

Gross Premium — Zone 1

All values in INR. Annual Premium.

Zone 1: Delhi NCR (includes Delhi, Baghpat, Bulandshahr, Gautam Buddha Nagar, Ghaziabad, Hapur, Meerut, Muzaffarnagar, Shamli, Charkhi Dadri, Faridabad, Gurugram, Hajar, Jind, Karnal, Mahendragarh, Nuh, Palwal, Panipat, Rewari, Bhiwani, Alwar, Bharatpur, Rohtak, Sonapat, and any other city defined by Govt.), Mumbai Metropolitan Area (including Mumbai Suburban, Thane, Palghar, Raigad, and any other city defined by Govt.), Gujarat State, Aligarh, and Mathura.

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
1A 1 Adult	91 Days - 4	5,842	7,054	8,890	9,555	9,996	10,436	11,315	12,195
	5 - 17	5,557	6,718	8,475	9,110	9,532	9,953	10,795	11,637
	18 - 25	7,070	8,314	11,086	12,051	12,545	13,018	13,963	14,907
	26 - 35	7,530	8,897	11,816	12,830	13,365	13,868	14,875	15,882
	36 - 40	9,802	11,611	15,470	16,866	17,546	18,308	19,832	21,356
	41 - 45	11,582	13,779	18,173	19,778	20,629	21,502	23,247	24,992
	46 - 50	14,623	17,459	22,993	25,203	26,295	27,304	29,320	31,337
	51 - 55	20,100	24,050	31,676	34,498	36,011	37,310	39,909	42,509
	56 - 60	25,019	29,966	39,113	42,791	44,693	46,462	49,999	53,536
	61 - 65	35,467	42,468	55,972	61,189	64,007	66,349	71,034	75,720
	66 - 70	46,094	55,015	72,674	80,011	83,394	86,260	91,994	97,728
1A1C 1A + 1 Child	91 Days - 4	8,431	10,181	12,830	13,789	14,426	15,061	16,330	17,600
	5 - 17	8,020	9,695	12,230	13,148	13,757	14,365	15,580	16,795
	18 - 25	9,876	11,614	15,487	16,835	17,525	18,185	19,505	20,825
	26 - 35	10,223	12,079	16,042	17,418	18,144	18,828	20,194	21,561
	36 - 40	12,805	15,168	20,210	22,034	22,922	23,917	25,908	27,899
	41 - 45	14,396	17,125	22,587	24,582	25,640	26,725	28,894	31,063
	46 - 50	16,657	19,887	26,190	28,709	29,952	31,101	33,398	35,696
	51 - 55	21,813	26,099	34,374	37,436	39,078	40,488	43,309	46,130
	56 - 60	25,977	31,113	40,611	44,429	46,405	48,241	51,913	55,586
	61 - 65	36,769	44,028	58,028	63,437	66,357	68,786	73,643	78,501
	66 - 70	47,787	57,035	75,343	82,949	86,456	89,428	95,372	1,01,317
1A2C 1A + 2 Children	91 Days - 4	11,162	13,479	16,987	18,256	19,099	19,939	21,620	23,302
	5 - 17	10,619	12,835	16,192	17,407	18,213	19,018	20,626	22,235
	18 - 25	12,896	15,165	20,222	21,983	22,884	23,745	25,469	27,192
	26 - 35	13,182	15,575	20,685	22,460	23,396	24,277	26,039	27,802
	36 - 40	16,203	19,194	25,573	27,882	29,005	30,265	32,784	35,303
	41 - 45	17,771	21,141	27,884	30,346	31,652	32,991	35,669	38,346
	46 - 50	19,573	23,368	30,776	33,735	35,196	36,546	39,246	41,945
	51 - 55	24,856	29,740	39,170	42,660	44,531	46,138	49,352	52,566
	56 - 60	28,760	34,446	44,962	49,189	51,376	53,409	57,475	61,541
	61 - 65	40,559	48,566	64,009	69,975	73,197	75,876	81,234	86,592
	66 - 70	52,713	62,914	83,110	91,500	95,368	98,647	1,05,204	1,11,761
1A3C 1A + 3 Children	91 Days - 4	13,515	16,320	20,567	22,104	23,124	24,142	26,178	28,213
	5 - 17	12,857	15,541	19,605	21,076	22,052	23,026	24,974	26,922
	18 - 25	15,495	18,220	24,297	26,412	27,495	28,530	30,601	32,672
	26 - 35	15,723	18,577	24,672	26,789	27,906	28,957	31,059	33,161
	36 - 40	19,327	22,894	30,504	33,257	34,597	36,100	39,105	42,110
	41 - 45	20,653	24,569	32,406	35,268	36,786	38,342	41,454	44,566
	46 - 50	22,035	26,308	34,647	37,978	39,624	41,143	44,182	47,221
	51 - 55	27,399	32,782	43,177	47,023	49,085	50,857	54,400	57,943
	56 - 60	31,044	37,182	48,533	53,096	55,457	57,651	62,040	66,429
	61 - 65	43,659	52,279	68,902	75,324	78,792	81,676	87,444	93,211
	66 - 70	56,742	67,723	89,462	98,493	1,02,657	1,06,186	1,13,245	1,20,303
1A4C 1A + 4 Children	91 Days - 4	16,507	19,932	25,120	26,997	28,243	29,486	31,973	34,459
	5 - 17	15,703	18,981	23,945	25,742	26,934	28,124	30,503	32,882
	18 - 25	18,833	22,145	29,531	32,102	33,417	34,676	37,193	39,710
	26 - 35	19,022	22,476	29,850	32,411	33,762	35,033	37,577	40,120
	36 - 40	23,383	27,699	36,905	40,237	41,858	43,676	47,312	50,947
	41 - 45	24,557	29,214	38,532	41,935	43,739	45,589	49,289	52,990
	46 - 50	25,619	30,586	40,281	44,154	46,067	47,834	51,367	54,901
	51 - 55	31,357	37,519	49,415	53,817	56,177	58,205	62,259	66,314
	56 - 60	34,990	41,908	54,701	59,844	62,505	64,978	69,925	74,871
	61 - 65	49,038	58,719	77,390	84,603	88,498	91,737	98,215	1,04,693
	66 - 70	63,731	76,065	1,00,482	1,10,626	1,15,303	1,19,267	1,27,195	1,35,123
1A5C 1A + 5 Children	71 - 75	81,534	97,606	1,27,860	1,40,028	1,46,257	1,51,780	1,62,827	1,73,873
	75+	1,00,802	1,20,599	1,56,803	1,70,742	1,78,435	1,85,108	1,98,453	2,11,799

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
2A 2 Adults	91 Days - 4	8,599	10,383	13,085	14,063	14,712	15,360	16,655	17,950
	5 - 17	8,180	9,887	12,473	13,409	14,030	14,650	15,889	17,128
	18 - 25	10,008	11,769	15,694	17,060	17,759	18,428	19,765	21,103
	26 - 35	10,708	12,652	16,802	18,244	19,004	19,720	21,152	22,584
	36 - 40	13,755	16,294	21,710	23,669	24,623	25,692	27,831	29,969
	41 - 45	15,857	18,863	24,880	27,077	28,242	29,437	31,826	34,215
	46 - 50	18,743	22,378	29,471	32,304	33,704	34,996	37,581	40,167
	51 - 55	26,786	32,050	42,212	45,972	47,989	49,720	53,184	56,648
	56 - 60	33,101	39,646	51,749	56,614	59,131	61,471	66,151	70,830
	61 - 65	45,641	54,652	72,030	78,744	82,369	85,384	91,413	97,442
	66 - 70	60,546	72,263	95,460	1,05,096	1,09,539	1,13,305	1,20,837	1,28,368
	71 - 75	76,804	91,943	1,20,442	1,31,903	1,37,771	1,42,974	1,53,380	1,63,785
2A1C 2A + 1 Child	75+	1,07,427	1,28,526	1,67,109	1,81,965	1,90,163	1,97,275	2,11,497	2,25,720
	91 Days - 4	11,590	13,995	17,638	18,956	19,831	20,704	22,449	24,195
	5 - 17	11,026	13,327	16,813	18,074	18,912	19,747	21,417	23,088
	18 - 25	13,347	15,694	20,929	22,750	23,683	24,575	26,358	28,142
	26 - 35	14,008	16,551	21,981	23,867	24,861	25,798	27,671	29,544
	36 - 40	17,594	20,841	27,768	30,275	31,495	32,863	35,598	38,334
	41 - 45	19,761	23,507	31,005	33,743	35,196	36,684	39,662	42,639
	46 - 50	22,326	26,655	35,104	38,479	40,146	41,686	44,765	47,844
	51 - 55	30,745	36,787	48,451	52,767	55,081	57,069	61,045	65,021
	56 - 60	37,046	44,371	57,916	63,361	66,178	68,797	74,034	79,271
	61 - 65	51,020	61,093	80,519	88,024	92,076	95,446	1,02,186	1,08,926
	66 - 70	65,976	78,744	1,04,021	1,14,521	1,19,363	1,23,467	1,31,674	1,39,881
2A2C 2A + 2 Children	71 - 75	82,237	98,447	1,28,962	1,41,235	1,47,518	1,53,088	1,64,230	1,75,372
	75+	1,12,615	1,34,732	1,75,179	1,90,752	1,99,346	2,06,801	2,21,711	2,36,620
	91 Days - 4	13,683	16,522	20,822	22,378	23,411	24,441	26,502	28,563
	5 - 17	13,016	15,733	19,848	21,337	22,326	23,312	25,284	27,256
	18 - 25	15,757	18,528	24,707	26,858	27,959	29,012	31,118	33,224
	26 - 35	15,763	18,625	24,735	26,857	27,977	29,030	31,138	33,246
	36 - 40	20,109	23,821	31,739	34,603	35,998	37,561	40,688	43,814
	41 - 45	22,195	26,403	34,825	37,900	39,531	41,203	44,547	47,891
	46 - 50	24,304	29,017	38,214	41,888	43,703	45,379	48,731	52,083
	51 - 55	32,551	38,947	51,296	55,866	58,316	60,420	64,630	68,839
	56 - 60	38,418	46,014	60,061	65,707	68,629	71,344	76,776	82,207
	61 - 65	52,952	63,406	83,567	91,356	95,562	99,060	1,06,055	1,13,050
2A3C 2A + 3 Children	66 - 70	67,063	80,041	1,05,735	1,16,409	1,21,330	1,25,502	1,33,844	1,42,186
	71 - 75	83,593	1,00,070	1,31,088	1,43,562	1,49,949	1,55,612	1,66,937	1,78,263
	75+	1,14,470	1,36,952	1,78,065	1,93,895	2,02,631	2,10,208	2,25,364	2,40,519
	91 Days - 4	16,485	19,906	25,087	26,962	28,206	29,448	31,931	34,414
	5 - 17	15,682	18,956	23,914	25,708	26,899	28,087	30,463	32,839
	18 - 25	18,781	22,085	29,450	32,014	33,326	34,581	37,091	39,601
	26 - 35	19,325	22,834	30,326	32,927	34,299	35,591	38,175	40,759
	36 - 40	23,705	28,081	37,414	40,791	42,435	44,277	47,963	51,649
	41 - 45	25,852	30,754	40,563	44,145	46,045	47,993	51,888	55,783
	46 - 50	27,660	33,024	43,492	47,673	49,738	51,646	55,461	59,276
	51 - 55	36,259	43,384	57,140	62,230	64,959	67,304	71,992	76,681
	56 - 60	42,114	50,441	65,839	72,029	75,231	78,208	84,162	90,116
2A4C 2A + 4 Children	61 - 65	57,985	69,433	91,511	1,00,040	1,04,646	1,08,476	1,16,136	1,23,796
	66 - 70	72,144	86,106	1,13,746	1,25,229	1,30,524	1,35,011	1,43,985	1,52,959
	71 - 75	87,331	1,04,544	1,36,950	1,49,982	1,56,654	1,62,570	1,74,402	1,86,234
	75+	1,19,589	1,43,076	1,86,027	2,02,565	2,11,691	2,19,608	2,35,441	2,51,274
	91 Days - 4	19,287	23,290	29,351	31,545	33,001	34,453	37,358	40,263
	5 - 17	18,348	22,178	27,979	30,078	31,471	32,861	35,641	38,420
	18 - 25	21,909	25,762	34,355	37,345	38,876	40,340	43,268	46,196
	26 - 35	22,101	26,114	34,682	37,657	39,226	40,704	43,659	46,614
	36 - 40	27,300	32,340	43,089	46,978	48,871	50,994	55,239	59,483
	41 - 45	29,509	35,105	46,302	50,391	52,559	54,783	59,229	63,675
	46 - 50	31,017	37,031	48,770	53,459	55,775	57,914	62,192	66,470
	51 - 55	39,968	47,822	62,984	68,596	71,604	74,188	79,356	84,525
	56 - 60	45,810	54,867	71,616	78,349	81,833	85,071	91,547	98,023
	61 - 65	63,019	75,460	99,454	1,08,724	1,13,730	1,17,893	1,26,218	1,34,543
	66 - 70	77,226	92,171	1,21,758	1,34,049	1,39,717	1,44,520	1,54,126	1,63,733
	71 - 75	92,416	1,10,632	1,44,924	1,58,716	1,65,776	1,72,037	1,84,558	1,97,079
	75+	1,26,553	1,51,408	1,96,860	2,14,361	2,24,019	2,32,397	2,49,152	2,65,907

Gross Premium — Zone 2

All values in INR. Annual Premium.

Zone 2: Kolkata, Pune, Hyderabad, Chennai, Chandigarh, Mohali, Panchkula, Lucknow, and Patna.

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
1A 1 Adult	91 Days - 4	5,316	6,419	8,090	8,695	9,096	9,496	10,297	11,098
	5 - 17	5,057	6,113	7,712	8,290	8,674	9,057	9,824	10,590
	18 - 25	6,434	7,565	10,088	10,967	11,416	11,846	12,706	13,566
	26 - 35	6,852	8,096	10,753	11,675	12,162	12,620	13,536	14,452
	36 - 40	8,919	10,566	14,078	15,348	15,967	16,660	18,047	19,434
	41 - 45	10,540	12,538	16,538	17,998	18,773	19,567	21,155	22,743
	46 - 50	13,307	15,887	20,923	22,935	23,929	24,846	26,682	28,517
	51 - 55	18,291	21,886	28,825	31,393	32,770	33,952	36,318	38,683
	56 - 60	22,767	27,269	35,593	38,939	40,671	42,280	45,499	48,717
	61 - 65	32,275	38,646	50,935	55,682	58,246	60,378	64,641	68,905
	66 - 70	41,946	50,063	66,134	72,810	75,888	78,497	83,715	88,933
	71 - 75	53,663	64,240	84,153	92,161	96,261	99,896	1,07,166	1,14,437
	75+	66,344	79,374	1,03,202	1,12,376	1,17,439	1,21,831	1,30,615	1,39,398
1A1C 1A + 1 Child	91 Days - 4	7,672	9,264	11,676	12,548	13,127	13,705	14,861	16,016
	5 - 17	7,299	8,822	11,130	11,965	12,519	13,072	14,178	15,283
	18 - 25	8,988	10,568	14,093	15,320	15,948	16,548	17,750	18,951
	26 - 35	9,303	10,992	14,598	15,851	16,511	17,133	18,377	19,621
	36 - 40	11,652	13,803	18,391	20,051	20,859	21,765	23,577	25,388
	41 - 45	13,100	15,584	20,555	22,370	23,332	24,319	26,293	28,267
	46 - 50	15,158	18,097	23,833	26,125	27,256	28,302	30,392	32,483
	51 - 55	19,849	23,750	31,280	34,067	35,561	36,844	39,411	41,978
	56 - 60	23,639	28,313	36,956	40,431	42,228	43,899	47,241	50,583
	61 - 65	33,460	40,066	52,805	57,727	60,385	62,595	67,015	71,436
	66 - 70	43,486	51,902	68,562	75,483	78,675	81,379	86,789	92,198
	71 - 75	55,634	66,600	87,244	95,546	99,796	1,03,565	1,11,103	1,18,640
	75+	68,780	82,289	1,06,992	1,16,503	1,21,752	1,26,305	1,35,412	1,44,518
1A2C 1A + 2 Children	91 Days - 4	10,158	12,265	15,458	16,613	17,380	18,145	19,675	21,204
	5 - 17	9,663	11,680	14,735	15,840	16,574	17,306	18,770	20,234
	18 - 25	11,736	13,800	18,402	20,004	20,824	21,608	23,177	24,745
	26 - 35	11,995	14,173	18,823	20,438	21,290	22,092	23,696	25,300
	36 - 40	14,745	17,466	23,272	25,372	26,395	27,541	29,834	32,126
	41 - 45	16,172	19,238	25,374	27,615	28,803	30,022	32,458	34,895
	46 - 50	17,812	21,265	28,006	30,699	32,029	33,257	35,714	38,170
	51 - 55	22,619	27,064	35,645	38,820	40,523	41,985	44,910	47,835
	56 - 60	26,172	31,346	40,915	44,762	46,752	48,602	52,302	56,002
	61 - 65	36,909	44,195	58,248	63,677	66,609	69,047	73,923	78,799
	66 - 70	47,969	57,252	75,630	83,265	86,785	89,769	95,736	1,01,703
	71 - 75	61,368	73,465	96,237	1,05,395	1,10,083	1,14,240	1,22,555	1,30,869
	75+	75,870	90,770	1,18,019	1,28,511	1,34,301	1,39,324	1,49,368	1,59,413
1A3C 1A + 3 Children	91 Days - 4	12,299	14,851	18,716	20,115	21,043	21,969	23,822	25,674
	5 - 17	11,700	14,142	17,841	19,179	20,068	20,954	22,727	24,499
	18 - 25	14,100	16,580	22,110	24,035	25,020	25,962	27,847	29,731
	26 - 35	14,308	16,906	22,452	24,378	25,394	26,351	28,264	30,177
	36 - 40	17,587	20,834	27,759	30,264	31,484	32,851	35,585	38,320
	41 - 45	18,795	22,358	29,490	32,094	33,475	34,891	37,723	40,555
	46 - 50	20,052	23,940	31,529	34,560	36,057	37,440	40,206	42,972
	51 - 55	24,933	29,832	39,291	42,791	44,668	46,280	49,504	52,728
	56 - 60	28,250	33,836	44,165	48,317	50,465	52,462	56,456	60,450
	61 - 65	39,730	47,574	62,701	68,545	71,701	74,325	79,574	84,822
	66 - 70	51,635	61,628	81,410	89,628	93,418	96,629	1,03,053	1,09,476
	71 - 75	66,059	79,080	1,03,592	1,13,450	1,18,496	1,22,971	1,31,921	1,40,871
	75+	81,668	97,708	1,27,040	1,38,333	1,44,566	1,49,972	1,60,785	1,71,597

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
1A4C 1A + 4 Children	91 Days - 4	15,021	18,138	22,859	24,568	25,701	26,833	29,095	31,357
	5 - 17	14,290	17,273	21,790	23,425	24,510	25,592	27,757	29,922
	18 - 25	17,138	20,152	26,873	29,212	30,410	31,555	33,845	36,136
	26 - 35	17,310	20,453	27,164	29,494	30,723	31,880	34,195	36,510
	36 - 40	21,278	25,206	33,584	36,615	38,091	39,745	43,053	46,362
	41 - 45	22,347	26,584	35,064	38,160	39,803	41,486	44,853	48,221
	46 - 50	23,313	27,833	36,656	40,181	41,921	43,529	46,744	49,960
	51 - 55	28,535	34,142	44,967	48,974	51,121	52,966	56,656	60,346
	56 - 60	31,841	38,136	49,778	54,458	56,879	59,130	63,631	68,133
	61 - 65	44,624	53,434	70,425	76,989	80,533	83,481	89,376	95,271
	66 - 70	57,996	69,219	91,439	1,00,670	1,04,926	1,08,533	1,15,747	1,22,962
	71 - 75	74,196	88,821	1,16,353	1,27,425	1,33,094	1,38,120	1,48,172	1,58,225
	75+	91,730	1,09,745	1,42,690	1,55,375	1,62,376	1,68,448	1,80,593	1,92,737
2A 2 Adults	91 Days - 4	7,825	9,448	11,908	12,797	13,388	13,977	15,156	16,334
	5 - 17	7,444	8,997	11,351	12,202	12,767	13,331	14,459	15,587
	18 - 25	9,107	10,709	14,281	15,524	16,161	16,769	17,986	19,204
	26 - 35	9,744	11,513	15,290	16,602	17,294	17,945	19,248	20,551
	36 - 40	12,517	14,827	19,756	21,539	22,407	23,380	25,326	27,272
	41 - 45	14,429	17,165	22,641	24,640	25,700	26,788	28,962	31,136
	46 - 50	17,056	20,364	26,818	29,397	30,670	31,847	34,199	36,552
	51 - 55	24,375	29,165	38,413	41,835	43,670	45,246	48,398	51,550
	56 - 60	30,122	36,078	47,092	51,519	53,809	55,939	60,197	64,456
	61 - 65	41,534	49,733	65,547	71,657	74,956	77,699	83,186	88,673
	66 - 70	55,097	65,759	86,868	95,637	99,681	1,03,108	1,09,961	1,16,815
	71 - 75	69,891	83,668	1,09,602	1,20,032	1,25,372	1,30,106	1,39,575	1,49,045
	75+	97,759	1,16,958	1,52,069	1,65,588	1,73,048	1,79,520	1,92,463	2,05,405
2A1C 2A + 1 Child	91 Days - 4	10,547	12,736	16,051	17,250	18,046	18,840	20,429	22,018
	5 - 17	10,033	12,128	15,300	16,448	17,210	17,970	19,490	21,010
	18 - 25	12,145	14,282	19,045	20,703	21,551	22,363	23,986	25,609
	26 - 35	12,747	15,061	20,003	21,719	22,624	23,476	25,180	26,885
	36 - 40	16,010	18,966	25,269	27,550	28,660	29,905	32,394	34,884
	41 - 45	17,982	21,392	28,215	30,707	32,028	33,383	36,092	38,802
	46 - 50	20,317	24,256	31,945	35,016	36,533	37,934	40,736	43,538
	51 - 55	27,978	33,476	44,090	48,018	50,124	51,933	55,551	59,169
	56 - 60	33,712	40,377	52,703	57,658	60,222	62,605	67,371	72,137
	61 - 65	46,428	55,594	73,272	80,101	83,789	86,856	92,989	99,123
	66 - 70	60,038	71,657	94,659	1,04,214	1,08,621	1,12,355	1,19,823	1,27,292
	71 - 75	74,836	89,587	1,17,356	1,28,524	1,34,241	1,39,310	1,49,450	1,59,589
	75+	1,02,480	1,22,606	1,59,413	1,73,584	1,81,405	1,88,189	2,01,757	2,15,324
2A2C 2A + 2 Children	91 Days - 4	12,451	15,035	18,948	20,364	21,304	22,242	24,117	25,992
	5 - 17	11,845	14,317	18,062	19,417	20,316	21,214	23,008	24,803
	18 - 25	14,338	16,861	22,484	24,441	25,443	26,401	28,317	30,233
	26 - 35	14,344	16,949	22,509	24,440	25,459	26,418	28,336	30,254
	36 - 40	18,299	21,677	28,882	31,489	32,758	34,181	37,026	39,871
	41 - 45	20,197	24,027	31,690	34,489	35,973	37,495	40,538	43,581
	46 - 50	22,117	26,405	34,775	38,119	39,770	41,295	44,345	47,396
	51 - 55	29,621	35,442	46,679	50,838	53,067	54,983	58,813	62,643
	56 - 60	34,960	41,873	54,655	59,794	62,452	64,923	69,866	74,808
	61 - 65	48,186	57,699	76,046	83,134	86,961	90,144	96,510	1,02,875
	66 - 70	61,027	72,838	96,219	1,05,932	1,10,411	1,14,206	1,21,798	1,29,389
	71 - 75	76,069	91,063	1,19,290	1,30,642	1,36,453	1,41,607	1,51,913	1,62,219
	75+	1,04,168	1,24,626	1,62,039	1,76,444	1,84,394	1,91,290	2,05,081	2,18,872
2A3C 2A + 3 Children	91 Days - 4	15,001	18,115	22,829	24,535	25,668	26,797	29,057	31,316
	5 - 17	14,271	17,250	21,762	23,394	24,478	25,559	27,721	29,883
	18 - 25	17,091	20,097	26,800	29,133	30,327	31,469	33,753	36,037
	26 - 35	17,586	20,779	27,596	29,964	31,212	32,388	34,740	37,091
	36 - 40	21,571	25,553	34,046	37,120	38,615	40,292	43,646	47,000
	41 - 45	23,525	27,986	36,913	40,172	41,901	43,674	47,218	50,763
	46 - 50	25,171	30,051	39,577	43,383	45,262	46,998	50,469	53,941
	51 - 55	32,996	39,479	51,997	56,629	59,113	61,246	65,513	69,780
	56 - 60	38,324	45,901	59,913	65,546	68,460	71,169	76,587	82,005
	61 - 65	52,767	63,184	83,275	91,037	95,228	98,713	1,05,684	1,12,655
	66 - 70	65,651	78,357	1,03,509	1,13,958	1,18,776	1,22,860	1,31,026	1,39,193
	71 - 75	79,471	95,135	1,24,624	1,36,484	1,42,555	1,47,939	1,58,706	1,69,473
	75+	1,08,826	1,30,199	1,69,285	1,84,334	1,92,639	1,99,843	2,14,251	2,28,659

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
2A4C 2A + 4 Children	91 Days - 4	17,551	21,194	26,710	28,706	30,030	31,352	33,996	36,639
	5 - 17	16,697	20,182	25,461	27,371	28,638	29,903	32,433	34,963
	18 - 25	19,937	23,444	31,263	33,984	35,377	36,709	39,374	42,038
	26 - 35	20,112	23,764	31,560	34,268	35,696	37,041	39,730	42,419
	36 - 40	24,843	29,429	39,211	42,750	44,473	46,404	50,267	54,130
	41 - 45	26,854	31,945	42,135	45,856	47,829	49,852	53,898	57,944
	46 - 50	28,226	33,699	44,381	48,648	50,755	52,701	56,594	60,487
	51 - 55	36,371	43,518	57,316	62,422	65,160	67,511	72,214	76,917
	56 - 60	41,687	49,929	65,171	71,298	74,468	77,414	83,308	89,201
	61 - 65	57,347	68,669	90,503	98,939	1,03,494	1,07,282	1,14,858	1,22,434
	66 - 70	70,275	83,875	1,10,800	1,21,985	1,27,142	1,31,513	1,40,255	1,48,997
	71 - 75	84,098	1,00,675	1,31,881	1,44,431	1,50,856	1,56,553	1,67,947	1,79,342
	75+	1,15,163	1,37,781	1,79,143	1,95,069	2,03,857	2,11,481	2,26,728	2,41,975

Gross Premium — Zone 3

All values in INR. Annual Premium.

Zone 3: Rest of India.

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
1A 1 Adult	91 Days - 4	4,790	5,785	7,290	7,835	8,196	8,557	9,279	10,000
	5 - 17	4,557	5,508	6,949	7,470	7,816	8,162	8,852	9,543
	18 - 25	5,797	6,817	9,091	9,882	10,287	10,674	11,449	12,224
	26 - 35	6,175	7,296	9,689	10,521	10,959	11,372	12,197	13,023
	36 - 40	8,037	9,521	12,685	13,831	14,388	15,013	16,262	17,512
	41 - 45	9,498	11,298	14,902	16,218	16,916	17,632	19,063	20,494
	46 - 50	11,991	14,316	18,854	20,667	21,562	22,389	24,043	25,697
	51 - 55	16,482	19,721	25,974	28,288	29,529	30,594	32,726	34,857
	56 - 60	20,516	24,572	32,073	35,088	36,648	38,098	40,999	43,899
	61 - 65	29,083	34,824	45,897	50,175	52,485	54,406	58,248	62,090
	66 - 70	37,797	45,112	59,593	65,609	68,383	70,734	75,435	80,137
	71 - 75	48,355	57,887	75,830	83,046	86,740	90,016	96,567	1,03,119
	75+	59,783	71,524	92,995	1,01,262	1,05,824	1,09,782	1,17,697	1,25,612
1A1C 1A + 1 Child	91 Days - 4	6,913	8,348	10,521	11,307	11,829	12,350	13,391	14,432
	5 - 17	6,577	7,950	10,029	10,781	11,281	11,779	12,775	13,772
	18 - 25	8,099	9,523	12,699	13,805	14,371	14,912	15,994	17,076
	26 - 35	8,383	9,905	13,154	14,283	14,878	15,439	16,559	17,680
	36 - 40	10,500	12,438	16,572	18,068	18,796	19,612	21,245	22,877
	41 - 45	11,804	14,043	18,522	20,157	21,025	21,914	23,693	25,471
	46 - 50	13,659	16,307	21,476	23,541	24,561	25,503	27,387	29,270
	51 - 55	17,886	21,401	28,187	30,698	32,044	33,200	35,513	37,826
	56 - 60	21,301	25,513	33,301	36,432	38,052	39,558	42,569	45,580
	61 - 65	30,151	36,103	47,583	52,018	54,413	56,404	60,387	64,370
	66 - 70	39,185	46,768	61,781	68,018	70,894	73,331	78,205	83,080
	71 - 75	50,132	60,013	78,615	86,096	89,926	93,322	1,00,115	1,06,907
	75+	61,978	74,150	96,410	1,04,981	1,09,711	1,13,814	1,22,019	1,30,225
1A2C 1A + 2 Children	91 Days - 4	9,153	11,052	13,929	14,970	15,661	16,350	17,729	19,107
	5 - 17	8,707	10,525	13,278	14,274	14,935	15,594	16,914	18,233
	18 - 25	10,575	12,435	16,582	18,026	18,765	19,471	20,885	22,298
	26 - 35	10,809	12,772	16,962	18,417	19,184	19,907	21,352	22,798
	36 - 40	13,286	15,739	20,970	22,863	23,784	24,817	26,883	28,949
	41 - 45	14,572	17,335	22,865	24,884	25,955	27,053	29,248	31,444
	46 - 50	16,050	19,162	25,236	27,663	28,861	29,968	32,181	34,395
	51 - 55	20,382	24,387	32,120	34,981	36,515	37,833	40,469	43,104
	56 - 60	23,583	28,246	36,869	40,335	42,128	43,795	47,129	50,464
	61 - 65	33,258	39,824	52,487	57,380	60,021	62,218	66,612	71,005
	66 - 70	43,225	51,590	68,150	75,030	78,202	80,890	86,267	91,644
	71 - 75	55,299	66,199	86,719	94,971	99,196	1,02,942	1,10,434	1,17,926
	75+	68,366	81,793	1,06,347	1,15,801	1,21,019	1,25,544	1,34,596	1,43,647
1A3C 1A + 3 Children	91 Days - 4	11,082	13,382	16,865	18,126	18,962	19,797	21,466	23,135
	5 - 17	10,543	12,743	16,076	17,283	18,083	18,882	20,479	22,076
	18 - 25	12,706	14,941	19,923	21,658	22,546	23,395	25,093	26,791
	26 - 35	12,893	15,234	20,231	21,967	22,883	23,745	25,468	27,192
	36 - 40	15,848	18,773	25,013	27,271	28,370	29,602	32,066	34,530
	41 - 45	16,936	20,147	26,573	28,920	30,164	31,440	33,992	36,544
	46 - 50	18,069	21,573	28,411	31,142	32,491	33,737	36,229	38,722
	51 - 55	22,467	26,882	35,405	38,559	40,250	41,703	44,608	47,513
	56 - 60	25,456	30,489	39,797	43,539	45,474	47,274	50,873	54,472
	61 - 65	35,801	42,869	56,500	61,766	64,610	66,974	71,704	76,433
	66 - 70	46,528	55,533	73,359	80,764	84,179	87,073	92,861	98,648
	71 - 75	59,525	71,259	93,346	1,02,229	1,06,777	1,10,809	1,18,874	1,26,939
	75+	73,591	88,044	1,14,475	1,24,652	1,30,268	1,35,140	1,44,883	1,54,626

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
1A4C 1A + 4 Children	91 Days - 4	13,536	16,344	20,598	22,138	23,159	24,179	26,217	28,256
	5 - 17	12,876	15,564	19,635	21,108	22,086	23,061	25,012	26,963
	18 - 25	15,443	18,159	24,215	26,323	27,402	28,434	30,498	32,562
	26 - 35	15,598	18,430	24,477	26,577	27,685	28,727	30,813	32,899
	36 - 40	19,174	22,713	30,262	32,994	34,324	35,814	38,795	41,777
	41 - 45	20,137	23,955	31,596	34,386	35,866	37,383	40,417	43,451
	46 - 50	21,007	25,081	33,031	36,207	37,775	39,224	42,121	45,019
	51 - 55	25,713	30,765	40,520	44,130	46,065	47,728	51,053	54,378
	56 - 60	28,692	34,364	44,855	49,072	51,254	53,282	57,338	61,394
	61 - 65	40,211	48,149	63,460	69,375	72,569	75,225	80,537	85,849
	66 - 70	52,260	62,374	82,396	90,713	94,549	97,799	1,04,300	1,10,801
	71 - 75	66,858	80,037	1,04,845	1,14,823	1,19,931	1,24,460	1,33,518	1,42,576
	75+	82,657	98,891	1,28,578	1,40,009	1,46,317	1,51,788	1,62,732	1,73,675
2A 2 Adults	91 Days - 4	7,051	8,514	10,730	11,532	12,064	12,595	13,657	14,719
	5 - 17	6,707	8,108	10,228	10,995	11,505	12,013	13,029	14,045
	18 - 25	8,207	9,650	12,869	13,989	14,562	15,111	16,208	17,304
	26 - 35	8,780	10,374	13,778	14,960	15,584	16,171	17,345	18,519
	36 - 40	11,279	13,361	17,802	19,409	20,191	21,068	22,821	24,575
	41 - 45	13,002	15,468	20,401	22,203	23,159	24,138	26,097	28,056
	46 - 50	15,369	18,350	24,166	26,490	27,637	28,697	30,817	32,937
	51 - 55	21,965	26,281	34,614	37,697	39,351	40,771	43,611	46,451
	56 - 60	27,143	32,510	42,434	46,424	48,488	50,406	54,244	58,081
	61 - 65	37,426	44,815	59,064	64,570	67,542	70,015	74,959	79,903
	66 - 70	49,647	59,256	78,277	86,179	89,822	92,910	99,086	1,05,262
	71 - 75	62,979	75,393	98,762	1,08,161	1,12,972	1,17,239	1,25,771	1,34,304
	75+	88,090	1,05,391	1,37,029	1,49,211	1,55,934	1,61,765	1,73,428	1,85,091
2A1C 2A + 1 Child	91 Days - 4	9,504	11,476	14,463	15,544	16,261	16,977	18,409	19,840
	5 - 17	9,041	10,928	13,787	14,821	15,507	16,192	17,562	18,932
	18 - 25	10,944	12,869	17,161	18,655	19,420	20,151	21,614	23,077
	26 - 35	11,486	13,572	18,024	19,571	20,386	21,154	22,690	24,226
	36 - 40	14,427	17,090	22,770	24,825	25,826	26,947	29,191	31,434
	41 - 45	16,204	19,276	25,424	27,670	28,860	30,081	32,523	34,964
	46 - 50	18,307	21,857	28,785	31,553	32,920	34,182	36,707	39,232
	51 - 55	25,211	30,165	39,730	43,269	45,167	46,797	50,057	53,317
	56 - 60	30,378	36,384	47,491	51,956	54,266	56,413	60,708	65,003
	61 - 65	41,837	50,096	66,025	72,179	75,502	78,266	83,793	89,319
	66 - 70	54,100	64,570	85,297	93,907	97,878	1,01,243	1,07,973	1,14,702
	71 - 75	67,434	80,727	1,05,749	1,15,812	1,20,964	1,25,533	1,34,669	1,43,805
	75+	92,344	1,10,480	1,43,647	1,56,417	1,63,464	1,69,577	1,81,803	1,94,029
2A2C 2A + 2 Children	91 Days - 4	11,220	13,548	17,074	18,350	19,197	20,042	21,732	23,422
	5 - 17	10,673	12,901	16,276	17,497	18,307	19,116	20,733	22,350
	18 - 25	12,920	15,193	20,260	22,024	22,926	23,790	25,517	27,243
	26 - 35	12,925	15,272	20,283	22,023	22,941	23,805	25,533	27,262
	36 - 40	16,489	19,533	26,026	28,375	29,518	30,800	33,364	35,928
	41 - 45	18,200	21,650	28,556	31,078	32,415	33,787	36,529	39,271
	46 - 50	19,929	23,794	31,336	34,349	35,836	37,211	39,960	42,708
	51 - 55	26,692	31,937	42,063	45,810	47,819	49,545	52,996	56,448
	56 - 60	31,503	37,731	49,250	53,880	56,275	58,502	62,956	67,410
	61 - 65	43,420	51,993	68,525	74,912	78,361	81,229	86,965	92,701
	66 - 70	54,992	65,634	86,703	95,455	99,491	1,02,911	1,09,752	1,16,593
	71 - 75	68,546	82,057	1,07,492	1,17,721	1,22,958	1,27,601	1,36,888	1,46,175
	75+	93,866	1,12,301	1,46,013	1,58,994	1,66,157	1,72,371	1,84,798	1,97,226
2A3C 2A + 3 Children	91 Days - 4	13,518	16,323	20,571	22,109	23,129	24,147	26,183	28,219
	5 - 17	12,859	15,544	19,609	21,080	22,057	23,031	24,979	26,928
	18 - 25	15,401	18,110	24,149	26,251	27,327	28,357	30,415	32,473
	26 - 35	15,847	18,724	24,867	27,000	28,126	29,185	31,304	33,423
	36 - 40	19,438	23,026	30,679	33,448	34,796	36,307	39,330	42,352
	41 - 45	21,199	25,218	33,262	36,199	37,757	39,354	42,548	45,742
	46 - 50	22,681	27,079	35,663	39,092	40,785	42,350	45,478	48,606
	51 - 55	29,732	35,575	46,855	51,029	53,267	55,189	59,034	62,878
	56 - 60	34,534	41,361	53,988	59,064	61,690	64,131	69,013	73,895
	61 - 65	47,548	56,935	75,039	82,033	85,810	88,950	95,232	1,01,513
	66 - 70	59,158	70,607	93,272	1,02,688	1,07,029	1,10,709	1,18,068	1,25,427
	71 - 75	71,611	85,726	1,12,299	1,22,985	1,28,456	1,33,308	1,43,010	1,52,712
	75+	98,063	1,17,322	1,52,542	1,66,103	1,73,587	1,80,078	1,93,061	2,06,044

Family	Age Band (Years)	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore	Unlimited
2A4C 2A + 4 Children	91 Days - 4	15,815	19,098	24,068	25,867	27,060	28,251	30,634	33,016
	5 - 17	15,045	18,186	22,942	24,664	25,806	26,946	29,225	31,505
	18 - 25	17,965	21,125	28,171	30,623	31,878	33,079	35,480	37,881
	26 - 35	18,123	21,413	28,439	30,879	32,166	33,377	35,800	38,224
	36 - 40	22,386	26,519	35,333	38,522	40,075	41,815	45,296	48,776
	41 - 45	24,198	28,786	37,968	41,320	43,099	44,922	48,568	52,214
	46 - 50	25,434	30,366	39,991	43,836	45,735	47,489	50,997	54,505
	51 - 55	32,774	39,214	51,647	56,248	58,715	60,834	65,072	69,310
	56 - 60	37,564	44,991	58,725	64,246	67,103	69,758	75,069	80,379
	61 - 65	51,675	61,877	81,553	89,154	93,259	96,672	1,03,498	1,10,325
	66 - 70	63,325	75,580	99,841	1,09,920	1,14,568	1,18,506	1,26,384	1,34,261
	71 - 75	75,781	90,718	1,18,838	1,30,147	1,35,937	1,41,070	1,51,337	1,61,604
	75+	1,03,774	1,24,154	1,61,426	1,75,776	1,83,696	1,90,565	2,04,304	2,18,043

Optional Covers

1

Reduction in Specific Disease Waiting Period
Loading % (to be applied on Gross Premium). For reduction to 1 Year, premium shall be chargeable for 2 Years since opting the cover.

Reduction	Premium loading %
2 Years to 1 Year	16.5%

3

Room Rent Type Option
Discount % (to be applied on Gross Premium).

Room Type	Premium discount
Single Private A/C Room	7.5%
Shared Accommodation	15%

5

Lifestyle Management Program
All values in INR. Annual premium per life.

1 Lifestyle Condition

Lifestyle Disease	Premium
Obesity	2,850
Diabetes / Prediabetes	3,185
Quit Alcohol	2,590
Hypertension	4,081
Respiratory Care	3,454
Quit Smoking	5,989
High Cholesterol & Triglycerides	3,006
PCOD / PCOS	9,431

2 Lifestyle Conditions

Lifestyle Diseases	Premium
Obesity + PCOD / PCOS	5,483
Obesity + Quit Smoking	8,130
Obesity + Respiratory Care	5,775
Obesity + High Cholesterol & Triglycerides	4,431
Diabetes / Prediabetes + Quit Alcohol	8,197
Diabetes / Prediabetes + Quit Smoking	7,713
Diabetes / Prediabetes + High Cholesterol & Triglycerides	4,032
Quit Alcohol + Hypertension	6,728
Quit Alcohol + Respiratory Care	8,376
Hypertension + PCOD / PCOS	11,094
Hypertension + Respiratory Care	6,898
Respiratory Care + PCOD / PCOS	11,452
Respiratory Care + High Cholesterol & Triglycerides	5,662
Quit Smoking + High Cholesterol & Triglycerides	7,659

2

Reduction in Pre-Existing Disease Waiting Period
Loading % (to be applied on Gross Premium). For reduction to 1 Year, premium shall be chargeable for 2 Years since opting the cover.

Reduction	Up to 60 yrs	Above 60 yrs
2 Years to 1 Year	4.95%	8.25%

4

Yuva Health Check-up
All values in INR. Premium shall be computed on a Policy level.

Optional Cover	Premium per life
Yuva Health Check-up	511

Lifestyle Diseases	Premium
Obesity + Quit Alcohol	6,733
Obesity + Hypertension	5,327
Obesity + Diabetes / Prediabetes	4,503
Diabetes / Prediabetes + PCOD / PCOS	8,617
Diabetes / Prediabetes + Hypertension	3,739
Diabetes / Prediabetes + Respiratory Care	5,035
Quit Alcohol + PCOD / PCOS	12,285
Quit Alcohol + Quit Smoking	7,125
Quit Alcohol + High Cholesterol & Triglycerides	6,697
Hypertension + Quit Smoking	8,555
Hypertension + High Cholesterol & Triglycerides	4,127
Respiratory Care + Quit Smoking	7,749
Quit Smoking + PCOD / PCOS	13,181
High Cholesterol & Triglycerides + PCOD / PCOS	9,840

3 Lifestyle Conditions

Lifestyle Diseases	Premium
Obesity + Hypertension + PCOD / PCOS	10,638
Obesity + Quit Smoking + PCOD / PCOS	15,054
Obesity + Quit Alcohol + Hypertension	8,923
Obesity + Respiratory Care + PCOD / PCOS	12,936
Obesity + Hypertension + Respiratory Care	7,983
Obesity + Diabetes / Prediabetes + PCOD / PCOS	9,416

Lifestyle Diseases	Premium
Obesity + Quit Alcohol + PCOD / PCOS	13,670
Obesity + Quit Alcohol + Quit Smoking	9,438
Obesity + Hypertension + Quit Smoking	9,855
Obesity + Respiratory Care + Quit Smoking	9,174
Obesity + Quit Alcohol + Respiratory Care	9,532
Obesity + Diabetes / Prediabetes + Quit Alcohol	8,394

Lifestyle Diseases	Premium	Lifestyle Diseases	Premium
Obesity + Diabetes / Prediabetes + Hypertension	6,595	Obesity + Diabetes / Prediabetes + Quit Smoking	9,443
Obesity + Diabetes / Prediabetes + Respiratory Care	7,930	Obesity + High Cholesterol & Triglycerides + PCOD / PCOS	10,638
Obesity + Hypertension + High Cholesterol & Triglycerides	5,058	Obesity + Quit Alcohol + High Cholesterol & Triglycerides	9,704
Obesity + Quit Smoking + High Cholesterol & Triglycerides	7,741	Diabetes / Prediabetes + Quit Alcohol + PCOD / PCOS	7,445
Obesity + Diabetes / Prediabetes + High Cholesterol & Triglycerides	6,120	Obesity + Respiratory Care + High Cholesterol & Triglycerides	13,670
Diabetes / Prediabetes + Quit Smoking + PCOD / PCOS	13,718	Diabetes / Prediabetes + Hypertension + PCOD / PCOS	11,094
Diabetes / Prediabetes + Quit Alcohol + Hypertension	9,393	Diabetes / Prediabetes + Quit Alcohol + Quit Smoking	9,604
Diabetes / Prediabetes + Hypertension + Quit Smoking	9,562	Diabetes / Prediabetes + Respiratory Care + PCOD / PCOS	11,990
Diabetes / Prediabetes + Respiratory Care + Quit Smoking	9,025	Diabetes / Prediabetes + Quit Alcohol + Respiratory Care	10,755
Diabetes / Prediabetes + Hypertension + Respiratory Care	7,368	Diabetes / Prediabetes + High Cholesterol & Triglycerides + PCOD / PCOS	10,377
Diabetes / Prediabetes + Quit Alcohol + High Cholesterol & Triglycerides	9,967	Diabetes / Prediabetes + Quit Smoking + High Cholesterol & Triglycerides	9,383
Diabetes / Prediabetes + Hypertension + High Cholesterol & Triglycerides	5,332	Diabetes / Prediabetes + Respiratory Care + High Cholesterol & Triglycerides	7,332
Quit Alcohol + Quit Smoking + PCOD / PCOS	13,718	Quit Alcohol + Hypertension + PCOD / PCOS	15,299
Quit Alcohol + Hypertension + Quit Smoking	9,647	Quit Alcohol + Respiratory Care + PCOD / PCOS	14,762
Quit Alcohol + Hypertension + Respiratory Care	10,315	Quit Alcohol + Respiratory Care + Quit Smoking	8,698
Quit Alcohol + High Cholesterol & Triglycerides + PCOD / PCOS	12,075	Quit Alcohol + Hypertension + High Cholesterol & Triglycerides	8,125
Quit Alcohol + Quit Smoking + High Cholesterol & Triglycerides	9,271	Quit Alcohol + Respiratory Care + High Cholesterol & Triglycerides	10,010
Hypertension + Quit Smoking + PCOD / PCOS	15,478	Hypertension + Respiratory Care + PCOD / PCOS	13,033
Hypertension + Respiratory Care + Quit Smoking	9,473	Hypertension + High Cholesterol & Triglycerides + PCOD / PCOS	10,557
Hypertension + Quit Smoking		Hypertension + Respiratory Care + High Cholesterol & Triglycerides	10,557
+ High Cholesterol & Triglycerides	8,340	Respiratory Care + High Cholesterol & Triglycerides + PCOD / PCOS	12,137
Respiratory Care + Quit Smoking + PCOD / PCOS	13,687	Quit Smoking + High Cholesterol & Triglycerides + PCOD / PCOS	6,628
Respiratory Care + Quit Smoking + High Cholesterol & Triglycerides	9,276		

6 Durable Equipment Cover

Loading % (to be applied on Gross Premium)

Age / Sum Insured	Up to 10 Lakhs	15 - 50 Lakhs	Above 50 Lakhs
Up to 45 Years	10%	7.5%	3.5%
Above 45 Years	15%	11%	5.5%

7

Compassionate Visit

All values in INR. Premium per Policy.

Benefit	Premium per Policy
Compassionate Visit	325

8

OPD Cover

Loading % (to be applied on multiple of Applicable Gross Premium chosen as OPD Sum Insured)

Sum Insured	1X	2X	3X	4X	5X
Individual / Multi-individual	22.16%	18.35%	17.01%	15.08%	13.65%
Family Floater	36.57%	29.98%	27.95%	24.61%	22.23%

9

Worldwide Yuva Maternity Cover

All values in INR. Premium is charged for the selected Waiting Period plus one additional Policy Year (except Single Premium Payment where cover premium is charged lumpsum). Thereafter, premium charging for this cover stops while the cover continues till Sum Insured exhaustion, subject to continuous Base Policy renewal.

| Waiting Period: 3 Years

Policy Tenure / Sum Insured	1 Lakh	1.5 Lakhs	2 Lakhs
1 Year	23,193	33,630	42,907
2 Years	45,740	66,323	84,619
3 Years	67,596	98,015	1,25,053
4 / 5 Years / Single Premium Payment	85,293	1,23,675	1,57,792

| Waiting Period: 2 Years

Policy Tenure / Sum Insured	1 Lakh	1.5 Lakhs	2 Lakhs
1 Year	31,243	45,303	57,800
2 Years	61,563	89,266	1,13,891
3 / 4 / 5 Years / Single Premium Payment	90,594	1,31,362	1,67,600

| Waiting Period: 1 Year

Policy Tenure / Sum Insured	1 Lakh	1.5 Lakhs	2 Lakhs
1 Year	48,775	70,723	90,233
2 / 3 / 4 / 5 Years / Single Premium Payment	96,108	1,39,356	1,77,799

9A

Newborn Baby Cover

All values in INR. Premium is charged for the selected Waiting Period as per Worldwide Yuva Maternity Cover plus one additional Policy Year (except Single Premium Payment where cover premium is charged lumpsum). Thereafter, premium charging for this cover stops while the cover continues till Sum Insured exhaustion, subject to continuous Base Policy renewal.

| Waiting Period: 3 Years

Policy Tenure / Sum Insured	50,000	1 Lakh	2 Lakhs
1 Year	3,652	5,366	9,125
2 Years	6,756	9,927	16,882
3 Years	9,860	14,488	24,639
4 / 5 Years / Single Premium Payment	12,855	18,888	32,121

| Waiting Period: 2 Years

Policy Tenure / Sum Insured	50,000	1 Lakh	2 Lakhs
1 Year	4,869	7,154	12,167
2 Years	9,008	13,236	22,509
3 / 4 / 5 Years / Single Premium Payment	13,147	19,317	32,851

| Waiting Period: 1 Year

Policy Tenure / Sum Insured	50,000	1 Lakh	2 Lakhs
1 Year	7,304	10,732	18,251
2 / 3 / 4 / 5 Years / Single Premium Payment	13,512	19,853	33,764

10

Income Protect Cover
All values in INR. Annual premium per life.

Age / Sum Insured	50,000	1,00,000
Up to 45 Years	214	429
Above 45 Years	564	1,128

11

FitForward Premium
All values in INR. Annual premium per life.

Plan / Variant	Basic	Elite	Ultra
With Fitness Tool (Wearable Device)	2,032	4,723	9,043
Without Fitness Tool (Wearable Device)	644	644	644

Loadings & Discounts

NOTES

- 1. All loadings and discounts apply on a multiplicative basis.
- 2. No discounts apply on Worldwide Yuva Maternity Cover, Newborn Baby Cover and FitForward Premium (with Fitness Tool).
- 3. Instalment facility is not available for:
 - A. Worldwide Yuva Maternity Cover, including Newborn Baby Cover where opted, except when the cover is opted with 1-year policy tenure and annual/yearly premium payment. Single premium payment is not eligible for instalments.
 - B. FitForward Premium (with Fitness Tool).

1 Long-Term Policy Discount Discount on Gross Premium for opting longer policy tenure.				
2-Year Term	3-Year Term	4-Year Term	5-Year Term	
7.5%	10%	12%	15%	

3 Family Discount (Multi-Individual Policy)	
Discount	Discount %
2+ Insured Members in One Policy	25%

5 Corporate GMC Policyholder Discount	
Discount	Discount %
Corporate GMC Policyholder Discount	5%

7 ON/OFF: TravelCredits Discount Discount on Applicable Gross Premium based on total OFF Days in a Policy Year.				
15 – 29 days	30 – 44 days	45 – 59 days	60 – 74 days	75 – 90 days
3%	6%	9%	12%	15%

8 Instalment Premium Loading Loading applied on total premium when paying in instalments. Applicable for single tenure policies only.	
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Premium Payment Frequency	Loading %
Monthly	6%
Quarterly	5%
Semi-annually	3%

2 ABG Customer / ABG Employee / Direct Discount Available on a mutually exclusive basis.	
Discount	Discount %
ABG Customer / ABG Employee / Direct Discount	10%

4 Auto-Debit Discount	
Discount	Discount %
Auto-Debit Discount	2.5%

6 Upfront Good Health Discount (First Year only)	
Discount	Discount %
Upfront Good Health Discount	Up to 25%