,713	80,596	1,00,370	1,99,240
51-55	68,190	84,862	1,01,535	1,37,420	1,71,400	3,41,300
56-60	1,10,445	1,37,681	1,64,918	2,23,540	2,79,050	5,56,601
61-65	1,74,204	2,17,254	2,60,305	3,52,967	4,40,709	8,79,418
66-70	2,57,249	3,21,061	3,84,873	5,22,221	6,52,277	13,02,553

*Age above 65 years is for renewal only.

Optional Covers	
Covers	Premium per life excluding GST
Second e-Opinion	52



**ADITYA BIRLA
CAPITAL**

Health Insurance
Aditya Birla Health Insurance
Co. Limited

Retail Activ Secure - Cancer Secure

Annual Gross Premium Exclusive GST Policy Tenure - 1 Year

Annual Gross Premium (Amount in INR) - Male								
Age Band	Sum Insured							
	5 lac	6 lac	7 lac	8 lac	9 lac	10 lac	15 lac	20 lac
18-25	321	386	450	514	578	643	921	1,190
26-30	363	436	508	581	654	726	1,041	1,344
31-35	489	587	684	782	880	978	1,402	1,810
36-40	796	955	1,115	1,274	1,433	1,592	2,283	2,948
41-45	1,243	1,492	1,740	1,989	2,238	2,486	3,565	4,602
46-50	1,956	2,347	2,738	3,129	3,520	3,911	5,608	7,240
51-55	3,185	3,822	4,459	5,096	5,733	6,370	9,133	11,791
56-60	5,238	6,286	7,333	8,381	9,429	10,476	15,021	19,392
61-65	8,241	9,890	11,538	13,186	14,834	16,483	23,633	30,511
66-70*	12,809	15,371	17,933	20,494	23,056	25,618	36,732	47,421

*Age above 65 years is for renewal only.

Annual Gross Premium (Amount in INR) - Male					
Age Band	Sum Insured				
	25 lac	30 lac	40 lac	50 lac	100 lac
18-25	1,458	1,726	2,262	2,798	5,479
26-30	1,648	1,951	2,557	3,163	6,194
31-35	2,218	2,626	3,442	4,258	8,338
36-40	3,612	4,276	5,605	6,934	13,579
41-45	5,640	6,677	8,752	10,827	21,202
46-50	8,872	10,504	13,768	17,032	33,352
51-55	14,449	17,107	22,422	27,738	54,316
56-60	23,764	28,135	36,878	45,621	89,336
61-65	37,389	44,267	58,022	71,778	1,40,555
66-70*	58,111	68,801	90,180	1,11,559	2,18,456

*Age above 65 years is for renewal only.

Annual Gross Premium (Amount in INR) - Female								
Age Band	Sum Insured							
	5 lac	6 lac	7 lac	8 lac	9 lac	10 lac	15 lac	20 lac
18-25	265	318	372	425	478	531	770	991
26-30	503	603	704	805	905	1,006	1,457	1,878
31-35	838	1,006	1,173	1,341	1,509	1,676	2,428	3,129
36-40	1,467	1,760	2,053	2,347	2,640	2,933	4,250	5,476
41-45	2,458	2,950	3,442	3,933	4,425	4,917	7,123	9,179
46-50	3,464	4,157	4,850	5,543	6,235	6,928	10,038	12,934
51-55	4,414	5,297	6,180	7,062	7,945	8,828	12,790	16,480
56-60	5,238	6,286	7,333	8,381	9,429	10,476	15,178	19,557
61-65	5,978	7,174	8,370	9,566	10,761	11,957	17,324	22,321
66-70*	7,389	8,867	10,345	11,823	13,301	14,778	21,411	27,589

*Age above 65 years is for renewal only.

Annual Gross Premium (Amount in INR) - Female					
Age Band	Sum Insured				
	25 lac	30 lac	40 lac	50 lac	100 lac
18-25	1,213	1,435	1,877	2,321	4,536
26-30	2,298	2,718	3,558	4,397	8,595
31-35	3,829	4,530	5,929	7,329	14,324
36-40	6,702	7,927	10,376	12,826	25,068
41-45	11,234	13,287	17,393	21,499	42,020
46-50	15,830	18,723	24,508	30,293	59,208
51-55	20,170	23,857	31,229	38,599	75,443
56-60	23,937	28,311	37,060	45,806	89,529
61-65	27,319	32,312	42,297	52,280	1,02,183
66-70*	33,766	39,938	52,278	64,616	1,26,295

*Age above 65 years is for renewal only.

Optional Covers	
Covers	Premium per life excluding GST
Second e-Opinion	52

Retail Activ Secure - Hospital Cash Benefit

Annual Gross Premium (Excluding GST)

Policy Tenure - 1 Year

The premium in the Table is for below combinations:

Deductible	1 day
Limits Per Hospitalization claim	No Limit
Limit per Policy year	30 days / 45 days / 60 days
Initial Waiting Period	30 days
Specific Disease waiting period	24 months
Pre- Existing Diseases Waiting Period	48 months
Policy Type	Individual - Retail

Gross Premium Excluding GST							
Per Day Limit (Amount in INR)							
Age-Band	500	1,000	2,000	3,000	4,000	5,000	10,000
0-5	368	736	1,472	2,207	2,943	3,679	7,358
6-10	368	736	1,472	2,207	2,943	3,679	7,358
11-15	368	736	1,472	2,207	2,943	3,679	7,358
16-20	350	700	1,401	2,101	2,802	3,502	7,004
21-25	350	700	1,401	2,101	2,802	3,502	7,004
26-30	351	703	1,405	2,108	2,810	3,513	7,026
31-35	355	710	1,421	2,131	2,841	3,552	7,103
36-40	359	718	1,436	2,154	2,872	3,591	7,181
41-45	361	722	1,443	2,165	2,887	3,609	7,217
46-50	573	1,145	2,291	3,436	4,582	5,727	11,455
51-55	645	1,290	2,579	3,869	5,159	6,449	12,897
56-60	721	1,443	2,886	4,329	5,771	7,214	14,428
61-65	1,404	2,807	5,614	8,422	11,229	14,036	28,072
66-70	1,693	3,385	6,771	10,156	13,541	16,926	33,853
71-75	2,189	4,378	8,756	13,134	17,512	21,890	43,779
76-80	2,773	5,547	11,093	16,640	22,186	27,733	55,465
80 +	3,149	6,298	12,595	18,893	25,190	31,488	62,976

Relativity for Maximum plan days

Plan limit (days)	Relativity
30 days	1.000
45 days	1.075
60 days	1.100

Retail Activ Secure - Optional Cover & Loading/Discount

Rate Chart: Annual Gross Premium (Excluding GST)

Policy Tenure - 1 Year

Optional cover which may be taken along with any combination of cover 1 to 4

	Premium per life
Wellness Coach	111

Loading / Discount

We would offer below three discounts on the premium rate chart as below:

1. Long term policy discount

2 year term policy : 7.5% of total policy premium

3 year term policy : 10% of total policy premium

2. Family discount

10% of policy premium in case more than 2 insured members are covered in a single policy

3. Employee Discount

10% discount would be offered on policies which are sourced by staff of Aditya Birla Group employees directly without the involvement of any intermediary.

Loading for Instalment facility

Premium payment frequency	To be applied on annual premium
Monthly	6.00%
Quarterly	5.00%
Semi-annually	3.00%

*(applicable with Hospital Cash Cover only if it is sourced with other policy in which premium installment facility is available)

