

Arogya Sanjeevani Policy-Universal Sampo General Insurance Company Prospectus

Health Insurance is necessary for every individual, keeping in mind the rising medical costs and spurt of lifestyle diseases amongst Indians. A medical emergency can attack anyone, anytime and impact an individual emotionally and financially so it is very important to have a health insurance policy. Arogya Sanjeevani Policy provide coverage upto 10 lakhs for you, your spouse, your child (ren), your parents, and your Parents-in-law and will be a financial cushion in the event of hospitalisation.

1. What is covered under the Policy?

- ✓ Sum Insured Options from 50,000 up to 1,000,000 in multiples of 50k
- ✓ Coverage for Ayush treatment
- ✓ Pre Hospitalization - 30 days
- ✓ Post Hospitalization - 60 days
- ✓ Coverage for dental treatment due to disease or injury
- ✓ Coverage for plastic Surgery due to disease or injury
- ✓ Coverage for Ambulance expenses
- ✓ Coverage for Day Care Treatment

2. Who can take the Policy?

Person between the age of 18 years and 65years

3. What is the minimum and maximum entry age?

- Minimum Entry age : (Proposer/Adults) 18 yrs; dependent Children's- 91 days
- Maximum Entry age: (Adult) 65 years
- Maximum Entry age for dependent children is 25 years

4. Who can be covered?

- Self, Spouse, Dependent Children, Mother, Father, Mother-in-law, and father-in-law.

5. What are the Pre-policy medical examination criteria?

Pre-policy Medical Examination criteria for new Proposals, Portability proposals and in case sum insured enhancement at the time of renewal of the policy.

Age of the person to be insured	Medical Examination
Up to 55 years	No Medical Tests would be required (Subject to no adverse health conditions)
56 years & above	Medical Tests required as listed below: Full Medical Report, CBC, Urine routine, ECG, Total Cholesterol, HbA1c, SGOT, SGPT, Sr Creatinine

6. Coverage's

- **Hospitalization Expenses-** Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.
- **Day Care Procedures-** Medical expenses for day care procedures.
- **AYUSH Coverage-** Expenses incurred on hospitalization under AYUSH Treatment.
- **Expenses incurred on treatment of cataract.**
- **Expenses incurred on dental treatment and Plastic Surgery:** Necessitated due to disease or injury.
- **Ambulance Charges:** Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.

7. Major Exclusions

Following is a partial list of the policy exclusions. Please refer to the policy wordings for the complete list of exclusions:

- Admission primarily for investigation & evaluation
- Admission primarily for rest Cure, rehabilitation and respite care
- Expenses related to the surgical treatment of obesity that do not fulfill certain conditions
- Change-of-Gender treatments
- Expenses for cosmetic or plastic surgery
- Expenses related to any treatment necessitated due to participation in hazardous or adventure sports

8. Waiting Period

- Pre-Existing Diseases will be covered after a waiting period of forty eight(48) months of continuous coverage
- Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.
- Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months
- Specified surgeries/treatments/diseases are covered after specific waiting period of 48 months

9. Loss Sharing

In case of a claim, this policy requires you to share the following costs:

- Expenses exceeding the following Sub-limits:
- Room Charges(Hospitalization):
 - Room Rent – Up to 2% of SI, subject to max of INR 5,000 per day
 - ICU charges – Up to 5% of SI subject to max of INR 10,000 per day.
 - In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.
- Cataract — Up to 25% of Sum Insured or Rs.40,000/- whichever is lower.

- Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured.
- Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy

10. Renewal

- The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- **Cumulative bonus:**
 - a. Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI.
 - b. In the event of claim the cumulative bonus shall be reduced at the same rate.

11. Discount

- a. **Loyalty Discount:** 5% discount on the applicable premium for existing policyholders holding any retail policy of the Company. The existing policy should not have expired at the time of inception of this proposed policy.

12. Cancellation

- The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions.
- The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice.

13. Claim Settlement

- The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.

14. Notices and Claims

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

- **Address: Universal Sampo General Insurance Co. Ltd.**
Express IT Park, Plot No. EL-94, T.T.C. Industrial Area, M.I.D.C., Mahape,
Navi Mumbai-400710
- **Toll Free Numbers:** 1-800-5142
- **Landline Numbers:** (022)- 39635200
- **E-mail Address:** contactus@universalsampo.com

15. Insurance Act 1938, Section 41- Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to Ten Lakhs rupees.

16. Premium

Benefit Illustration in respect of policies offered on Individual and family floater basis

Age of the Members Insured (in number of Completed years)	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 a under 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 the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount (Rs.), if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater discount (Rs.), if any	Premium after discount (Rs.)	Sum Insured (Rs.)
41	5,899	5,00,000	5,899	0	10,063	5,00,000	7,786	0	7,786	5,00,000
35	4,164	5,00,000	4,164			5,00,000				
* Illustration - 2 Adult members (Self & Spouse) & Policy Period 1 Year	Total Premium for all members of the family is Rs.10,063/-, when each member covered separately. Sum Insured available for each Individual is Rs. 5,00,000/-		Total Premium for all members of the family is Rs. 10,063/-, when they are covered under single policy. Sum Insured available for each family member is Rs. 5,00,000/-				Total Premium when policy opted for family floater basis is Rs. 7,786/-, Sum Insured of Rs. 5,00,000/- is available for entire family.			

* Premium exclusive of GST

Premium Table

Age of member (SI in Rs.'000)	Self (1 Adult)																			
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	1,305	1,649	1,994	2,340	2,789	3,234	3,679	4,124	4,569	5,014	5,459	5,904	6,349	6,794	7,239	7,684	8,129	8,574	9,019	9,464

36 Years - 45 Years	1,851	2,340	2,751	3,165	3,764	4,357	4,635	4,938	5,420	5,899	6,147	6,396	6,645	6,894	7,240	7,585	7,797	8,009	8,234	8,459
46 Years - 50 Years	2,629	3,344	3,887	4,432	5,242	6,048	6,499	6,984	7,679	8,369	8,772	9,174	9,574	9,974	10,508	11,041	11,335	11,629	11,945	12,261
51 Years - 55 Years	3,344	4,264	4,959	5,658	6,508	7,357	8,097	8,883	9,705	10,522	11,013	11,504	11,989	12,474	13,126	13,777	14,147	14,516	14,916	15,316
56 Years - 60 Years	4,842	6,026	7,167	8,308	9,749	11,200	11,887	12,620	13,409	14,259	15,190	15,983	16,834	16,944	17,744	18,544	19,035	19,525	20,060	20,594
61 Years - 65 Years	7,318	9,280	10,979	12,678	14,649	16,636	17,663	18,761	20,196	21,628	22,471	23,313	24,137	24,960	26,112	27,264	27,998	28,732	29,533	30,333
66 Years - 70 Years	11,219	14,313	17,003	19,692	22,838	26,002	27,638	29,387	31,445	33,500	34,735	35,971	37,180	38,388	40,118	41,847	43,009	44,171	45,435	46,700
71 Years - 75 Years	15,768	20,062	23,971	27,880	32,474	37,093	39,494	42,102	44,469	46,828	48,470	50,113	51,705	53,298	55,623	57,949	59,610	61,272	63,091	64,911
> 75 Years	18,809	23,932	28,633	33,857	38,859	44,415	47,299	50,415	54,008	57,592	59,541	61,491	63,384	65,276	68,082	70,887	72,944	75,001	77,249	79,497

Age Oldest Member (SI in Rs.'000)	Self + 1 Child																			
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	1,556	1,957	2,372	2,833	3,425	4,013	4,307	4,695	4,986	5,272	5,419	5,566	5,713	5,859	6,186	6,427	6,624	6,921	7,134	7,348
36 Years - 45 Years	1,945	2,449	2,916	3,437	4,139	4,836	5,158	5,590	6,071	6,547	6,790	7,033	7,276	7,519	7,985	8,343	8,584	8,950	9,211	9,471
46 Years - 50 Years	2,724	3,449	4,061	4,677	5,598	6,602	7,086	7,611	8,293	9,088	9,473	9,858	10,240	10,623	11,300	11,838	12,166	12,657	13,013	13,369
51 Years - 55 Years	3,486	4,435	5,215	5,998	6,973	8,049	8,798	9,594	10,380	11,130	11,773	12,418	12,698	13,158	13,980	14,631	15,040	15,646	16,092	16,538
56 Years - 60 Years	5,001	6,208	7,382	8,656	10,168	11,885	12,430	13,384	14,437	15,597	15,899	16,470	17,032	17,593	18,608	19,415	19,943	20,713	21,293	21,873

Years																				
61 Years - 65 Years	7,433	9,393	11,130	12,869	14,926	17,185	18,279	19,448	20,865	22,278	23,099	23,920	24,725	25,531	26,981	28,143	28,915	30,021	30,870	31,720
66 Years - 70 Years	11,340	14,435	17,166	19,898	23,134	26,667	28,378	30,208	32,275	34,335	35,562	36,789	37,992	39,194	41,377	43,137	44,347	46,046	47,375	48,703
71 Years - 75 Years	15,926	20,239	24,195	28,449	33,188	37,949	40,436	43,585	46,036	48,476	50,143	51,811	53,431	55,051	58,031	60,440	62,183	64,585	66,509	68,433
> 75 Years	19,143	24,336	29,129	34,278	40,010	45,771	48,777	52,552	56,243	59,923	61,924	63,924	65,869	67,814	71,435	74,364	76,531	79,494	81,882	84,270

Age Oldest Member (SI in Rs.'000)	Self + 2 Children	0																		
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	2,182	2,740	3,325	3,915	4,759	5,684	6,096	6,544	6,962	7,486	7,697	7,908	8,118	8,329	8,799	9,144	9,424	9,849	10,153	10,456
36 Years - 45 Years	2,571	3,232	3,869	4,582	5,551	6,512	6,953	7,547	8,159	8,762	9,067	9,373	9,678	9,983	10,592	11,051	11,375	11,871	12,221	12,571
46 Years - 50 Years	3,171	4,004	4,749	5,500	6,625	7,860	8,431	9,052	9,817	10,728	11,149	11,569	11,988	12,406	13,191	13,795	14,186	14,785	15,210	15,634
51 Years - 55 Years	4,048	5,142	6,084	7,030	8,218	9,540	10,388	11,292	12,152	13,194	13,696	14,197	14,694	15,192	16,131	16,854	17,336	18,068	18,592	19,117
56 Years - 60 Years	5,355	6,647	7,910	9,299	10,936	12,575	13,398	14,272	15,147	16,176	17,177	17,178	18,210	18,782	19,877	20,717	21,292	22,161	22,792	23,422
61 Years - 65 Years	7,803	9,843	11,113	13,524	15,174	18,173	19,356	20,621	22,072	23,810	24,653	25,496	26,325	27,154	28,704	29,918	30,752	31,972	32,887	33,802
66 Years - 70 Years	11,857	15,072	17,194	20,820	24,258	28,021	29,849	31,803	33,940	36,479	37,750	39,021	40,268	41,516	43,830	45,674	46,968	48,802	50,220	51,638
71 Years - 75 Years	16,609	21,093	25,231	29,374	34,706	39,703	42,333	45,183	47,724	50,253	51,952	53,652	55,306	56,960	60,056	62,532	64,345	66,869	68,867	70,864
> 75 Years	19,553	24,841	29,746	34,658	40,500	46,868	49,971	53,320	57,017	60,700	62,701	64,702	66,651	68,599	72,287	75,238	77,437	80,486	82,908	85,330

Age Oldest Member (SI in Rs.'000)	Self + 3 Children	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	2,722	3,414	4,146	4,964	6,051	7,129	7,643	8,335	8,877	9,557	9,827	10,098	10,368	10,638	11,246	11,687	12,045	12,594	12,982	13,369
36 Years - 45 Years	3,155	3,961	4,759	5,564	6,763	8,078	8,630	9,378	10,112	10,834	11,197	11,560	11,924	12,287	13,031	13,586	13,988	14,607	15,041	15,476
46 Years - 50 Years	3,703	4,667	5,561	6,564	7,938	9,304	9,976	10,873	11,758	12,822	13,300	13,777	14,253	14,728	15,648	16,348	16,817	17,541	18,051	18,560
51 Years - 55 Years	4,790	6,079	7,221	8,367	9,817	11,430	12,418	13,471	14,449	15,648	16,212	16,776	17,335	17,895	18,987	19,816	20,390	21,268	21,893	22,518
56 Years - 60 Years	6,175	7,682	9,161	10,644	12,540	14,435	15,400	16,665	17,788	18,904	19,546	20,189	20,823	21,456	22,702	23,647	24,314	25,328	26,058	26,788
61 Years - 65 Years	7,964	10,030	11,916	13,999	16,318	18,647	19,877	21,195	22,646	24,425	25,262	26,100	26,925	27,750	29,356	30,582	31,443	32,744	33,688	34,632
66 Years - 70 Years	11,955	15,174	18,079	21,248	24,797	28,351	30,322	32,356	34,356	36,930	38,189	39,447	40,685	41,922	44,284	46,130	47,446	49,355	50,796	52,237
71 Years - 75 Years	16,834	21,361	25,563	30,301	35,400	40,871	43,307	45,860	48,480	51,696	53,419	55,142	56,865	58,588	61,601	64,226	66,096	68,730	70,788	72,846
> 75 Years	20,079	25,495	30,543	35,999	42,107	48,244	51,460	54,933	58,699	63,143	65,202	67,261	69,268	71,275	75,113	78,167	80,460	83,654	86,176	88,697

Age Oldest Member (SI in Rs.'000)	Self + 4 Children	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	3,253	4,078	4,954	5,838	7,129	8,552	9,166	9,836	10,482	11,148	11,810	12,436	12,762	13,588	14,058	14,488	15,155	15,621	15,621	16,087

36 Years - 45 Years	3,697	4,638	5,584	6,539	7,965	9,534	10,189	11,083	11,930	12,762	13,179	13,596	14,013	14,430	15,304	15,948	16,422	17,159	17,672	18,185
46 Years - 50 Years	4,240	5,337	6,380	7,552	9,157	10,753	11,527	12,568	13,565	14,773	15,303	15,834	16,362	16,891	17,939	18,727	19,270	20,113	20,702	21,292
51 Years - 55 Years	5,480	6,950	8,278	9,612	11,305	13,191	14,308	15,500	16,587	17,936	18,558	19,179	19,797	20,414	21,651	22,579	23,240	24,257	24,976	25,695
56 Years - 60 Years	6,875	8,564	10,228	11,895	14,032	16,165	17,264	18,709	19,941	21,166	21,865	22,564	23,255	23,946	25,336	26,378	27,131	28,284	29,106	29,929
61 Years - 65 Years	8,627	10,864	12,927	15,207	17,768	20,330	21,694	23,153	24,707	27,005	27,910	28,815	29,706	30,598	32,364	33,703	34,662	36,113	37,162	38,212
66 Years - 70 Years	12,186	15,449	18,420	21,267	25,335	28,994	30,328	32,299	35,151	38,282	39,564	40,845	42,106	43,367	45,825	47,721	49,091	51,107	52,606	54,105
71 Years - 75 Years	16,928	21,464	25,694	30,296	35,471	40,655	43,393	46,354	48,960	52,179	53,895	55,612	57,287	58,962	62,212	64,750	66,642	69,350	71,431	73,511
> 75 Years	20,294	25,753	30,861	36,396	42,617	49,419	52,740	56,322	60,143	64,683	66,772	68,860	70,898	72,937	76,881	79,995	82,348	85,656	88,242	90,827

Age Oldest Member (SI in Rs.'000)	Self + Spouse	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	1,618	2,044	2,472	2,948	3,514	4,140	4,453	4,788	5,060	5,413	5,559	5,705	5,852	5,998	6,332	6,574	6,778	7,087	7,308	7,528
36 Years - 45 Years	2,369	2,995	3,522	4,114	4,893	5,664	6,026	6,518	7,155	7,786	8,115	8,443	8,772	9,100	9,701	10,164	10,448	10,892	11,198	11,505
46 Years - 50 Years	3,417	4,348	5,053	5,850	6,919	8,105	8,709	9,359	10,290	11,138	11,929	12,477	13,021	13,565	14,501	15,237	15,643	16,281	16,723	17,165
51 Years - 55 Years	4,481	5,714	6,645	7,581	8,720	10,006	11,101	12,081	13,199	14,520	15,198	15,876	16,545	17,214	18,376	19,288	19,805	20,613	21,181	21,749
56 Years - 60 Years	7,026	8,636	10,188	11,893	13,881	15,884	16,831	18,808	19,946	20,849	21,680	22,510	23,323	24,136	25,597	26,733	27,429	28,502	29,272	30,042

61 Years - 65 Years	10,659	13,405	15,784	18,163	20,923	24,022	25,482	27,040	29,078	31,531	32,744	33,957	35,143	36,329	38,497	40,179	41,250	42,882	44,067	45,252
66 Years - 70 Years	16,120	20,452	24,218	27,983	32,388	37,323	39,646	42,129	45,052	48,626	50,405	52,184	53,925	55,666	58,944	61,469	63,165	65,731	67,603	69,474
71 Years - 75 Years	23,394	29,663	35,370	41,078	47,784	55,256	58,810	62,669	66,173	70,586	73,050	75,514	77,903	80,291	84,878	88,413	90,939	94,676	97,478	1,00,280
> 75 Years	27,834	35,313	42,176	49,045	57,107	66,093	70,361	74,972	80,291	86,732	89,657	92,581	95,420	98,259	1,03,815	1,08,080	1,11,206	1,15,819	1,19,281	1,22,742

Age Oldest Member (SI in Rs.'000)	Self + Spouse + 1 Child																			
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	2,197	2,768	3,353	4,007	4,820	5,626	6,043	6,600	6,997	7,388	7,592	7,796	7,999	8,203	8,670	9,006	9,283	9,713	10,013	10,314
36 Years - 45 Years	2,948	3,717	4,404	5,178	6,206	7,226	7,699	8,345	9,100	9,848	10,232	10,617	11,002	11,386	12,121	12,678	13,039	13,606	13,996	14,387
46 Years - 50 Years	4,038	5,123	5,999	6,881	8,197	9,654	10,366	11,136	12,179	13,416	14,016	14,616	15,212	15,808	16,873	17,699	18,181	18,942	19,467	19,992
51 Years - 55 Years	5,195	6,615	7,743	8,876	10,273	11,846	12,984	14,194	15,420	16,889	17,622	18,356	19,081	19,807	21,113	22,124	22,731	23,682	24,347	25,012
56 Years - 60 Years	7,818	9,634	11,394	13,331	15,597	17,873	18,973	20,425	21,936	23,444	24,340	25,237	26,116	26,995	28,614	29,862	30,657	31,880	32,757	33,633
61 Years - 65 Years	11,427	14,371	16,954	19,538	22,568	25,968	27,577	29,297	31,455	33,608	34,866	36,124	37,356	38,588	40,886	42,652	43,803	45,569	46,840	48,111
66 Years - 70 Years	16,810	21,317	25,267	29,218	33,869	39,080	41,542	44,174	47,205	50,228	52,036	53,845	55,616	57,387	60,773	63,359	65,118	67,800	69,739	71,678
71 Years - 75 Years	23,717	30,059	35,854	42,219	49,157	56,769	59,762	64,572	68,183	71,780	74,260	76,741	79,148	81,555	86,231	89,808	92,382	96,220	99,072	1,01,924
> 75 Years	28,035	35,554	42,474	50,077	58,352	66,672	71,001	76,709	82,110	87,495	90,424	93,353	96,199	99,044	1,04,670	1,08,958	1,12,116	1,16,813	1,20,308	1,23,803

Age Oldest Member (SI in Rs.'000)	Self + Spouse + 2 Children	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	2,734	3,439	4,170	4,905	5,930	7,067	7,586	8,147	8,652	9,304	9,563	9,822	10,081	10,340	10,938	11,363	11,712	12,259	12,638	13,017
36 Years - 45 Years	3,484	4,387	5,223	6,166	7,427	8,677	9,253	10,046	10,911	11,766	12,202	12,639	13,076	13,512	14,374	15,018	15,451	16,136	16,605	17,074
46 Years - 50 Years	4,564	5,779	6,804	7,837	9,381	11,092	11,905	12,786	13,933	15,307	15,955	16,602	17,247	17,891	19,079	19,987	20,541	21,419	22,022	22,625
51 Years - 55 Years	5,857	7,450	8,761	10,077	11,714	13,557	14,817	16,158	17,483	19,091	19,876	20,661	21,448	22,235	23,658	24,760	25,452	26,539	27,295	28,051
56 Years - 60 Years	8,473	10,460	12,391	14,324	17,019	19,522	20,751	22,379	23,989	25,594	26,800	27,406	28,415	29,343	31,098	32,435	33,312	34,671	35,636	36,600
61 Years - 65 Years	12,010	15,099	17,838	20,579	23,463	27,494	29,195	31,043	33,028	36,021	37,338	38,656	39,948	41,240	43,687	45,557	46,800	48,710	50,080	51,450
66 Years - 70 Years	17,236	21,844	25,910	29,976	34,042	40,207	42,760	45,313	48,584	52,403	54,263	56,124	57,947	59,771	63,295	65,972	67,815	70,633	72,662	74,691
71 Years - 75 Years	24,316	30,809	36,764	42,723	49,782	57,866	61,421	65,497	69,160	72,807	75,300	77,792	80,213	82,635	87,392	91,004	93,619	97,551	1,00,448	1,03,344
> 75 Years	28,573	36,226	43,391	50,556	58,722	68,062	72,504	77,111	82,070	88,092	91,021	93,949	96,797	99,644	1,05,332	1,09,636	1,12,820	1,17,596	1,21,118	1,24,640

Age Oldest Member (SI in Rs.'000)	Self + Spouse + 3 Children	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	3,172	3,985	4,835	5,794	7,027	8,251	8,852	9,674	10,285	11,076	11,386	11,696	12,007	12,317	13,038	13,547	13,963	14,623	15,074	15,524

36 Years - 45 Years	3,978	5,004	5,977	6,958	8,409	10,018	10,690	11,620	12,586	13,540	14,024	14,509	14,993	15,478	16,460	17,184	17,684	18,482	19,024	19,566
46 Years - 50 Years	4,964	6,276	7,420	8,718	10,472	12,217	13,108	14,310	15,552	17,054	17,746	18,437	19,125	19,813	21,117	22,102	22,722	23,713	24,387	25,062
51 Years - 55 Years	6,467	8,219	9,699	11,185	13,043	15,138	16,511	17,973	19,387	21,126	21,958	22,790	23,614	24,438	26,012	27,198	27,967	29,185	30,025	30,865
56 Years - 60 Years	9,199	11,375	13,498	15,624	18,330	21,042	22,391	24,184	25,888	27,577	28,568	29,559	30,533	31,508	33,390	34,809	35,762	37,249	38,296	39,343
61 Years - 65 Years	12,541	15,761	18,643	21,837	25,328	28,832	30,672	32,640	34,955	37,806	39,161	40,516	41,846	43,176	45,741	47,682	48,994	51,026	52,471	53,916
66 Years - 70 Years	17,611	22,305	26,474	31,096	36,138	41,195	43,839	46,666	49,805	53,713	55,595	57,477	59,324	61,170	64,788	67,514	69,409	72,332	74,417	76,502
71 Years - 75 Years	24,548	31,089	37,109	43,747	51,015	58,631	62,131	66,272	69,979	74,716	77,252	79,788	82,254	84,720	89,603	93,296	95,984	1,00,042	1,03,017	1,05,992
> 75 Years	28,684	36,352	43,449	51,277	59,827	68,415	72,901	77,743	83,143	89,785	92,752	95,718	98,604	1,01,490	1,07,294	1,11,669	1,14,918	1,19,812	1,23,404	1,26,996

Age Oldest Member (SI in Rs.'000)	Self + Spouse + 4 Children	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
18 Years - 35 Years	3,614	4,537	5,507	6,485	7,882	9,444	10,128	10,873	11,568	12,704	13,062	13,419	13,776	14,134	14,972	15,558	16,035	16,802	17,319	17,837
36 Years - 45 Years	4,430	5,568	6,667	7,776	9,420	11,248	12,009	13,067	14,127	15,171	15,699	16,227	16,755	17,284	18,379	19,177	19,739	20,645	21,253	21,862
46 Years - 50 Years	5,396	6,813	8,081	9,523	11,471	13,408	14,382	15,707	17,035	18,658	19,389	20,120	20,848	21,576	22,990	24,044	24,725	25,822	26,563	27,304
51 Years - 55 Years	7,025	8,923	10,557	12,191	14,261	16,591	18,066	19,637	21,134	22,999	23,870	24,741	25,610	26,477	28,173	29,436	30,276	31,619	32,537	33,455
56 Years - 60 Years	9,764	12,085	14,355	16,625	19,530	22,433	23,891	25,349	27,621	29,394	30,426	31,457	32,488	33,418	35,491	36,984	38,006	39,617	40,739	41,862

61 Years - 65 Years	13,019	16,357	19,368	22,715	26,388	30,070	32,011	34,087	36,468	40,010	41,419	42,829	44,213	45,598	48,303	50,338	51,734	53,903	55,439	56,975
66 Years - 70 Years	17,934	22,700	26,958	31,693	36,870	42,058	44,779	47,688	50,868	55,680	57,608	59,537	61,430	63,323	67,070	69,878	71,848	74,900	77,067	79,233
71 Years - 75 Years	25,081	31,757	37,919	44,086	51,445	59,685	63,616	67,875	71,673	76,541	79,118	81,696	84,204	86,713	91,719	95,488	98,246	1,02,427	1,05,477	1,08,527
> 75 Years	29,156	36,942	44,166	51,398	60,001	69,643	74,230	79,180	84,646	91,395	94,397	97,398	1,00,321	1,03,243	1,09,161	1,13,602	1,16,913	1,21,923	1,25,581	1,29,240

Age of Parent (SI in Rs.'000)	Rate chart for individual Parent																			
	0.5	1	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10
36 Years - 45 Years	1,573	1,989	2,339	2,690	3,199	3,704	3,940	4,197	4,607	5,014	5,225	5,437	5,648	5,860	6,154	6,448	6,627	6,807	6,999	7,190
46 Years - 50 Years	2,234	2,843	3,304	3,767	4,456	5,141	5,524	5,937	6,527	7,114	7,456	7,798	8,138	8,478	8,932	9,385	9,635	9,885	10,153	10,421
51 Years - 55 Years	2,842	3,624	4,215	4,809	5,531	6,253	6,883	7,550	8,249	8,943	9,361	9,779	10,191	10,603	11,157	11,711	12,025	12,339	12,679	13,018
56 Years - 60 Years	4,219	5,225	6,195	7,165	8,390	9,623	10,207	10,831	11,671	12,511	13,015	13,519	14,013	14,506	15,186	15,866	16,283	16,699	17,154	17,609
61 Years - 65 Years	6,324	7,991	9,435	10,880	12,555	14,244	15,117	16,050	17,270	18,488	19,204	19,920	20,620	21,320	22,299	23,278	23,902	24,526	25,206	25,887
66 Years - 70 Years	9,639	12,269	14,556	16,842	19,516	22,205	23,596	25,282	26,868	28,578	29,628	30,678	31,706	32,734	34,204	35,673	36,661	37,649	38,723	39,798
71 Years - 75 Years	13,507	17,156	20,479	23,802	27,706	31,632	33,673	35,890	37,902	39,907	41,303	42,699	44,053	45,406	47,383	49,360	50,772	52,185	53,731	55,277
> 75 Years	16,091	20,445	24,441	28,444	33,134	37,856	40,307	42,956	46,001	49,056	50,714	52,371	53,980	55,588	57,973	60,358	62,106	63,854	65,765	67,676

*Premium in INR without GST
